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FRONTline
INSURANCE

MEDIA PARTNERS PRESENTS...

Leveraging the Power of Training to Drive Performance and Culture Change at Frontline Insurance

Florida-based Frontline Insurance has provided home and business owners with smart, customizable protection for their properties for more than two decades.

Specializing in the southeast, Frontline currently insures over \$90 billion in customer properties across Florida, Georgia, Alabama, North Carolina and South Carolina.

Frontline offers its customers tailored coverage solutions for homeowners, condominium, high-value, rental, wind and hail, and flood insurance; as well as a suite of commercial property insurance products. The Demotech, Inc. “A, Exceptional “ rated company boasts thousands of local independent agents across its multi-state service areas.

The Business Imperatives: A New Team and a Culture Shift

After a 28-year career at Central Florida’s Walt Disney World, Robert ‘Rob’ Highfill made the move to Frontline.

“I was hired three years ago by the CEO, initially to set up the Home Solutions team, which was a brand-new department at that time. That’s not an easy task in any organization.”

During his time at Walt Disney World, Highfill was tasked to lead a project to find top-quality training products for the development of the organization’s thousands of employees.

“That’s where I was introduced to Media Partners,” he says. “I found products that were engaging and that got the learning points across. I wanted training products that combine high quality content with the ability to capture and hold people’s attention.”

Because he saw great success with Media Partners in his projects at Walt Disney World, it was natural for Highfill to continue to recommend the Media Partners library of video and eLearning products to the leaders at Frontline.



Robert ‘Rob’ Highfill

Director of Customer Solutions
Training and Development
Frontline Insurance

Building Strong Skills and Effective Teams

Early in 2019, Frontline formed its Customer Solutions department, which encompassed Highfill's Home solution team and the Claims team. With this new department, Frontline would promote a greater customer-service-focused experience for policyholders.

Charged with employee development for this new department, Highfill was integral in re-establishing the structure and content of training at all levels. He is creating learning paths that enable employees to build new knowledge and skills needed to advance and handle increasingly complex claims. Specific educational products are tied to each learning path.

With the Customer Solutions team handling incoming and outgoing calls to policyholders, it was imperative that Highfill find training products with a strong customer service focus as a principal element.

"The Difficult Guest [a Media Partners best-selling customer service film] was a program I incorporated into all the training for employees in guest relations and guest services at Walt Disney World," Highfill explains. "Everyone there knew the program's core message—LAST: listen, apologize, solve, and thank. That's how employees interacted with customers, and that came straight from the Media Partners program."

Frontline presents a different kind of work environment, but Highfill still relies on *The Difficult Guest* to set the standard for customer service.

"People go to Disney World because they want to. Here, policyholders may call us because they've experienced a tragedy. It's a very different scenario. But we treat people in the same way, listening without interrupting and applying the components of that LAST acronym. It gets the points across and establishes behaviors for which our people are accountable."



Training Provides a Mechanism for Culture Change

For Highfill, positively affecting organizational culture at Frontline began with a shift in hiring.

“Frontline’s business is to help make things better. So, we hired people who were warm and friendly, who wanted to help others, and who would be effective communicators over the phone. This was step one toward a culture that values and delivers higher levels of service.”

Training is structured in learning paths that progress through multiple levels and utilize Media Partners programs that center on exemplary customer service.

“Everyone does *Give ‘em the PICKLE*, *The Guest*, and *The Difficult Guest*,” Highfill explains. “In addition, our leaders are trained with *The Leadership Pickle* and *The Practical Coach*.” The former emphasizes the servant leadership model, or inverted pyramid, that Highfill has implemented, while *The Practical Coach* helps leaders develop critical skills to guide employees toward stronger performance.



Measurements Confirm Training Effectiveness and Identify Skills Gaps

In any training initiative, measurement and accountability are vital elements that drive continuous improvement and ultimate success.

For the Frontline Customer Solutions team, completion of the graduated learning paths is followed and reinforced by one-on-one work and targeted training as needed.

“We listen to employees as they work with customers on the phone,” Highfill says.

“Based on their performance, we may assign new training programs. Media Partners’ *The Right Words at the Right Time* [emphasizing customer service by conveying caring, understanding, and trust] is particularly good. It’s one we use to train temporary adjusters too—folks we bring onboard to augment our regular staff during high-demand hurricane seasons.”

In the call-monitoring process, says Highfill, “We look for particular words and phrases to be used during conversations with policyholders. Giving people an acronym, like LAST, provides them with very specific behaviors to apply. We reinforce the acronym by posting it at their desks to make it visible and by instant messaging them during calls to feed them specific words and reminders—to hold them accountable.”



Surveys and Feedback Add More Insights

Along with monitoring phone interactions to assess employees' skills and identify areas that could benefit from additional training, Frontline uses customer feedback to gauge performance and to pinpoint knowledge gaps. To collect feedback, surveys are sent to policyholders after a claim process is completed.

Performance reviews offer another opportunity to evaluate employees' work and confirm the effectiveness of their training. Emphasis on having managers provide constructive and positive feedback during and aside from formal reviews, has proven another pillar of support for culture change instituted by Highfill.

"Teaching people to become more comfortable with providing feedback in a more positive and effective manner has driven change," he says, citing positive impacts on employee retention in the Home Solutions team.

Additionally, operating hours were expanded allowing Highfill to shift lunch schedules and take actions to enable flexible scheduling and work practices for his team. Combined with the refreshed approach to feedback, changes occurred.

Employee surveys revealed the Customer Solutions group received exemplary scores for satisfaction with leadership.

"A deep dive into our team's performance metrics demonstrated that the inverted pyramid model resulted in greater performance from our employees and in better retention of talent," Highfill reports. "For example, our Home Solutions team's goal was to achieve 90% compliance by policyholders when it came to getting the recommended repairs done. Our team is at 98.3%."

He says that implementing programs like *Give 'em the PICKLE* and *The Difficult Guest* "has given employees tools they can use every day to make their jobs easier and to boost their performance. In the process, we've changed—and are still changing—our organization and our culture."



Future Plans Call for Expansion of Training

As Frontline continues to grow its customer base across the southeastern U.S., training will play a role in expanding employees' knowledge and skills to meet the growing need. Highfill also expects learning and development to maintain its strong role in shaping organizational culture.

Already leveraged by Frontline's Human Capital function to train all hourly employees, *Once & For All*—Media Partners' landmark program on preventing sexual harassment in the workplace—is now not only part of the new hire orientation program, but was instituted as an ongoing biennial mandatory harassment prevention training for all employees.

Highfill expects to continue using *Once & For All* to support a culture of respect. "It is so well designed in that it educates employees while also engaging and empowering them."

Media Partners' *MANAGER MOMENTS*, a program designed to offer bite-sized micro-learning,

is a component of development for company leaders. Highfill uses it for all of his Customer Solutions team members, too, and praises the training for its applicability across roles.

Commenting on Frontline's ongoing commitment to employee development, Highfill notes, "When someone comes in and says, 'I know we have the Media Partners library and I'd like to learn more about a particular topic,' I'm confident that we have an array of compelling programs I can offer to help them and their employees achieve their professional—and personal—learning goals. That helps everyone at Frontline Insurance offer the best service and support to our policyholders."



About Media Partners

Media Partners addresses the most critical people skills issues to ensure employees feel respected, safe and engaged in their work environment. Our award-winning training content helps organizations build better workplaces, resulting in improved employee retention, productivity, and performance. Our programs include well-known titles such as: *Once & For All: Stopping Sexual Harassment at Work* and *How Was Your Day? Getting Real about Bias, Inclusion, Harassment and Bullying*.

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