

'Back To Business' Coaching

Assisting Australian Life Insurers Maximise Their Clients' Business Potential



*Helping business owners
get back to business!*

*Our coaching services help
accelerate your clients'
business recovery.*

Here at Better Business Outcomes, we are dedicated to working with business owners to help them achieve their goals, even after suffering a disability. We promise to help people get what they want from business sooner.

In line with this, we are committed to assisting Australian life insurers serve their business clients. We work to help business owners who have suffered a disability to maximise their business potential.

We do this through one-on-one phone coaching sessions with business owners who have been referred by you (usually through your rehabilitation consultants/advisors or case managers/assessors). These sessions involve careful listening, questioning and guidance on our part to draw creative solutions and commitments to action from within each business owner.

It's important for you to know we don't simply offer advice to business owners - rather we help them identify the options they have available, assist them to determine which one/s are the most viable given their situation, and then gain their commitment to the next steps they will take towards achieving their goals.

This approach is significantly more successful in achieving sustainable, long-term results than simply 'telling' a business owner what they *should* do.

Our coaching aims to help business owners maintain a successful business after suffering a disability.

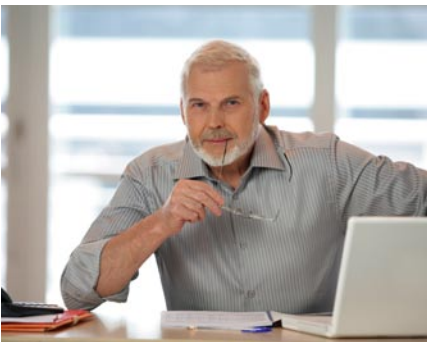
'Back To Business' Coaching - Some Scenarios

Following are some hypothetical scenarios to illustrate how we may assist your clients. They are fictitious cases designed to illustrate some of the strategies pursued by actual clients as the result of coaching.



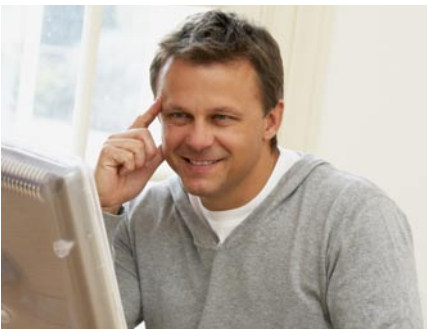
Case A: Improve Business Performance to Reduce Depression

The owner of a cleaning contracting business is suffering depression and is unable to deal with customers and handle basic management functions due to her emotional state. Through careful questioning we identify that a significant factor triggering her depression is the stress associated with the poor performance of her business. As a result of our coaching sessions, she ramps up her marketing, starts conducting prospecting sales calls and gains a clear understanding of her business finances. Her business performance improves along with her health.



Case B: Start Selling Expertise Rather than Labour

A highly experienced owner of a concreting business is on claim with a back injury. As a result of our sessions, the business owner starts selling his expertise as a consultant. This allows him to generate income using his knowledge rather than his hands. He successfully modifies his core business to accommodate his disability.



Case C: Expand Business to Include Staff to Perform Hands-On Work

The owner of a metal fabrication business suffers a permanent arm injury preventing him from welding. As a result of doing a Business Analysis we determine that the business has enough profit potential to support another boilermaker to replace the owner on the shop floor. The owner is then coached through the process of increasing sales, hiring a new staff member and changing his role in the business. The result is that the owner increases the value of his business and returns to his pre-injury income.



Case D: Replace Business Income with a Salary

The owner of an electrical contracting business suffers a back injury and is unable to do the hands-on electrician work. He does not have the skills or finances to expand his business to employ other electricians to do the work. As a result of an initial coaching session we determine that his electrical business cannot be saved, however he could use his experience to seek a management or supervisory role in a larger electrical contracting business. He is coached through the process of identifying potential employers and approaching them. As a result he uses his business skills and knowledge to replace his business income with a salary.

How Do We Help You?

When you refer a business owner to us, our primary goals are to firstly assess whether they would benefit from business coaching, and if so, coach them towards their goals as rapidly as possible.

As an insurer your primary objective is to help your clients minimise the impact of unfortunate events in their lives. Business Owners are particularly vulnerable because a disability can not only impact their income, but also the business that

We allow you to offer business owners a level of holistic care that exceeds their expectations.

is the source of their income. We help your clients maintain their business during their recovery or modify their business to accommodate a permanent disability. Should an owner be able to restructure their involvement in their business to maintain an income there would be potential savings on the claim.

In cases where the business owner is permanently disabled, our assistance to motivate and guide them towards modifying their business (roles and responsibilities) to accommodate their disability, could result in a successful business career rather than a lifetime on benefits.

The health of a business owner and their business are intimately linked and therefore both need to be addressed in any rehabilitation program. Our business coaching allows you to offer a level of holistic care to business owner clients that exceeds their expectations.

We help you gain a deeper understanding of the situation, needs and options of your business owner clients. This deepens the relationship with your clients and increases the likelihood of a successful rehabilitation outcome. You get to see the owner taking positive actions towards getting 'Back to Business'.

Because our business coaching is performed over the phone and internet, it allows us to serve clients in any location. This allows you to provide consistent business coaching services to all your clients through maintaining a relationship with a single business coaching practice committed to serving insurers and their clients.

How Do We Help Your Clients?

We help your clients find ways to modify and manage their business during their recovery so they can get 'Back to Business' as soon as possible. This involves clarifying their goals, establishing a positive mindset, training them in new skills and knowledge and then coaching them to take action.

The tangible benefits to your clients are a return to their pre-disability level of earnings (usually greater than the benefit payments) while also potentially avoiding the significant financial losses associated with business failure.

By offering business coaching services to your clients to assist them to successfully maintain their business during their recovery, you are also offering many non-tangible benefits to them and their families. Increased self-confidence, renewed optimism and enthusiasm are definitive coaching results which translate to better outcomes for them on a personal level.

We help business owners keep their entrepreneurial dreams alive despite the setback they have suffered.

We always work to quickly develop a strong rapport with clients. This is important if we are to have a successful coaching relationship. Your clients will receive the level of service, care, respect, and confidentiality that we provide to all our clients.

What Type of Business Owners Do We Assist?

We can assist any business clients referred from either an Assessor/Case Manager or from a Rehabilitation Advisor/Consultant.

For us to be successful at helping your client maximise their business potential, there are two key attributes the business owner must possess. They must be:

1. Open to receiving an initial consultation with a business coach, and
2. Interested and motivated to explore potential options for their business.

We help business owners keep their entrepreneurial dreams alive despite the setback they have suffered.



While we have a standard referral process in place, we are flexible to meet your particular demands and policies.

Please call us to discuss how we can work with you to achieve better outcomes for business owner customers.

Other factors that increase the likelihood of a successful coaching outcome are:

- Their business is still operating and has loyal repeat customers,
- The business has a good product or service with potential to grow,
- The business has staff who can serve customers and/or complete chargeable work,
- The business owner is open to learning new skills and changing their role in their business to accommodate their disability.

How Do You Refer A Client To Us?

We understand that each Insurer has their preferred way to manage referrals to providers. While we have our standard referral process (outlined below), we are willing to modify this to meet your particular requirements and policies.

If you as the Referrer¹ have a client who owns a business, the first step is to call our office to for a brief discussion to determine whether we would recommend an *Initial Assessment Coaching Session* and how it would be best to present this opportunity to your client. You then contact your client to make an offer of business coaching.

Once the Client accepts the offer, you either email us a completed *Coaching Referral Form* or call our office so we can complete it for you over the phone. The *Coaching Referral Form* is available electronically and captures basic information about the case, confirms that the Client is expecting our call and gives us your approval to undertake the first coaching session. To give us further background on the case, we appreciate the inclusion of a scanned copy of the claimant's Case Notes or Initial Claim Form.

Within 24 hours of receiving a Coaching Referral, we will call the client to schedule their *Initial Assessment Coaching Session*.

At the conclusion of the *Initial Assessment Coaching Session*, we prepare a *Coaching Session Report* which is emailed to both the Client and to you as the Referrer.

A separate *Session Outcomes Report* is emailed to you with an assessment of the likely outcomes that could be achieved through further coaching given our understanding of the clients' health, mindset, goals, skills and business situation. If appropriate, it includes a business coaching recommendation. This would be in the form of either ad-hoc sessions, a coaching program with regular sessions, or a *Business Analysis* to help gain a deeper understanding of the profit potential within the business.

Approval for us to undertake subsequent coaching with a client outside of that requested in the *Coaching Referral Form* must be provided by the referrer. This approval can simply be an e-mail accepting our recommendation for a follow-up coaching session.

While not mandatory, we prefer to enter into a *Service Provider Agreement* with all our insurer clients. We are experienced in liaising with legal representatives to establish agreements containing terms and conditions covering the provision of business coaching to clients. This agreement would include our pricing schedule and level of Professional Indemnity cover which are both available on request.

¹ For purposes of this section, we use the term "Referrer" to mean a Rehabilitation Consultant/Advisor, Case Manager/Assessor or any other person responsible for managing a client.

Next Steps

Identify a client whom you feel could benefit from an *Initial Assessment Coaching Session* and call our office on **07 4615 5382** to discuss the case and to determine how best to make an offer of coaching to your client.

We look forward to being of assistance.