

A Day in the Life of an LSP

By Mel Clemmons



I have had the pleasure of being in insurance offices all over the country. As a result, the one thing I know is that staffing is a business owner's biggest headache. But what I didn't know is that we business owners are a staff person's biggest headache, too. Let's look inside an agency office and see what we can learn.

Candice has been an LSP for six years, and the brand-new owner just completed the purchase of the agency where she works. Let's see what she is thinking.

Candice: "Look at him. He won't even pick up the phone. He paid a million dollars for this agency and he comes to work to hide. He can't even run a quote. He thinks I am happy because he gave me a \$2 an hour raise. Yet, he tries to work me three times as hard. Customers are canceling left and right. Today he says that he and his wife are going to lunch and he will be back at 2 p.m. Hell, he got here at 11:00 this morning and it's only noon. If this joker doesn't take the time to learn anything about his customers, he is going to fail and then I'll be out of a job. Plus, his wife just quit her job and he

brought her in here to work. I saw the office payroll. She makes way more than me. SERIOUSLY? She doesn't even have an insurance license. She makes me sick. She always asks me how to do stuff. I tried to teach her, and she just says, 'Never mind, you do it.' I can't run this agency without help.

Each week, the company's manager comes in and meets with the owner for about an hour, but right after the manager leaves nothing changes. It's been three months, we have lost 48 customers and have only written six new policies. I might just as well kiss my bonus goodbye with that kind of production. I am going to meet with him today and let him know this is not working. His famous two quotes are: 'Take a message,' or 'Tell them rates go up all the time.' I wonder if I can get a job with Mary down the street. She says they have three sales people in her office, and she just services clients all day. I don't want to have a quota. I just want to take care of my clients and go home."

Candice was an actual LSP who called me to relate her experience.

Staffing is the most important func-

tion of running a successful business. I have visited hundreds of agencies, and I have come to realize that defining who is in charge is what separates successful agencies from the unsuccessful. Most agency owners say if they could only find a super sales person, their office would be great. What they fail to realize is that super salesmen are built, formed and shaped, not found. I have been staffing insurance agencies for over ten years. I have seen a producer fail at one agency, and thrive at another. I have come to realize there are several factors that play a part in the ups and downs of employees. I want to take a little time to shed some light on a few key differentiators.

Agency owners don't need to manage employees; instead, they must lead. Most agency owners have never been trained to run an office. If you have never led a group of individuals in any capacity, you will have a severe learning curve. You may ask, "How do I lead?" First, you must know what your own strengths and weaknesses are. I have heard for example, "I love to sell but I don't like to administer, so I had to hire someone to compliment my weaker areas."

I often see agency owners look for great sales people, but they fail to have a system in place for them to flourish. It would be like me going to buy a lion and not having the proper food or appropriate living environment to keep him contained. True salespeople, to whom I refer to as "hunters," love a challenge. They like to compete. When I ran a team of 45 sales people, I put out a monthly ranking report. This allowed the top producers to shoot for each other constantly, while putting low performers on notice to shape up or ship out.

Another way we must lead is by having a vision and then sharing it with our team. One of my former top producers

once said the reason he and other co-workers willingly followed my direction, was because I told them where we were going in relation to both long-term and short-term goals. I told them at each kick-off meeting what direction I wanted to go. I spelled it out in simple, definable terms. I wanted us to build to a \$25 million premium agency in 10 years, with multiple locations. I also asked them each year what their personal and business goals were. I told them it was my job to assist them with their goals, but it was their job to help the office hit my goals.

Lastly, utilize your resources. I often allow my team to make the decision on hiring a particular person. If I find someone I love and my team gets a bad feeling, I defer to their instincts and pass on hiring that person.

Too often, we want to wear too many hats by being the hiring manager, the salesperson and the decision maker. I love being the “dumbest” in the room. This means my team has to bring value to every conversation.

Many agents have trouble finding the right players to make their team win. When I was a new agent, I used a staffing company because I did not have the time to search through resumes for weeks on end. The company I used had no insurance experience and the person they sent to me was not even licensed. Ten years later, that same guy I hired from them sells over \$40,000 premium a month for one of the largest agents around.

My point is that you should utilize the resources that can make your business take off and don't be afraid to try new resources. I recently tried a new company that performs personality profiles called Ideal Traits. So far, they have worked great for me.

As agents, we have a unique opportunity to grow with the economy as it gets back on track. The question is: Will you follow others to mediocrity or be the leader of a newfound success story? **Ef**

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