Could Your Agency Run Without You for a Week?

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Agency owners are accustomed to being needed. They answer the difficult questions, handle the important customer relationships, resolve employee concerns and step in when something is not getting done. That involvement can feel like responsible leadership. In many agencies, however, it also creates an obstacle to growth.

When nearly every decision comes back to the owner, the agency can only move as quickly as one person can respond. Employees hesitate because they are unsure what they are authorized to decide. Customer issues wait for the owner's attention. Sales opportunities compete with operational demands. The owner stays busy, the staff stays busy, the clients are being serviced, but as a company, the agency does not advance.

A useful way to evaluate this is to ask a simple question: Could your agency run without you for a week?

The goal is not to make the owner unnecessary. Agency leadership, financial oversight and key relationships will always require an owner's attention. The goal is to build an organization in which routine work, everyday decisions and customer service do not depend on the owner's participation and availability.

Where Does Work Stop?

Imagine that you will be unavailable next week. You will not be checking email, answering your phone or responding to employee questions. What would happen? Would someone know how to handle a dissatisfied customer? Could an employee provide a reasonable solution without waiting for your approval? Would sales follow-up continue? Could the team review its performance and adjust priorities? Would employees know which issues could wait and which ones required immediate attention?

The answers reveal more than whether you can take a vacation. They show whether the agency has clear responsibilities, repeatable processes and employees who have been prepared to make decisions.

Start by listing the questions that come to you during a typical week. Which ones truly require your judgment? Which ones could be answered by another employee if expectations were clearer? Which ones keep resurfacing because no standard process exists?

Owners often discover that they are repeatedly answering questions about scheduling, customer follow-up, billing concerns, lead assignments, documentation or exceptions to routine procedures. Individually, these interruptions may seem minor. Collectively, they keep the owner at the center of the agency's daily operations.

Assign Ownership, Not Just Tasks

Delegation is often treated as giving someone more things to do. Effective delegation goes further. It gives an employee ownership of an outcome and defines the authority that comes with it.

For example, asking an employee to monitor incoming leads is a task. Making that person responsible for ensuring every lead is assigned, contacted and tracked is ownership. The second approach requires clear expectations, a way to measure the result and permission to address problems when the process breaks down.

The same distinction applies throughout an agency. Someone may be responsible for answering customer calls, but who owns the overall customer experience? An employee may send renewal reminders, but who owns the process for identifying customers who need proactive attention? Several team members may participate in recruiting, but who is responsible for keeping candidates moving through the process?

When no one owns an outcome, the owner becomes responsible by default.

This does not mean every employee should be able to make every decision. It means each person should understand three things: what result they are responsible for, which decisions they can make independently and when an issue needs to be elevated.

Those boundaries build confidence. Employees are less likely to wait for approval on routine matters, and owners are less likely to take back work simply because doing it themselves appears faster.

Document What Creates the Most Disruption

The idea of documenting every agency procedure can quickly become overwhelming. It can also result in a collection of instructions that no one uses.

A more practical approach is to begin with the work that creates the most risk, inconsistency or interruption. What process generates the most questions? What responsibility rests entirely with one person? What would be difficult for another employee to take over tomorrow?

Documentation does not need to be elaborate. A useful process may

include the purpose of the activity, the person responsible, the steps involved, the systems used and the point at which a manager or owner should become involved.

The best person to document a process is often the employee who performs it regularly. Ask that employee to create the first version, have someone else follow it and then revise it based on what was unclear or missing.

This exercise serves another purpose: It identifies processes that are more complicated than they need to be. If a routine activity is difficult to explain, it may be a sign that unnecessary steps, duplicative work or unclear responsibilities have accumulated over time.

Build Depth Across the Team

An agency may appear to run smoothly while still being highly dependent on one experienced employee. That person knows how a particular system works, understands the history behind key accounts and remembers the exceptions that were never documented.

That knowledge is valuable, but it also creates vulnerability. An unexpected absence or departure can expose how much of the agency's operation resides with one person.

Cross-training helps, but it should be more than having someone watch a colleague complete a task once. The backup employee should periodically perform the work, use the written process and know where to find the information needed to take over.

This does not require every employee to become an expert in every role. Agencies can identify the responsibilities that would cause the greatest disruption if the primary person were unavailable. Those are the areas where backup coverage matters most.

Building depth also creates development opportunities. Employees gain a broader understanding of the agency, acquire new skills and become better prepared for increased responsibility. That can support retention while also building a stronger internal pipeline for future leadership roles.

Create a Simple Operating Rhythm

Agencies do not need more meetings simply for the sake of meeting. They do benefit from a consistent rhythm for reviewing priorities, raising concerns and making decisions.

A short weekly team meeting can help prevent small issues from turning into repeated interruptions. The agenda might cover current priorities, sales activity, customer concerns, operational obstacles and responsibilities for the coming week. The purpose is not to report every activity. It is to make sure the team understands what matters most and who owns the next action.

Owners should pay particular attention to recurring problems. If the same issue appears week after week, it is probably not an isolated employee mistake. It may point to an unclear process, inadequate training, competing expectations or a decision that has not been made.

A regular operating rhythm gives the team a place to resolve those issues. It also makes performance expectations more visible. Employees should not have to guess whether they are succeeding or wait for an annual review to learn that an important responsibility has been overlooked.

Let Employees Make Some Decisions

Owners sometimes say they want employees to take more initiative, but then correct every decision that differs from how they personally would have handled it. Employees quickly learn that waiting for the owner is safer than acting independently.

Developing judgment requires allowing people to make decisions within defined limits. Not every decision will be perfect. The appropriate question is not always, "Did this employee handle it exactly as I would have?" A better question may be, "Was the decision reasonable, consistent with our expectations and within the employee's authority?"

When a decision misses the mark, use it as a coaching opportunity. Discuss the information the employee considered, what was overlooked and how a similar situation should be handled in the future. That builds judgment more effectively than simply taking the responsibility back.

It also helps to distinguish between decisions that are reversible and those that carry significant financial, legal or customer consequences. Employees can usually be given greater freedom with decisions that are low-risk and easily corrected. Higher-risk matters should have clear escalation guidelines.

Take the Five-Day Test

You do not have to begin with a full week away. Select a period when you will deliberately step back from routine questions. Tell the team who will handle various responsibilities and what circumstances justify contacting you.

Before the test, ask employees what they believe will be difficult without you. Their answers may identify unclear authority, missing information or responsibilities that have never been formally assigned.

When you return, review what happened. What stopped? Which decisions were delayed? Where did the team perform better than expected? What questions could have been prevented with clearer guidance or a documented process?

Then make one or two improvements and repeat the exercise later. The purpose is not to prove that the agency can function perfectly without its owner. It is to identify and gradually reduce unnecessary dependence.

Carrier resources, technology and marketing support can contribute significantly to an agency's success. They cannot determine how effectively work moves through the office, how confidently employees make decisions or how well the agency develops future leaders. Those capabilities must be built inside the business.

Across the independent agencies SIAA works with, we consistently see that sustainable growth depends on more than access to products, technology or marketing. It requires clear responsibilities, capable employees and an agency that can execute consistently without waiting for the owner to direct every activity.

If your agency could not run for five days without you, that does not mean you have failed. It means you have found the next opportunity to strengthen and grow your business.



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