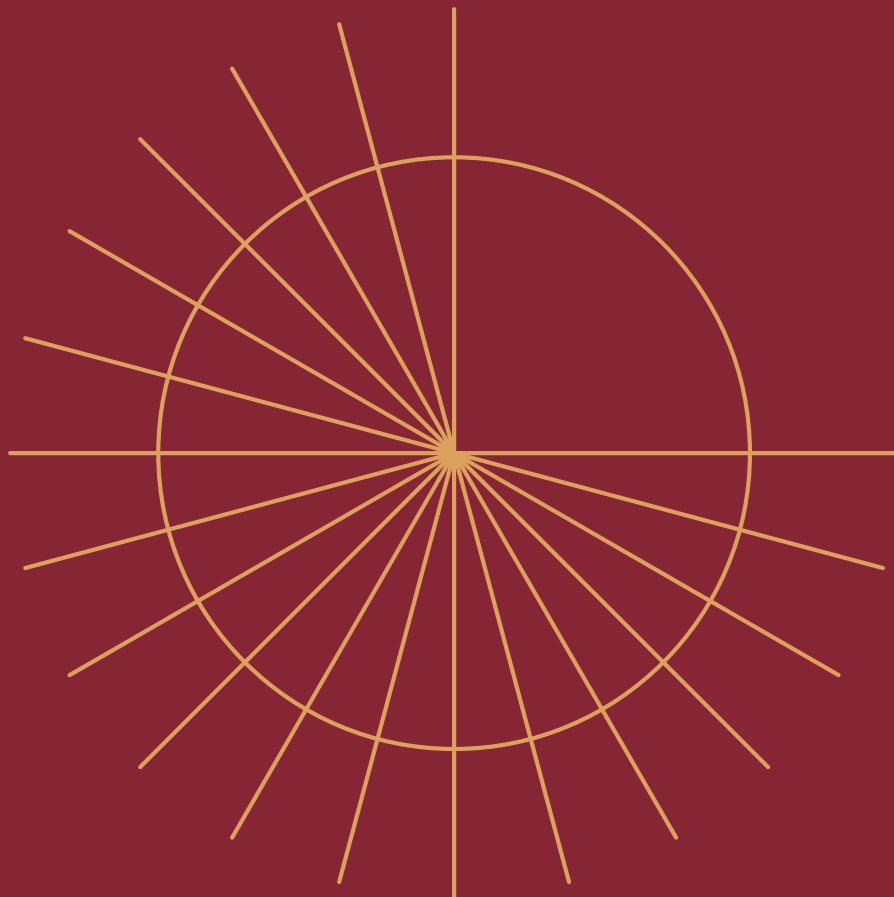

THE ART OF PRODUCTION

A Strategic Manual for Insurance Agents



INTRODUCTION



Insurance is a business of strategy, not chance. Success comes to the agent who prepares with intention, understands the landscape, and acts with purpose.

This manual reimagines the timeless principles of The Art of War for the modern insurance agent – not to teach conflict, but to teach mastery. Mastery of planning, communication, systems, and adaptation.

May these lessons sharpen your judgment, strengthen your production, and guide you through every season.

For in insurance, as in war, the agent who prepares wisely prevails easily.

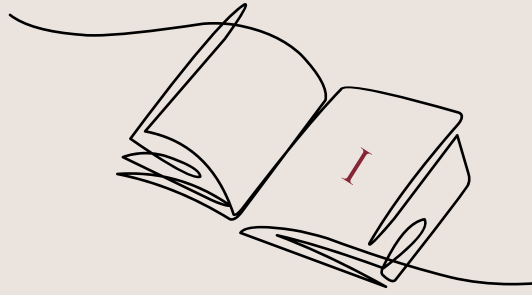


“TO KNOW YOUR
PRODUCTION,
KNOW YOUR
PREPARATION.”



The unprepared agent improvises.
The prepared agent executes.

THE ART OF PRODUCTION



LAYING PLANS



“The agent who triumphs is the one who wins before the first appointment.”

The wise agent first measures the landscape of the market, the strength of carriers, the rhythm of enrollment seasons, and the limits of compliance.

He studies his tools, refines his scripts, and builds systems that turn chaos into clarity.

Laying Plans

Before any contest is joined,
its end is foretold. For every
victory is born not in the
moment of action, but in
the hours of preparation
unseen by others.

Thus the wise agent studies
the field long before they
enter it. They consider the
people they serve, the
carriers who shape their
arsenal, the seasons that
surge and recede, and the
laws that govern their every
step.

They set their house in
order. Their records stand
arranged like ranks in
formation. Their
explanations flow with the
ease of practiced
movement. Their
understanding is not
guessed at, but forged
through repetition.

For the agent whose tools
lie scattered cannot hope to
strike with precision.

Those who trust to
improvisation place their
fate in the hands of chance.
But those who lay plans
with care command their
fate as a general commands
their army.

Mark this well:
When preparation is
thorough, fear dissolves.
When preparation is
absent, doubt rules the
mind.

Thus the battle is won
before the combat is joined.
The planning is the victory;
the appointment merely
reveals it.



“PRODUCTION
HAS ITS COST,
AND SO TOO
DOES NEGLECT.”



He who invests wisely
multiplies his returns.

THE ART OF PRODUCTION



WAGING THE SEASONS



The cost of victory is the energy invested in structure – CRM management, outbound touches, client reviews, and renewal strategy.

The cost of defeat is the cost of complacency.

As a general budgets for supply lines, the agent budgets for marketing, time, staff, and attention.

Waging The Seasons

The seasons of this trade
rise like great campaigns.
AEP descends as a storm,
swift and demanding. OEP
advances as a measured test
of skill. SEP flows unending,
shifting like a river that
obeys no calendar.

Those who greet these
seasons lightly soon find
themselves pressed on all
sides. For the season
magnifies whatever
discipline the agent brings
into it. If the foundation is
weak, the weight becomes
unbearable. If the
foundation is strong, the
burden becomes
opportunity.

Therefore the wise agent
prepares while the land is
still quiet. Long before the
first call of the season, they
gather their records,
sharpen their words,
strengthen their knowledge,
and clear the clutter from
their mind and their
methods.

When the storm breaks,
they do not flinch. Their
days are full, yet their spirit
is steady. Their movements
are sure, for each one
follows a path laid down
before the chaos began.

But neglect carries a heavy
cost. Disorder multiplies.
Mistakes compound.
Weariness grows until it
breaks the unprepared.

Know this truth:
Success in the season is
never forged in the season.
It is forged in the quiet
months before.

Those who wage the
seasons with foresight
emerge from them stronger
than when they entered.
Those who face them
unready are conquered long
before the first task is
begun.



“THE SUPREME
SKILL IS TO WIN
THE CLIENT
WITHOUT
CONFLICT.”



Thus, the greatest agents do not sell
— they illuminate.

THE ART OF PRODUCTION



ATTACK BY STRATAGEM



The highest close requires no push, no pressure, no persuasion. It arises naturally from understanding.

Ask the right questions.

Listen more than you speak.

Position benefits, not features.

Simplify decisions.

When the client sees their own needs reflected clearly, they choose the path laid before them.

Attack By Stratagem

The greatest agents do not battle their clients into agreement. They lead them gently toward clarity until the path becomes self-evident. To achieve this, one must first lay down the weapons of force and take up the instruments of understanding.

The wise agent listens as a strategist listens— not merely to words, but to the currents beneath them. They note the tremor of uncertainty, the caution born of past wounds, the hopes the client guards but does not yet name.

They adjust their pace to the pace of the one before them. They speak plainly where confusion reigns, slowly where fear lingers, and directly where confidence resides.

In this way, they meet the client not as an adversary, but as a companion on a shared road.

When objections arise, the untrained agent resists. But the strategic agent inquires. For every objection carries within it a hidden truth— a fear, a misunderstanding, a need unmet.

By uncovering this truth, the agent dissolves resistance without raising their voice or their pressure. Eventually, the client sees the path clearly, not because it was forced upon them, but because the agent illuminated it.

This is the highest form of victory:

- to win without struggle
- to persuade without contention
- to guide without overpowering.

In such victories, all parties leave strengthened.

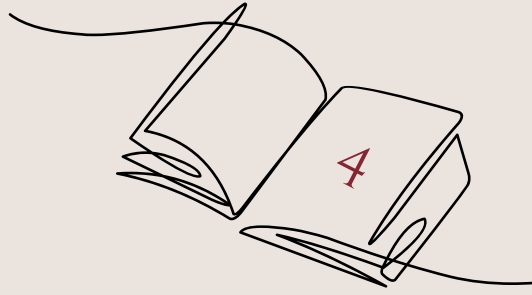


“VICTORY
COMES TO
THOSE WHO
HOLD THE
ADVANTAGEOUS
GROUND.”



Strengthen your position and
demand will rise to meet you.

THE ART OF PRODUCTION



TACTICAL DISPOSITIONS



Your ground is your pipeline.

Position yourself where prospects already walk: community events, doctor offices, pharmacies, social platforms, direct mail routes, referral circles.

When an agent stands in obscurity, even excellence is unseen. When he stands in visibility, even modest skill attracts opportunity.

Tactical Dispositions

In all contests, position is as vital as skill. Those who stand upon barren ground must battle for every inch. Those who stand upon fertile ground need only open their hands to receive abundance.

Thus the wise agent chooses their ground with intention.

They place themselves where trust is already sown – among familiar voices, respected institutions, community gatherings, and circles where elders seek counsel.

They become a steady presence, known not for noise but for constancy. Their digital ground is likewise fortified. Their words across the web carry clarity. Their systems of follow-up respond swiftly. Their reputation grows in places unseen yet powerful.

Through such positioning, opportunity flows to them as water flows downhill. And the agent no longer exhausts themselves chasing prospects, for prospects seek them out.

Know this:
Position multiplies every effort. Poor ground consumes it.

The agent who stands where they cannot be seen will struggle regardless of their skill. But the agent who stands where eyes naturally fall wins half the victory before any word is spoken.

Thus the wise choose their ground carefully, and in choosing, secure their triumph.



“ORDER DIRECTS
MOVEMENT.
MOMENTUM
WINS
CAMPAIGNS.”



Idle agents blame leads.
Master agents command energy.

THE ART OF PRODUCTION



ENERGY



Energy scattered produces exhaustion.
Energy organized produces power.

Use systems to preserve your strength:
calendars, reminders, automations,
templates, scripts, carrier cheat sheets,
renewal reports.

Momentum compounds.

A productive morning becomes a
productive day. A productive day becomes a
productive week. A productive week
becomes legacy.

Energy

In every campaign, it is not strength alone that determines victory, but the manner in which that strength is spent. For even a mighty force, scattered and undisciplined, is defeated by lesser strength wielded with precision.

So it is with the agent.

Their energy is their lifeblood. Once spent, it cannot be reclaimed. Once wasted, it cannot be restored. Thus the wise agent guards their energy as a commander guards their supply lines.

They order their surroundings, for disarray taxes the mind. They bring structure to their day, for chaos saps the spirit. Their tools stand ready, their thoughts arranged, their tasks aligned as soldiers awaiting command.

Where the unprepared wander between distractions, the disciplined agent moves with purpose. Each action follows from the last, each hour supports the next. Momentum gathers as a rising wind—silent, powerful, unstoppable.

Know this truth:
Energy without order collapses upon itself. But energy guided by structure becomes force.

Those who scatter their strength grow weary before the battle is half-complete. But those who channel it wisely find themselves capable of more than they imagined.

Thus the wise agent cultivates order, that order may cultivate victory.



“KNOW WHERE
COMPETITORS
FALTER, AND
YOU NEED NOT
OPPOSE THEM
DIRECTLY.”



The agent who strengthens his own
position weakens all opposition.

THE ART OF PRODUCTION



WEAK POINTS AND STRONG



Some agents oversell.
Some agents under-educate.
Some agents misuse time.
Some agents ignore service after the sale.

These weaknesses are the terrain of
opportunity.

Show clients what others overlook – clarity,
care, and consistency. Do not speak ill of
rivals; let your discipline expose their
disorder.

Weak Points and Strong

In every field, adversaries exist— not as foes to be despised, but as markers of the landscape.

Their strengths reveal what must be met. Their weaknesses reveal where effortless victory resides.

Hear this:

One need not speak ill of another to surpass them. For clients, in their candor, reveal all that is required.

They speak of agents who hurried them, who vanished after the signature, who offered few choices, who sowed confusion instead of clarity.

These failings are gifts— openings waiting for one who brings steadiness, patience, and care.

Thus the wise agent fortifies where others falter.

- They show up when others disappear.
- They listen where others speak too quickly.
- They simplify where others complicate.
- They offer choice where others restrict.

In this way, they accomplish without attacking, and prevail without contest.

Victory, in its purest form, is not achieved by striking at another's weakness, but by strengthening one's own character until comparison itself wins the day.

The agent who embodies excellence renders competition irrelevant.

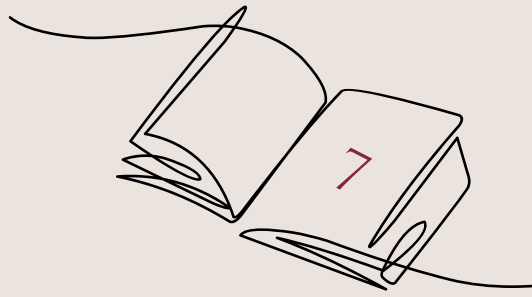


“MOTION
WITHOUT
STRATEGY LEADS
TO EXHAUSTION.
MOTION WITH
PURPOSE LEADS
TO EXPANSION.”



The drifting agent wanders.
The strategic agent advances.

THE ART OF PRODUCTION



MANEUVERING



Do not race between tasks without order.
Do not submit to distractions disguised as opportunities.

Your movement must follow a plan:

- Morning follow-up
- Midday appointments
- Afternoon reviews
- Evening preparation

Maneuver among carriers wisely: know their niches, strengths, and gaps.

Offer choice, not confusion.

Maneuvering

To move constantly is not to advance. Many agents labor from dawn to dusk, yet find themselves no closer to their goal than when they began.

Such is the curse of motion without strategy.

The wise agent maneuvers as a general maneuvers—not by rushing headlong, but by choosing each step with intention.

They group their tasks as armies move in formation. They guard their attention as a commander guards their flank.

They do not leap from duty to duty like a mind in flight, but progress through the day as one crossing a river on well-placed stones.

In conversation, too, they maneuver. They know when to lead and when to listen, when to press forward and when to hold still, when a plan must be shifted and when it must be defended.

Through disciplined movement,

- their labor becomes lighter
- their results more certain
- their path more direct

Those who rush become exhausted. Those who maneuver become victorious.

For strategy is the art of doing less, but achieving more.

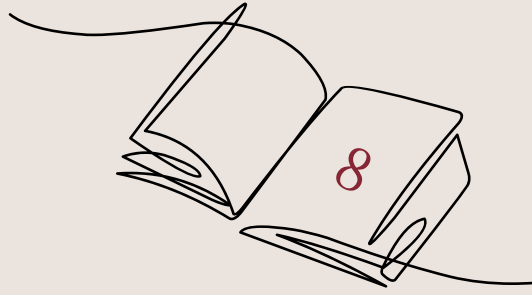


“THE SKILLED
AGENT ADAPTS
FASTER THAN
THE MARKET
SHIFTS.”



No tactic is eternal.
Only mastery of variation
guarantees relevance.

THE ART OF PRODUCTION



VARIATION IN TACTICS



Client needs change.
Regulations change.
Carrier offerings change.
Technology transforms the battlefield.

The rigid agent resists and falls.
The adaptable agent pivots and prospers.

When benefits compress, focus on service.
When leads tighten, expand your channels.
When compliance restricts, elevate your
processes.

Variation In Tactics

No battlefield remains the same. The winds of change reshape every season, every plan, every regulation, every expectation.

Thus the rigid agent—who clings to yesterday's methods— is defeated not by others, but by their own unwillingness to evolve.

The wise agent understands the nature of change.

They do not fear it.

They do not resist it.

They flow with it as the river flows around stone.

When the market shifts, they shift. When clients require new understanding, they learn. When tools grow old, they adopt new ones. When the season changes its demand, they change their approach.

For they know this:

Adaptation is not a betrayal of one's craft. It is the fulfillment of it.

Those who evolve remain relevant. Those who stagnate become relics.

In variation lies power. In flexibility lies mastery. And in constant learning lies the agent who cannot be overtaken.



“GROWTH
REQUIRES
STRUCTURE, NOT
AMBITION
ALONE.”



Before expanding, ensure your systems
can bear the weight of victory.

THE ART OF PRODUCTION



THE AGENCY ON THE MARCH



An agency is an army.

Each staff member, each agent, each
process is a soldier with purpose.

Recruit carefully.

Train relentlessly.

Measure consistently.

Compensate wisely.

A well-led agency multiplies the strength of
individuals. A poorly led agency divides it.

The Agency On The March

To build an agency is to command an army— not of soldiers, but of individuals whose strengths must unite beneath a common banner.

Many leaders believe ambition alone will raise such an army. But ambition without structure breeds chaos, and chaos is the enemy of all progress.

The wise leader lays foundations before summoning numbers. They create methods that endure. They offer training that enlightens. They build systems that guide the inexperienced and refine the skilled.

Their culture becomes their shield—an environment where honor is valued, where integrity is expected, where effort is recognized, and where success is shared.

In such an agency, agents do not scatter; they align. They do not compete destructively; they strengthen one another.

Growth without structure collapses. Growth with structure compounds.

Thus the leader who seeks expansion must first master order. Only then will the march of the agency echo like the steady advance of a disciplined army—unbroken, unified, and unstoppable.



“TO KNOW THE
TERRAIN IS TO
KNOW YOUR
STRATEGY.”



Where the need is great and the
competition weak, there lies fertile ground.

THE ART OF PRODUCTION



TERRAIN



Your market is a landscape of distinct territories.

Urban seniors

Rural seniors

Low-income markets

Affluent markets

Diverse communities

Choose your terrain, or your terrain will choose your results.

Terrain

No commander marches
blindly into unknown lands.
And no agent should speak
without first understanding
the ground upon which
their words will fall.

For every market is a
landscape of its own—
shaped by culture, wealth,
health, history, and the
quiet preferences of its
people.

Those who ignore these
truths fight uphill with
every step. Those who
honor them move with the
ease of one guided by the
land itself.

Thus the wise agent studies
the terrain: the hospitals
that anchor loyalty, the
physicians who shape trust,
the neighborhoods where
concerns differ, the
communities where
language and pace demand
a gentler hand.

They do not force every
client through one narrow
gate. They adapt their
counsel to the contours of
the ground before them.
What persuades one may
confuse another. What
comforts one may trouble
another.

But when an agent speaks
in harmony with the
terrain, clients listen as if
hearing truth they had long
known but never voiced.
To ignore the terrain is
folly.

To master it is advantage.
To flow with it is victory.



“EACH CLIENT
TYPE DEMANDS
ITS OWN
APPROACH.”



The agent who speaks one language
wins one type of client.
The agent who speaks nine
languages wins all.

THE ART OF PRODUCTION



THE NINE CLIENT SITUATIONS



There are nine client situations an agent must master:

1. The Overwhelmed
2. The Misinformed
3. The Loyalist
4. The Skeptic
5. The Bargain-Seeker
6. The High-Utilizer
7. The Tech-Resistant
8. The Medicare Newcomer
9. The Silent Decider

The Nine Client Situations

Just as no two battles
resemble one another,
no two clients arrive with
the same mind or heart.

Some approach with
caution, fearful of making a
wrong step. Others stride
forward boldly, yet
misunderstand the ground
beneath them.

Some cling to past plans.

Some distrust every plan.

Some hunger for details.

Some seek only simplicity.

Some fear technology.

Some fear change itself.

The unskilled agent offers
the same approach to all
and wonders why few
follow. But the wise agent
discerns the nature of the
individual before offering
guidance.

Mastery lies not in knowing
what to say, but in knowing
how to say it to the one who
sits before you.

To the overwhelmed, they
become calm. To the
doubtful, they become
steady. To the inquisitive,
they become clear. To the
loyal, they become
respectful. To the skeptical,
they become transparent.
To the hurried, they become
concise. To the fearful, they
become patient. To the
novice, they become
teacher.

In each case, they adapt not
their integrity, but their
expression of it— for the
message is one, but the
path to understanding is
many.

This is the art of human
guidance. This is the
strategy of connection. This
is how trust is forged.



“MARKETING
IGNITES THE
FIELD BEFORE
THE FIRST CALL IS
MADE.”



A silent agent is invisible.
An agent with fire attracts opportunity.

THE ART OF PRODUCTION



ATTACK BY FIRE (MARKETING)



Fire is the force that weakens resistance before battle. Marketing does the same.

Five forms of “fire” exist for agents:

1. Digital advertising
2. Direct mail
3. Community presence
4. Branding
5. Automated follow-up

A single flame warms few. A well-tended blaze transforms the landscape.

Attack By Fire (Marketing)

Long before an army
advances, fires are lit across
the plain to unsettle the
ground and soften the
enemy.

So too does the agent use
marketing— not as noise,
but as flame.

The flame warms the
unknown. It announces
presence. It signals
reliability. It prepares the
mind of the client to receive
the agent not as a stranger,
but as one already familiar.

Through clear messages,
steady presence, simple
teachings shared freely, the
agent warms the hearts of
those they may one day
serve.

Trust begins its quiet work
long before the first
appointment.

When the moment of
contact finally arrives, the
ground is no longer cold.

The agent is expected. The
conversation begins not
with suspicion, but with
recognition.

Thus marketing is not
vanity. It is strategy. A
steady flame that turns
strangers into listeners and
listeners into allies.

Where no fire is lit, cold
resistance reigns. Where
fire burns, the field yields
itself.



“HE WHO KNOWS
THE MARKET
BEFORE OTHERS
ACTS WITHOUT
HESITATION.”



The greatest agents appear lucky.
What they possess is information.

THE ART OF PRODUCTION



THE USE OF INTELLIGENCE



Intelligence in the modern age is gained through:

- Data
- CRM insights
- Compliance bulletins
- Competitor behavior
- Google trends
- Client feedback

To move without intelligence is to stumble in darkness. To move with intelligence is to act with inevitability.

The Use Of Intelligence

Information is the unseen advantage—the force that moves silently, yet shapes every victory.

The untrained agent acts in ignorance and wonders why fate treats them harshly. The wise agent gathers intelligence and wonders why others move blindly.

They study their own history— which words persuade, which errors repeat, which clients return, and which disappear. From such reflection, patterns rise like smoke from a signal fire.

They watch the carriers, not merely to know changes, but to understand the reasons behind them. They listen to whispers of regulation, for rules shape the battlefield more than any sword.

They observe competitors—not to mimic them, but to sense the ground shifting beneath all who labor in this domain.

With intelligence comes foresight. With foresight comes confidence. With confidence comes decisive action.

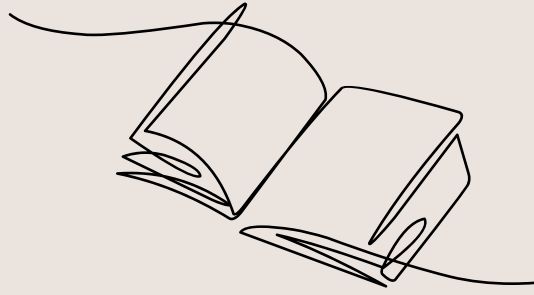
The agent who moves decisively outpaces one who hesitates. And the one who outpaces wins the day.

Thus intelligence is not luxury.

It is armor.

It is compass.

It is supremacy.



SUMMARY OF THE ART OF PRODUCTION



In every chapter of this manual, one message endures:

Victory belongs to the agent who prepares with intention, acts with clarity, and adapts without hesitation.

The market changes.

The plans change.

The tools change.

But the principles are timeless.

Summary Of The Art Of Production

These teachings show that success is never born in the moment, but in the discipline that precedes it.

Preparation wins before the appointment. Order preserves energy. Position attracts opportunity. Adaptation overcomes change. Understanding wins clients without conflict. Structure builds agencies that endure. Knowledge sharpens every action.

The agent who studies the seasons, masters their tools, reads the terrain, and honors the nature of each client moves through the field with quiet certainty.

Such an agent does not chase victory—they embody it.

This is the essence of the Art of Production:

To plan with intention, to act with clarity, and to prevail without struggle.

“Walk the path with discipline, and the path will rise to meet you.”



© 2026 PSM Brokerage
All rights reserved.

No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of PSM Brokerage, except in the case of brief quotations embodied in critical reviews or educational materials.

For permission requests, contact:
PSM Brokerage
www.psmbrokerage.com