



## Perils & Consequences

*Rich Votaw*

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Putting the client first is the most important element of any business transaction. However, it is often the most overlooked. I attended many seminars, read many books, and listened to agents and representatives discuss all aspects of the business, but the idea of putting the client's interest first is almost never examined. After attending these seminars, I would find myself back at the office, gung ho to set the insurance world on fire. The problem that always surfaced was that I never was taught or never developed an insurance purchasing philosophy. Although we wrote lots of insurance and saw significant revenue growth in my agency, it was not a relaxed or rewarding experience. This was because we weren't truly putting the client first despite our good intentions to do so. After swimming upstream for many years, I finally came upon the ideas contained in this book that have set my professional life free. As you will read, the most critical element is putting the clients' interest first each and every time.

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