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COVER BUDDIES

In this special Transformation feature, we spent a full day shadowing David Teh, a general insurance agent who's not just keeping up with change, he's riding the wave. His daily routine is a masterclass in structure, discipline, and digital enablement. It's a reminder that success isn't about working harder but working smarter with the right mindset and the right tools.



A CONVERSATION *with* DAVID TEH

5:30 AM – The Early Edge

"No alarm needed, my discipline is my alarm clock."

While most of the world sleeps, David is already leveraging the quiet hours for peak productivity. His secret? Mental clarity fuels momentum. Instead of scrolling mindlessly, he starts with a podcast (either about industry insights or daily motivation), then he clears off admin work such as emails, follow-ups, social media etc. before distractions arise.

Many successful agents we've observed share this common trait, early hour used for uninterrupted, high-value work. David's approach is a reminder that your morning mindset often sets the tone for the entire day.

Afternoons – Where Relationships Meet Strategy

"Two feet on the street, but tech in my pocket."

Rather than staying behind a desk, David dedicates his afternoons to what matters most: **people**. From face-to-face connections, to arrange lunch meetings, site visits, or coffee chats with business partners, every interaction is structured and intentional.

Meetings are capped at an hour (time-blocked via scheduling tools), and he explores new locations to stay attuned to market shifts. The takeaway, fieldwork is irreplaceable but pairing it with tech ensures no time is wasted. This agent doesn't just meet clients; he does so efficiently. Scheduling apps cut the chase. Mobile CRM keeps him sharp. And because he guards his time, every handshake has purpose.

Evenings – Recharge to Refuel

"You can't pour from an empty cup."

David's work doesn't end when the sun sets, but he keeps it light—final calls, check-ins, and scheduling. He unplugs with gym sessions and a strict 9 PM bedtime.

Why? Energy management is the unsung hero of longevity. Burnout doesn't scale; sustainable habits do.



The Digital Backbone: Tools That Run the Show

“Our CRM, marketing tools, and time-blocking system keep the business flowing even when I’m not at my desk.”

This is where transformation truly kicks in. David leans heavily on digital tools, not just to automate, but to elevate his business operations:

- **CRM & Automation:** His pipeline stays airtight thanks to a robust CRM. Follow-ups are automated, and client history is neatly organised.
- **Accounting Apps:** Real-time tracking of financials keeps cash flow under control.
- **Self-Service Scheduling:** Clients can book appointments directly via his website—no more endless email threads.
- **Content Creation:** Platforms like Canva, video editors, and podcast software empower him to educate clients at scale, through YouTube explainers, LinkedIn posts, and webinars.

This is a prime example of digital enablement. The objective isn’t just automation, it’s about creating a client experience that’s smooth, professional, and consistent. Technology isn’t here to replace agents, it’s here to assist them.

From David’s experience, content creation isn’t just about visibility. It allows potential clients to connect with and understand his expertise, often before they even reach out. In the commercial insurance space, where documentation and risk evaluation can get complex, tech helps streamline processes but it’s experience that still carries the day. That said, David is keeping a close eye on the rise of AI. It’s coming fast, and it’s poised to transform the game.

The best agents don’t just use tools, they curate them. Many agents believe that simply having a CRM, scheduling tool, or AI assistant will magically make them more productive. They chase the latest software trends, hoping technology alone will solve their inefficiencies. In reality, technology is just an amplifier. It makes good processes faster and bad processes louder. The best agents don’t collect tools; they master them. Technology won’t replace agents, but agents who master technology will replace those who don’t. The gap isn’t about access to tools; it’s about the discipline to use them intentionally.

The Transformation Mindset

David understands the balance. While AI and automation are transforming the industry, he remains firmly grounded in the human side of the business: offering sound advice, building trust, and exercising good judgment.

He stays connected through LinkedIn, attends industry events, and maintains close ties with underwriters and marketers. His mantra isn't about sales, it's about trust-building through knowledge. Webinars, blogs, and quick claim responses (via a dedicated team email) position him as an advisor, not just a vendor.

Transformation isn't just about tools, it's about redefining how you deliver value. Digital tools alone won't future-proof your business. The real transformation happens when you redesign your processes, enhance your client interactions, and use technology to scale your impact.

David's success isn't just about using digital tools, it's about fundamentally rewiring his approach to client value. By strategically digitising workflows, delegating repetitive tasks, and deepening his advisory role, he's transformed from a policy seller to a risk partner.



The lesson? Real transformation starts when we ask: "Where could I replace, redirect, or elevate what I do?" Tech enables the shift, but the mindset drives it.

Food for thought: What's one area of your business where you could digitise, delegate, or deepen your value?

Serve, Don't Sell

"Stop trying to sell. Start helping. Solve problems."

This simple philosophy drives David's long-term success. His approach is built on education, empathy, and adding real value. The result? Strong client relationships, repeat business, and consistent referrals. Today's clients are savvy. They don't want a pitch, they want a partner. Be the expert they turn to when the unexpected happens.

As we followed David through his day, one thing became clear: transformation isn't just about adopting tools, it's about adopting a mindset. His workflow is modern, but his values are timeless.

In a world where change is the only constant, agents like David show us what's possible when we blend discipline, technology, and heart.

Inspired? Your Turn

What's one tech hack or routine you've adopted to transform your workflow? Start with one change:

- Automate a follow-up.
- Book meetings online.
- Try a podcast.

Transformation doesn't need to be big, it just needs to begin.

“ Help your clients solve their business problems. In turn, your business problems will solve itself. ”