

A Better Way to Recruit

Over the years that I've worked with insurance professionals, the subject of effective recruiting comes up pretty frequently. I'm asked how to find better candidates, how to select the best candidates, and how to keep the time required for the recruiting effort to a minimum.

My answer to these questions? Stop using the internet for recruiting!

Now, don't get me wrong... I'm a heavy internet user and a big advocate for leveraging the use of technology. But the internet has its place and this isn't it. Let me explain the reasons for my position and then you decide for yourself.

There are many ways to go about finding prospective agents. They generally fall into what I call Passive methods and Active methods. Internet recruiting is a form of passive recruiting. Active recruiting methods are things like Personal Observation, Personal Prospecting, Public Speaking, Agent Referrals, Networking, and Centers of Influence. (The art of personal observation and networking is a whole other story...)

Passive and active recruiting will both produce results, however they differ in efficiency and effectiveness - and understanding those differences can make all the difference to you and your results. Passive (impersonal) methods are easily the most efficient on the front end but are extremely ineffective, which makes them inefficient in the long run. Active (personal) methods, on the other hand, take more time on the front end, but because they are so much more effective, are much more efficient in the long run.

Let me explain why the one group of methods is so much more effective than the other. The methods that are passive/efficient/impersonal are easy to do, but attract 1) "tire kickers", 2) people looking for a job, and 3) people looking simply for a way to make money. Please understand, these methods do produce results and can uncover fantastic people who become great agents, but generally the quality of results is poor. When these methods are implemented, plenty of activity is generated, but few prospects become agents and fewer still go on to do well.

In contrast, let's talk about why active/"inefficient"/personal methods are so much more effective. They're more effective because interviews are only generated with people who have both an interest in working with you and are a fit with your purpose/culture. They're often coming on board because they identify with you and what you stand for, they see it as a good opportunity to build a future, and they see the opportunity as one that offers unlimited financial growth.

Let's get specific about using the internet. Most internet recruiting efforts that I've seen rely on searching the major job sites. What kind of people post their resumes on these sites? Think about it. They're JOB sites! They are filled with people looking for jobs!

A key to a successful recruiting program is to weed out candidates with an "employee" mindset and more effectively identify candidates with an "owner" mindset. Candidates with an employee mindset are better at taking instructions than taking initiative. They tend to require more handholding, and if you have enough of them on your sales force, they have the potential to bog down your entire operation and distract you from concentrating on your true producers.

On the other hand, candidates with an owner mindset are self-starters who recognize the correlation between their success and the amount of effort they put forth - in fact, they thrive on this. They take initiative, they think independently and they tend to succeed when they're given the freedom to do things their own way. These are the kind of candidates that make up the foundation of any winning sales force.

Think about whether you'd rather have a candidate who, in their current job/opportunity, is happy and productive or someone who is unhappy and maybe even unproductive? Most territory builders I know would always prefer a candidate who is already productive and happy. They want someone who has a positive attitude and good work habits. Now ask yourself, what kind of people show up on a job website? Again we come back to the answer: People looking for jobs! They are - by definition - either unhappy with where they are or are unemployed. As far as the financial industry is concerned, this constitutes adverse selection. You tend to end up with people who are in need of cash flow, who have been unemployed for some period of time (and are willing to consider *anything* that comes along), and/or folks who are generally unhappy with where they are.

I don't mean to paint everyone with the same broad brush, but in many cases, the observations I've made hold true. As further proof, just compare the efforts and results of someone who focuses on internet recruiting with someone who favors active recruiting methods. The internet recruiter conducts as many as 20 or more interviews to find a decent candidate (who often turns out to be a weak one at that) or has to resort to conducting regular seminars to wade through the numbers of people who might be interested and qualified. Then of course, the manager has to figure out how to get these folks motivated (which can't be done, but that's a subject of a previous article). In contrast, the recruiter who uses one or more of the active methods may only have to conduct 2 or 3 interviews to find a good candidate and, because of the nature and dynamics of this type of recruiting, ends up with someone who is *self-motivated!*

I'm not saying to abandon the passive, less effective methods. But I am saying not to rely on them for the bulk of your recruiting success. All the successful DM/GA's that I've spoken with say the same thing: The most successful recruiting comes from methods which include personal interaction. These DM/GA's may not see the greatest number of candidates, but they effectively recruit the greatest number of successful agents, which is after all, the ultimate goal.

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