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The Matrix Reloaded: A Coaching Model for Accountability

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An organization's culture is defined by a set of expectations, standards and norms. If you want to create a high-productivity culture, you must establish lofty expectations and enforce those expectations through systems of accountability. Expectations should be objective, measurable, clearly communicated and agreed upon by your entire leadership team. But expectations without consequences are merely suggestions. Therefore, you must also establish clearly defined rewards and consequences to hold your associates accountable and drive behavior. Expectations should be set around the following three factors:

- **Professional Expectations** (e.g., business attire, meeting attendance)
- **Activity Expectations**
- **Productivity Expectations**

As you begin to establish expectations around professionalism, activity and productivity, you want to be sure to limit the number of expectations in each category. Ideally, you should establish one to three expectations in each category. More than three expectations in any one category will create overload on the part of the associate and the manager.

Establishing one to three expectations around professionalism and activity defines what it means to be "doing it the organization's way." Establishing one to three expectations around productivity defines what it means to be "making it" in the business. Therefore, a new associate is either doing it the organization's way or not doing it the organization's way and making it in the business or not making it in the business.

The Coaching Model

An objective coaching model will help to take some of the emotion out of coaching. Granted, some emotion is important in collaborative coaching. Directive coaching, on the other hand, becomes much more turnkey when there is a clearly defined, objective framework to work from. An objective model helps the coach to avoid a "me vs. them" mentality. The process is not about the coach vs. the associate. It's about the coach holding associates accountable for what they agreed to do in the first place. One of the most

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useful ways I've found to do this is by using an expectations matrix.

Once you've clearly defined the agency's expectations around professionalism, activity and productivity, you have defined a Quadrant I producer. Our job as leaders would be simple if all we had to do was manage Quadrant I producers all day. As we all know, it's not quite that easy. There are associates who are not doing it the organization's way and/or not making it in the business. For the purposes of this article, we are going to focus on using the expectations matrix (see graph on p. 23) to coach associates who fall into Quadrant II and Quadrant III, helping them to become Quadrant I producers.

Quadrant II

Associates that fall into Quadrant II are making it in the business but not doing it the organization's way. In other words, they are not achieving one of the minimal acceptable activity expectations required to be considered a Quadrant I associate. Quadrant II associates are typically cutting corners, "elephant hunting," and/or "reinventing the wheel" by trying to beat the system with less activity. These associates can be the most difficult for managers to coach because they are having success and they are putting money in the manager's pocket. However, Quadrant II associates typically hit a dead end once they get beyond their natural market. After 10 years in the industry, I have very rarely found Quadrant II associates who retain over the long haul. Hard work, high activity and high lives productivity provide the foundation for sustaining long-term success.

I recently coached a 40-year-old career changer. We were very excited about this new recruit because he had it all. He was very intelligent, well connected and professional and had a successful track record: the total package. I did sense early on that he was a little resistant to buy into our activity model for success. He had not "drunk the Kool-Aid" . . . at least not yet. This particular associate got off to a very fast start because he had some skill and a good natural market. However, he was taking shortcuts in the sales process and not sustaining the activity levels required for long-term success. This business is not about success; it's about sustainability.

In addition, this particular associate was having a negative influence on our younger associates. They were seeing this individual succeed on much less activity, so they decided that was a better path to follow! All of a sudden, we had an office full of elephant hunters who were dying a slow death in the business. This had to be addressed.

My main objective was to at least ensure that this new associate was trending toward Quadrant I from an activity standpoint. Therefore, I had to enforce consequences for not doing things the organization's way. In this particular situation, we re-established daily activity coaching sessions (from which this associate had already graduated). Career changers are typically not very excited about daily activity supervision, but it's the first step toward behavior change and is in the long-term best interests of the associate. In addition, I had the associate meet with our compliance officer on a monthly basis to review case notes and client files. Quadrant II associates typically cut corners and could cause compliance issues. The final component was a discussion between the associate and my managing partner, Harry Hoopis, regarding the importance of doing it the organization's way. For some reason, this approach always seems to help.

This Quadrant II associate did begin to trend toward Quadrant I activity as a result of the consequences established and enforced. As a result, his higher activity resulted in more confidence, more productivity and a belief that the system works. Now he is an ideal Quadrant I producer and is on his way to a very successful career with our organization.

Quadrant III

Associates categorized as Quadrant III are doing it the organization's way but not making it in the business. In other words, they are achieving the activity requirements established by the organization, but they are just not seeing results. There are typically four reasons why an associate would fall into this quadrant:

1. Skill deficiency
2. A market or prospecting issue
3. Lack of belief in the career and/or products
4. Distorting or "fudging" the numbers

I am currently coaching a new associate who is doing everything we are asking her to do from an activity standpoint. However, she has had very few results based on the hard work she appears to be putting in. Coaching associates like this one can be heartbreaking for a manager. I had to get to the bottom of the issue quickly.

This particular associate had a very good natural market and was obtaining an adequate number of new prospects each month. I also reviewed her marketing and business plan, and it was very well thought out. Therefore, this was not a market issue. Her parents had been company policyholders for years, and she had a very good personal insurance program. Based on this, I determined it was probably not a lack of belief in the product or career.

So the issue boiled down to either a skill deficiency or fudging the numbers. I immediately began to analyze her Clientbuilder activity numbers and ratios over the past quarter. It became apparent to me that she was conducting a large number of closing appointments each month with very few results. Upon further inspection and probing, I was able to determine that it was not a closing issue (it rarely ever is) but a fact-finding issue. She was doing a good job of identifying the prospect's needs but was struggling to increase the desire and sense of urgency in the prospect to seek a solution to the problem.

We discussed the importance and benefits of challenging prospects when their actions are misaligned with their intentions. We began role-playing the Discovery Agreement process to solidify her ability to summarize the meeting, connect with the prospect's "hot buttons" and ask questions to gauge commitment level. In addition, I prescribed a certain number of joint work appointments so she could observe veteran producers in action. Through additional skill building, role play and joint work, we were able to address the fact-finding skill deficiency that was keeping her from enjoying the success she deserved.

Developing a High-Productivity Culture

The foundation of any effective new-associate development program is built upon clearly defined expectations and rewards/consequences. These expectations, if enforced, will begin to define your culture. The only thing more detrimental to a culture than not establishing expectations is to establish them and not enforce them. You must draw a line in the cement, not the sand.

Many organizational leaders find themselves on this "slippery slope" of setting expectations but not enforcing them. This critical choice to enforce expectations is ultimately in the best interest of everyone involved. It will also set you on the path to developing a culture based on high productivity and retention.

	"Doing It the Organization's Way"	"Not Doing It the Organization's Way"
"Making It"	**Quandrant I** **Activity** • 60–80 Referrals/month • 15–25 Fact-finders/month • 80–100 Points/month **Productivity** • 25–40 Lives—1st 6 months	**Quandrant II**
"Not Making It"	**Quandrant III**	**Quandrant IV**

The expectations matrix can be applied to all of your accountability systems. We refer to it in our daily activity coaching sessions, weekly mentor meetings, monthly Clientbuilder study groups and quarterly reviews with each of our associates.