

Why Do Producers Fail?

By Chris Burand

1. They can't sell.
2. They hate selling.
3. They don't have to sell to eat because the agency overpays them or they are independently wealthy.
4. They fear selling.
5. They're paid for other employee's efforts.
6. They are not trained to sell.
7. They don't understand their product.
8. They don't like their product.
9. They don't like being held accountable.
10. Management picks on them.
11. The CSRs don't like them.
12. They have no leads.
13. The carriers won't write anything they bring to them.
14. Other agencies have blocked all the markets.
15. Other producers in the agency claim all the prospects.
16. Producers don't have time to sell because they're too busy doing paperwork (i.e., documenting files to avoid E&O claims).
17. The CSRs aren't good enough to trust with clients.
18. There are not enough prospects (i.e., the local population is too small).
19. There are not enough quality prospects (i.e., not enough large accounts).
20. The producer should not have to sell. Clients should find the producer and tell the producer what they, the client, wants.
21. They aren't motivated because they're not paid enough.
22. They can't sell because they don't know how to use the agency's IT system.
23. They can't sell because the office environment is demoralizing.
24. They can't sell because rates are too low.
25. They can't sell because rates are too high.

Some readers are laughing. Some are crying. Some are cursing. Some readers think I am unfairly picking on producers. Some think I've hit the mark. Regardless of your reaction, the point of this list is the same: Every one of these reasons for failure has a solution and it is management's responsibility to identify and implement the solution. The responsibility is not the producer's .

Management is responsible for clearly stating any responsibilities the producer has and it is best if these responsibilities are enumerated up-front in their contract so no doubt or ambiguity exists. If these terms are not in the actual contract, then ask what the producer needs, what they will do if they get their request, and then hold them accountable.

If this approach seems too indulging, screen hires better for exactly what you want. Why hire someone that is not what you want thinking you will change them? This approach rarely works unless management is willing to dedicate massive time and energy to help these people realize

their full potential. If management is willing and able to do this, then they have a huge competitive advantage. Otherwise, the odds of these producers changing are minimal.

Producers fail for many reasons, some legitimate and some not so legitimate. Smart producers will focus on making the best of a bad situation, taking charge, and so forth. But these producers are in rare supply. The bottom line is that only agency owners can address all these situations. They are the only ones with authority. They are the only ones in a position of leadership and leadership is what this article is about.

Leadership is a daily task. As an agency owner, what are you doing daily to lead your agency and the people within the agency to achieve the results you need? Take a moment to write down what you did yesterday to lead your agency. What did you do to help your producers overcome their barriers to making sales? Did you teach them anything? Did you build their confidence? Did you improve your hiring process? Did you improve your training process? What did you do to improve morale? What did you do to create a sense of urgency within the agency that improvements are necessary? If your list is empty, right now is probably a good time to start working on leading your agency.

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