



# PERMISSION<sup>GROUP</sup>

The Fastest, Smartest,  
Most Ethical Approach to  
Building a \$1,000,000  
Book of Business

## PERMISSION GROUP INC.

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A low-angle, upward-looking photograph of a bridge tower, likely the Golden Gate Bridge, showing its intricate steel structure and suspension cables against a clear blue sky. The perspective creates a sense of height and scale.

*“Quoting is for  
the weak!”*

- Charles Specht





## THE VALUE I WILL DELIVER TO YOU

1. **Estimated ROI of 25:1**  
(The minimum expectation is that you should realize an annual return of roughly \$25,000 for every \$1,000 invested in my sales training.)
2. **Significantly Lowered "Marketing" Expenses**
3. **Systematized New Business Prospecting Model that Creates Efficiency, Excitement, and a Competitive Mindset**

Thank you for considering Permission Group Inc. as your insurance sales training partner!

Before I tell you all about Permission Group Inc., let me first explain what you can expect to receive when hiring me to train you, your producers, CSR's, and other marketing staff.

First, you should realize a lightning-fast return on your investment (25:1). In other words, because my sales training focuses on the Broker of Record Letter, rather than Ex Dates, you should experience immediate results from your sales and marketing efforts.

Second, because I will teach your producers and marketing staff how to "stop wasting time offering quotes" to uncommitted prospects, your day-to-day expenses should decrease both dramatically and instantly.

Third, most insurance agents have no idea what the "goal" is for prospecting. I teach a straightforward process that declares the goal to be a "Signed Broker of Record Letter" which translates to a measurable outcome, increased commissions, and more excitement in the sales process.





## WHO WE ARE AND WHAT WE HELP INSURANCE AGENTS ACHIEVE



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**WHAT WE DO:** Permission Group Inc. helps insurance agents turn prospects into loyal clients without having to competitively bid on insurance policy renewals.

**OUR GOAL:** To help each of our insurance agent clients build a \$1,000,000 or more Book of Business.

**OUR SALES TRAINING CURRICULUM:** Essentially, I teach insurance agents the “why” and “how to” of the following:

- *Visioning, Productivity, Growth Evaluation, and “Systems”*
- *Mindset Issues: Thinking 10x BIGGER Revenue-Wise*
- *How to Strategically Stop Offering Renewal Quotes*
- *Determining & Developing the Best MICRO-Niche*
- *Negotiation Strategies & What to Say to Your Prospects*
- *How to Collect More Signed Broker of Record Letters*
- *Creating a Written Timeline of MICRO-Niche Services*
- *Getting the Incumbent Agent FIRED and You HIRED*
- *Selling Fee-Based Products as the “Golden Handcuffs”*
- *Prospecting Do’s: Cold Calling, Email, and Social Media*
- *Strategies for Renewal Retention, Referrals, and Testimonials*



My entire philosophy of prospecting is centered on the idea of *PERMISSION*.

Some call it sales, others refer to it as persuasion, but what I believe matters most is securing the prospect's exclusive *PERMISSION*.

My Sales & Marketing approach is the perfect solution for all insurance salespeople, including:

- **Brand new producers with no Book of Business**
- **Struggling producers stuck at a Book of \$150,000**
- **Seasoned producers "coasting" on a \$400,000 Book of Business**
- **High-performance producers with a \$1,000,000 Book of Business, looking to grow that Book to \$2,000,000 and then \$3,000,000**

# WHY YOU SHOULD HIRE ME TO TRAIN YOUR SALES STAFF

I began my insurance career in the year 2000 as a very "green" Property & Casualty producer, accepting a position with a highly reputable regional brokerage firm located in central California.

I initially focused on writing "small" subcontractor accounts, as that was what most of the other producers in that particular sales office wrote. I obtained thirty (30) new clients and booked \$135,000 of new business commission during my first fourteen (14) months at that agency, but my average annual revenue/commission—per account—was only around \$4,500.

Although it was one of the better "first years" a brand new agent ever had at that particular profit center, that production model simply was not sustainable for the long-term results I was hoping to achieve.

I left that first agency after fourteen months (on good terms, I might add) and accepted a sales position with Arthur J. Gallagher & Company, at that time the 4th largest insurance agency in the world.

It was at Gallagher that my eyes were opened to an entirely different approach to consultative sales. I began to understand the importance of "micro niche" specialization, to be perceived as an expert in the specialized micro-industry of my prospective client, to pursue much larger revenue generating accounts, and to focus on gaining the client's *PERMISSION* before ever putting together an Acord application.

The result?

I obtained fifteen (15) new clients and wrote \$375,000 of new business revenue in my first nine months, without "bringing over" any of my prior clients to Gallagher.

## **Year #1 in the insurance industry:**

- 30 new clients
- \$135,000 of new business revenue (commission, not premium)



- \$4,500 annualized revenue per account

### **Year #2 in the insurance industry:**

- 15 new clients
- \$375,000 of new business revenue (commission, not premium)
- \$25,000 annualized revenue per account

After a few more years at Gallagher, I earned my *Certified Insurance Counselor* designation, was eventually promoted to Area Vice President, and—between the two agencies—built a personal Book of Business of just over \$1,000,000 in annual revenue.

During that time, I secured the PERMISSION from the Board of Directors for three different national homogeneous industry associations. I was endorsed as the sole insurance liaison for each association and assisted with the creation of an entirely new insurance product for one of them.

However, in 2011, I chose to leave Gallagher (on good terms, I might add), exiting the brokerage/placement side of the insurance industry altogether. I then formed Constructive Risk (ConstructiveRisk.com), an unbiased and wholly independent, fee-based consulting firm that both educates commercial insurance buyers and manages their renewal bid strategies.

# CONSTRUCTIVE RISK

One thing I didn't expect when transitioning from a broker to an independent consultant at Constructive Risk was discovering how poorly trained many of my client's insurance brokers/agents were—not so much in product knowledge but certainly in regards to *sales technique*.

Frankly, some of my client's incumbent agents were the most lackadaisical salespeople I'd ever met. (By that I mean if another of my client's other insurance policies didn't fall into the agent's lap, the agent never asked for more of my client's business!)

Moreover, too many of the “competing” agents were either rude, scared, or unsure of exactly what value they brought to the table, and nearly all were just “playing the quoting game” and not winning in the end.

It was around that time I began seeing the “deep hole” in the marketplace for intelligent insurance sales training, strategic sales technique, and approaches to the sales process that would actually



gain the insured's trust and PERMISSION, ultimately leading to gathering signatures on Broker of Record letters.

In 2014 I started coaching individual brokers and agents in my own personal sales process, conducting both on-site and off-site seminars for multiple insurance producers, and sculpting insurance sales training programs for individual agencies.

# PERMISSION GROUP

Some of what I now do at Permission Group Inc. is teach insurance agents what worked (and what didn't work) for me as a producer when I built my own book of business to \$1,000,000. However, I also teach what I've learned while being contracted as an unbiased, independent risk management consultant to the insurance buyer directly ([ConstructiveRisk.com](http://ConstructiveRisk.com)). The wealth of tips, knowledge, and psychology I gained from sitting on that side of the "sales table" (the client's side of the sales process), is truly what I believe matters most in today's insurance sales cycle.

As an insurance producer, I once thought I understood what insurance buyers truly and honestly wanted from their agent, as well as why and how they chose their current agent. But I was mistaken on many key points.

Now, as an unbiased and wholly independent consultant who has worked side-by-side with multiple insurance buyers, I've come to a much better understanding of what commercial insurance buyers truly want from their agent.

That is what I now teach insurance agents all across the country.

The Permission Group Inc. insurance sales training curriculum is the fastest, smartest, most ethical approach to building a \$1,000,000 Book of Business.





## HOW WE CAN WORK TOGETHER

Further details are available on our website, or feel free to contact me by telephone or email and we can discuss which program will work best for you and/or your sales staff.

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I work with individual agents and entire agencies (or profit centers) in a few different ways, depending on specific needs.

**ONLINE COURSES:** At PermissionGroup.com, we have fully digitized, online courses (videos, PDF guides, webinars, and other training materials) that can be purchased and immediately accessed (24/7) through our interactive web-based platform.

**GROUP COACHING:** I offer a month-to-month group coaching program, available to and accessed by various agents from all around the country. Participants are given immediate access to the online group curriculum (training modules), there are regularly scheduled weekly training webinars, and all group participants have “limited” email access to me while in the program.

**INDIVIDUAL COACHING:** This program is for insurance agents who want a more intensive, thorough, one-on-one coaching program with consistent accountability. Clients receive immediate and forever access to my *Millionaire Producer School* curriculum, we have regularly scheduled telephone calls throughout the week, and all individual coaching clients have both “UNLIMITED” telephone and email access to me during our coaching contract.





## HOW WE CAN WORK TOGETHER..... CONTINUED

Further details are available on our website, or feel free to contact me by telephone or email. We can discuss which program will work best for you and/or your sales staff.

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Moreover, I also coach, consult, and mentor sales managers and agency principals under this training model for the multi-faceted aspects of being an agency owner, such as hiring, growth, branding, competitive strategy, client retention, mergers & acquisitions, etc.

**SHORT-TERM AGENCY CONSULTING:** I conduct 1/2-day, 1-day, and 2-day sales training seminars at your specific agency location. I typically teach the “Permission Sales” curriculum in a condensed format for 1/2-day trainings, the full curriculum for 1-day trainings, and the full curriculum plus individual (one-on-one) coaching and sales strategy with each of your producers on the final day.

**LONG-TERM AGENCY RETAINER:** From time to time I will enter into long-term consulting arrangements with an entire agency or a specific profit center. Each retainer agreement is unique but in such arrangements I’m normally hired to serve as a part-time sales manager/trainer with various responsibilities, both onsite and offsite. I work closely with your entire staff, forecast production, determine sales strategies with producers, track accountability, search for and hire new employees, etc.





## WHERE DO WE GO FROM HERE?

I teach insurance agents the fastest, smartest, most ethical approach to building a \$1,000,000 Book of Business.

Are you interested? If yes, then you must take action now!

Contact me by telephone or email to discuss your sales needs and how I might be able to help you achieve the results you want for yourself and/or your agency.

I look forward to speaking with you very soon!

**Permission Group Inc.**  
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