

THE SOVEREIGN report

News and Ideas for Insurance
Brokers and their Clients

Vol. 21 • No. 1

"Do I have your attention now?"

One of the key qualities that any CEO (or successful person) needs – a willingness to stretch yourself and go after goals that others think are too visionary, too hard, or too ambitious to accomplish.

RICHARD A. MCGINN

By the time this day is over, you will have encountered hundreds, if not thousands, of ads or other promotional materials. How many of them did you actually read? Chances are, very few.

So, what are you doing to get your advertising read? Well, you could start by focusing on the top attention-getters: headlines, sub-headlines, captions under photos, short bits of highlighted or bolded text, and small insert boxes.

Whichever you choose, several proven techniques will get our attention:

- 👑 *curiosity*: make us want to learn more (did you notice the question in quotation marks in the title of this article?)
- 👑 *humour*: we'll read on if we think we'll be entertained
- 👑 *a benefit*: what's in it for the reader?
- 👑 *emotion*: touch our primal instincts, and you'll have our attention.

Let's look at a couple of them in more detail, starting with benefits – as opposed to features. In other words, don't tell me about your product or service; tell me what I'll gain by buying and using it. Few tactics match the power of well-articulated benefits.

Benefits, though, vary among audiences. So, we emphasize different benefits when communicating with different marketing demographics. That, in turn, underlines the need for targeted marketing, to ensure relevance by picking advertising channels that reach specific audiences.

Emotion is equally powerful. When we use emotions such as fear and pride, we tap into something few can resist. Even simple stories with an emotional edge get attention; just ask a life insurance sales person. Consumers buy on emotion, and justify their purchases with logic.

Pulling all the pieces together, you might use humour, curiosity, or emotion in a headline to promise a special benefit for a key segment. Or you might use some other combination. Whatever it is though, be conscious of the need to get and keep the attention of your audience. (**What Really Gets Read?** *Canadian Marketing Blog*, October 21, 2009)

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Tracking the Loyalty Numbers

Peter Drucker summed it up succinctly: “The purpose of business is to create and keep a customer.” How well are you doing in terms of that mandate? You really won't know if you use only traditional accounting numbers. If you want real answers, you'll need to calculate and track what customer care consultant JoAnna Brandi calls the loyalty numbers.

- 👑 Exactly how many customers do you have -- how many consumers or businesses bought from you in the past year?
- 👑 Among customers from the previous year, how many bought from you again, and how many did not?
- 👑 Why did the drop-outs not buy from you again? Do you have a system in place to track why they left you?
- 👑 What are the three top expectations among customers?
- 👑 What does it cost you to acquire a new customer?
- 👑 How long does it take before one of those new customers becomes profitable?
- 👑 How many customers referred a potential new customer to you?

If you can answer those questions with real data, then you can develop some insights into the value of each customer. Most importantly perhaps, you can assign a lifetime value (LTV) to each customer. In turn, that means you know how much time and money you should commit to keeping them (probably more than you'd expect).

You might also ask how many customers have been upgraded in the past year. That is, have you increased your 'share of wallet' by cross-selling, up-selling, or moving them into a new category? Here's another interesting question: How much would your bottom line expand by keeping 5% of the profitable customers you lose each year?

Brandi doesn't stop with these numbers, though. She goes on to connect this knowledge with worker motivation. She urges CEOs and other senior managers to share this loyalty information with employees, for several reasons.

First, it emphasizes the reasons for which the company exists. Second, when employees know the costs and returns from individual customers, they'll understand the importance of retention. This makes their work more meaningful and more interesting; every customer interaction matters.

She adds that this knowledge unleashes the brilliance, passion, and energy in a workforce. By enlisting their strengths to create customer happiness, everyone wins. Brandi notes that these are soft skills, but soft skills with tangible results on the bottom line of even the most traditional accounting measures. (**Numbers, Numbers, Numbers**, *The CEO Refresher*, October 2009)

Handling Angry Clients

Sales guru Tom Hopkins says it's better to learn about problems from angry clients than from their lawyers. Here's a list of techniques he uses to handle very frustrated clients:

(1) Acknowledge their anger. (2) Let them know you realize the depth of their anger, and that you take it seriously. (3) Be patient and let them say what's on their minds. (4) Stay calm, let objectionable statements pass without comment. (5) Once they finish venting, ask questions that lead to specific solutions. (6) Get them to talk about the potential solutions, too. (7) Mutually agree to a solution. (8) Next, agree on a schedule with a realistic time frame, and (9) Finally, stick to that schedule; give it the priority that's needed to succeed on your second chance. (**How to Handle an Angry Client**, *Sales Pro Magazine*, November 2009)

When Pauses Say More than Spoken Words

Sure, anyone can make a speech or presentation, but to do a really good one, you need to pay as much attention to the pauses as to the talking.

Sometimes what you don't say can be as powerful as what you do say. Consider the lowly pause, an afterthought in many speeches. By pausing at strategic moments in your speech, your audience will remember what you've just said. After all, the pause gives them a chance to reflect on it, before moving on to something new. Pauses also give you an opportunity to look at the audience, and that not only engages them, but gives you a chance to see how they're reacting. (**Pause and Effect**, *HR Professional*, October/November 2009)

Know Your D & O

If you're a director or officer of a company (or even a not-for-profit organization), you know the importance of proper insurance coverage. After all, it's not just those litigation-crazy Americans who now try to sue the senior people who run companies.

Don't take your Directors and Officers (D & O) coverage for granted. Instead, you should have a solid grasp of both the primary policy and any excess policies. Be sure you know how different carriers handle claims, what their terms mean, and especially how they define exhaustion provisions. And, beware of carriers that don't handle much D & O; they may try to avoid paying. (**Straight Talk on Escalating Risks for Officers and Directors**, *Directorship*, October 15, 2009)

Contact a member of the Sovereign General's FISC Department to learn more about our coverage options relating to Errors and Omissions insurance and Directors and Officers insurance, at fisc.info@sovgen.com.





How quickly a director's fortune can change.

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The following safety information is reprinted from *Living Safety*, Vol. 23, No. 4, Winter 2005, a Canada Safety Council publication, with permission of The Canada Safety Council, of which Sovereign is a supporter.

Pollution at Home Safety

By Jack Smith

Most of us think pollution is something that spews out of smokestacks or gurgles through sewers in oily clumps. However, the air in many homes contains more toxic chemicals than are found in the air outside. The pollutant levels in our living rooms often exceed the legal limits set for office buildings or factories.

Chemicals don't like to stay put. That "new car smell" is caused by chemicals evaporating or "out gassing" from the plastic seat covers and rubber floor mats and all the other synthetic components used to make an automobile. The same thing is happening at home. Although we usually can't smell them, dozens of dangerous pollutants continue to leak out of modern building materials for at least 30 years after a house is constructed.

The house looks clean and the air smells fresh, but formaldehyde gas is migrating from the plywood cupboards in the kitchen, toluene and xylene is leaching from the new carpets in the nursery, and fungicide fumes are released from the paint on the dining room walls. Silently and unnoticed, a complex mix of indoor pollutants accumulates in our homes, interacting and recombining into new toxic forms.

Add to this nasty blend all the air fresheners, oven cleaners, hair sprays and pesticides we voluntarily spray into the air. Most of these materials are so hazardous, they wouldn't be accepted as industrial waste at a sanitary landfill. Yet we expose ourselves and our children to them every day.

And don't forget the so-called natural pollutants, such as the radon seeping through the basement walls and the moulds lurking in the heating ducts. And there's the combustion gases when we turn up the furnace and the gas stove and the dryer, filling the house with nice, fresh, carbon dioxide, carbon monoxide and nitrogen oxides. We shut all the windows and pack the walls with insulation, sealing our homes tight to keep the heat in and the dirt out.

Then we lock ourselves in.

We spend almost all our lives indoors. The majority of us spend 80 to 90 per cent of the day indoors – at school, in the office, at the mall, or at home – breathing the same polluted air in and out, over and over again.

Some people never notice the invisible chemical soup they live in, never seem to suffer any ill effects. They brag about how they have worked with PCBs or pesticides their entire lives and never booked a single sick day, or smoke heavily for years and seem to be in perfect health. They are the exceptions, the lucky ones, the ones whose bodies seem to withstand every new chemical encounter the modern world offers.

For others, the effects of indoor air pollution are more than a temporary annoyance – certainly not something "you get used to." Although the most irritating symptoms may clear up as soon as the victim gets out into the fresh air, sick-building syndrome can make life indoors miserable. Those that spend their entire day trapped inside are at



greatest risk: homemakers and their children, the elderly and the disabled.

While the health effects vary from building to building and person to person, the most common physical symptoms include:

- itchy, irritated, or burning eyes,
- constantly running noses and lingering colds,
- sore throats and a hoarse voice,
- attacks of coughing and wheezing,
- constant headaches,
- itchy, dry skin or periodic rashes, and
- nausea and dizziness.

However, the mental symptoms may be even more disconcerting, and include bouts of lethargy or hyperactivity, irritability, nervousness and mental fatigue.

None of these symptoms, alone, is proof of an indoor air quality problem. However, if the effects disappear when you leave your home, become more severe in certain rooms, or are shared by other members of your family, you may be a victim of sick-building syndrome.

We don't know why some people get sick while others don't. But as many as one out of every five Canadians are particularly sensitive to trace amounts of toxic chemicals in the air, water and food – pollution levels that are usually considered safe and that the rest of us tolerate with no obvious ill effects. For some the health effects can be completely debilitating, even life-threatening.

It's been called 21st-Century disease, environmental illness, total allergy syndrome and chemical hypersensitivity. The problem usually begins with an adverse reaction to a single chemical but may progress to a complete breakdown of the immune system. For an estimated 30,000 Canadians, prying the lid off a paint can, using a little hair spray, or even smelling perfume, can trigger a devastating allergic reaction. Some victims become so sensitive to synthetic chemicals – plastics, food

additives, exhaust fumes, inks, synthetic fabrics, and so on – they must remove themselves almost entirely from our modern environment.

For all but the most hypersensitive individuals, the severity of the indoor air pollution problems depends on two factors: the toxic pollutants present in the home and the amount of fresh air that is ventilated in each day.

Indoor pollutants are generally divided into two categories, the gases and the particulates. The former includes the volatile chemical outgases escaping from the walls and the furnace, and the cleaners and aerosols we spray around the house. The latter includes all the small specks floating in the air: asbestos particles; tobacco smoke; pollens and spores; infectious agents; and plain, old house dust. It's estimated that about 18 kilograms of dust settle in the average home each year.

The health effects are fairly well understood for only a handful of the major pollutants, such as radon, asbestos, formaldehyde, carbon monoxide and dioxide, sulphur dioxide and a few others. But the air of the average house may contain more than a hundred chemicals that scientists consider potentially dangers. We just don't know very much about the long-term effects and almost nothing about how they inter-react. The key to the control of indoor air pollution can be summed up in three words: eliminate, isolate and ventilate.

First, eliminate all the toxic materials and products in your home that aren't absolutely necessary. Second, isolate those dangerous chemicals that are still needed away from the living areas of the home. And finally, install and maintain proper ventilation. This may include an air-to-air heat exchanger (to save energy while increasing the flow of fresh air into the house), as well as an air cleaner system (such as HEPA air filter, electrostatic precipitator or ion generator).

The experts don't suggest we get rid of all the modern chemical conveniences in our lives. However, if you are experiencing health problems and your doctor has eliminated all other possible causes, it may be prudent to take a hard look at some of the toxic hot spots in your home.

Armed with one of the good reference books on the market, take a toxic tour from the cracked drains in the basement to the shredded insulation in the attic. Note all the possible environmental problems, the chemical products your family uses, the dark places where dust and moulds hide, the creaking old heating and ventilation system and the sources of dangerous outgases, and then plan a clean-up program that will permanently “air out your home.”

However, before you begin with a heavy duty home clean-up tour, first search for the sources of common household toxins.

It would take a book to cover all the hazardous chemicals you are liable to find in your home. Fortunately, there is no shortage of manuals available to help you identify the sources of indoor air pollution, make your home environmentally-friendly, and stock it with alternative, non-toxic products. Many of these books should be available in your neighbourhood bookstore or library. Some may have to be ordered directly from the publisher. Local environmental groups or your provincial Ministry of Environment or Housing may also be good sources of information. You may also wish to consult The Green Lane, Environment Canada’s World Wide Web site for more information on Canada’s pollution news. It can be accessed at: www.ec.gc.ca then follow the links.

ATTIC AND CLOSETS: Do you use a humidifier? If so, substitute an ultrasonic model for a cool-mist one, and clean all humidifiers daily with a strong solution of vinegar and hot water. Never allow water to stand for long periods in a humidifier, since bacteria and moulds will multiply there.

CHEMICAL SOURCES: cosmetics and personal hygiene products, lighter fluid, mercury batteries, mothballs.

KITCHEN: Do you use a gas or wood-burning stove? If yes, is your gas stove vented directly outdoors? Does the door of your microwave oven fit securely?

CHEMICAL SOURCES: aerosol cans, alcoholic beverages, aluminum cleaners, ammonia-based cleaners, bug sprays, drain cleaners, floor care products, furniture polish, metal polish, oven cleaner, rat and mouse poisons, window cleaner.

BATHROOM: Are toilets, sinks and tiles clean and mould-free? Keep tiled surfaces dry, and clean any mould or mildew with a strong solution of vinegar and hot water.

Is a proper ventilation system installed?

Are old drugs and medicines routinely cleaned out of the bathroom cabinet?

CHEMICAL SOURCES: alcohol-based lotions, bathroom cleaners, chemical air fresheners, cosmetics, disinfectants, permanent lotions, medicines and expired drugs, nail polish remover, perfume and after-shave, toilet bowl cleaner, tub and tile cleaners.

LIVING ROOM: Do you have a fireplace? If so, avoid burning synthetic fire logs, coated paper stock, coloured paper, and especially avoid burning Christmas wrappings, which are also a serious fire hazard. Equip the fireplace with fireplace doors to cut particulate emissions.

Is your furniture made of solid wood or veneer covered particle board (a formaldehyde source)?

Have you installed synthetic carpets or carpet under-pads? Have your rugs, especially large wall-to-wall carpets, professionally steam cleaned.

Do you use spray products for dusting, polishing furniture or cleaning carpets? Silicone-treated dust clothes trap dust rather than re-suspending it in the air.



CHEMICAL SOURCES: furniture polishes, home carpet cleaning sprays.

GARAGE: Is the garage attached to your home? Automobile exhaust fumes can cause illness. Never run any gas-powered engine inside.

CHEMICAL SOURCES: antifreeze, automatic transmission fluid, auto body repair products, batteries, (or battery acid), brake fluid, diesel fuel, fuel oil, fungicides, gasoline, herbicides, insecticides, kerosene, metal cleaners, motor oil, swimming pool chemicals, weed killers, windshield washer solution.

GENERAL: Does anyone in your family smoke cigarettes, cigars or a pipe? Can you discourage these habits?

Was your home built on a former landfill site or mining area? Is your home built on a granite rock area known to be rich in radon?

Do you rely on well water?

Do you have any hairy pets? Do you groom them regularly (and outside?)

Make sure all exhaust vents are set well away from windows, doors and air-intake vents. There is no point in returning dirty air to the home.

BUILDING MATERIALS: Unless you're one of the three pigs, your home isn't made of just sticks and straw.

Has your home been insulated with urea formaldehyde foam insulation?

Has a large amount of plywood or particle board (both sources of formaldehyde) been used in your home?

CHEMICAL SOURCES: acoustic tiles, carpeting, caulking, drywall joining compounds, lacquers,

paints and finishes (including old lead-based paints), paneling and plywood, stains, synthetic floor tiles, varnishes, wallpaper glues, wood preservatives.

BASEMENT & WORKSHOP: Do you use a gas or oil furnace or hot water system?

Do you have your heating system inspected, adjusted and repaired regularly?

Do you ever use a coal or wood-burning stove?

Do you check air ducts regularly for signs of corrosion, loose particles or dust build-up?

Is your clothes dryer vented directly outside?

Is the insulation on your pipes shredded or deteriorating? Asbestos insulation should be handled by a trained professional.

Are there any cracks in the basement walls or floors (that would allow radon to leak into the house)?

Is the crawl space adequately ventilated?

Do you have any hobbies that use glues, inks, solvents, paints or other toxic chemicals?

Chemicals that pose a fire hazard should be stored under lock and key, in a separate compartment or building outside the house.

CHEMICAL SOURCES: chlorine bleach, cutting oil, fabric softeners, fuel oil, glues, kerosene, laundry detergents, natural gas, paints, paint cleaners, paint strippers, paint thinners, photographic chemicals, primer, rust remover, solvents, turpentine, varnish, wood preservatives.

(January/February 2010)