THE ANDERSON Agency Report

Best Technologies & Best Practices for Superior Results

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What is the State of Your Agency Culture?

BY PAT ALEXANDER

When I've written before about core values and agency culture, I have tried to emphasize how important each is in order to achieve the success you desire. Frequently, people ask me, "How do we get started?" As I told an agency owner recently, there is no magic wand. Achieving the culture you want in your agency requires thought, discussion, planning, and communication. Just as you spend time planning budgets, marketing, and acquisitions, it is equally important to spend time nurturing your agency.

So back to the question—how do you do this? There are many resources available to guide you. There are self-help books, information on the Internet, coaches, etc. Choose the combination that works for you. Workshops can also be valuable resources—such as the one I recently attended.

Build a winning team

In early November, I was fortunate enough to snag a space in the "Building Winning Teams" workshop with Patrick Lecioni. Patrick is the author of several business-focused books that I have found very valuable in my work with agencies. The basis for the workshop was *The Five Dysfunctions of a Team.* Firms such as Hershey, Fidelity Investments, Transamerica Investment, and Blue Cross Blue Shield attended the workshop, and most were represented by more than one individual. Two of the firms sent their entire executive teams, which goes to prove that even large corporations need help with their cultures. During the workshop, the information sharing was phenomenal. Many bared their souls about the problems their teams are facing. Everyone truly wanted information to achieve improvement.

> **"** Achieving the culture you want in your agency requires thought, discussion, planning, and communication.

> **"**…no matter how large and sophisticated the organization or how high their marks for customer service and profitability, every organization needs to recognize dysfunction and continue to improve so that the firm can move to the next level.

Know the five team dysfunctions

During the workshop, I re-learned that if agency teams are not working, change is virtually impossible to implement. When I work with an agency, the initial group I meet is the management team. Later, a group of staff members who usually don't work together must become a team to define and implement some type of change. My first challenge with any new client is to watch the interactions of each team and determine how well they are really functioning. In my career, I have been part of several dysfunctional teams (I have also been fortunate enough to be part of a few truly functional teams).

The five dysfunctions of a team are:

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                 /  \
                / IN- \
               /ATTENTION\
              / TO RESULTS \
             /--------------\
            /   AVOIDANCE OF  \
           /   ACCOUNTABILITY   \
          /----------------------\
         /      LACK OF           \
        /     COMMITMENT           \
       /----------------------------\
      /         FEAR OF              \
     /         CONFLICT               \
    /----------------------------------\
   /           ABSENCE OF               \
  /              TRUST                   \
 /_____\
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When I work with an agency on implementing change, we start with these dysfunctions. I require the management team to take "*The Five Dysfunctions Team Assessment*" so that everyone knows where the team stands and the improvements that need to be made. You can take this assessment at *www.tablegroup.com*. There are free products available at *www.tablegroup. com/books/dysfunctions/*.

This is certainly something any organization can and should complete. The message from attendees at the workshop was that no matter how large and sophisticated the organization, or how high their marks for customer service and profitability, every organization needs to recognize dysfunction and continue to improve so that the firm can move to the next level.

If an agency's team assessment is poor, I recommend that we spend some time each month working on the team. As I said earlier, if the team is dysfunctional, the office is dysfunctional—and the implementation of any change will more than likely fail. If your agency cannot work through a process for team improvement, hire a facilitator. Getting your team in order is priority number one.

Take stock of your meetings

The second area we covered in the workshop was meetings. Patrick is also the author of *Death by Meeting.* In most agencies I have visited, there are far too many meetings, and they are often out of control. In addition to agency specific meetings, there are insurance carrier/broker meetings. If you are looking for new equipment or systems, there are additional meetings. Some agencies also conduct continuing education meetings. No wonder you and your staff are backlogged and stressed!

Remember that you have total control over the meetings you and your staff have. All you have to do is take control. *Death by Meeting* provides the meeting structure needed internally. You can secure the meeting's model and other valuable information for free at *www.tablegroup.com/books/dbm/*. Let it be known to your insurance carriers and brokers that all meetings are by appointment only. Also, the insurance carriers and brokers need to provide an agenda so that you may include the appropriate individuals. Including the entire staff is usually a waste of valuable time for some part of the group. If your staff is most productive in the morning, schedule any meetings with external entities in the afternoon.

Learn the signs of a miserable job

The third component of the workshop was based on Patrick's newest book, *The Three Signs of a Miserable Job.* You may be thinking, "Oh no, I don't want my staff to read that!" Well, this book isn't really for your staff. I think this book is for management. Read it to understand what makes a job miserable—so that you can avoid these qualities in your agency.

As quoted directly from the book, the following are the three signs of a miserable job:
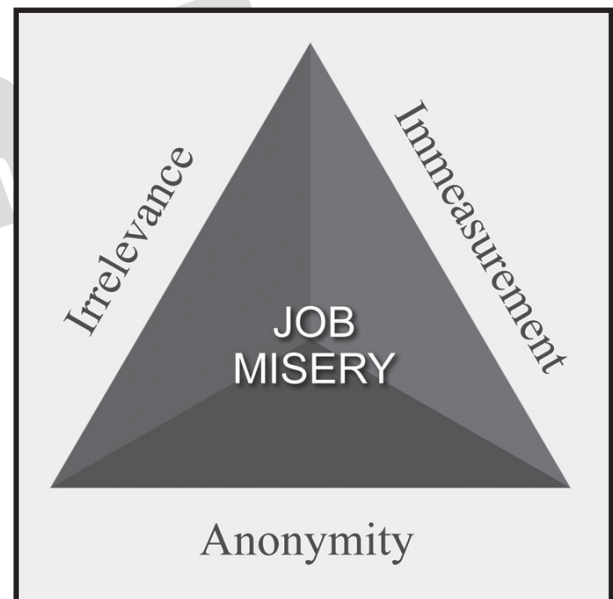
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Anonymity—People cannot be fulfilled in their work if they are not known. All human beings need to be understood and appreciated for their unique qualities by someone in a position of authority. People who see themselves as invisible, generic, or anonymous cannot love their jobs, no matter what they are doing.

Irrelevance—Everyone needs to know that their job matters, to someone. Anyone. Without seeing a connection between the work and the satisfaction of another person or group of people, an employee simply will not find lasting fulfillment. Even the most cynical employees need to know that their work matters to someone, even if it's just the boss.

Immeasurement—Employees need to be able to gauge their progress and level of contribution for themselves. They cannot be fulfilled in their work if their success depends on the opinions or whims of another person, no matter how benevolent that person may be. Without tangible means of assessing success or failure, motivation eventually deteriorates as people see themselves as unable to control their own fate.

Often agencies feel that the quality management program I propose is a negative to their people. They don't feel they have the time or people to devote to the audit process needed for a quality management program. Agencies that have a solid, positive quality management program flourish. Those without such a program have no real idea what is happening or who is accomplishing what. While some think such a program causes poor morale, I find quite the opposite is the case.

It is important to set expectations for each employee. These expectations should be reviewed and updated annually (at a minimum). If an employee is not meeting expectations at any time during the time between reviews, this needs to be addressed and remedied immediately.

I hope you will find what I have shared good information to get you started in improving your agency culture and morale. Good Luck in 2008. ▣

🎤 **Pat Alexander, CIC**, is a consultant, coach, and mentor. Her many years of experience in retail agency and MGA settings give her a broad range of knowledge in agency operations. She is dedicated to educating her clients on using technology to enhance and build their business and profitability. She can be reached at *pat@patalexander.com* or 817-605-1663.

TAAR Has Changed… for the Better!

As a "seasoned" member of the insurance industry (that means I've been around awhile) and as *TAAR's* owner and executive editor, I have the privilege of interacting with innovative agents across the country. I am able to discover from leading agencies the best practices they have developed to satisfy the changing needs of their clients. I often tell my clients that "change for change's sake" can be detrimental—but change to produce a better product or service is well worth the effort.

And just like your agency, *TAAR* has changed to help you find and implement the best technologies and best practices for superior results.

New name: The *Anderson* Agency Report. As a continuing sign to you of my personal commitment to quality and a laser-like focus on the needs of the independent agency, I am putting my name behind *TAAR*. The content of *TAAR* still remains about the overall impact of technology on every element of your agency.

More content: We've added four new pages to *TAAR*, which contain more of the articles you have enjoyed and profited from over the past years.

New look: Easier readability. *TAAR* has a completely new design. My hope is that it will be easy to read, navigate, and allow you to find the information you need quickly.

Our new company mission says it all: *The Anderson Agency Report* will provide you with the latest information about the best technologies and best practices to help you achieve *superior* results. It is my personal promise to you.

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