

Who to Ask?

The CIP Society Ethics Series

The CIP Society
Insurance Institute
of Canada

The CIP Society represents more than 17,000 graduates of the Insurance Institute of Canada's Fellow Chartered Insurance Professional (FCIP) and Chartered Insurance Professional (CIP) Programs. The CIP Society, through articles such as this, is working to bring ethical issues to the forefront and provide learning opportunities that enhance the professional ethics of all insurance professionals.

A junior underwriter is being tested by ethical dilemmas, but her manager does not seem open to providing guidance. On one occasion, she feels compelled to seek advice from a manager in another department, which creates tension between her and her manager. Is it okay for her to seek advice from someone other than her manager?

A junior underwriter was gaining a reputation for doing a good job and wanting to do what is right. Her technical knowledge was as good as her experienced counterparts, but she felt continually tested by ethical dilemmas that confronted her.

Typically, the underwriter would look at each situation from all sides, although she felt better if she could run the situation by her manager. Unfortunately, the manager tended to shut out the underwriter, making statements such as, "I expect you to know this or to think for yourself." This tended to inhibit questions from all staff.

On one occasion, the junior underwriter decided to discuss a situation with her manager's counterpart in another department. This had the effect of garnering contempt from her manager, who indicated that she should come to see only him if she had any questions.

The junior underwriter felt that she was in a no-win situation with her boss. Many of the ethical dilemmas she encounters do not have written precedents she can refer to, nor do they call upon her well-developed technical knowledge.

What should the junior underwriter do? She follows the rules to the letter and relies upon her technical skill-set, but there are definitely people issues within her company's management team. And these issues seem to manifest themselves on a situation-by-situation basis.

Should she find answers and advice outside of her company? Is she within her rights to undertake some form of action?

Diane Brickner, CIP, ICD.D.

President & Chief Executive Officer
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In this scenario, I do not believe the junior underwriter should take her questions outside of

the organization, especially if those questions pertain to issues that are of an ethical nature. She may have a mentor or close confidant with whom she could have a conversation. However, those conversations would have to be very, very confidential.

An employee should always feel that he or she has the right to take action on a situation when warranted. However, in this case, I believe it would not serve her well to go above the manager and take action against him. There is a good chance that the action would backfire on her and destroy any working relationship she and her manager may have.

So what can she do? I suggest she use her knowledge and experience to make the best decision she can in the situation. Once she has made her decision, she should immediately forward an e-mail to her manager explaining how she came to the decision and close the e-mail by saying that if he has any concerns with her position, he should let her know by a certain time.

In this way, she gives her manager an opportunity to weigh in on her decision-making if he has any concerns.

Drew Collins CIP, CRM, ACS

*Vice President, Casualty
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Very early on in my career, I received some valuable guidance from an individual to whom I reported that would appear to have some applicability in this scenario. Often approaching him in search of counsel, he would regularly begin our conversations with a reminder: “Now remember, I don’t want to hear about your problems; I want to hear your suggested solutions.”

While a seemingly simple steer of the conversation, this direction drove home the realization that his role in these conversations was to provide guidance and advice, not to become a dumping ground for my difficult challenges.

When I heeded this advice and started consistently approaching him with solutions instead of problems, he became more receptive, our discussions were more efficient and my confidence grew

So, my suggestion to the junior underwriter in this scenario would be to take another shot at approaching her manager, but with a deliberate focus on presenting suggested solutions to the ethical dilemmas that are confronting her.

If the manager remains non-responsive to her requests for guidance, despite this change in approach, this at least offers an opportunity for a further conversation about where the junior underwriter can go for assistance.

Despite the lack of support offered to this point, I would suggest that the junior underwriter still owes the manager the opportunity to engage in this conversation, before she begins seeking counsel elsewhere.

The underwriter and manager can decide, for example, that the underwriter will copy her manager on her decisions, but if there is an ethical dilemma she cannot solve on her own, she will schedule a brief meeting with the manager to discuss the particular situation in more detail.

While this might be a tough conversation for the junior underwriter to raise — and it will certainly take guts for her to put her hand up and state that she is not getting the support she needs — the benefits of this conversation will be realized in one of two ways. Either the manager will become more responsive to her requests for assistance and begin providing the necessary support she requires, or she will be able to confidently reach outside the department for help (to HR, another manager, a mentor, etc.) with the full confidence that she respected the established reporting structures and provided her manager

every opportunity to step up to the plate before she engaged others.

David McCauley

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At Northbridge, we believe that having an open and collaborative work environment is absolutely critical to the success of our business.

That is why, if one of our junior underwriters came to me with this issue, I would first ask if she has had a frank and open discussion with her manager about the challenges she feels she has been having. If not, I would recommend she do just that.

The situation, as it is presented, gives us the junior underwriter’s perspective, but does not account for that of the manager. Maybe the manager knows the junior underwriter’s technical skills are strong and he is looking to help her develop her ability to make the right judgment call.

Another possibility is this manager believes in empowering his team to make decisions, and that mistakes are learning opportunities, which is why he is encouraging the junior underwriter to make decisions. Perhaps his actions are being misinterpreted because he is not effectively communicating his intentions.

Whatever the case may be, an open discussion on what is happening will ensure both parties understand each other’s point of view, which can often be the key to resolving this type of challenge.

Should the junior underwriter decide to have a discussion with her manager, it is very important that she identify two or three concrete examples of situations when she felt she needed support from him, but did not get it.

She should also tell her manager how each of these situations made her feel, and why she thought that she could have benefited from his guidance.

The manager should then have a chance to explain his point of view, and from there, they can work together to agree on what they can do to ensure that the junior underwriter feels comfortable and supported.

During the discussion, the junior underwriter should also bring up the specific instance when she discussed a challenging situation with her manager’s counterpart in another department to find out why he asked that she come to him with questions instead.

Connected organizations are stronger. That is why it is so important that the junior underwriter and her manager work together to identify the types of situations for which she should seek out advice from other managers or colleagues, so that she is empowered to deliver an exceptional customer experience.

THE LAST WORD

The issues raised in this scenario point to, at the very least, a communications problem between the junior underwriter and her manager, but also suggest a workflow problem for the manager, and a lack of clear direction and learning opportunities for the underwriter.

While working with different personalities is a reality for all employees, as the insurance industry’s demographics change with the impending exodus of workers through retirement, employees may find themselves working more frequently with people who have different communication styles and workplace values associated with different age groups.

These relationships may be characterized by more tension and uncertainty. In order to ensure workplace cohesion, organizations will need to acknowledge that those differences exist and respond by creating opportunities to bring employees together.

In this case, the junior underwriter can try to address the issue she is having with her manager by proposing a solution that includes defining her scope of decision-making and when it is appropriate to escalate an ethical issue.

The underwriter and manager can decide, for example, that the underwriter will copy her manager on her decisions, but if there is an ethical dilemma she cannot solve on her own, she will schedule a brief meeting with the manager to discuss the particular situation in more detail.

The underwriter can also ask the manager for a list of senior underwriters in the organization that can help answer questions and bounce around ideas when the manager is unavailable. As she acquires more experience, the underwriter and manager can revisit the workflow arrangement.

In the end, the underwriter will need to communicate clearly about her needs for direction while respecting the manager’s time, to find a balance that ensures she can make her decisions and be confident that they are the right ones.

Fundamentally, because mature, seasoned workers have more experiential knowledge than younger ones, organizations need to promote knowledge transfer through a culture of learning, as well as programs like mentoring and coaching — and they need to do this before the workers retire!

Teaching ethical and professional competencies from one generation to the next can empower young employees and help organizations maintain continuity of business practices. ≡