

## HELP WANTED

# New Blood Will Renew Agency System

Recruiting the next generation of independent agents will be easier said than done

BY JOHN A. LATIMER

HERE'S A TRADITION IN THE industry that many independent insurance agencies are family-run businesses that are passed down from generation to generation. While many agencies still are kept within the family, it is becoming more difficult for agents to attract new blood—which often brings fresh ideas, including the latest uses for technologies.



“The challenge of finding good people is not new...but we face the added challenge of overcoming damaging stereotypes and recent scandal.” —John Latimer

This is not a problem specific to our industry, but we face the added challenge of overcoming damaging stereotypes and recent scandal. We are plagued with negative publicity that might steer incoming generations of employees away from the field.

The challenge of finding good people is not new. At my own agency, which has been passed down from generation to generation, my predecessors and I have faced this issue continuously.

This hiring issue is a hot topic among independent agents. As president of an agent's association, and as a participant in a regional advisory council of independent agents, I have heard producers discuss the difficulties of hiring new employees. In fact, many participants at our regional advisory councils asked our association to make recruiting and training a priority benefit.

In response, the association developed an online tool kit designed to reach out to the latest generation of employees. The tool kit offers agencies brochures, sample classified advertisements, job descriptions, high school and college listings statewide (so agents can participate in “career days”), guidelines for the inter-

view process, tips for establishing an internship program and more.

Since its inception last year in New Jersey, associations in New York, Connecti-

cut and New Hampshire have created similar programs.

The following are some hiring tips for owners and principals based on my expe-

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rience in finding new people, some of which are incorporated in the association's tool kit.

#### TOOLS TO HELP FIND GOOD EMPLOYEES:

Agencies should keep job descriptions and classified ads on file. Instead of spending hours or days finding the proper wording or qualifications for each position when it becomes vacant, the wording will be readily at hand.

The added benefit of this is to get the job posting into the newspapers and trade publications quickly—helping to faster fill the position. This decreases the amount of time the agency's current employees have to spend on added responsibilities.

In recruiting potential employees, agents should contact local high schools and colleges to take part in career days or offer their time to meet with students to discuss the positive aspects of the industry and highlight the benefits of working in insurance.

The owner can recruit for summer positions, internships or full-time employment. Even if the agent walks away

#### SAMPLE QUESTIONS

### WHAT SHOULD YOU ASK APPLICANTS?

Among the questions that should be asked of job applicants by an insurance agency:

- **How has your education** and work experience prepared you for where you are today?
- **What preventive measures do you take** to reduce the chance of a stressful situation from occurring?
- **How would your current co-workers** describe you? What did you like most about your last job?
- **When your workload is heavy**, how do you ensure that the quality and service of your work remains high? What personal performance standards do you set for yourself?
- **Do you feel more comfortable** working with a team or individually? What do you do in your current or previous positions that would contribute to the team environment?

empty-handed, he or she still may have made a valuable contact for the future.

#### THE INTERVIEW PROCESS:

Before interviewing a candidate, review his or her résumé and jot down questions.

Read the résumé from bottom to top. Prospective employees often put the most unflattering information about themselves at the end of the résumé.

Use the résumé as a guide. Ask questions about all positions listed and ask if there are any positions they have omitted.

However, avoid questions discussing marital or family status, religion or political affiliation, age, ancestry, national origin, race, color, gender or disabilities.

Taking notes on key factors such as a candidate's experience, education, apparent intelligence, professional appearance, communication skills, motivation and enthusiasm will help the interviewer remember a candidate clearly and help determine whether they should be hired.

When asking questions, start with some to help gauge what type of person the potential employee is, such as: How has your education and work experience prepared you for where you are today? What do you know about this agency?

Then move on to questions about the applicant's current job: What preventive measures do you take to reduce the chance of a stressful situation from occurring? How would your current co-workers describe you? What did you like most about your last job?

To gauge an applicant's ability to maintain high-quality work in a fast-paced agency, consider asking: When your workload is heavy, how do you ensure that the quality and service of your work remains high? What personal performance standards do you set for yourself?

The following questions can help to determine whether the candidate is able to work well with others: Do you feel more comfortable working with a team or individually? What do you do in your current or previous positions that would contribute to the team environment?

The interviewer should keep a list of questions on file for the position he or she is trying to fill. Remember that different positions—supervisors, customer service representatives, front-desk personnel, information technology specialists and others—require different skills and qualities. Each interview should be geared toward intended position.

After the interview, check references, verify dates of employment, final salary and exact titles. Ask what the employee's responsibilities included. Pinpoint

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strengths and weaknesses. Check to see if the former employer would rehire the candidate.

Don't miss out on a great employee. If you find a candidate you feel is qualified for the position, do not hesitate too long in hiring him or her. The most qualified candidates usually are offered jobs quickly.

#### THE BENEFIT OF INTERNS:

Interns are enthusiastic, energetic contributors who are eager to gain quick and effective achievements. They can offer insight into new methods of operating and can bring a level of knowledge—especially in the areas of technology—which can be beneficial to the agency.

Think of an internship program as a professional partnership. Through the intern, the agency can gain access to the resources of higher education, tapping into new ideas and streamlined ways of operating. Ideally, students provide their time and talents to get the work done efficiently and effectively to meet a growing agency's needs.

When interns are treated as part of the

office team, they share in the accomplishments of the business. The owners should offer the intern a range of experiences that will better prepare the intern for a job in the insurance industry.

By involving interns in department meetings, client interactions and sales calls, an intern can learn first-hand the nuances of the field of insurance. Their involvement in the daily business operations of an agency can teach them invaluable practical lessons that are not taught on an academic level.

For the agency owner, internships offer the opportunity to assess someone's potential by observing his or her actions at work. An added advantage to hiring an intern is that should the agency choose to make the intern a permanent hire, it has already invested in building a strong foundation for a successful member of the business.

#### KEEPING THE EMPLOYEES YOU'VE GOT:

After finding a great employee, make sure the employee receives training and has access to education opportunities. Training

ensures that employees are familiar with the agency's business practices and are comfortable in the role they perform, which increases employees' satisfaction.

Happy employees are more likely to stay in their current position. It's a win-win situation. The employees have the opportunity to expand, and the agency benefits from the insights and helpful tips learned at seminars.

Perpetuation in the independent agency system is an issue, but it can be overcome. We, as agents, need to work together to clear up the misconceptions about our industry and encourage future generations to join our profession.

By continuing to educate and challenge current employees, and reaching out to potential ones, we can ensure future generations of independent agents will be here to serve insurance buyers and their communities. ■

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