

# Dancing with the devil: Using a team playbook for more profitable agency/insurer relations

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This article explains and illustrates how agencies' and brokerage offices' owners/managers can develop team playbooks to dramatically increase policies in force counts and underwriting profits. Agency/brokerage teams can work together to increase awareness, plan ahead, communicate predicatively, and execute the right actions at the right times reliably if they will do their homework, negotiate win/win agreements with insurers, and implement plans in smart ways.

## INTRODUCTION TO THE DANCE

This article explains and illustrates how agencies' and brokerage offices' owners/managers can develop team playbooks to dramatically increase policies in force counts and underwriting profits. Agency/brokerage teams can work together to increase awareness, plan ahead, communicate predicatively, and execute the right actions at the right times reliably if they will do their homework, negotiate win/win agreements with insurers, and implement plans in smart ways. Finding out the one best way<sup>1</sup> for their team to perform key activities will build team knowledge which will facilitate confidence and a motivating esprit de corps resulting in greater trust when the rubber meets the road and credibility when a producer proposes a creative risk engineering<sup>2</sup> solution for a client to an Underwriter.

The following documentation will encourage P&C agency and brokerage Principals, Producers, and CSRs to approach their insurers' Marketing Representatives and Underwriters (preferably in that order) to have brief conversations about topics relating to selling and servicing P&C clients/insureds in smarter ways. These "smarter ways" should be documented by agency Principals, validated by Underwriters, and then shared with agency Producers and CSRs so everyone is able to "sing from the same sheet of music" by knowing what activity/play in their team playbook should be used whenever such documentation has been prepared ahead of time. Thinking ahead of time is one form of what Steven Covey referred to as "sharpening the saw". It increases awareness and that should improve teammate's decision making ability.

## MEET THE DEVIL

Mike Manes of Square One Consulting recently wrote:

*At the first seminar for young agents I attended in 1975, B. P. Russell (then CEO of Crum and Forster) spoke about carrier/agent relationships. He said – you'll hear about the relationship or marriage between carriers and agents. Don't believe it. Understand one thing, we as carriers would do business with Hitler, Idi Amin, or the devil himself instead of agents if we could make more money. We just haven't learned how to get rid of you guys.*

Isn't it great to know where you really stand with others? Knowing helps us understand, understanding makes us aware, and being aware should help us make better decisions.

## LEARNING TO DANCE

Forgive me if I mix my metaphors now. I need to explain and advocate use of a team playbook, a winning team playbook. Professional and amateur sports' teams playbooks are documents representing the best their coaches can offer when issued and, teams who use them correctly, will improve on their playbooks as they learn more about their games. This paper advocates specific performance improvement activities. Readers are encouraged to develop sets of questions and answers to those questions in an effort to learn in an organized way. Learning will help readers improve their agencies' performance in several ways especially if decision makers write their own business plans (termed playbooks here) to conceptualize and implement improvements. Writing such the plans enable teams to learn new information and processes, work smarter, and be held accountable more constructively during their dance with the devil.

## PREPARING FOR THE DANCE

The questions appearing later in this paper are intended for agency owners, managers and principals to answer so they can work with their teams to improve how profitably they work with insurers and customers. Answering such questions help decision makers define what it can mean to be more successful and then describe how their teams will work to achieve the goals necessary to realize greater success (e.g. increase in PIF counts, increase in profitability). Answers increase awareness and increased awareness enables agency leaders to build plans thoroughly. If all you want is a rough outlined sketch, then do it. Be as brief as your people can be trusted to improvise correctly.

If a blueprint for achieving specific objectives by implementing well defined tactics is needed, be sure to take the time and create a detailed owner's manual for your business. Many decision makers prefer creating detailed agency blueprints thus enabling them to work as a "general contractor". Such detailed guides enable teams to work as "sub-contractors" to be sure they do what their managers want done. Less is assumed so better work is performed. The team playbook you create could be used permanently or temporarily. The playbook could be used as an inflexible measuring device or it could be modified semi-annually as your business develops in the future.

All playbooks should include descriptions and explanations of strategies, tactics, activities, and tasks. Strategies are large-scale action plans for interacting with the business environment in order to achieve long-term goals. Tactics are the specific actions required by the organization to implement its strategy. Activities are groups of tasks required by organizational units or departments for completing a tactic. Tasks are defined limited assignments with target completion dates. Therefore strategies are pursued as tactics are executed. Tactics are executed as activities are implemented. Activities are implemented as tasks are completed.

The US Small Business Administration's website has a narrow definition of what a business plan may contain at [sba.gov/starting\\_business/planning/basic.html](http://sba.gov/starting_business/planning/basic.html):

*A business plan precisely defines your business, identifies your goals, and serves as your firm's resume. The basic components include a current and pro forma balance sheet, an income statement, and a cash flow analysis. It helps you allocate resources properly, handle unforeseen complications, and make good business decisions. Because it provides specific and organized information about your company and how you will*

*repay borrowed money, a good business plan is a crucial part of any loan application. Additionally, it informs sales personnel, suppliers, and others about your operations and goals.*

*The importance of a comprehensive, thoughtful business plan cannot be overemphasized. Much hinges on it: outside funding, credit from suppliers, management of your operation and finances, promotion and marketing of your business, and achievement of your goals and objectives. “The business plan is a necessity. If the person who wants to start a small business can’t put a business plan together, he or she is in trouble”, says Robert Krummer, Jr., chairman of First Business Bank in Los Angeles. Before you begin writing your business plan, consider four core questions:*

- *What service or product does your business provide and what needs does it fill?*
- *Who are the potential customers for your product or service and why will they purchase it from you?*
- *How will you reach your potential customers?*
- *Where will you get the financial resources to start your business?*

## DANCING WITH THE DEVIL

Consultants and trainers take great pains to give clients and learners ideas, secrets, and understanding in an effort to enable people to work more successfully. If you are not satisfied with the results you are getting from your team, change how they work. If you want to change how a team works, change how they think about their work. As previously stated, team playbooks should help people “make good business decisions”, working smarter and producing more favorable results. Improved thinking will foster improved work, which will produce improved results.

This paper also proposes, team playbooks should also explain their subjects’ value proposition. In Crossing the Chasm, Geoffrey A. Moore explains how useful a value proposition is in summarizing the customer segment, competitor targets and the core differentiation of one’s product from the offerings of competitors. A good playbook should indicate which techniques are being used to successfully cross the “chasm”, including choosing a target market, understanding the whole product concept, positioning the product, building a marketing strategy, choosing the most appropriate distribution channel, setting prices, making daily decisions, and enabling new employees to learn to do their work.

As with any kind of a plan, a team playbook should have directions and explanations. A search of current business planning software and publications indicated plans could be classified by how they will be used. There are basically two types of plans: plans to be used by only a few persons, and plans to be used by many persons within a business entity.

So the next questions for you are Who will be using your plan? and What will your plan be used for by those persons named in your answer above? Your answers will guide you through the construction of your team playbook.

Plans to be used by only business owners and managers are not as detailed as plans used by all members of a business entity. A basic format for a typical financial business plan includes:

1. Overall summary of the plan
2. Mission
3. Strategy
4. Objectives
5. Description of primary business activities
6. Market analysis and forecasts
7. Schedule of implementation actions

Generally, a business plan should have:

- a situation analysis followed by objectives intended for target audiences with

- a mission statement, objectives, strategy, and tactics resulting in
- a plan of execution with budgeting of resources and measurement of results.

Plans to be used by all authorized members of a business entity have the following additional segments:

- diagrams and descriptions of each business function,
- lists of customers' expectations for the business,
- lists of what the business requires from suppliers,
- job descriptions for each employee working for the business, and
- decision trees, checklists, matrices, and if/then tables for regularly repeating activities.

Team playbooks should progress logically from a description of the plan's purpose through each of the following types of information in this order:

1. The purpose or mission of the organization, team, partnership, or person.
2. The strategies to be used to accomplish the mission described above.
3. The tactics to be used to accomplish the strategies described above.
4. A calendar or time line listing the actions to be used to accomplish each strategy described above.
5. Descriptions of the actions to be taken with details like who is in charge, who will do the work, and how the work will be done.
6. To do lists

All business plans should include the following items:

- A mission is a brief statement describing what will be accomplished as the plan's goals are reached.
- Goals are events and states to be reached in order for the mission to be accomplished.
- Strategies are large-scale action plans for interacting with the business environment in order to achieve long-term goals.
- Tactics are the specific actions required by the organization to implement its strategies.
- Activities are groups of tasks required by organizational units, departments, or individuals for completing a tactic.
- Tasks are well-defined limited assignments with target completion dates to be done by individuals and/or groups.
- So again, the mission is accomplished as strategies are implemented; strategies are implemented as tactics are used; tactics are used as activities are completed; activities are completed as tasks are done.

Entrepreneur.com explains business plans have three main sections with many components.

- The first is the business concept, where you discuss the industry, your business structure, your particular product or service, and how you plan to make your business a success.
- The second is the marketplace section, in which you describe and analyze potential customers: who and where they are, what makes them buy and so on. Here, you also describe the competition and how you'll position yourself to beat it.
- Finally, the financial section contains your income and cash flow statement, balance sheet and other financial ratios, such as break-even analyses. This part may require help from your accountant and a good spreadsheet software program.

Here's a sample of a business plan outline from [www.businessandmarketingplans.com](http://www.businessandmarketingplans.com):

- Cover Page
- Legal Page
- Table of Contents
- 1.0 Executive Summary

- 1.1 Mission
- 1.2 Highlights
- 2.0 Company Summary
- 2.1 Company Ownership
- 2.2 Start-up Summary
- 3.0 Services
- 4.0 Market Analysis Summary
- 4.1 Market Segmentation
- 4.2 Market Analysis
- 5.0 Strategy and Implementation Summary
- 5.1 Competitive Edge
- 5.2 Marketing Strategy
- 5.3 Sales Strategy
- 5.4 Sales Forecast
- 5.5 Monthly Sales
- 6.0 Management Summary
- 6.1 Personnel Plan
- 6.2 Personnel
- 7.0 Financial Plan
- 7.1 Break-even Analysis
- 7.2 Projected Profit and Loss
- 7.3 Profit Monthly
- 7.4 Projected Cash Flow
- 7.5 Projected Balance Sheet
- 7.6 Business Ratios
- 8.0 Appendix
- 9.0 Tables
- 10.0 Charts

There are almost as many individuals and companies writing and critiquing business plans as there are those writing and critiquing resumes. There are firms who will compose entire business plans (e.g., draft text and illustrations, print all documentation, and bind prints in attractive ways) and there are firms who will critique final drafts giving expert opinion on content and appearance.

For instance, a Level Two business plan from [www.masterplanz.com](http://www.masterplanz.com) could be purchased for from \$2,500 to \$2,900. Their web advertisement indicates they offer full-color, investor ready business plans. Their final product is typically used for bank funding and light venture capital needs. Their plans come complete with financial projections and charts showing cash flows, projected profits and losses, a balance sheet, and more. Their plans provide considerable scope and analysis of the market, the competition, the products or services offered, and the targeted customer(s) types. These plans describe the targeted industry and marketplace in detail. This fee is charged for generally understood businesses such as retail, restaurants, professional services, and wholesale. Higher fees are charged for non-standard businesses requiring unique documentation.

The type and amount of service you should buy should be determined by what you want to accomplish and how much you are willing to invest. This is an investment that will return significant dividends if you plan your work and work your plan.

Traditional business plans are financial planning documents. Good financial planning for a business should include:

- **CURRENT FINANCIAL POSITION.** Describe where you currently stand financially by having an audited balance sheet and income statement with explanatory notes. Describe all cash flows, assets, and liabilities giving special attention to the timing of income and expense items so you know how to best coordinate your cash

flows to develop and maintain liquidity. Establish where you would like to be in the future and how you will get there.

- **INVESTMENT PLANNING.** Treat all business property and employees as valuable investments with varying quality and life spans. Determine an appropriate asset allocation plan while considering your goals, risk tolerance, expectations, and abilities.
- **RISK MANAGEMENT.** Ensuring that there is sufficient income and capital to cover cash flow needs in the event of death or disability is an essential part of a financial plan. Risk management addresses life insurance, disability insurance, long-term care insurance and other specific types of insurance depending on your unique situation.
- **PLANNING FINANCIAL INDEPENDENCE.** Determine what financial independence should mean to the business and plan to achieve it. For you it may mean full retirement, for others partial retirement, and for some it may even mean continued full-time employment. It is important to determine when (at what volumes not at a point in time) you believe the business would achieve financial independence.
- **EMPLOYEE DEVELOPMENT.** Determine what the business should do to encourage employees to increase their skills and knowledge. Determine what the business needs employees to be able to accomplish. Plan how to get employees to become able to succeed in the future.
- **SUCCESSION PLANNING.** Estate planning is the process of developing and implementing a plan that ensures the distribution of your property according to your wishes during your life and after death. Succession planning is the process of developing and implementing a plan that ensures the distribution of leadership and decision-making power in a business during the owner's retirement and after the owner's death. Preparation of a team playbook, establishment of a long-term executive talent development plan, and careful consideration of appropriate power transference strategies are important aspects of a properly designed long-term playbook.

How do you want your business to be run? Your answers to this question and the other questions in this paper should be made as thorough as you want to be successful. The more you plan smartly the more likely you'll get the results you want instead of what other people want.

Remember the five Ps: Proper planning prevents poor performance. Take actions such as information gathering and consensus building now so a plan is created by your team, for your team. How detailed should do you want your team plan to be? Do you want general concepts or a detailed roadmap to your success?

How do you want to work with people in and out of your organization? Do you want your management team to use a Hire them! Tire them! Fire them! management philosophy? Do you want your management team to partner with their subordinates to develop win/win agreements so employee satisfaction and customer satisfaction are increased as time goes by?

If you want to use all your resources then plan to use all of your people, not just their hands. Plan you business so you pay employees fairly, treat employees kindly, encourage employees to be creative problem solvers, and give employees opportunities to serve human needs in principled ways<sup>3</sup>. Make sure your plan answers the following questions persuasively:

- Will reading your plan give your employees a clear understanding of what your organization is trying to achieve in each standard set of circumstances and why it does what it does?
- Will your employees be enthusiastic about their team's goals?
- Will your employees see how their tasks contribute to achieving your plan's goals?
- Will your employees be able to do their work so well that they will feel satisfied with what they've accomplished each week?
- Will your plan enable your employees to achieve their professional goals?

- Will your plan help your employees trust each other?
- Will your plan help your leaders foster open communication that is respectful of differing opinions and that results in new and better ideas?
- Will your plan help your employees hold people accountable for results?

Should prospective employees be screened by use of one or more tests to evaluate their knowledge of clients' terminology (e.g., medical, legal, engineering)? Examples of such tests include the Employability Skills Assessment at [www.coe.uga.edu](http://www.coe.uga.edu) and the ACMPE Knowledge Assessment offered by the MGMA. Set high standards and communicate them as performance expectations so that new hires and existing employees know how professionally they must conduct themselves. The test results of prospective employees who are then hired should be used during coaching sessions for planning to develop skills in the future.

Should your management team's performance appraisals for employees be improved? If yes, how should your performance appraisal process be improved?

- Simplify performance appraisals so they can be performed more frequently, formally, and friendly.
- Develop win/win agreements between managers and subordinates to work smarter with each other to produce better work for customers.
- Empower your employees to be more self-directed after performance appraisals have been used to deepen participants' understanding of what your business needs and what employees should be doing to meet your business' needs.

Please rethink your primary business functions, what people pay you to do (directly and indirectly). There should be three to five primary reasons people pay your organization to do what it does. Think about the two diagrams on this page. Here's the most basic of the two diagrams. This can be used for individual workers or groups of employees.

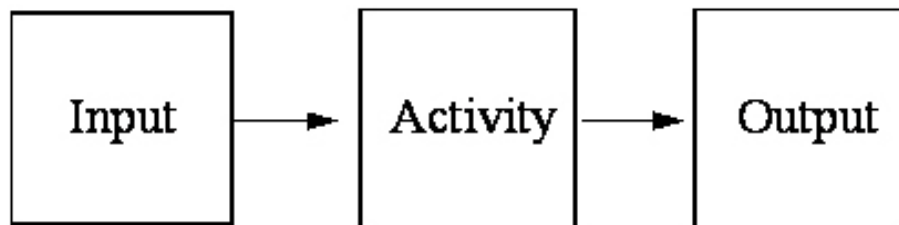


Figure 1: Three Basic Building Blocks of Work (any job)

The second diagram is more complex. It illustrates how groups of employees receive inputs from suppliers and feedback from customers. It also illustrates how groups of employees give feedback to suppliers and give products/ services to customers.

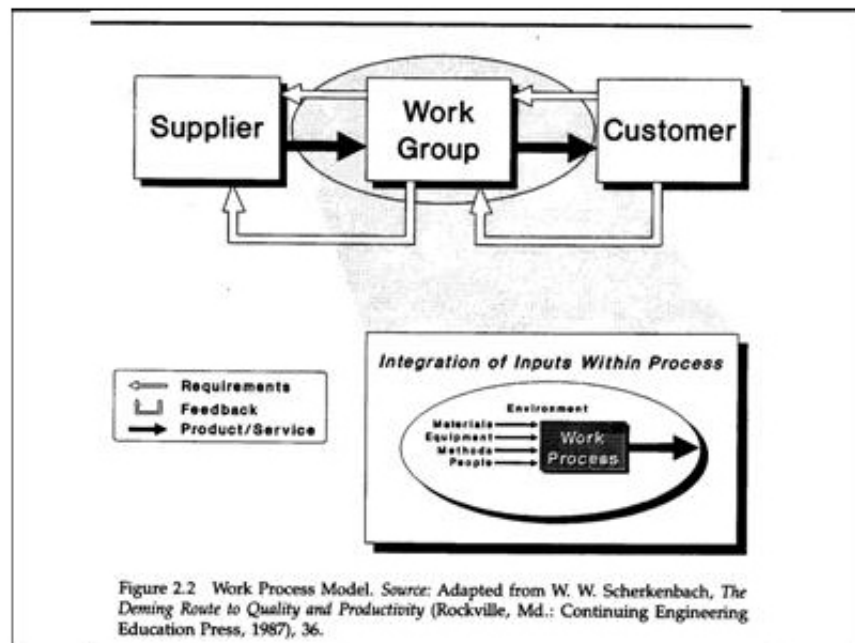


Figure 2: The Three Basic Building Blocks of Business (dealing with people)

Each of the previous diagrams illustrate basic work processes by showing employee effort follows receipt of goods and/or services. The diagrams also show goods and/or services are produced by employee efforts. Take another step toward communicating and illustrating your vision for the business by answering the following questions:

- Which type of diagrams should you use for each of the primary business functions you thought of on the previous page?
- Who should work to prepare the illustration for each of the business functions you determined are critical to your business' success?
- How should the illustrations be used in the playbook we create? Should employees use the illustrations as work aids to self-govern their activities, make suggestions for improvements, and know what to expect from others?

Here's a list of questions to consider answering. They may not be relevant now so, if you have not already created a file for business planning, file these away for future reference as your business changes.

- Is my idea a breakthrough or just so impractical that no one has ever succeeded doing it or really ever wanted to do it?
- Who are my customers? They should be plentiful enough to be profitable but few and accessible enough to be serviced thoroughly.
- Why would anyone buy my product or service instead of the market leaders' brands or service?
- Who are my greatest competitors and what made them so great in quality, performance, price, location, etc.?
- What advantages does my product or service offer a customer over the competition in terms of quality, performance, price, etc.?
- What advantages does my people, facility, etc. offer a customer over the competition in terms of courtesy, responsiveness, accessibility, location, etc.?
- Does my plan go from describing the market down to describing how measurements of my efforts will be made and used to grade my effectiveness?
- What do investors, bankers, etc. think of the product or service and my ability, plan, system, skills, etc.?
- What do legal experts think of the product or service and my organization, plan, etc.?

- What do my present mentors think about it? Who can I find with hands-on experience in relevant fields to advise me?
- Why do I know that I'm willing to do what it takes to succeed?
- What will I do if I fail?
- Does my playbook demonstrate a chain of logic like: situation analysis, objectives, target audiences, mission statement, objective, strategy & tactics, execution, and budget followed by methods for measurements?
- Does my playbook include the following items:
  - strategies are large-scale action plans for interacting with the business environment in order to achieve long-term goals
  - tactics are the specific actions required by the organization to implement its strategy
  - activities are actions required by organizational units or departments for completing a tactic
  - tasks are defined limited assignments with target completion dates
- What actions should be planned so everyone in my organization constantly thinks through what information he or she needs to do their job and to make a contribution to the business' success?

Planning is a process. Creating a team playbook should begin as a work-in-process. Please consider implementing a process with steps described below.

1. Discuss your reactions to this paper with your insurers' Marketing Representatives and get a better feel of what you want to happen next. Learn what your priorities are and what you want to do about your needs. Review and then improve upon past goals, consider your options, and describe what you want your business to accomplish. Learn what your customers need and do it better. What work must be done to meet your most important customer requirements? Diagram or describe each type of customer requirement.
2. Develop a detailed rough draft of a plan for your advisors to critique.
3. Re-read and improve your rough draft, making sure it is going to do what you need it to do. What benchmarking should be done? Benchmarking is an ongoing investigation and learning experience that ensures that best industry practices are uncovered, analyzed, adopted and implemented. Make sure the plan describes how your industry's best practices are to be used by your team. Does the plan describe how your team will uncover, analyze, adopt, and implement better practices in the future?
4. Determine what to do next.
  - What additional information is needed? What new questions have you thought of that need to be answered? What information sources should be consulted?
  - Who can critique the plan when you and I have made it the best we can do? Do you have a formal or informal mentor to turn to next? Should a professional business planner be paid to review it? Should a banker be asked to critique it from a lender's point of view? Should one of your secondary vendors or a not too important client be asked to critique it from their perspective? Is there an industry consultant or a professional association you should send your plan to for evaluation?
5. In an effort to enable your employees to develop greater loyalty to your business, you will train and mentor a few of your employees so they contribute to segments of the plan, share in its ownership, and increase in responsibility. Select employees who are now or will become subject matter experts "SMEs"? Which employees should be trained and made responsible for contributing to the development of your team's plan? Which employees should be charged with maintaining segments of the plan? How will you communicate your performance expectations so your SMEs will be more likely to succeed?
6. Determine how the plan will be followed. When will performance be measured against the plan? How will your team react when it successfully implements the plan? How will your team react when someone does not

follow the plan correctly and generates negative results? Implementation of the plan should be supported by taking steps to:

- Define buzz words and phrases (e.g., SMEs, team playbook).
- Describe and demonstrate the tools, techniques, and processes you need used when creating and implementing the plan.
- Teach, model, and illustrate the concepts to be used in the business.
- Present how the new program/process will help stake holders so they know “W.I.I.F.M.”?
- Present how the new programs and processes will work in your business.
- Determine how each employee will have to change and work smarter. What tasks will have to be re-assigned? Will they have to work longer or just differently? (e.g., overtime, organized)
- How will your new employees be trained? A good employee orientation program has four phases:
  - Introduction of what employee orientation should be,
  - Creation of an employee orientation program,
  - Implementation of what is created, and
  - Evaluation of the implementation.
- How should employees’ performance be described, evaluated, and rewarded? Who should contribute to such efforts? Creating and implementing a performance appraisal system requires the following actions:
  - Review of legal requirements,
  - Conduct job analysis based on a systematic examination of the job, and context in which it is performed,
  - Develop appraisal instrument,
  - Select observers,
  - Train observers,
  - Measure performance,
  - Give employee results in motivating ways,
  - Establish performance goals, and
  - Reward success or discourage error.
- What on-the-job training “OJT” is needed? How can OJT be done best? Don’t make training new employees the responsibility of someone who is already spread too thin or not a SME who has been trained to do training. Measure OJT’s impact before and after it is done. Determine sales OJT’s impact by graphing measurements such as the ratio of new accounts to old accounts, the call-to-close ratio, the average sale size/amount, monthly sales volume, items per order, and add-on sales. Determine customer service OJT’s impact by graphing the accuracy of orders taken & information given, the # of escalated complaints, employee adherence to procedures, customer satisfaction survey results, and the # of lost customers. If you did OJT that was not for sales or customer service, decide how to measure its impact.

Following is a process for improving how a job is performed:

1. Determine who will do the analyzing, who will contribute to the analysis, and who will be analyzed.
2. Determine where to begin to improve an operation by selecting the job(s) that can be improved and help gain Taylorization<sup>4</sup> credibility. The toehold has to be solid so you can build on it in the future.
3. Analyze work tasks, tearing work down into its components timing each phase/segment.
4. Use analysis to put jobs together in ways that are the one best way.
5. Create instruction cards for each task/process. Instruction cards should be written in ways to communicate performance expectations visually and with narratives that illustrate and describe processes, timing, rhythm, and attitudes.
6. Evaluate performance by using the cards logically and consistently.
7. Encourage people to do more by offering more money. Appropriate bonus compensation should be budgeted ASAP.

8. How will each department's supervisor follow up any training that is done? How will each supervisor make sure training has a positive impact on performance?
9. If your people become very efficient and effective, should they take on more work from other companies? (e.g., If your billing department becomes very good at billing and collecting, should it offer services to other companies for fees or commissions?)
10. You will shoelace this opportunity in to bigger and better work. Successful implementation of this plan will earn you a severance package that will free you from this job and enable you to do this kind of work for clients who do not compete with your current employer. Upon completion of this plan, your employer should end your full-time employment and pay you as a consultant when your help is needed in the future. Reducing overhead by your annual salary less a severance package is an incentive you can offer your employer to encourage commitment and support.

## CONCLUSION TO THIS DANCE LESSON

This paper and its appendages are offered on-spec, speculating readers will develop new perspectives, gather answers to the questions it raises, and develop team playbooks to increase their policies in force counts and profitability in an effort to continue dancing with the devil. Readers who overcome the lack of communication with their insurance markets (e.g., Underwriters and Marketing Representatives) and the lack of disciplined direction within their offices will enable their teams to dance with the devil, successfully avoiding further infringement of direct writing activities. Disciplined dedication to implementation of correct principles will keep agents where they belong, in the dance as reliable partners facilitating insurers' success beyond what they could do directly with the public.

## REFERENCES

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1. Frederick Taylor taught leaders (e.g., managers, supervisors, bosses) should understand their employees' work so well that the one best way could be discovered, defined, described, and delivered to employees for the most effective and efficient work. I advocate this degree of managerial due diligence before trying to hold people accountable for performance. Leaders who want credibility must engender trust and that trust is earned by demonstrations of knowledge (e.g., knowing the job being managed, knowing the people being led).
2. Risk engineering is an informal process for finding ways to accept applications which are initially unacceptable or less than attractive. See pages 5 – 8 of the author's article titled "Engineering Exposures to Increase Underwriting Profits" at [http://www.profitableunderwriting.com/plsept03\\_1ofexpo\\_eng.pdf](http://www.profitableunderwriting.com/plsept03_1ofexpo_eng.pdf)
3. See chapters 1 and 2 of Stephen R. Covey's *The 8th Habit – From Effectiveness to Greatness* for more information.
4. In the 1800's Frederick Taylor prescribed that all work should be done with:
  - separation of planning from doing followed by,
  - definition of tasks, responsibilities, methods, etc. followed by,
  - experimentation to study the seemingly unstudyable followed by,
  - standardization for uniform quality, and
  - emphasis on efficiency and productivity to the exclusion of all else.

See page 501 of *The One Best Way* by Roger Kanigel.

## ABOUT THE AUTHOR

*John Gilleland, CPCU enables insurance professionals to learn how to sell and underwrite successfully as negotiators and risk engineers. He enables people to grow books of business profitably by writing business development plans using quality principles and underwriting fundamentals. Some of his work can be seen at [www.profitableunderwriting.com](http://www.profitableunderwriting.com).*

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