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HOW DIANNA ROBERTSON  
BUILT HER BOOMING BUSINESS  
BASED ON ROCK-SOLID RELATIONSHIPS  
WITH CARRIERS AND BROKERS.



# A BROKER'S BROKER



*Story by Denis Storey*

*Photographs by Brandi Simons*

**AS AN MGA, DIANNA  
ROBERTSON BELIEVES IN  
DOING EVERYTHING SHE  
CAN FOR HER CLIENTS WHILE  
HELPING CHANGE THE FACE  
OF AN ENTIRE INDUSTRY >>**

Dianna Robertson never had any intention of jumping into insurance. Of course, that was before her friend and neighbor, Charles Kelle, set his sights on her.

Kelle, then-head of Employee Benefit Specialists out of Oklahoma City, Okla., started recruiting Robertson to come work for him instead. At the time, her experience was limited to running an office supply and print shop. But she had a leg up on most new recruits: a mentor.

In fact, an Agent Media-NAILBA brokerage study last year revealed that 29 percent of brokers relied on mentors as their most valuable source of industry training.

After more than a little convincing and an offer she couldn't refuse, Robertson gave in and began her career in the business in 1993.

Nine years later, the unthinkable happened: Kelle fell ill and Robertson had to step in and take over the company.

"I was trying to keep the business going for him in case he came back," she says.

After a year, in June 2003, Kelle finally surrendered to colon cancer, but not before selling the business to Robertson.

"When it became apparent that he wasn't going to make it, there were several decisions to be made," Robertson recalls. "And all the agents worked with me the last several years and he had given me more responsibility as it went along, so I was running the agency the last year before he died and everybody knew me. They all stayed with me."

Robertson, president of the freshly rechristened Worksite Resource Center, now manages thousands of agents across the country.

"I am strictly a broker's broker. I represent a lot of different carriers and the voluntary workplace market and I don't sell anything direct myself, I just help the agents. I want the agents to focus on what they do best and that's selling the workplace. If they are not out doing that, they are not making money."

Better than that, her business has grown more than ever before.

"I doubled the business the year after he died and the carriers had given me great opportunity too by allowing me to have the same contracts as he had. I have been able to grow the business probably 10

“ He was very respected in the field by being above-board, being honest. He also was very innovative. He was interested in the pre-paid calling card long before sales finally came around. ”

— Robertson on Charles Kelle

percent to 20 percent every year after that," Robertson says.

One of the secrets to her success, she's quick to point out, is her fantastic relationship with the carriers. She meets with them regularly, incorporating frequent home office visits to get face time with the actual problem solvers.

"I also tried to be on the field advisory committee of companies — if they have one — so I can have input and shape where the industry is going and the products they are developing and try with an agent to show them [their] side. So I am an intermediary between the two. I try to be an advocate for the agents," Robertson adds.

Robertson's experience with both sides

of the benefits distribution channel has educated her to the needs brokers carriers and new agents.

**BS:** *You have a great relationship with carriers — how do you choose what carriers with which to work and what should brokers look for in a carrier?*

**DR:** When choosing a carrier I look at the portfolio of products and compare pricing/benefits/commissions with what is out there on the market. Competitiveness is always key.

I also look to see if a company is agent friendly: Do they have good turnaround on claims/policy issue and can you talk to a human when calling.

Finally, I look at the rating and size of a company. I prefer the small- to mid-size companies because they seem to be easier with which to work.

[Brokers] should find out how a carrier is perceived in the marketplace. Also, it is important to remember that no matter how good a product a company might have, you have to know how well they respond to customer service issues.

**BS:** *What is the best advice your mentor ever gave you and what have you taught young brokers?*

**DR:** My mentor taught me to never give up — tomorrow is a new day.

With younger brokers, I try to help them identify their strengths and build their business on those strengths. I also try to help them remember that sometimes insurance is not what life is all about.

**BS:** *As far as your own agents, what gives you the most pride?*

**DR:** I am proud of the fact that my agents are confident in working with and trust judgment. Customer service is a huge part of my business so it is important to have the right answers or know where to get them."

Robertson is the first to admit that man-aging general agents aren't for everyone, especially since there will always be brokers who'd prefer to work directly with the carriers. But she's also quick to point out that, as an MGA, she provides an added service, particularly when problems arise.

"Every carrier has their issues, but we

## COMPANY INFORMATION

### WORKSITE RESOURCE CENTER

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“Critical illness is definitely still the buzzword and still the hottest product on the market now.”

always try to find what the problem is instead of just complaining all the time. Let's find out why there is a problem and try to solve that and make suggestions,” she says.

But few things concern Robertson's brokers right now more than enrollment — and electronic enrollment in particular. She hears about it nearly every day.

“I know that some of the carriers have been behind in that. I know that online enrollment is definitely where everyone is going and I represent several who're already there,” Robertson insists. “I try to look for

companies that are really progressive in the electronic [realm] because that is definitely the way of the future and I think the carriers have been lagging. I know it is a great expense for a carrier and a lot of them work with third-party enrollment firms.”

Robertson's found, too, that the older agents — who make up a sizable chunk of the industry — remain somewhat resistant to the growing technological sea change. Most of them insist on one-on-one contact, just like the good old days. And while that might be changing, a place remains at the table for both the younger and older

generations of brokers.

“I think the way of the future is electronic and as the younger agents come into the market, I believe they will embrace that. But I do have several agents that still do it the old fashioned way but they have great relationships, which keeps them inside the group and it is more personal. So, there is a place for both of them,” she says.

So where is the next generation going to come from?

Robertson's glad you asked.

“Everyday we are surrounded by sales-





## BENEFITS BASICS

**WHILE EACH** carrier's definition can vary, a common definition for a managing general agent is a person or firm authorized by an insurer to transact insurance business who may have authority to bind the insurer, issue policies, appoint producers, adjust claims and provide administrative support for the types of insurance coverage pursuant to an agency agreement.

### LESSONS LEARNED:

- Look for innovative ideas and products that can influence the future for the better
- Always do the right thing even if it costs you business
- Don't sugarcoat or ignore problems
- It is possible in a business setting for your word to be your bond
- Give quick and reliable responses
- Only represent quality carriers

people," Robertson explains. "We need to recruit the best from that work force by changing the image of the industry. This is not an industry of 'used car salesmen' or 'stuffy old men' — rather this is a cutting edge market that is open wide for a culturally diverse younger generation to use their talents. The younger generation's comfort [level with] technology can help bridge the technological gap between the field and the carrier. As an MGA, my goal is to show how much potential is out there when it comes to insurance penetration in the small business work force. Those who know their product and work hard can make money even from the start.

"Being a mentor is all about the relationship, you have to be trusted. Everyone has those days when you need advice from someone older and wiser. We can help develop young insurance professionals by

introducing them into cases as enrollers and then show them what works. While there may not be the formal training as before, many companies provide forums for training new agents or even those who need fresh ideas. For example, Web seminars allow for training while at the same time cutting down on travel time."

Sounds like the next generation is in good hands.

But don't take my word for it.

Worksite Resources Office Manager — and daughter — Bridget Robertson would n't trade her mentor experience for anything .

"Dianna has given me some really great opportunities. It is really important for me, working at an MGA office, to understand every aspect of the insurance business. Knowing that, she has allowed me to go and work with some of her best agents in the field," Bridget explains. "On the flip

side, I have been able visit the home office of different companies. It is amazing how much you can learn about the ins and outs of the business by understanding each perspective. It is a challenge to understand the IT, home office and agent perspectives. In order to be effective in what our office does we have to understand those perspectives and figure out a way to make it all work together." ■



### ON THE WEB:

For more information on mentoring, see "In the right space" at [www.BenefitsSellingMag.com](http://www.BenefitsSellingMag.com) and [www.Producersweb.com](http://www.Producersweb.com).