

## 1996 – It Was A Very Good Year

1996 *was* a very good year, but the average insurance company is planning to use their 1996 organization to try to achieve their 2002 goals. It's comforting to get familiar with a routine, a way of doing things and established relationships – whether or not they get us what we want or need. But time and change often rob these familiar things of their effectiveness, and insurance companies can benefit from an arms-length review of the fundamentals that drive their success.

When did an outside professional last look at your company's fundamentals? What are fundamentals anyway? They are things like strategies and tactics, goals and success measures, customer relations and satisfaction, workflows, processes and systems, organization structure, job design, culture and employee commitment.

Their effectiveness tends to erode over time as the business changes. Much of what worked in the past will not work today. Much of what is working well today may not work well tomorrow.

How ready for the New Year are you? These questions might help you think about your company's level of preparedness:

- Are there any strategic objectives you left out of your plans because the company isn't ready for them?
- Is the company's organizational structure designed specifically to respond to *today's* challenges, or have new markets, products, distribution systems and technology been superimposed on the old order?
- Has employee involvement and engagement in the company's goals become a source of excitement or not?
- Are the company's goals for 2002 building on a successful 2001? Are you confident they can be achieved?

We offer a brief "checkup" on the vital signs of insurance companies. We call it an operational review. It's as painless as the checkups you get from your family physician. We review information you send us in advance, and then we spend a few days in your company doing the actual review. You get a detailed written evaluation of all the factors listed above.

We have an article titled [Focus on Customers](#) in the November issue of Best's Review that mentions the value of this review. It starts on page 49.

If you'd like to hear more about the operational review or other services we offer, give me a call.