

Power to your People

>>> **BY JERRY BOUTILIER**

Bosh Balderdash is president and top producer of Balderdash Insurance & Financial, arguably the most successful brokerage in the Beguile region. He wasn't always so extraordinary. In fact, until recently his business was so dysfunctional that its future was questionable. The problems were common enough:

- no time to manage staff,
- E&O exposures ignored,
- low client contact and poor retention,
- failure to manage renewals,
- no structured workflows,
- overworked CSRs and producers with no time to sell.

As Bosh clambered over these hurdles, he realized sharing his experiences could help other entrepreneurs. In the following story, Bosh recounts his second lesson in building a better brokerage: Increase the confidence of your team by focusing each member on what they love to do and do best.

My loyal assistant, Ally Abet, tiptoed into my office and placed a pile of performance evaluation reports on the desk in front of me.

I managed a smile but she'd worked closely enough with me to know I was worried about giving the reviews. "Just tell it like it is," she suggested. Ally was not just my administrative crutch. She offered valuable insight into my advisory duties.

"You can squeeze in one review before your client call with Randy Regnant," she calculated.

The very thought of telling staff what they were doing right and wrong paralyzed me with fear. Evaluating and mentoring just didn't come naturally. I was more of a reel and seal the deal kind of guy.

"Whom should I bring in first?" Ally asked.

Suddenly queasy, I grasped for the desk and gasped for air. "Dally," I muttered. "Bring her in."

Dally Drollery was my best and brightest customer service representative (CSR). Beginning with the most positive performance appraisal would help me ease into this harrowing process.

Of course, no one's track record was perfect. Dally's recent bump in the road had been overlooking the Power Pickles renewal. But that was out of her control. She'd been so overworked that servicing and retaining the account had become impossible.

Ultimately, the blame was mine. That was a hard lesson to learn: I'm responsible for my team's failure. Or success. The onus was on me to create a work environment where team members excel.

I was about to usher Dally in when I was distracted by a stampede of trousers and heels running past my office. "What's all the fuss about?" I craned my neck towards reception.

"It must be Buck with biscuits," exclaimed Ally.

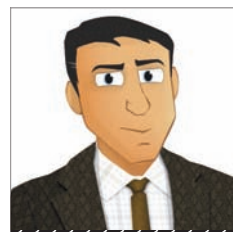
She was right. The only person who could bring the business to a standstill like this was Buck Balderdash. My pop. A decorated community hero and legend in the brokerage business.

I rolled my eyes. Pop's inspection of the brokerage wasn't obvious to anyone else. It was done under the guise of delivering Ma's freshly baked cookies. This also served the purpose of keeping him tight with staff.

Officially, Pop had handed over Balderdash Insurance & Financial to me several years ago when he'd retired. But, unofficially, he hadn't let go. In fact, he'd been all over my back like a bad rash since I'd lost the Power Pickles account. It was insulting and unnecessary.

"Can I get you one?" Ally asked, eager to snap one up before they disappeared. "No thanks Ally," I replied. "Just Dally."

Dally, her mouth full of cookie, arrived at my door. I motioned for her to sit down.



Bosh Balderdash
Balderdash Insurance Inc.

“Let’s begin with a summary of your strengths,” I said. “Dally, you have a unique talent.”

“I do?” she mumbled, pondering her next bite.

“We all have a superior skill that others may find difficult but you perform easily, with confidence and purpose.”

She nodded. I pressed on, “You have the gift of a sunny disposition. Your warm and zippy communications have helped earn Balderdash a reputation for superior customer service.”

“Swell,” she smiled.

“You also have a superior understanding of product. It’s helped generate growth and cross-sell opportunities. You speak confidently with customers and quickly address their questions or concerns.”

“Thanks,” she beamed.

“Now let’s move on to some areas of improvement.”

Sitting suddenly straighter and brushing the crumbs from her lap, she leaned in and said, “Oh?”

“There’s some concern that client relations are suffering as a result of your errors and growing abeyance list.”

Her face suddenly flush, she asked, “What do you mean?”

I swivelled my computer screen around for her to see: “Well, here’s an example of an electronic client file that’s missing key information. And look, these entries are incorrect.”

Her face was getting redder by the moment.

I pulled up another file, “This is one of several poorly written client letters. There are inaccuracies on product and pricing, as well as shoddy grammar and spelling.”

“But,” she stammered.

There was no stopping me. “Frankly Dally, I’m surprised at the deterioration of work from such an experienced and typically talented representative as you.”

Silence. Her face was so red and contorted that I feared she’d explode. I could see the steam begin to rise.

“Bosh, you’ve got it all wrong,” she said, exasperated. “Grant is the one to blame for these blunders. You name it and he’s edited, deleted, modified, or added to it. Everything from client let-

ters to policy change requests, to limits and coverage.”

Beep. Beep. Beep. My brain slowly shifted into reverse.

Grant Guaranty was my top commercial lines producer. A dynamo. What was happening to my team?

“Dally, let’s back up,” I urged. “How can I help?”

“It’s simple,” she replied tersely. “Have producers focus on their own job and let me do mine!”

Upon showing Dally out of my office, I slumped back into my chair.

“What’s wrong with Dally?” I over-

To create a brokerage that could roll with the punches, both sides of the wheel needed to join together. I knew one side was only as strong as the other.

What I hadn’t realized before was that both the back office and front office were stronger when they worked independently. I needed to separate the back from the front.

Here’s how I made it happen:

- Identified team members’ talents to determine how they can benefit the brokerage;
- Polled everyone to find out what’s working and what needs to change;

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heard Grant ask Ally. “She just barrelled me over on her way down the hall.”

“Performance review,” Ally whispered.

The conversation left me dumbfounded. And the thing I couldn’t understand was why the new workflows I designed after losing Power Pickles weren’t working to prevent problems. Then it occurred to me: The new system wasn’t working because it hadn’t been adopted. And it hadn’t been adopted because I hadn’t communicated it effectively to staff.

I knew what I had to do: reorganize the teams in ways that would increase everyone’s confidence and focus. If undistracted, each person could focus on his or her unique talents.

On a piece of paper, I drew a circle and divided it in half lengthwise. I wrote “back office” on the left half and “front office” on the right half. Then, I added an arrow from “back” to “front.” Producers like Grant were in the front, outreaching to clients. CSRs like Dally were in the back, supporting producers behind the scenes.

- Brought teams together to establish common goals and a tangible plan for a standard workflow;
- Created a back-office system with clearly defined roles and responsibilities; and
- Disseminated clear messages to help facilitate the transition to a new system.

Lighting up all our unique talents towards a common goal has made Balderdash a force to be reckoned with. More focused, adaptable, and efficient. Staff members are happy again. So am I. As morale has shot up, so did productivity and revenue. And that’s given us all more to smile about.

And what about Grant? He’s on fire. As a result, Balderdash is selling and retaining accounts like no other. It might sound bombastic, but it truly shows what can happen when producers are positioned with clear goals and stay out of the back office. Of course, you’ll have to wait to hear Grant’s story in my third lesson: empowering producers. ■

The Author Jerry Boutilier, Director of Insurance Relations of The MIHI Group, provides solutions to insurers and brokers around issues that prevent them from breaking through to the next level of business success, growth and transformation. With his 15+ years’ industry experience, Jerry provides strategies for positive transformation within the traditional brokerage structure. For more information: www.mihigroup.com