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Captive Insurance Services

# Change

Change is hard. Change for change sake is usually not appropriate; however, we see change around us, constant change. Those who don't change get left behind. Positive changes should be considered as Growth.

When there's a better way to change, why don't we as humans embrace it?

1. Ignorance – Because I didn't seek out this better way, or the better way wasn't introduced to me by someone I know and trust, human nature becomes skeptical and often dismisses opportunities for change and growth. Sometimes people just haven't been exposed to a better way of doing things, or they haven't taken the time to explore the details.
2. Comfort –Doing what we've always done can be successful, even profitable. Yet, it also oftentimes can lead to stagnation or even worse, insanity. "This is the way we have always done it" statements should be regularly evaluated.
3. Change is hard. We like routines and routine processes. Understanding how you made it to a certain point, and the energy vested, keeps us vested in that process. Change takes knowledge and understanding, time and effort. Change is hard.

Here's an example:

As a college football coach on a staff of 10, I was taught the most successful programs changed three coaches every year. Why? This allowed the head coach to have new eyeballs involved in the program, it allowed new thought processes to be tested, included, or even dismissed. Small turnover allowed and encouraged career development and growth.

Conversely, those programs with no turnover often remain "stuck in their ways" and new and innovative trends typically are much slower to develop.

Another football example: In 1990 as a young college football coach, I was involved with one of the first college football teams to utilize an “empty” formation. No backs in the backfield, but 5 receivers all lined up as an immediate receiving threat. Professional football personnel would say, “We’ll never do that in the pros.” The next football game you watch, identify how many times your favorite team and their opponent go “empty”. It took 30 years for the NFL to embrace and utilize (change) this single adjustment.

The principles of change are the same in football, risk management, wealth management, in business and in life.

My business is changing. The evolution from selling a product, to teaching a solution, to becoming a fiduciary has come with maturity, experience, legislation, and key mentors which have accelerated change. Ask any successful business owner how their business has changed from where they began, to where they are now? Our businesses better keep changing.



There are agents of change. Change can be disruptive or a non-disruptive, big or small. Making incremental changes and adjustments are important for any growing business to sustain itself. Bigger, more expensive changes may not even be disruptive, yet because of the impact, simple changes often *seem* larger than they are.

What we all used to do isn’t what we do now, and certainly isn’t necessarily what we will do in the future.

When someone tells me to change, I most likely will get defensive, even angry. When I am seeking growth, improvement, efficiency and a better way, then change is accelerated. Even the highest performers need, even demand coaching. The best coaches get the most out of those they are coaching. These coaches create change.

There is a better way! It will require education, effort and even **change**. And **Change** will create

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