TOTAL CSR

The Agency Accountability Playbook

Turn agency goals into work someone owns, measures, and reviews

Use this playbook to connect one agency goal to the daily work behind it. Leave with a named owner for every KPI, a review schedule, a way to verify the numbers, and a plan for the conversation when a result slips.

Accountability tends to break in the same places: the goal never reaches the desk, the steps live in one person's head, nobody checks the data, or a missed number never gets discussed. Each worksheet closes one of those gaps. It is written for agency owners, operations leaders, and the managers of service and sales teams.

Start With One Goal

Pick one goal for the next 90 days, such as a revenue target, a retention target, or a cross-sell program. Work it through every worksheet, and add a second goal only after the first has been through a full monthly review.

USE THE PLAYBOOK IN THIS ORDER

PAGE	TOOL	PURPOSE
2	**The Why**	Connect the goal to the work each team does.
3	**The What**	Write the steps and define what done looks like.
4	**The Who**	Name who tracks, verifies, reports, and fixes.
5	**The How**	Set how each KPI is tracked, audited, and corrected.
6	**The When**	Match each KPI to a review cadence.
7	**The Where**	Decide how updates reach the team.
8	**Accountability Check-In**	Hold the conversation when a result is missed.
9	**Monthly Scorecard**	Review every KPI for the goal in one meeting.
10	**Personal Lines Example**	See the playbook applied to one goal.

1 Connect the Goal to Daily Work

Every task, KPI, and review in this playbook traces back to one goal. Write it so anyone in the agency could explain it, then show what it asks of each team.

THE GOAL IN ONE MEASURABLE SENTENCE

WHY IT MATTERS TO THE AGENCY AND ITS CLIENTS

MEASURED BY	BASELINE	TARGET	DEADLINE

TRANSLATE THE GOAL FOR EACH TEAM

Team or role	What they do differently	KPI that shows it	Owner

Example: a goal of 15% net revenue growth asks producers for more qualified prospects, account managers for a cross-sell conversation at every renewal, and service for fewer lost accounts. Each team gets its own KPI and owner.

TEST THE LINK BEFORE YOU MOVE ON

- [ ] Each person on the team can say how their work moves the goal.
- [ ] No team carries more than three KPIs for this goal.
- [ ] Every KPI above measures something that team controls.
- [ ] The goal and team KPIs are posted where the team can see them.

WHERE THE GOAL IS POSTED

DATE SHARED WITH THE TEAM

2 Define What Done Looks Like

Choose the process that moves the goal most. Write each step so a new hire could follow it. If two account managers would do a step differently, rewrite it until they would do it the same way.

PROCESS NAME

PROCESS OWNER

VERSION AND DATE

WHAT TRIGGERS IT (REPORT, ACTIVITY, OR DATE)

TOOLS AND SYSTEMS USED

MAP THE STEPS AND THE TIMING

#	Step	Who	Tool	When
1				
2				
3				
4				
5				
6				

DEFINE A COMPLETE RESULT

WHAT A COMPLETE RESULT INCLUDES

WHERE THE BEST EXAMPLE IS SAVED

OLD STEPS, TEMPLATES, OR WORKAROUNDS THAT STOP

Example: renewal submissions go to market 90 days before expiration, so work starts 120 days out from the expiration report. A complete submission includes updated ACORD applications, currently valued loss runs, payroll and sales figures, vehicle and driver schedules, the ex-mod worksheet, and any supplemental applications. Keep one strong submission and its cover email as the sample everyone works from.

3 Name Who Owns Each Piece

Five jobs keep a KPI honest. In a small agency one person may hold several of them; in a larger one they belong to different people. Write a name for each role, never a department.

GOAL OR KPI THESE ROLES COVER

DATE ASSIGNED

ASSIGN THE ROLES

Role	What the role does	Name	Backup
KPI owner	Answers for the result and the process behind it.		
Monitor	Pulls the data on schedule and spots movement early.		
Auditor	Checks the data against source records and flags errors.		
Reporter	Shares results with the context people need to act.		
Improvement lead	Runs the conversation and the fix when a result slips.		

DECIDE WHO SEES THE RESULTS

LEADERSHIP

THE TEAM

EACH INDIVIDUAL

Share team results with the team. Discuss an individual's results with that person in private, using page 8.

CONFIRM THE ASSIGNMENT

- [ ] Each person named has agreed to the role and has time set aside for it.
- [ ] The auditor is someone other than the person whose work is being measured.
- [ ] Each person has access to the reports and records the role requires.
- [ ] The improvement lead has the authority to change the process, not only to report on it.
- [ ] The people in these roles meet their own deadlines for pulling, checking, and sharing results.

In a Small Agency

When the owner holds most of these roles, keep the auditor separate anyway. A partner, an office manager, or an outside bookkeeper can check a sample of client files each month in under an hour.

4 Decide How Results Are Checked

Complete one copy of this page for each KPI. The card answers four questions: how the number is tracked, how it is verified, how a miss is corrected, and how the result is shared.

TRACK Pull the same report, the same way, on schedule. › **VERIFY** Check a sample against the client file. › **CORRECT** Fix the process, the training, or the habit. › **COMMUNICATE** Share the result and recognize progress.

KPI NAME

KPI OWNER

FORMULA: WHAT COUNTS, AND WHAT DOES NOT

TRACK AND VERIFY

REPORT OR DATA SOURCE

WHO PULLS IT AND WHEN

AUDIT METHOD AND SAMPLE SIZE

WHAT COUNTS AS A DATA ERROR

CORRECT AND COMMUNICATE

RESULT THAT TRIGGERS ACTION

FIRST STEP WHEN IT IS MISSED

WHO SEES THE RESULT AND HOW

HOW PROGRESS IS RECOGNIZED

Verify before you act. A report built on the wrong filter or a skipped activity code will point a manager at the wrong person. Compare a sample against the client files before the first review, and again whenever the report changes.

Example: every personal lines client is offered a life insurance quote at new business and renewal, and the offer is documented in the client file. Each month the auditor compares documented offers against the personal lines expiration list for the same 30 days. Managers receive the list of missed offers, address it with each account manager, and recognize the people who hit the standard.

5 Set When Each KPI Is Reviewed

Review a KPI as often as you could act on what it shows. Review too rarely and a problem surfaces after the quarter is gone. Review too often and normal week-to-week movement starts to look like a trend.

Weekly

Prospecting Pipeline

Confirms each producer has enough activity to hit the growth goal.

Monthly

Revenue Against Target

Shows a producer's gap while there is still time to close it.

Quarterly

Quote-to-Bind Ratio

Finds practice quoting that uses carrier and agency time without results.

Annually

Lost Accounts

Shows where in the agency business is leaving, so the cause can be fixed.

SET THE REVIEW CALENDAR

KPI	Cadence	Reviewed by	Day or date	Report due to
	◯ W ◯ M ◯ Q ◯ A			
	◯ W ◯ M ◯ Q ◯ A			
	◯ W ◯ M ◯ Q ◯ A			
	◯ W ◯ M ◯ Q ◯ A			
	◯ W ◯ M ◯ Q ◯ A			
	◯ W ◯ M ◯ Q ◯ A			
	◯ W ◯ M ◯ Q ◯ A			
	◯ W ◯ M ◯ Q ◯ A			

W = weekly, M = monthly, Q = quarterly, A = annually. Put each review on the reviewer's calendar as a recurring event before the first one comes due.

STANDING MEETING WHERE KPIS ARE REVIEWED	DAY AND TIME	FIRST REVIEW DATE

Check the Cadence After One Quarter

If a KPI barely moves between reviews, review it less often. If problems keep surfacing between reviews, review it more often or move it to a faster report.

6 Choose Where Updates Happen

People act on what they hear clearly and can find again. Use more than one channel for any change to how someone does their job, and pick each channel for what the message needs.

In Person

Or a Live Video Call

For new goals and process changes. People can ask questions and you can see how the news lands.

Email

Or a Written Update

For details people need to look up later. Send it the same day to confirm what was said live.

Recorded Video

Two to Four Minutes

For updates people watch on their own time. They see your face and hear your tone.

Shared Board

Or a Team Dashboard

For KPI results the team should see between meetings, updated on the review schedule.

EVERY UPDATE ANSWERS FOUR QUESTIONS

1. **What changed?** State it in one sentence.
2. **Why did it change?** Tie it to the goal on page 2.
3. **What do I do differently?** Name the step and the start date.
4. **Where do I ask?** Name the person and the channel.

PLAN THE COMMUNICATION

Message or update	Audience	Channels	Owner	Date

WHERE PROCEDURES AND RESULTS ARE KEPT

HOW THE TEAM ASKS QUESTIONS

Example: the agency moves processing work with no client contact to an outside team. Announce it in person so people can ask how it affects their workload, confirm the details by email the same day, and post the new handoff steps where the team keeps its procedures.

7 Hold the Accountability Check-In

Use this page when a KPI or a required step is missed. Keep the conversation private, short, and about the work. Check the data and the process before you decide the cause is the person.

EMPLOYEE

MANAGER

DATE

KPI OR REQUIRED STEP

EXPECTED

ACTUAL

RUN THE CONVERSATION

1. **Say the hard part first.** "I want to talk about [KPI]. The standard is [expected]. The audit for [period] shows [actual]."
2. **Ask, then listen.** "Walk me through what's getting in the way." Let the answer finish before you respond.
3. **Agree on the change.** "What will you do differently this week, and what do you need from me?"
4. **Set the follow-up.** "We'll look at the numbers again on [date]. Can we agree to that?"

WHAT GOT IN THE WAY

- ☐ The expectation was unclear
- ☐ Missing tool or access
- ☐ Needs training or practice
- ☐ Workload or competing priorities
- ☐ The process step doesn't work
- ☐ Chose not to follow the process

WHAT THE EMPLOYEE SAID GOT IN THE WAY, IN THEIR WORDS

AGREED ACTION

SUPPORT THE MANAGER WILL PROVIDE

FOLLOW-UP DATE

WHAT HAPPENS IF NOTHING CHANGES

RESULT AT FOLLOW-UP ◯ Met ◯ Improving ◯ Not met

If the cause was the process, a tool, or training, fix that first and record it on page 5. Hold each person accountable for what they control.

8 Run the Monthly Scorecard

Review every KPI tied to the goal in one 30-minute meeting. Look at the numbers before you discuss people. Each off-track KPI leaves the meeting with one action, one owner, and a date.

GOAL	MONTH	FACILITATOR

WALK THE NUMBERS

KPI	Owner	Target	Actual	On	Risk	Off	Action and due date
				○	○	○	
				○	○	○	
				○	○	○	
				○	○	○	
				○	○	○	
				○	○	○	

KEEP THE MEETING TO 30 MINUTES

Minutes	What happens
0 to 5	Restate the goal. Check last month's actions: done, or not done and why.
5 to 15	Each owner reports their number. Questions about the data only; no problem solving yet.
15 to 25	For each KPI at risk or off track, agree on the likely cause and one action.
25 to 30	Read back every action, owner, and date. Confirm who tells the team what changed.

WINS TO RECOGNIZE

DECISIONS TO COMMUNICATE

NEXT REVIEW DATE

COMMUNICATION OWNER

9 A Completed Personal Lines Example

Fictional example: a personal lines team adds a life insurance quote offer to every new and renewal policy. The figures are illustrative, not benchmarks.

THE WHY AND THE WHAT

The agency's growth goal includes more revenue from households it already serves. Leadership chose one program for the quarter: offer a life insurance quote on every personal lines new business and renewal policy.

When a policy is issued or renews, the account manager makes the offer, records the client's answer in the client file with a set activity code, and sends any request to the life producer within one business day.

THE WHO AND THE HOW

The personal lines manager owns the KPI: documented offers divided by eligible policies. The operations lead pulls the report. A second manager audits a sample against the client files each month.

Below 90%, the manager holds a check-in with each account manager who missed the standard. Results go to the team at the first meeting of the month and to leadership on the monthly scorecard.

WHAT THE FIRST AUDIT FOUND

Illustrative baseline: offers were documented on 38 of 120 eligible policies. The audit showed two causes. The activity code was missing from the renewal workflow, so some offers were made but never recorded. Two account managers had not been shown the offer at all.

The manager added the code to the workflow and checked the report again before acting on it. The two account managers practiced the offer with a scripted renewal call. In the check-ins, both agreed to a daily review of their renewal list for the next month.

HOW THE MANAGER CHECKED THE RESULT

The next month, 96 of 118 eligible policies had a documented offer. The scorecard marked the KPI at risk, with one action: sort the 22 missed policies by account manager to look for a pattern.

The target is 108 of 120 by the end of the quarter. The manager shares the team number each month, names the account managers who hit the standard, and keeps individual results to private check-ins.

Scorecard line	Owner	Target	Actual	Status	Action and due date
Life offers documented	PL manager	90%	81% (96 of 118)	At risk	Review 22 missed policies; [date]

When a check-in points to a skill gap, use it to focus the next training assignment. Learn more about Total CSR at totalcsr.com.

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