

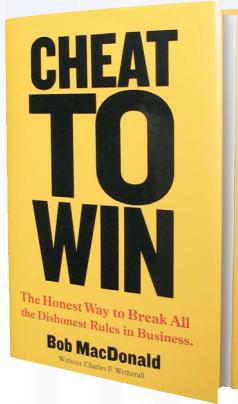
INSURANCE MARKETING

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These Rules Were Made for Breaking

By Amy Bell



The world is in a constant state of change. Consumer wants and needs perpetually fluctuate and evolve in sync with the twists and turns of our economic, political and social environment and culture. Why, amid all this change, does the business world — particularly the insurance industry — staunchly cling to antiquated, obsolete and sometimes dishonest rules? This is the precise question Robert W. MacDonald asks in his controversial book, "Cheat to Win: The Honest Way to Break All the Dishonest Rules in Business" (Paradon Publishing, 2005).

MacDonald worked in the financial services industry for 40 years and is a renowned leader in the life insurance business. He served as the CEO of Allianz Life of North America until 2002 and is currently president of CTW Consulting LLC. A legendary conflict-starter and controversy

africanado, MacDonald is widely known for his brazen efforts to defy the insurance industry's traditional rules and beliefs.

In "Cheat to Win," MacDonald explains that the word "cheat," in this case, is not "about doing something immoral, deceitful, dishonest or even fattening." On the contrary, he says he's talking about pinpointing those conventional business procedures that thwart your success and "breaking [those] rules of antiquated management styles" in order to reach your goals "in the most honest way possible."

Cheaters want to know why

An admitted "natural-born cheater," MacDonald says that, even as a young child he "learned there was fun to be had and much to gain from challenging the traditions and expectations of those who established the rules and those who blindly followed them." MacDonald explains that he's not anti-tradition, but he believes that traditions are meant to evolve. Rules should serve as the groundwork that we build upon, not a wall for us to "hide behind." In order to get on the "cheat to win" path, you must constantly question accepted rules. According to MacDonald, the act of asking "why" is the "cheater's tool of the trade." He says that his habit of consistently scrutinizing and contesting traditions is what elevated him from "natural-born cheater" to a leader in the life insurance industry.

Become a rule-breaker

Once you question and challenge a particular rule, you can't simply dust yourself off and proclaim, "My work here is done." If you determine that a rule has become outdated or is completely ineffective, it's time to start breaking that rule. MacDonald says a good cheater will step forward and break the rule, but the truly effective cheater will replace the outmoded rule with a new and improved one. According to MacDonald, "We all have a choice. It's up to us to step forward to expose bad rules and write new ones that can make life better."

Exposing the bullies

MacDonald says those who are bound for success simply reject intimidation. They don't subject others to intimidation, and they by no means submit to the intimidation of others. Although some leaders attempt to intimidate in order to keep their employees under control, MacDonald asserts that these people bully "out of weakness and insecurity, not from strength of leadership." He contends that leaders would be much more effective if, instead of frightening their employees, they encouraged workers to reach their goals. Instead of instilling fear, leaders should infuse their employees with courage and inspiration. This, he says, would result in "an open society where

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people were comfortable coming to you ... communications would open up, new ideas would flow, and people would be willing to step up with their best efforts."

Throughout "Cheat to Win," MacDonald offers invaluable advice to both the inherent cheaters of the world and those who are a bit more reluctant to break the rules. If you ever begin to feel comfy with life, he claims that you have most likely fallen into the hassle-free habit of following rules rather than breaking or making them. He advises readers to challenge and rewrite the

old-fashioned, unproductive rules that hinder us from reaching our goals. Without rule-breakers and tradition-challengers, our world would cease to progress. MacDonald maintains, "If it weren't for cheaters, we'd probably still be dragging our knuckles across the African savanna, without the chutzpah to rub two sticks together."

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