



Accountability: A Missing Piece in Many Agencies

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Accountability is a key element that needs to be in place for agencies to achieve a solid errors and omissions (E&O) culture. It is also necessary for agencies, or any business, to become a great organization. In the words of author Henry Evans, “a culture of accountability makes a good organization great and a great organization unstoppable.”

Can your team look each other in the eyes and convince one another the job was handled in the manner the firm wants and that you achieved the desired results? Can you look yourself in the eye and convince yourself of the same thing?

For many agencies, the issue that is holding them back from achieving the “great organization” status is their level of accountability. Accountability in an organization does not just happen. In fact, it is more than each employee looking at themselves in the mirror and convincing themselves they did the job. Many business experts feel that organizational health will surpass all other disciplines in business as the greatest opportunity for improvement and competitive advantage. Peer-to-peer accountability is considered the primary and most effective source of accountability on the leadership team of a healthy organization.

One of the key issues to begin the process of achieving accountability is **defining the expected results**. For an insurance agency, there are many expected results. They include various issues involving the pre-sale, sale, and post-sale processes. The issues could involve the completion of an exposure analysis checklist, quality and timely documentation of client discussions, the completion of the application, timely follow-up, confirmation of client purchasing decisions, management of one’s workload, policy review, policy delivery, etc.

Staff should not have to guess or assume they know the expected results. The expectations should be documented and periodically communicated to all staff, including producers. This will help to ensure there are no misunderstandings.

Nothing will frustrate an employee more than a belief that not all employees are held to the same level of accountability. In some cases, there may be the belief that some employees are not held accountable at all. The frustration level may get to the point where a firm will lose some of their better employees.

Many staff probably feel they can walk out at the end of the day and say, “I did my job.” Accountability is more than each person feeling they did their job. The objective is for the firm’s goals to be achieved, whatever those goals happen to be. Achieving a greater level of accountability and becoming a GREAT organization requires teams with a level of joint accountability.

This level of joint accountability is essentially the responsibility and the product of management as they are, at the end of the day, ultimately responsible for results. A culture of joint accountability is necessary for the firm’s results to be achieved. Management should not look for employees to just do their jobs. They should look for them to achieve the expected results. An employee’s job is to achieve results and to go above and beyond. Motivating and inspiring the staff to do that should be a key goal of a firm’s leadership.

How can an agency measure their degree of accountability?

Since a significant part of the goal is to determine whether staff are meeting the firm’s expectations, one way to do this is through an internal auditing process. When a firm strides to enhance their culture of accountability, audit results will definitely shed some light on whether progress is being made or not. If an individual or division is not passing their audits, there is a good chance they will not be achieving the results they are striving for. When the audit results are not at the expected level, the individual (or team) should be required to develop an action plan to improve the audit scores moving forward. This initiative is a positive step in achieving the desired level of accountability.

What is the level of accountability in your firm?

You might want to ask the staff. They probably know the answer.

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