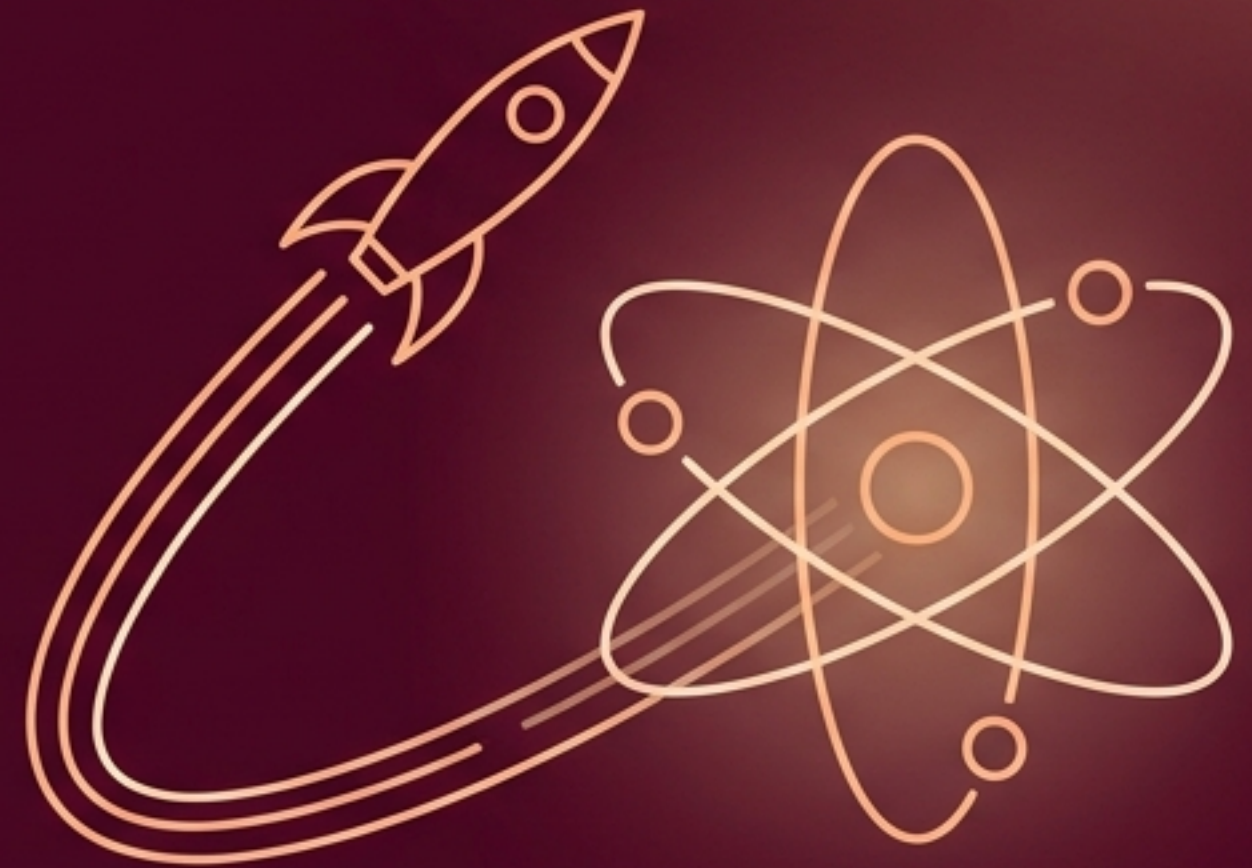


How to Run Insurance Team Meetings and Coaching



The Two Jobs of an Agency Owner

LEADING THE TEAM

One job is leading the team. Owners who confuse them end up with team meetings that feel like inspections. After a few months the producers stop showing up emotionally even when they show up physically.

This training separates the two jobs and gives you the exact rhythm and the exact language for each one.

COACHING THE INDIVIDUAL

The other job is coaching the individual. Owners who confuse them end up with one-on-ones that feel like status reports. After a few months the producers stop showing up emotionally even when they show up physically.

This training separates the two jobs and gives you the exact rhythm and the exact language for each one.

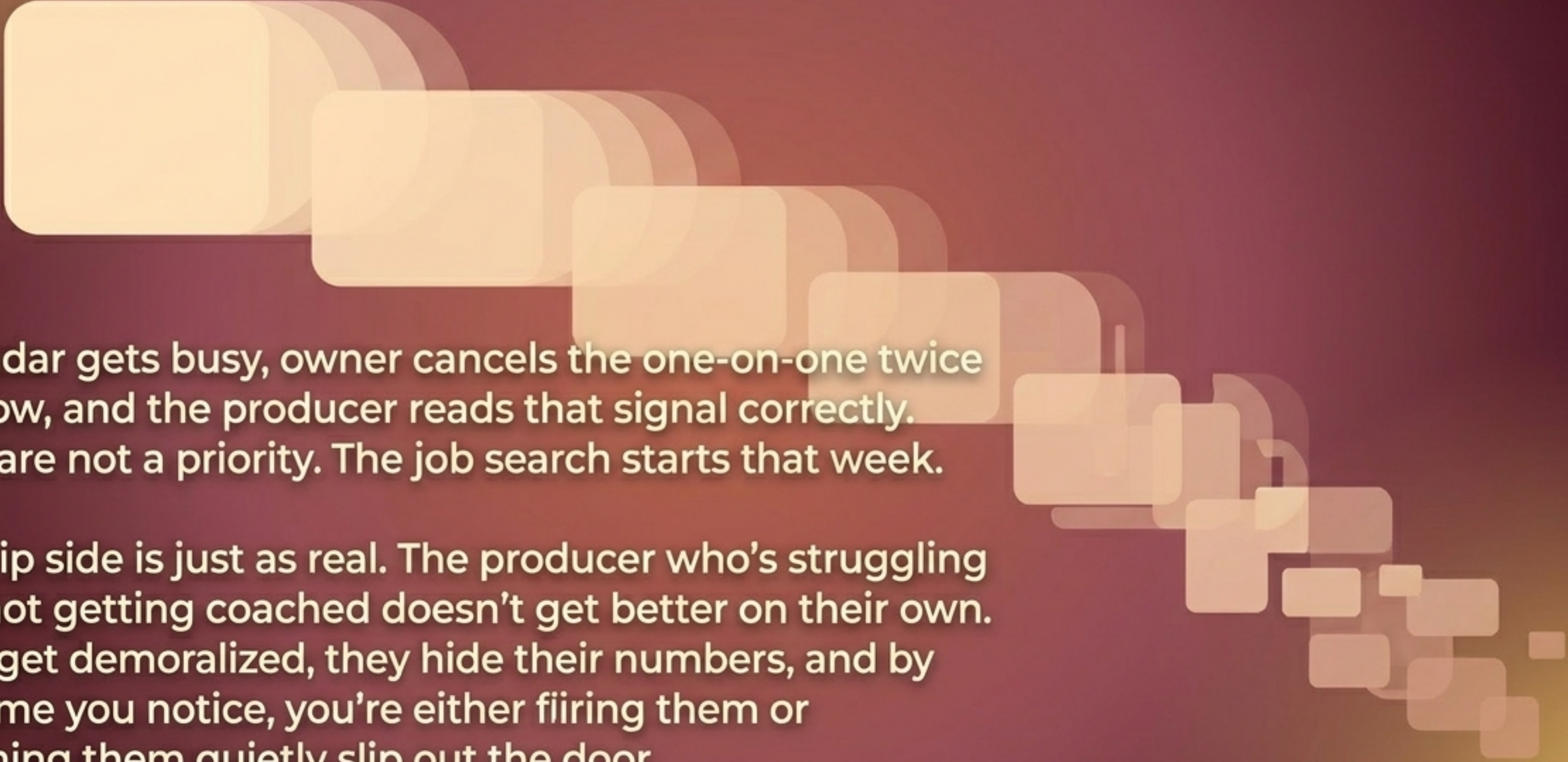
Why Producers Actually Quit

By the end of this you'll know what to say in the first sixty seconds of a team meeting, what to listen for in a one-on-one, and what to do with the producer who keeps nodding along and never changes anything.

Here's what's actually at stake. Producers don't quit because of money. They quit because they stop believing they're getting better. The single biggest signal of an agency that's about to lose its best people is a coaching cadence that has gone quiet.



The Downward Spiral of Neglect



Calendar gets busy, owner cancels the one-on-one twice in a row, and the producer reads that signal correctly. They are not a priority. The job search starts that week.

The flip side is just as real. The producer who's struggling and not getting coached doesn't get better on their own. They get demoralized, they hide their numbers, and by the time you notice, you're either firing them or watching them quietly slip out the door.

The Cheapest Retention Lever

Coaching is the cheapest retention and performance lever you have, and it's the one most owners abandon first when things get busy.

The fear that stops most owners from doing this well is that coaching feels confrontational. You're worried the producer will get defensive, that you'll come across as a micromanager, that they'll resent the time.

None of that happens when the structure is right. When the meeting has a clear purpose and the producer knows what to expect...



The Macro Lens: The Team Meeting

...coaching feels like investment, not inspection. That's the difference you're aiming for.

Start with the team meeting because it's simpler. The team meeting is not where coaching happens.

Let me say that again. The team meeting is not where coaching happens. The team meeting is where you create rhythm, surface problems, and align everyone on the week ahead.

Trying to coach an individual in front of the group is the fastest way to destroy psychological safety on the team.



The 30-Minute Weekly Rhythm

Run it weekly, same day, same time, thirty minutes, no exceptions. Monday morning before phones go live is the right slot for most agencies, because it sets the tone for the week instead of debriefing the past one. Open with energy, not numbers. The first sixty seconds set the entire mood.

Have each producer share one win from the previous week in a single sentence. Wins, not lessons. Wins, not war stories. The biggest sale, the toughest objection they handled...



Shared Visibility as a Lever

...the comeback they pulled off. This is not a soft opener. This is data. The wins tell you what's working that you can spread to the rest of the team, and they signal what each producer is proud of, which tells you what to reinforce.

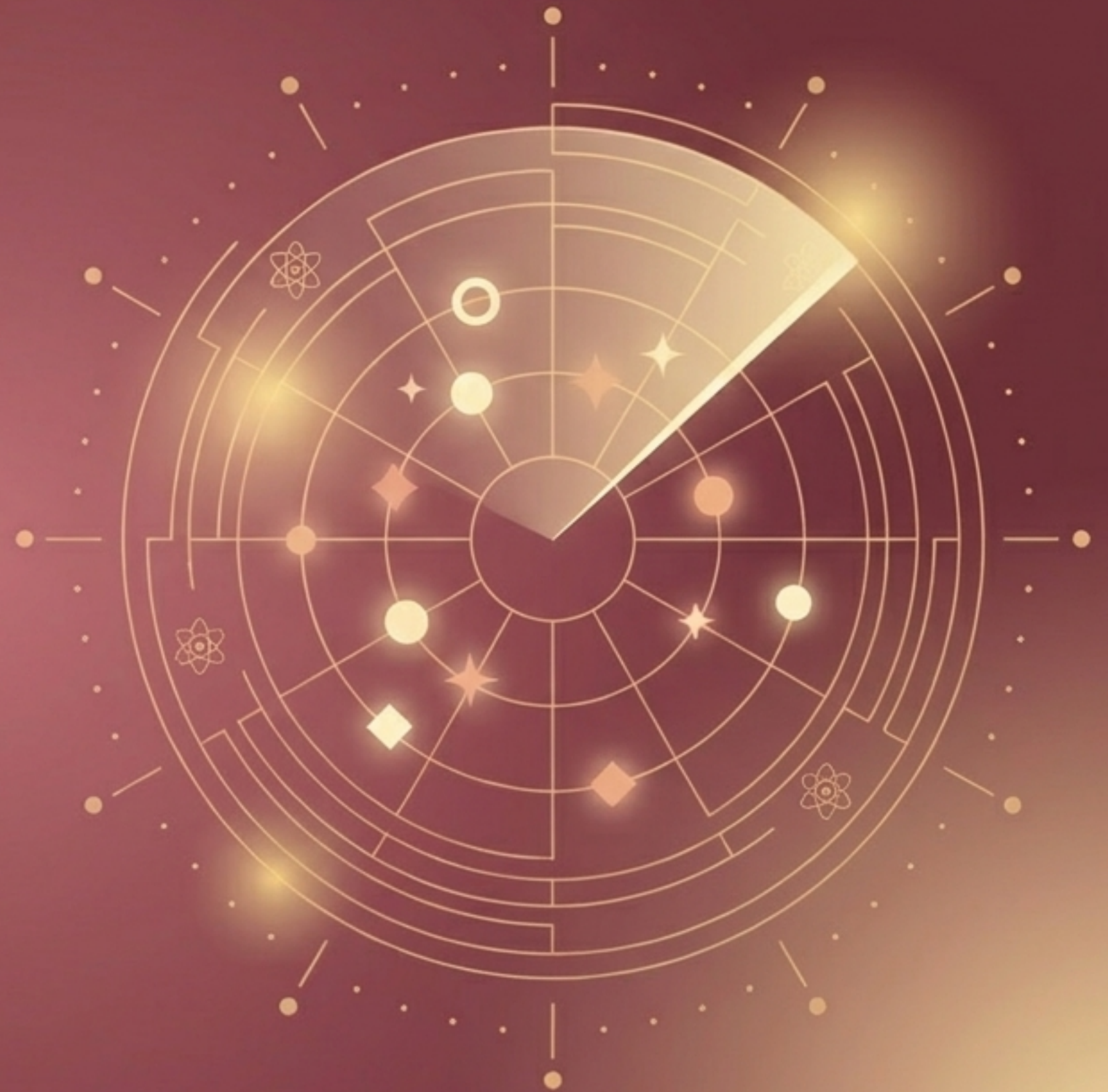
Move into shared visibility. Pull up the team scorecard. Six numbers per producer, same metrics every week. Appointments. Presentations. Close rate. Written premium. Policies per client. Persistency. Everyone sees everyone's numbers.



The Obstacle Round

This is not punitive. It's transparent. The first time you do it, the bottom of the board feels uncomfortable for one or two people. That's the point. The discomfort drives the urgency to coach in the one-on-one, where the actual work happens.

Then the obstacle round. One sentence from each producer. What got in your way last week. This is where the real intelligence on your business lives. Carrier issue, lead source tanking, software broken, something a competitor is doing in the market.



Public Commitment and Hard Stops

Most of these problems take you ten minutes to solve once you know about them, but if you don't make space for them to surface, they don't. Close on commitment. Each producer states one number they're owning this week. Not three goals. One. Public commitment in front of peers is one of the strongest behavioral levers in any business and it costs you nothing.

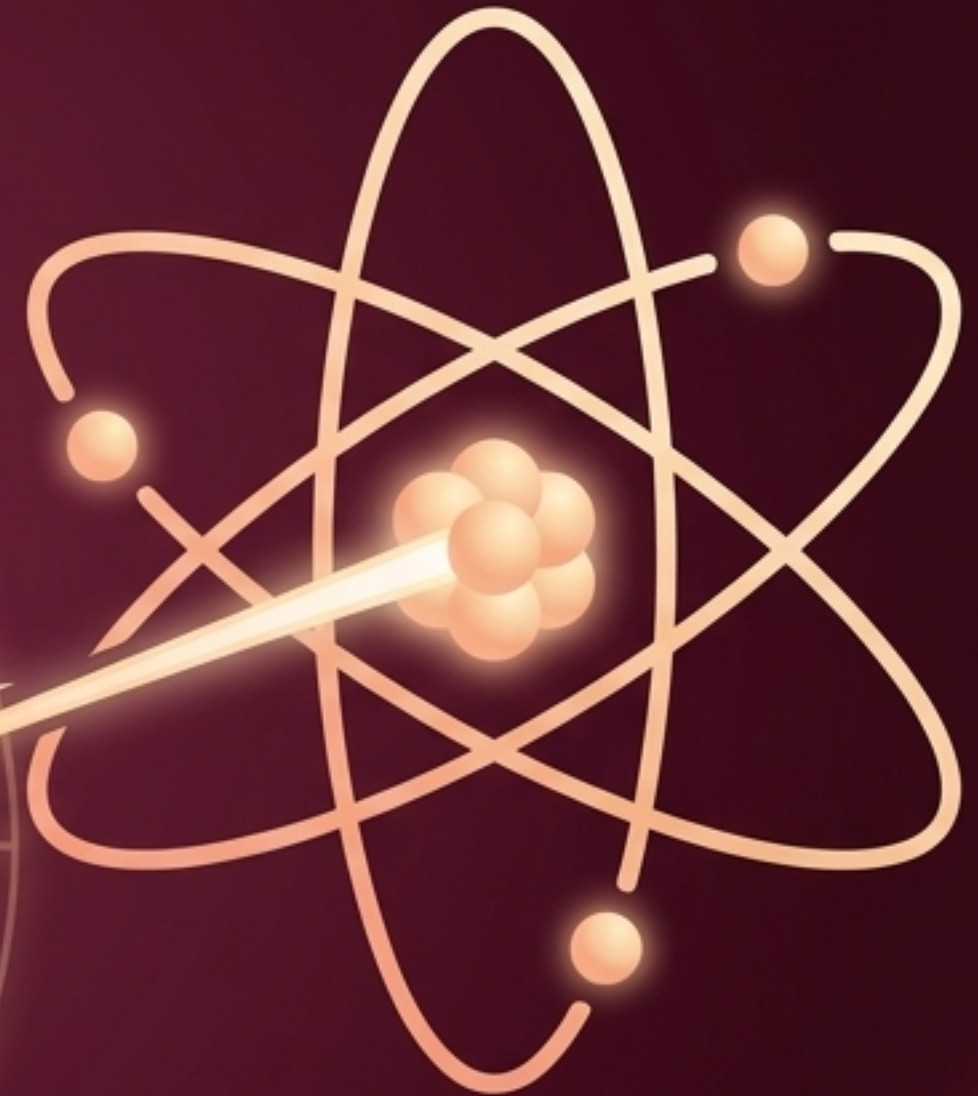
Then end on time. The minute you run long even once, the team learns thirty minutes really means forty five...



The Micro Lens: The One-on-One

...and from then on they're checking their watches. That's the team meeting. Six segments, thirty minutes, every Monday. Build the muscle.

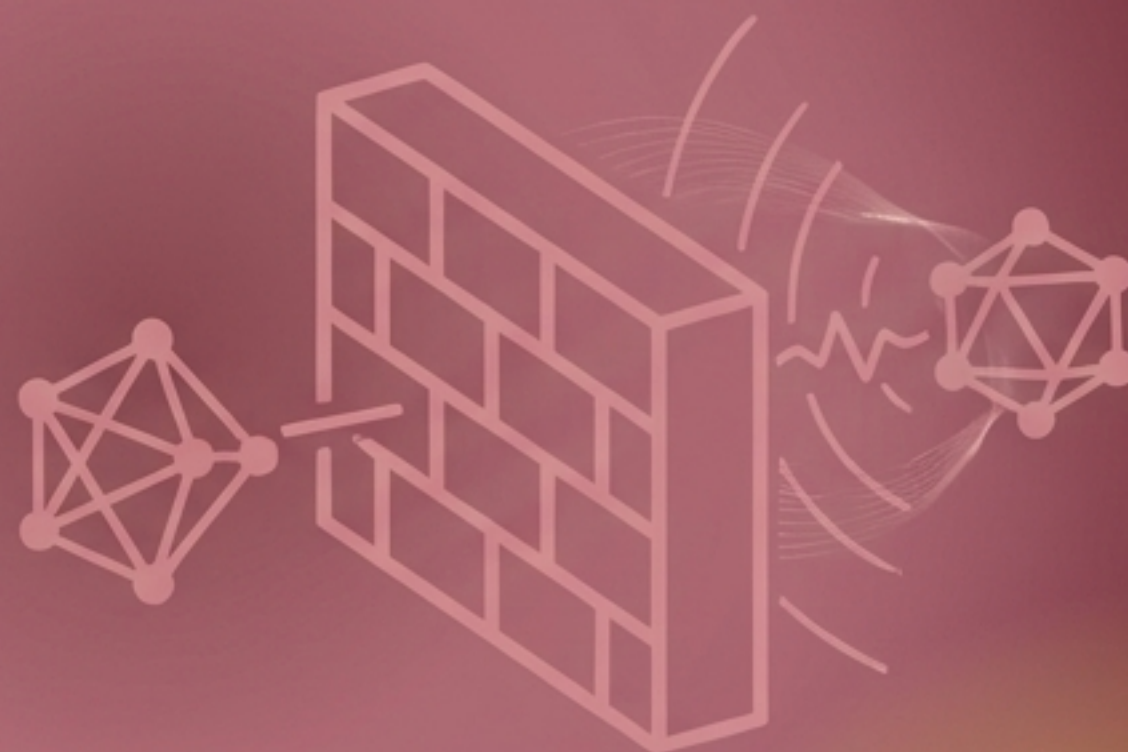
Now the one-on-one. This is where coaching actually happens, and the structure is completely different. Thirty minutes, every week, every producer, on a fixed day and time. Five producers means two and a half hours protected. That's not optional. That's the job you signed up for when you decided to grow past being a solo agent.



The Dashboard Defense

The mistake almost every owner makes in the one-on-one is opening with the numbers. The minute you start with the dashboard, the producer's defenses come up and the rest of the conversation is them justifying the past week. You learn nothing. You coach nothing.

Open with a diagnostic question instead. Something like... what felt easy this week and what felt hard. That single question does more work than ten dashboard reviews, because the producer will tell you exactly where they're stuck...



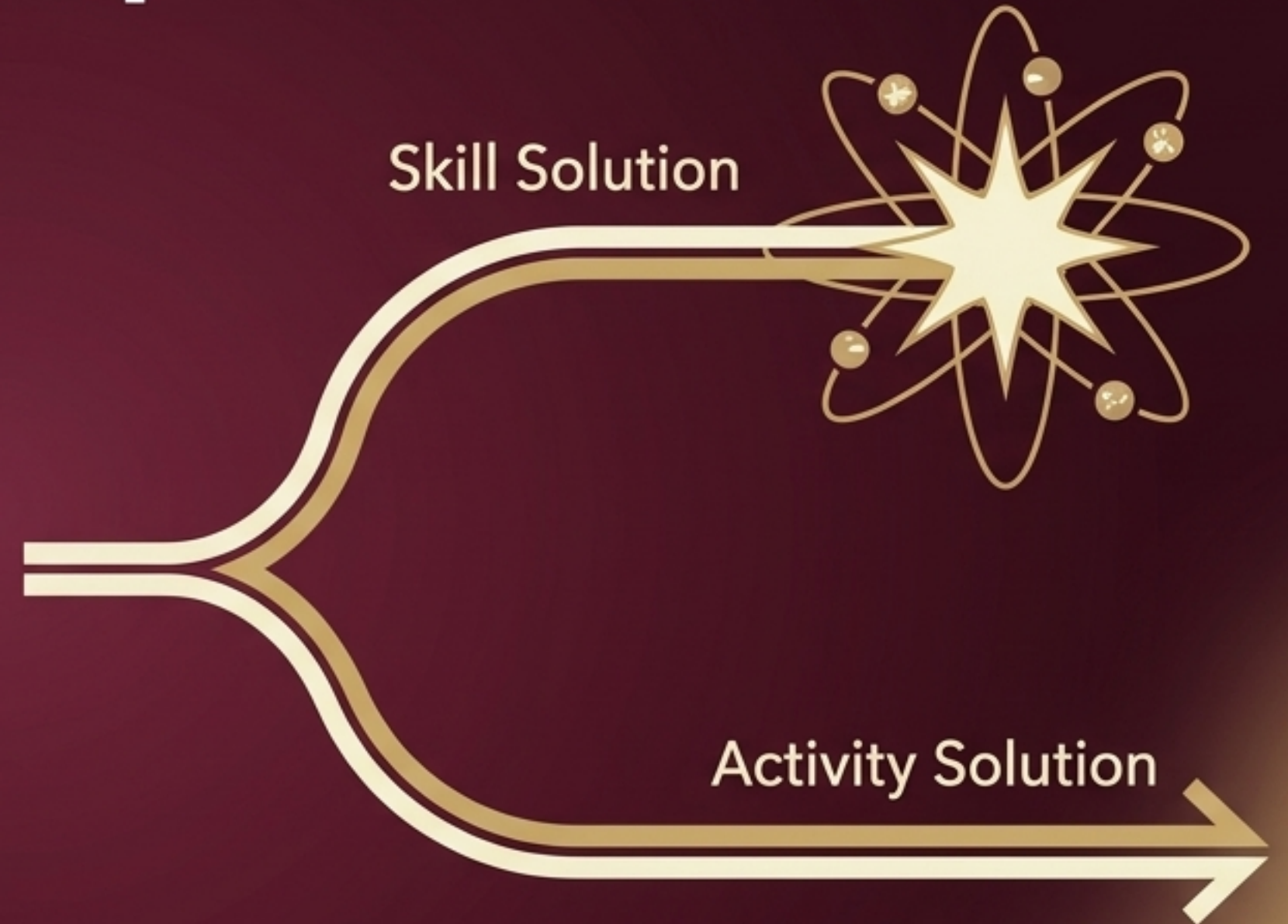
Skill Gaps vs. Activity Gaps

...if you give them a door to walk through. Easy is where their confidence lives. Hard is where the coaching is.

Listen for three specific things. One, are they describing skill gaps or activity gaps. Skill gaps sound like, the close keeps slipping or I lost three on price last week.

Activity gaps sound like, I just couldn't get to the phone or I was buried in service work.

These two problems have completely different solutions and you cannot fix one with the other.



Two, listen for emotional flags. Frustrated, tired, overwhelmed, bored. The words producers use about their week tell you everything about their next ninety days. A producer who's bored is going to leave. A producer who's overwhelmed is going to make mistakes. Catching the emotional state lets you coach the person, not just the metric.

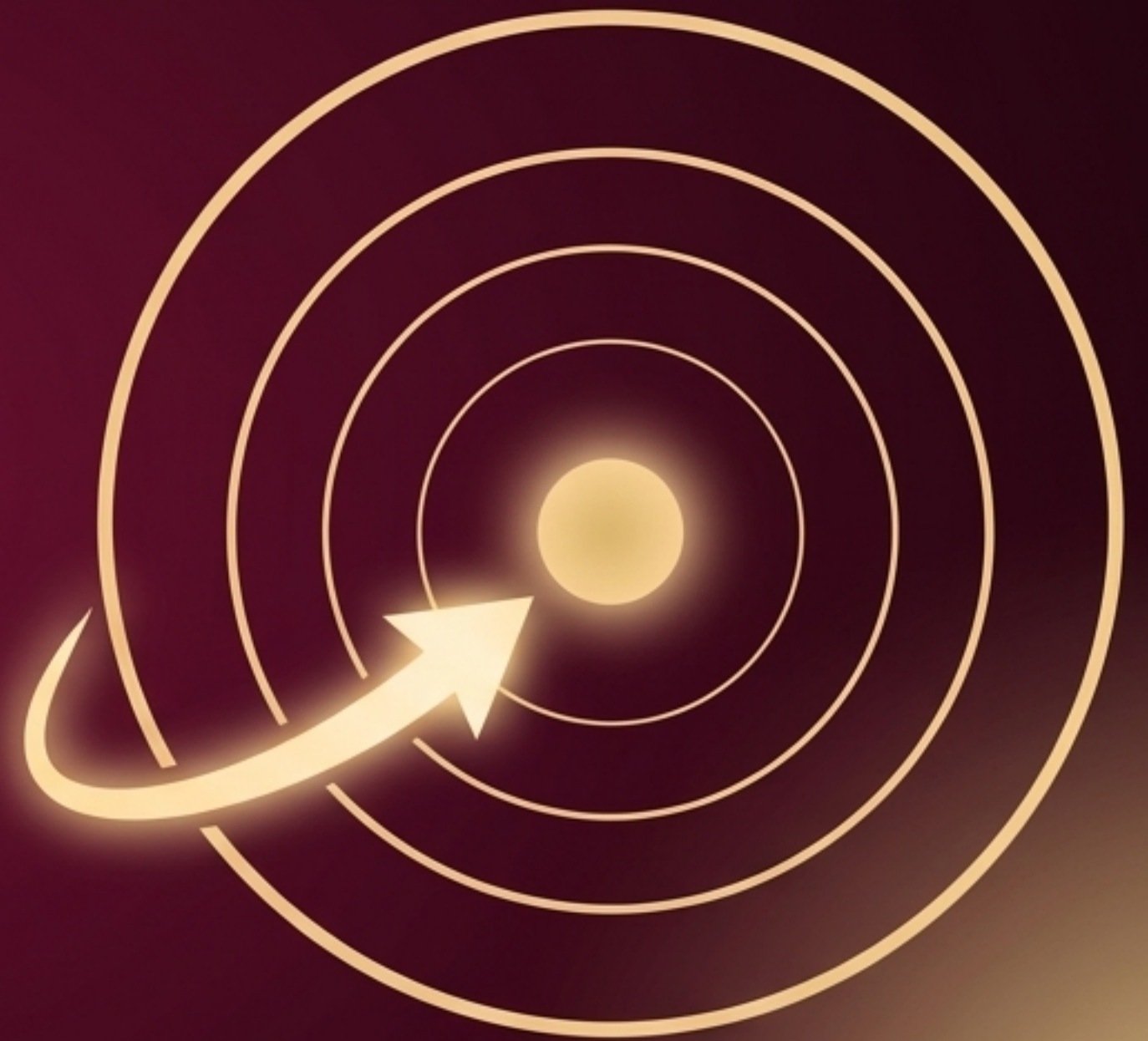
Three, listen for ownership. The producer who says I missed my number this week because I didn't make enough calls is coachable.



Redirecting to Ownership

The producer who says I missed my number because the leads were terrible is not, yet. Your job in that moment is to redirect ownership without lecturing. You say something like... let's set the leads aside for a second. Walk me through what you did with the ten you'd consider average.

That redirect puts the producer back inside their own circle of control, which is the only place coaching can land. After the diagnostic, you build the plan.



The Roleplay Requirement

Pick one specific behavior they're going to change this week. Not five things. **One.** Adding a discovery question. Tightening the close. Calling forty leads instead of twenty five.

Then you role-play it, right there in the meeting. The producer practices the new behavior on you. You give feedback. They try it again.

This is the part most owners skip, and it's why their coaching never sticks. People don't learn by hearing advice. They learn by doing the thing while someone watches.



The Forward Close

Close every one-on-one with the same forward question. What support do you need from me this week. That question changes the dynamic. You're not their boss in that moment. You're their resource.

Now the hard one. The producer who's been getting coached for six weeks and is not improving. This is where most owners freeze, because firing feels heavy and continuing feels pointless. Here's how to handle it cleanly.

Changing the Conversation

Week one through four, you're coaching skills.
Week five, if there's no movement, you change the conversation.

You sit down and you say something like... we've worked on the close together for a month and the close rate hasn't moved. I want to understand what you think is going on, because from where I sit, either the coaching isn't landing, or this isn't the right seat for you. I want to figure out which one it is together.



Clarity over Threats

That's not a threat. That's clarity. Half the time the producer admits they're in the wrong role and the conversation becomes a graceful exit. The other half they wake up, take ownership, and the next thirty days are a different person. Either outcome is better than another six weeks of pretending coaching is working when it isn't. Two mistakes to avoid. First, do not cancel one-on-ones when you get busy. The week you cancel is the week the producer most needed it...

Two Fatal Coaching Errors

...and the message they receive is that they don't matter. Move it. Shorten it. Don't kill it.



Second, do not try to be their friend in the coaching seat. Warmth is fine. Friendship inside coaching makes hard conversations impossible, and the producers can tell when you're pulling punches.



Here's your action step. Today, put two recurring meetings on the calendar. Monday team meeting, thirty minutes, every week. And one thirty minute one-on-one slot per producer, every week, fixed day and time.

Ignite the Rhythm

Send the agenda to your team before the first one runs so they know what to expect. Start this week. There is never a quieter season coming.

