

Prof. dr Željko M. Vojinović¹

UREĐENJE UNUTRAŠNJIH ODNOSA U POSREDNIČKOM I ZASTUPNIČKOM POSLOVNOM PODUH VATU

PREGLEDNI RAD

Apstrakt

Dobro je poznato da poslovanje posrednika i zastupnika osiguranja ima dva dela. Prvi je spoljni i tiče se rada sa osiguranicima, odnosno saradnje s društvom za osiguranje. Drugi deo je unutrašnji i podrazumeva uređenje odnosa u samom posredničkom ili zastupničkom društvu ili drugom organizacijskom obliku poslovanja. U ovom članku predmet istraživanja je upravo taj drugi deo. Težište istraživanja je stavljeno na nekoliko stavki. Prva je organizacija poslova kao jedno od osnovnih polazišta početka rada. Polazeći od značaja kadrova, analizirali smo pitanja u pogledu saradnika, pa potom održivosti finansija kao pokazatelja novčane uspešnosti poslovnog poduhvata. Posebno poglavlje posvećeno je posredniku i zastupniku kao rukovodiocu. U zaključku se navodi da uređenje unutrašnjih odnosa kod ovih učesnika na tržištu osiguranja daje znatan broj mogućnosti, uz brojne izazove. Pri tome se na prvo mesto stavlja neophodnost zadržavanja posebnosti po kojima će se najuspešniji zastupnici i posrednici razlikovati i izdvajati.

Ključne reči: *posredovanje u osiguranju, zastupanje u osiguranju, unutrašnje uređenje posrednika i zastupnika osiguranja*

I. Uvod

Kada se razmatraju otvorena pitanja iz oblasti zastupanja i posredovanja u osiguranju, obično se u prvom planu nalaze odnos i postupanje posrednika ili

¹ Vanredni profesor Ekonomskog fakulteta u Subotici.

I-mejl: zeljko.vojinovic@ef.uns.ac.rs.

Rad je primljen: 5. jula 2022.

Rad je prihvaćen: 16. januara 2023.

zastupnika prema strankama. Jasno je da to predstavlja neophodnost, jer biti blizu osiguranika, uočavati i zadovoljavati njihove potrebe znači i obezbeđivati vlastiti dohodak.²

Međutim, uz spoljašnji pristup, od neprocenjive važnosti je takođe oblikovanje unutrašnjih odnosa u samom posredničkom, odnosno zastupničkom poslovnom poduhvatu kao delu ovog rada čijem se istraživanju redovno poklanja manje pažnje. Taj poduhvat se, u uslovima koji važe u Srbiji, odvija bilo u okviru društva, bilo u okviru zastupnika preduzetnika (preduzetničke radnje).

Sa stanovišta unutrašnjeg toka poslova, u ovom radu je obrađeno nekoliko celina: uređenje, to jest ustrojenje poslova, uključeni saradnici, održivost novčane strane poslovanja i osobine, odnosno obeležja zastupnika i posrednika kao rukovodećih ljudi. Nužno je da sva ta polazišta budu dobro povezana i usklađena kako bi se obezbedilo postojanje jedinstvene celine sa spoljnim nastupom i rad koji će biti u interesu kako osiguranika tako i osiguravajućih društava, zastupnika i posrednika.

II. Problem uspostavljanja organizacije rada kod posrednika i zastupnika

Da bi se moglo početi s radom u posredovanju i zastupanju u osiguranju, jedan od najznačajnijih preduslova je jasno i dosledno uređenje poslovanja.

Razjašnjavanje nadležnosti, to jest šta je čije zaduženje, jedno je od ključnih pitanja primerenog ustrojenja poslova. Iza izjava tipa „Mi smo jedan tim, mi se međusobno pomažemo“ često se krije nešto što bi se moglo iskazati rečenicom „Mi smo još uvek krajnje neorganizovani, u potpunosti smo zbrnci“.

Zbog toga je neophodno učiniti nadležnosti vidljivim, recimo, prikazom na velikom listu hartije na zidu ili u računaru. Takvi pregledi bi se mogli praviti za unutrašnje i za spoljašnje potrebe.

Prikaz za unutrašnje potrebe obuhvata najvažnija područja – zakazivanje sastanaka, savetovanje, prodaju, postupak sa štetama, marketinška pitanja, finansije, računovodstvo, kadrovska pitanja i drugo. U okviru tih oblasti izričito se navode zadaci i odgovorni saradnici. Umesto imena i prezimena, ili uz ime i prezime, odlično se uklapa slika nadležnog radnika.

Prikaz za spoljne potrebe treba da obuhvati različita stanovišta. Na jednoj strani, to su povodi zbog kojih stranke dolaze kod zastupnika, odnosno posrednika. Na drugoj strani, to je i njihova težnja da usmere stranke ka nekim vrstama osiguranja ili ciljnim grupama.

Kada je reč o *raspodeli radnih zadataka* između rukovodioca i saradnika, ona zavisi od broja stranaka, broja zaposlenih, od činjenice koji zadaci i u kom obimu

² Dieter Farny, *Versicherungsbetriebslehre* (5., überarbeitete Auflage), Karlsruhe, 2011, S. 511.

nužno padaju na prvog čoveka. Ipak, treba uvažiti izvesne okolnosti koje pogađaju svakog zastupnika, odnosno posrednika:³

1. Posredničkom ili zastupničkom poduhvatu je neophodan izvestan, najniži promet. Zadatak je, pre svega, prvog čoveka da ga obezbedi.
2. Tokove koji se odvijaju u preduzeću valja redovno pretresati, činiti što boljim, još razvijati. Spoljna služba ima odistinski da bude spoljna služba koja vodi savetovanje i prodaju, a unutrašnja služba ona koja se stara prvo o pripremi, a posle o obradi urađenog posla, dajući celovitu podršku.
3. Za rast posla je plansko obezbeđenje, uključenje i dalje obrazovanje vrhunske radne snage najmanje toliko značajno koliko i dogradnja skupa stranaka novim, unosnim osiguranicima. Poslovni poduhvat će napredovati samo ako se uvažavaju oba gledišta.
4. Da bi se mogli privući najbolji radnici i najbolji osiguranici, potreban je neki razlog, bolje više njih, a još bolje stalno novi razlozi. Preduzeće svima mora biti privlačno, biti iznad proseka i takve vrline tržišno vrednovati.
6. U svemu valja biti korak ispred ostalih. U tome leži tajna posrednika i zastupnika koji stalno prednjače u poređenju sa konkurencijom.

Zakazivanje razgovora je nezaobilazan pripremni deo. Više razloga govori da je uputno prebacivanje tog zadatka na kancelarijskog saradnika. Za mnoge zastupnike ili posrednike, pogotovo za one koji su počeli sami, velika je izmena kada ovaj posao obavlja neko drugi. U tom smislu, naredno je odlučujuće:⁴

- ako pomoćnik zakazuje razgovor u ime poslovođe, i to još po utvrđenim ciljnim grupama, raste vrednost sastanka s prvim čovekom;
- ukoliko posrednik, odnosno zastupnik zakazuje sastanak za sebe, prosečna uspešnost je osetno niža, jer on jednostavno nema vremena da se posveti tome kao saradnik kome zakazivanje razgovora spada u opis posla i za šta je plaćen;
- mnoge stranke prilikom dogovaranja žele znati o čemu se tačno radi. Odgovor brzo vodi ka tome da stranka smatra kako sastanak nije ni potreban. Prebaci li se zakazivanje na pomoćnika, on neće znati da odgovori na brojna stručna pitanja, što je svakako bolje jer će stranka shvatiti neophodnost i pun smisao zakazanog sastanka;
- u celini važi da se u preduzeću koje raste sve više zadataka deli. Isto je i s dogovaranjem sastanaka koje će biti redovno prebacivano na nekog drugog.

O *radnom vremenu* takođe moramo voditi računa. Ovde je poželjno da svako sam sebi postavi izvestan broj pitanja kako bi se došlo do pravog rešenja: 1. u kom obimu će se razgovarati u sopstvenim, a u kom u strankinim prostorijama?

³ Karl-Heinz Puschmann, *Praxis des Versicherungsmarketings* (2., vollständig überarbeitete und erweiterte Auflage), Karlsruhe, 2003, S. 177.

⁴ Volker Eickenberg, *Marketing für Versicherungsvermittler* (3. Auflage), Karlsruhe, 2013, S. 239-240.

2. na koje grupe lica će se posrednik ili zastupnik najviše usredsrediti (pojedinci, male radnje, preduzeća)? 3. da li se želi posredno obraćati i prolaznicima pored poslovnih prostorija? 4. kada se najčešće čuje telefonom sa strankama, odnosno ciljnim grupama?

Kad se govori o radnom vremenu, preporučljivo je da se tokom tri-četiri merodavne nedelje beleži broj poseta, te učestalost poziva. Potom se, opet, može razmisliti koje osobe se tokom kog dela radnog vremena žele opslužiti. Ova samo-analiza, s jedne strane, stavlja na proveru dotadašnji pristup. S druge strane, daje priliku da se izoštri poslovna strategija. Značajno je koliko je i kako u paketu usluga prodavac, odnosno savetodavac dostupan određenim vrstama stranaka. I konačno: svaki sat dostupnosti rukovodioca i dostupnosti saradnika košta.

Ujednačavanje najznačajnijih postupaka je nešto bez čega se može. Svakako je izvodljivo srazmerno uspešno bavljenje zastupanjem, odnosno posredovanjem u osiguranju bez celovitog uređenja poslovanja. Međutim, onda je potrebno više snage. Uz to se valjan prodajni učinak ostvaruje neredovno, od slučaja do slučaja.

Zato je preporučljivo srediti, standardizovati i automatizovati najvažnije radne postupke kako bi se, zapravo, odvijali bez preteranog razmišljanja.⁵

Pošto se standardizuje deo postupaka, nikako ne treba stati, već raditi upravo suprotno – ujednačavati dalje, to će biti jedna od osnova rasta. Što se manje razmišlja o zadacima koji se trajno ponavljaju, to će se posao lakše i brže odvijati. S ujednačavanjem radnih tokova, počinje uspinjanje na sledeću stepenicu uspeha. Ovde je uputno znati da je u posredničko-zastupničkom poslu ipak nemoguće sve do kraja automatizovati.⁶

U okviru ustrojenja poslova, povezano sa standardizovanjem, nalazi se *neophodnost opisa radnih zadataka*. Zapisivanje ima razne prednosti. Recimo, u trenutku kada se nešto napiše, to odmah postaje jasnije; već sa zapisivanjem zadatka podsvesno se pokreće u pravcu njegovog ostvarenja; samo usmenim saopštavanjem, makar ono bilo i ponovljeno, ne možemo biti stopostotno uvereni da je poruka stigla onom kome je namenjena i da je tačno shvaćena; kada se saradnik broj jedan razboli, njegov posao će preuzeti saradnik broj dva i tako dalje, što ide lakše kada je zadatak razumljivo opisan; tek sa opisom obezbeđujemo stalno visok kvalitet rada, nezavisno od činjenice ko zadatak preuzima; zapisani zadaci se kasnije, po potrebi, srazmerno lako mogu prerađivati.

U opisivanje poslova se moraju uključiti i saradnici. Naravno, ne možemo očekivati da oni imaju jednako razumevanje za besprekorno poslovanje kao što ga ima vlasnik, odnosno rukovodilac. Saradnik je odgovoran za redovno odvijanje svoga delokruga i retko ima u glavi celinu. Na prvom čoveku je da proverava, podstiče, ukazuje na važnost ispunjenja opisanih radnih zadataka i odaje odgovarajuća priznanja.

⁵ David Gorr, „Der Versicherungsverkauf ist ein Prozessgeschäft und wenn man sich die einzelnen Prozesse anschaut, dann ist keiner zu 100 Prozent automatisiert“, *Der Vermittler*, jun 2021, S. 25-26.

⁶ Mark Schröder, „Auch digital lässt sich nicht alles automatisieren“, 2022, <https://www.computerworld.ch/social/business-it/digital-laesst-automatisieren-2731118.html>, pristupljeno: 12. 6. 2022.

III. Odnosi sa saradnicima

Bez obzira na sposobnosti i mogućnosti rukovodioca, odnosno osnivača, posao je gotovo nemoguće voditi sam. Zato je nezaobilazno pitanje izbor saradnika koji će, dobro uklopljeni u tim, doprineti zajedničkom uspehu.

Vreme upošljavanja prvih saradnika. Zastupnički, odnosno posrednički posao ima, u poređenju s preduzećima iz drugih grana, sasvim drugačiji razvoj. To zavisi od činjenice što osnivač (ili osnivači) u početku preuzima na sebe sve poslove. Savetovanje, prodaja, upravljanje, odnosi s javnošću, marketing u celini, podrška strankama – svi ti zadaci na početku, u najvećem broju slučajeva, padaju na prvog čoveka. On se, uz to još, u nemalom delu radnog dana, bavi referentskim poslovima. Tako da je na pitanje, „Kad bi trebalo da uposlim prvog saradnika?“ odgovor „Smesta (ili što je pre moguće)“.

Većina poslovnih poduhvata u drugim delatnostima počinje s planom. Njime se ustanovljavaju procesi, kadrovi, izvode razne računice. Vlasnik preuzima zadatke s kojima najviše doprinosi stvaranju nove vrednosti. U posredničkim i zastupničkim poslovima uobičajeno je uvođenje unutrašnje službe tek kada sve više zadataka ostaje neurađeno. Takvim pristupom se juri za potrebama, umesto da se ide korak unapred i vlastita radna sposobnost primenjuje donoseći najveću korist.⁷

Uspešno uvođenje saradnika u posao podrazumeva nekoliko koraka. Prvo je nužno utvrditi sadržaje i prvenstva njihovih zadataka. Sve to onda jednostavno i razumljivo valja opisati da bi znali šta se od njih očekuje.

Kada je novozaposleni stigao, od značaja su naredne tačke:⁸

- još jednom ga podrobno obavestiti o preduzeću – strategija, postavljanje ciljeva, izgradnja preduzeća, radni tokovi, dostizanje određenog sastava stranaka, ostale posebnosti;
- ukoliko već ima neko od saradnika, opušteno ga predstaviti – svako od njih onda kazuje o sebi i svojim zadacima; pridošlica se takođe predstavlja, uklapa se u preduzeće sa ostalima, uz izlaganje viđenja njegove budućnosti;
- ako je izvodljivo, određuje mu se savetnik za uvođenje u posao. Sa savetnikom se pre toga obavezno obavlja razgovor kako bi se obezbedila njegova potpuna spremnost i motivisanost (možda će novozaposlenom upravo rukovodilac biti savetnik);
- razjasniti mu zadatke iz ugla celokupnog preduzeća – ključne obaveze, ciljeve, njihovo merenje, važnost osnovnih zadataka;
- dati mu da u miru sam prouči opis bitnih obaveza koje su pre toga uredno sređene i zapisane i proći još jednom, skupa s njim, potanko svaku od

⁷ K.-H. Puschmann, S. 227.

⁸ Wolfgang Otte, „Im Profil Dietmar Bläsing“, *Versicherungswirtschaft*, März 2018, S. 88.

obaveza; konačno, dati novozaposlenom priliku da, pod savetnikovim nadzorom, poslove uradi i sam;

- unapred dogovoriti vreme za razgovor, na početku češće, kasnije ređe. Razmaci između razgovora docnije postaju sve duži, pa će verovatno biti dovoljno i jednom nedeljno;
- posle, recimo, prve četiri pa onda osam nedelja napraviti glavne sastanke na kojima će se, uz već postojeću tekuću povratnu spregu, govoriti i o daljem razvoju saradnika.

Na koncu ovog dela značajno je istaći da se kod malih posrednika i zastupnika sve vrti oko stranaka. Za rastuće i velike posrednike i zastupnike sve se vrti oko saradnika. Oni su preduslov za i ubuduće zadovoljne kupce.

Predavanje zadataka bez upadanja u zavisnost od saradnika naredno je otvoreno pitanje. Onaj ko na početku sve radi sam, narednih godina često ima teškoću da poverava poslove drugima. Ali poveravanje poslova je neizbežnost. A sa svakim razvojnim korakom poslovi će se dalje predavati. U tome leži pravi smisao preduzimača: on drugima stvara zaposlenje umesto da sam sebe zapošljava.

Kako bi se izbegla zavisnost od saradnika, svi zadaci koji se predaju učvršćuju se beleženjem. Službenik potom dobija zadatak da sve promene i nova iskustva koje je radeći stekao isto tako zapiše. Time znanja i umenja na raspolaganje dobija celokupno preduzeće, a ne samo dotični saradnik.

Obezbeđenje zadovoljstva zaposlenih takođe je činilac koji se podrazumeva. Jasno je da ga u velikoj meri opredeljuju uslovi na poslu. Čak i kada su najbolji, trebalo bi se, recimo, upitati da li radni zadaci odgovaraju snazi i darovitosti saradnika; poznaje li on dublji smisao posla, a ne samo prosti način izvršavanja; može li svoje zadatke samoodgovorno obavljati; da li se poslovođa pobrinuo da se saradnik doobrazuje; da li mu se u redovnim vremenskim intervalima pruža viđenje njegovih dostignuća i onog što se od njega dalje očekuje.

Uvažavanjem gornjih stanovišta postavlja se dobar temelj za zadovoljstvo zaposlenih. Međutim, imajmo na umu da uvek postoje spoljne okolnosti koje su izvan moći bilo kog pojedinca. Stoga neprekidno valja biti oprezan.

Stalno podsticanje. Važno je ne razumeti pogrešno temu podstaknutosti. Prvi čovek ne mora bez prekida biti podstrekivač svojih saradnika. Barem ne neposredno svakog dana nekom novom radnjom, novim zahtevom, novom merom.

Mnogo je značajnije razviti podstičući okvir preduzeća i obeležja zajednice u radu. Poželjno je sagraditi osnovu za upošljavanje i motivisanje saradnika tako što će raditi ono u čemu je najjači, što će biti cenjeni i njegovi mali, početni uspesi, što će imati povoljne izgleda da postane još značajniji u preduzeću, što će mu biti ukazano puno poverenje i slično.⁹

⁹ David Gorr, Michael Stanczyk, „Der Vermittlerjob ist ein sensationeller Beruf“, *Versicherungswirtschaft*, Oktober 2020, S. 24.

Zapošljavanje supružnika. Ovo je izuzetno zanimljivo pitanje. Polazište je da se ne upošljava niko ko ne može biti otpušten. Potom valja voditi računa još o sledećem:¹⁰

1. Da li je ona (ili on) uopšte prikladna (prikladan)? Odlučujuća je polazna tačka: koje zadatke preuzima rukovodilac i u kojim delovima mu je potrebna podrška? Prilikom odgovora na postavljeno pitanje, uputno je ponašati se kao prilikom primanja bilo kog drugog radnika.
2. Da li će u budućnosti biti dva šefa? Naročito kada nastanu različita mišljenja u stalnoj smeši između poslovnih zahteva i porodičnih želja, svim ostalim zaposlenima mora biti jasno ko je glavni.
3. Da li je moguće očigledno razgraničiti porodično od poslovnog? Tu je potreban jasan dogovor. Velika je opasnost da se moguće razlike u mišljenjima brzo prenesu u kuću. Brzo, i gotovo neprimetno, služba može uništiti družbu.
4. Da li se supružnik poistovećuje s delatnošću, sa poslom, sa zadacima? Da li je oduševljen oblašću u kojoj već radi druga strana i svešču o korisnosti koju dobijaju kupci polisa? Da li će se bračni drug dobro osećati u novim poslovima ili će hteti „tek malo da pripomogne“, bez razmišljanja o punom sopstvenom doprinosu?

Brojni zastupnici i posrednici teže da daju posao supružniku samo kako bi uštedeli novac, odnosno da bi izbegli upošljavanje nekog spolja. Zbog toga neretko trpe preduzetnost i stručnost. Ima, u svakom slučaju, i suprotnih primera: postoje mnogi odlični porodični posredničko-zastupnički poduhvati. Dakle, čak i ako se učini stopostotan pravi izbor bračnog druga, tako ne mora uvek biti i u poslovnom smislu.

IV. Održivost finansija

Kao što je istaknuto, na prvo mesto se uvek stavljaju stranke i ponuda pravih rešenja za zadovoljenje njihovih potreba. Ali ceo posao se radi da bi se istovremeno i zaradilo, uz zadovoljenje interesa svih uključenih strana.

Najniži isplativi obim prometa. Zastupnik, odnosno posrednik koji pokrije jedino troškove preduzeća, lične potrebe iz preduzetničke plate, naravno, sve to uz poreske obaveze, kao poslovni učinak na kraju ostvaruje takozvanu pozitivnu nulu. Drugim rečima, nakon izmirenja celokupnih poslovnih i privatnih izdataka, ne ostaje sredstava za širenje poslovanja i razvoj.

Međutim, „isplatiti se“ može, ili, bolje reći, treba da znači kako po plaćanju svih troškova ostaje pozamašan dobitak iz koga se uvećava imovina preduzeća,

¹⁰ Stefanie Hüthig, „Desillusioniert, aber nicht weniger kampfbereit“, https://www.versicherungsmagazin.de/rubriken/branche/desillusioniert-aber-nicht-weniger-kampfbereit-3063141.html?utm_medium=email&utm_campaign=2021-12-02&utm_source=vmmnl, pristupljeno: 2. 6. 2022.

odnosno lična imovina.¹¹ Veličina dobitka se može iskazati u izvesnom postotku od prometa, mesečnom iznosu u dinarima ili na neki treći način.

Pažljivo treba isplanirati koji se troškovi moraju, a koji mogu pokriti. Na uspešnom posredniku ili zastupniku osiguranja je da razmišlja ne samo kako da izmiri osnovne izdatke, njegov poslovni poduhvat treba da donese veći prinos. Tek tada se isplati preduzimački trud.

Visina troškova. Ukupan iznos poslovnih izdataka prevashodno opredeljuju sledeća stanovišta: obim skupa osiguranja, odnosno osiguranika; podela posla po granama osiguranja; obim radnog vremena koje vlasnik posla ulaže u svoje preduzeće; spremnost na ulaganja i rast; opšta visina troškova u kraju u kome se dela. Kad je reč samo o marketinškim troškovima, smatra se da oni ne bi trebalo da premašuju 10 odsto godišnjeg prometa.¹²

Svi troškovi koji prate zastupnički, odnosno posrednički posao, mogu se iskazati kao postotak ukupnih prihoda. Prema iskustvima iz visokorazvijenih zapadnoevropskih država, taj pokazatelj se kreće u rasponu između 40 odsto i 70 odsto, zaviseći od visine primanja. Za posrednike i zastupnike s godišnjih do 50.000 evra prihoda preporučljiva približna vrednost učešća troškova je 40 posto, za one koji stižu do 150.000 evra udeo bi bio 50 posto, do 250.000 evra 55 posto, a preko toga se postepeno povećava ka 60 posto. Za društva sa ukupnim godišnjim prihodima od, na primer, 1.000.000 evra, često je neophodno da izdaci čine i 65 do 70 odsto prihoda.¹³

Moguće je da će se navedeni novčani iznosi nekome učiniti nestvarnim. Svako sam odlučuje da načini neki trošak. Kvalitet negovanja odnosa sa strankama, stručnost, učestalost susreta sa strankama, unutrašnji tokovi poslova, davanja i dometi posrednika i zastupnika i još dosta drugog – sve se odražava u troškovima.

Povezanost stalnih troškova sa stalnim prihodima. Izvesni, to jest očekivani stalni poslovni izdaci ne treba da budu povezani sa stalnim provizijskim primanjima, nego sa predviđenim razvojem i poslovnim planom. Posmatrati samo trajne prilive istovremeno znači suzdržano se ponašati.

Iskustva uspešnih kazuju da mnogi od prodajno i prinosno najjačih posrednika i zastupnika osiguranja nikada ne bi toliko uznapredovali da su se tokom širenja poslovanja ograničavali na takav način. Upravo je suprotno: postoje delovi preduzetničkog razvitka u kojima se od vlasnika traži veća spremnost na ulaganja. Kada dođe do toga, teškoće većinom imaju oni koji više ne veruju u vlastiti razvojni obrazac ili ga i nemaju.

¹¹ Matthias Beenken, So machen Vermittlerbetriebe Gewinn, <https://www.versicherungsmagazin.de/ru-briken/branche/so-machen-vermittlerbetriebe-gewinn-3177660.html>, 18. 5. 2022.

¹² Nebojša Žarković, „Marketing posredovanja i zastupanja u osiguranju“, *Tokovi osiguranja*, 2, 2020, str. 30-31.

¹³ Steffen Ritter, *Ritters 10x10 für Finanzdienstleister und Versicherungsvermittler* (2. Auflage), Wiesbaden, 2012, S. 49.

Ponekad se javljaju mogućnosti za pribavljanje dodatnih novčanih sredstava, odnosno podsticaja – od vlasti, međunarodnih ili nevladinih ustanova i udruženja, odnosno od novog poslovnog ortaka. Takvu priliku, u načelu, ne treba propustiti. Na nju, razumljivo, valja odgovoriti jasnim namerama i razrađenim planom.

Snižavanje troškova. Većito pitanje na koje se smesta odgovara protivpitanjem: zašto obarati troškove? Zašto ne povećavati prihode? U neku ruku, savršeno je jasno da svakom zastupniku i posredniku nije izvodljivo da odmah i pre svega redovno ostvaruje dodatnih nekoliko stotina evra (za naše uslove) ili nekoliko hiljada, odnosno desetina hiljada evra (za inostrane uslove). Za tako nešto neretko ne odgovara poslovna strategija. Previše vremena se ulaže u pogrešan rad koji ne donosi vrednost. Previše vremena se ulaže u pogrešne veze sa strankama. Previše vremena se možda ulaže u pogrešne saradnike.

Mogla bi se dati preporuka kojom se, zapravo, i ne kazuje nešto novo: stalno treba brinuti o obe strane novčanog poslovanja. Voditi računa o visokim prilivima i odgovarajućim odlivima, uz ograničavanje izdataka koji nisu ključni. Tu nikada ne treba smetnuti s uma dostignuti kvalitet usluge.¹⁴

Pokriće obimnijih ulaganja. Ona u posredničkom ili zastupničkom poslu znaju biti izuzetno različita. Na primer, u marketing (jednokratno ili trajno), u saradnike (verovatno trajno), u stalnu imovinu poput motornih vozila, kancelarijske opreme, računarskih i drugih tehničkih uređaja.

Prvo pitanje iz oblasti finansiranja neretko glasi: „Da li da platim sve odjednom?“ Naravno, ovde se nadovezuje i „Mogu li to učiniti bez zaduživanja?“ Svako ko može ne treba uvek tako i da uradi. U pogledu gotovinskog plaćanja odjednom treba uvažiti tri stanovišta:

- na prvom mestu, naravno, moramo imati dovoljno sredstava da bismo krenuli u takvo ulaganje;
- potom, prema našim propisima, ulaganje povećava dobitak pa se, samim tim, povećava i poreska osnovica, odnosno poreski teret. To jeste besmisleno, ali je naprosto tako, što svaki zastupnik, odnosno posrednik osiguranja u Srbiji mora imati u vidu;
- i treće, neophodno je održavati trajnu platežnost, preduzetnik nikada ne sme ostati bez novca.

Ako zaključimo da plaćanje u celini odjednom ne dolazi u obzir, postavlja se pitanje načina finansiranja, kao što su, recimo, uzimanje bankarskog zajma, odnosno iznajmljivanje automobila ili opreme. Očigledno se ne podrazumeva da uspešan preduzimač uvek i sve plaća gotovinom kako bi se time ponosio.

Nagrađivanje saradnika iz spoljne službe. Zahtev za povišicama naročito po- gađa preduzeća koja rastu. Kako su stranke o kojima treba voditi računa tu, i kako je spoljni saradnik neophodan, dolazi se u neugodan položaj, u stvarnu nedoumicu. Šta

¹⁴ K.-H. Puschmann, S. 283–284.

činiti? Odgovoru se može prići s druge strane. Saradnik je deo preduzeća. On je čak veoma važan deo preduzeća koje se, povrh toga, širi. On se stara da se sa strankama postupa onako kako želi rukovodilac. Time značajno doprinosi sposobnosti društva ili preduzetničke radnje, on je takoreći njihov oglasni napis.

Jednako kako se strankama obezbeđuju jasno utvrđena davanja i usluge, tako se pružaju i radnicima. Tu se ne misli prvenstveno na novac koji će dobiti u vidu zarade, nego i na raznovrsne zadatke koje ne preuzimaju oni, nego prvi čovek. To znači da saradnik odmah od početka zatiče okruženje u kome se prijatno oseća, preduzeće koje neprekidno napreduje. Na taj način se uspešan rukovodilac izdvaja iz mase i postaje prepoznatljiv kao ime koje saradnicima iz spoljne službe nudi paket davanja od višestruke koristi.

Praćenje raznih pokazatelja. Nije lako odgovoriti koji su pokazatelji posredi, zato što njihov odabir zavisi od veličine i vrste posla. Iznosimo primere koji će kod mnogih zastupnika i posrednika osiguranja doći u obzir: broj održanih sastanaka po jedinici vremena, udeo sklopljenih poslova u poređenju s brojem obavljenih razgovora, broj polisa po stranci, učešće pojedinih ciljnih grupa ili pojedinih vrsta osiguranja, broj stranaka po saradniku u prodaji, učestalost susreta sa strankama koje donose najviše prihoda i pružaju najbolje razvojne mogućnosti, prihod po stranci, troškovi po stranci.

Naravno, praćenje navedenih i drugih pokazatelja ima smisla tek kada se utvrde ciljne vrednosti. Polazno pitanje je, dakle, kako tačno posao treba da se odvija i ka kojim se rezultatima teži. Tek onda se kreće dalje.

V. Posrednik i zastupnik kao rukovodilac

Mnogi su uvereni da imaju sve predušlove za dobrog i uspešnog rukovodioca. Ali dobro znamo da to često nije tačno. Na zastupnicima i posrednicima osiguranja, kao uostalom i na drugim rukovodiocima, jeste da vode svoje zaposlene, da im postavljaju ciljeve, te da obezbeđuju materijalna i novčana sredstva radi ispunjenja tih ciljeva. Koje su odrednice uspešnih poslovođa u posredovanju i zastupanju u osiguranju?

Dobra organizovanost uprkos nizu obaveza. Možda je ovo jedno od najozbiljnijih otvorenih pitanja. Pred posrednikom, odnosno zastupnikom stoje mnogobrojni, mali i veliki poslovi. Svi su na neki način značajni i svi moraju biti završeni. A uspeh se samo i jedino meri krajnjim prodajno-savetodavnim učinkom.¹⁵

Ukoliko se kod rukovodioca javi osećaj nezadovoljstva zbog loše organizovanosti, najznačajnije se već desilo u trenutku spoznaje vlastite manjkavosti. Sada se radi o tome da se pronađe put za otklanjanje nedostataka. Kada taj put počne

¹⁵ Carola Schroeder, Lust am Machtverlust? Wie Versicherungsentscheider Fehler in Sachen Führung vermeiden, <https://versicherungswirtschaft-heute.de/maerkte-und-vertrieb/2021-05-28/lust-am-machtverlust-wie-versicherungsentscheider-fehler-in-sachen-fuehrung-vermeiden/>, pristupljeno: 28. 5. 2021.

da utiče na ponašanje, znači da je konačno prihvaćeno ispravljanje nedostataka. Samo onaj ko pribavi vrline koje mu nedostaju položiće preduzimački ispit u svojoj delatnosti. Što doslednije, što svesnije to prihvati i savlada, utoliko će poslovni poduhvat biti plodonosniji.

Neželjeno produžavanje radnog dana. Posao se razvija, broj kupaca je narastao. Sve više stranaka bi htelo da se upravo prvi čovek stara o njima i to je lepo razvojno dostignuće.

Međutim, s druge strane, rastući broj osiguranika traži stalnu negu, zahteva podršku kada dođe do štete, odgovore na razna pitanja. Sve to, korak po korak, produžava radno vreme i povećava rukovodićeve obaveze. Da bi rešio brojna otvorena pitanja, on će možda unajmiti jednog ili više saradnika. Ali oni ne donose samo rastećenje, njih treba i voditi. I to produžava radno vreme. Razvitak isto prouzrokuje povećanje obima upravnih poslova, o zakonskim obavezama da se i ne govori. To još dodatno produžava poslovođino radno vreme.¹⁶

Šta preduzeti? Prvo, pribeležiti najmanje jedanput godišnje, što je moguće potpunije, zadatke zastupničko-posredničkog pogona. Odmah potom razmotriti ko trenutno izvršava te dužnosti. Posle toga dolazi najvažnije: svake godine iznova razmisliti koje se obaveze mogu preneti drugima. U preduzetničkom svetu u razvijenim zemljama smatra se najredovnijim da se zadaci predaju saradnicima. Godina u kojoj se s punom odgovornošću ne preda nijedan zadatak jeste godina zaoštavanja nedaća.

Svaki povereni posao trebalo bi da bude jezgrovito opisan, uz ujednačene postupke. Neophodno je da rukovodilac postavi ciljeve saradnicima tačno i obavezujuće. Uz to, valja nepristrasno razmotriti osposobljenost radnika za prenete zadatke. Na taj način će „nemati vremena“ postati reči stranaka, a ne reči posrednika i zastupnika osiguranja.¹⁷

Izbegavanje grešaka u prenošenju poslova. Brojna istraživanja su dokazala kako su spremnost („hoću“) i sposobnost („mogu“) za predavanje zadataka odlučujuć za rast. Pa ipak, poveravanje, kod mnogih na početku, kod nekih stalno, ne ide kako bi valjalo. Tu treba otvoreno promisliti o različitim stanovištima, kako bi se ušlo u trag mogućim propustima.

Prenošenje poslova je preporučljivo učiti, vežbati, budući da je ono odlučujuće sredstvo za dalji rast. Već samo saznanje da u njemu leži važan preduslov daljeg razvoja poslovnog poduhvata izdvaja određenog rukovodioca na tržištu. Na njemu je da potom iskoristi tu prednost.

Pohvale i pokude. Pošto priznanja istaknutog rada jačaju učinak saradnika, dok zamerke, opet, predočavaju nezadovoljstvo, valjalo bi svesno primenjivati i jedno i drugo. Samo tako će dobar rukovodilac biti u stanju da prenese očekivanja povodom zadataka koje treba ispuniti.

¹⁶ V. Eickenberg, S. 48.

¹⁷ N. Žarković, str. 32.

Postoje preporuke za ponašanje po ovim pitanjima: a) najaviti i hvale i prigovore, pri čemu bi se najbolji put opisno iskazao „hvaliti ni previše ni premalo“, ma koliko to možda neodređeno zvučalo, b) u polaznom razgovoru sa zaposlenim treba izreći pohvalu njegovom dotadašnjem zauzimanju, a potom navesti, nedvosmisleno i utemeljeno, koji se poslovi još uvek ne odvijaju prvorazredno (uz ponuđenu podršku), v) zamerati samo sa stručnog stanovišta, g) razmisliti da li saradnik ima priliku da pruži ono najbolje i da li je on uopšte osoba za taj posao, d) razvijati sposobnosti saradnika. Poslovi će najbolje teći kada svako čini ono što najviše odgovara njegovoj snazi i darovitosti.¹⁸

Biti glavni a ne istrošiti se. To se može ostvariti s nekoliko vidova ponašanja. Na primer, ako se uvode promene, moramo ih se postojano držati, s tim što nikada ne treba pokušavati da se istovremeno mnogo promeni; u promene uključiti saradnike i s njima zajednički razraditi sledeći razvojni korak; oduševiti tim za predstojeće zajedničke izgledе. Kada je potrebno, rukovodilac će i saradnicima pružiti uvid u privredne neophodnosti da se nešto obavi, kao što će se zanimati zašto kod saradnika ne ide sve glatko i otkloniti uzroke.

Dobar rukovodilac u zastupanju i posredovanju u osiguranju treba da bude izvoran, da bude onakav kakav zaista jeste. Pri tome treba da neprekidno ima na umu kako je njegova delotvornost kao prvog čoveka zbir različitih sastojaka iz prošlih iskustava, današnjih doživljavanja i pretpostavljene budućnosti. Zato se od njega očekuje da radi na sebi, da iskoristi, kao i većina veoma uspešnih ljudi, mogućnosti daljeg obučavanja i da ga neko drugi savetuje. Navedeno nije znak slabosti, to je znak volje za razvojem – s razvitkom njegove ličnosti razvijaće se i preduzeće.

Odbrana ličnog života. Obeležje zastupničkih ili posredničkih poslova koji se odlično šire ogromna je pripravnost vlasnika za rad, daleko iznad redovne mere. Što se više iskustava stiče, otvara se više poslovnih mogućnosti. Najznačajnije je što se osiguranicima postaje ugledan i priznat sagovornik. Na rukovodiocu je da istovremeno uredi društvo, odnosno radnju, da rukovodi zaposlenima, da dobro vlada novčanim brojkama, da još više razvija sopstvena stručna znanja. Premda tu i tamo prenosi drugima poslove (a mnoge je već i ranije predao), ipak još previše ostaje na njemu.

Radno vreme se uvećava iz godine u godinu. I uvek kada se pomisli da tako više ne ide – ipak će ići. Uz više truda, očekuje se da rastu i prihodi. S druge strane, lični život prerasta u zakazivanje susreta s porodicom, prijateljima, poznanicima, koji će se održati ukoliko ne iskrсне nešto važnije iz poslovnog sveta.¹⁹

Polako dolazi dan kada će zastupnik, odnosno posrednik postati zabrinut, kada će postati nezadovoljan. Ako ne postane on, postaće njegova porodica.

¹⁸ V. Eickenberg, S. 221.

¹⁹ Cordula Nussbaum, „Die Uhr tickt“, *Versicherungswirtschaft*, Juni 2018, S. 43.

Izrabljivanje sebe i svoga zdravlja se ne primećuje ili uspešno potiskuje u podsvest. Ravnoteža između ličnog i poslovnog se gubi.

Zato treba isplanirati radno i lično vreme i to obelodaniti. Time se nova raspodela vremena čini obavezujućom. Jedno od pitanja je i dostupnost za poslovne svrhe, koja bi morala biti ograničena. Ukoliko se ubacuje više ličnog života, neko će se možda upitati gde je tu uopšte preduzetničko zalaganje. Valjalo bi imati na umu da je preduslov za održivi uspeh, kako u vrhunskom sportu, tako i u poslovnom svetu, prelazak iz faze rada i uspeha u fazu oporavka, i obrnuto.

VI. Zaključak

Razvitak posredničkog, odnosno zastupničkog poslovanja nudi veliki broj izgleda, ali takođe sadrži mnoge izazove. Odlučujući za uspeh i rast jesu preduzetnički stav i razmišljanje. Bez takvog stava i razmišljanja nije izvodljivo iznutra i postojano pospešivati zastupničko-posrednički rad i pokazati sve kvalitete uspešnog rukovodioca. Iako se za osiguranje neretko smatra da je okoštala delatnost, preduzimačko stanovište se ovde, u suštini, ogleda u saznanju da razvoju unutrašnjih odnosa u poslovnom poduhvatu nema kraja.

Unutrašnje okolnosti, kao i spoljni činioci koji ih opredeljuju, trajno se menjaju. Postojeći saradnici u posredovanju ili zastupanju će odlaziti, novi će ih zamenjivati. Mogućnosti savremene tehnike, koje su danas nepojmljive, postaće potpuno uobičajene i njihov uticaj na uređenje unutrašnjih odnosa biće sve veći. Dešavaće se takve promene u skupu stranaka koje će isto tako tražiti drugačije oblike ustrojenja poslovanja. Delom neizvesna ukupna privredna kretanja opredeljiće novčani položaj zastupnika i posrednika. U celini gledano, nastajaće razvojni tokovi koji se danas jednostavno ne mogu planirati, niti se o njima može razmišljati.

Stoga je značajno da posrednici i zastupnici osiguranja što pripremljeniji očekuju budućnost. Brojni izazovi koji prate njihov rad sa stanovišta unutrašnjeg uređenja biće savladani jedino ukoliko postoji spremnost da posluju stručno. Svaki savladan zadatak koji se reši danas biće ulaznica za novu, višu ravan posla koja dolazi sutra. Prilagođavanje promenama će neprekidno biti neophodno i zato valja stalno biti pripravan, pri čemu je najvažnije zadržati vlastitu osobnost i ostati svoj, ostati izvoran i poseban.

Literatura

- Beenken, M., So machen Vermittlerbetriebe Gewinn, <https://www.versicherungsmagazin.de/rubriken/branche/so-machen-vermittlerbetriebe-gewinn-3177660.html>, pristupljeno: 18. 5. 2022.

- Eickenberg, V., *Marketing für Verischerungsvermittler* (3. Auflage), Karlsruhe, 2013.
- Farny, D., *Versicherungsbetriebslehre* (5., überarbeitete Auflage), Karlsruhe, 2011.
- Gorr, D., „Der Versicherungsverkauf ist ein Prozessgeschäft und wenn man sich die einzelnen Prozesse anschaut, dann ist keiner zu 100 Prozent automatisiert“, *Der Vermittler*, Juni 2021, S. 25-27.
- Gorr, D., Stanczyk, M., „Der Vermittlerjob ist ein sensationeller Beruf“, *Versicherungswirtschaft*, Oktober 2020, S. 24-27.
- Hühig, S., „Desillusioniert, aber nicht weniger kampfbereit“, https://www.versicherungsmagazin.de/rubriken/branche/desillusioniert-aber-nicht-weniger-kampfbereit-3063141.html?utm_medium=email&utm_campaign=2021-12-02&utm_source=vmmnl, pristupljeno: 2. 6. 2022.
- Nussbaum, C., „Die Uhr tickt“, *Versicherungswirtschaft*, Juni 2018, S. 42-44.
- Otte, W., Im Profil Dietmar Bläsing, *Versicherungswirtschaft*, März 2018, S. 86-88.
- Puschmann, K.-H., *Praxis des Versicherungsmarketings* (2., vollständig überarbeitete und erweiterte Auflage), Karlsruhe, 2003.
- Ritter, S., *Ritters 10x10 für Finanzdienstleister und Versicherungsvermittler* (2. Auflage), Wiesbaden, 2012.
- Schröder, M., „Auch digital lässt sich nicht alles automatisieren“, 2022, <https://www.computerworld.ch/social/business-it/digital-laest-automatisieren-2731118.html>, pristupljeno: 12. 6. 2022.
- Schroeder, C., Lust am Machtverlust? Wie Versicherungsentscheider Fehler in Sachen Führung vermeiden, <https://versicherungswirtschaft-heute.de/maerkte-und-vertrieb/2021-05-28/lust-am-machtverlust-wie-versicherung-sentscheider-fehler-in-sachen-fuehrung-vermeiden/>, pristupljeno: 28. 5. 2021.
- Žarković, N., „Marketing posredovanja i zastupanja u osiguranju“, *Tokovi osiguranja*, 2, 2020, str. 21-36.

Professor Željko M. Vojinović, PhD¹

REGULATION OF INTERNAL RELATIONS IN BROKERAGE AND REPRESENTATION BUSINESS

REVIEW ARTICLE

Abstract

It is known that business activities of insurance brokers and representatives consist of two parts. The first part is external and concerns communication with insured persons, that is, cooperation with an insurance company. The second part is internal and involves regulation of relations in brokerage or representation itself or another organization. The subject of this paper is precisely the second part. Focus of the research is on several items. The first is the organization of work as one of the basic starting points. Starting from the importance of personnel, we analysed issues regarding employees, and then the sustainability of finances as an indicator of the financial success of a business venture. A special chapter is dedicated to the broker and the representative as the manager. Conclusion states that the regulation of internal relations among these insurance market participants provides a significant number of opportunities, along with numerous challenges. Priority is the necessity of maintaining specific features by which the most successful brokers and representatives will differ and stand out.

Key words: *insurance brokerage, insurance representation, internal organisation of brokers and representatives*

I. Introduction

When considering open issues in insurance brokerage and representation, the relationship and behaviour between brokers or representatives and customers

¹ Associate professor at the University of Novi Sad - Faculty of Economics.

E-mail: zeljko.vojinovic@ef.uns.ac.rs.

Paper received on July 5, 2022

Paper is accepted on January 16, 2023

is usually priority. It is clear that this is a necessity, since being close to the insured, observing and satisfying their needs also means securing one's own income.²

However, with the external approach, internal relations in brokerage and representation business are valuable as a part of this paper, which is regularly given less attention. According to applicable conditions in Serbia, this takes place either within a company or within a representation company (entrepreneurial activities).

Regarding internal business operations, this paper deals with several units –organization of business operations, involved employees, sustainability of finances and characteristics, i. e. features of representatives and brokers as managers. It is necessary that all these starting points are well connected and organised to ensure existence of a single entity with external operations and work that will be in the interest of both the insureds and insurance companies, representatives and brokers.

II. Problem of Establishing Work Organization for Brokers and Representatives

In order to start working in insurance brokerage and representation, one of the most important prerequisites is a clear and consistent business organisation.

Clear responsibilities is one of the key issues of appropriate organization of business operations. Statements like "We are a team, we help each other" often hide something that could be expressed by "We are still totally disorganized, we are completely confused".

Therefore, it is necessary to make responsibilities visible, for example, by displaying them on a large sheet of paper on the wall or in a computer. That could be made for both internal and external purposes.

Announcement for internal needs includes the most important areas - appointment scheduling, consulting, sales, claims processing, marketing, finance, accounting, HR and the like. Within those areas, tasks and responsible employees are explicitly stated. Instead of the first name and surname, or in addition to the first name and surname, a picture of a responsible employee fits perfectly.

Announcement for external needs should include different points of view. On one hand, these are reasons why customers come to representatives and/or brokers. On the other hand, it is their tendency to direct customers towards certain types of insurance or target groups.

Regarding *distribution of work tasks* between managers and associates, it depends on the number of customers, the number of employees, and the fact which

² Dieter Farny, *Versicherungsbetriebslehre* (5., überarbeitete Auflage), Karlsruhe, 2011, S. 511.

tasks and to what extent are necessarily assigned to the first manager. However, certain circumstances affecting every representative or broker should be taken into account:³

1. A brokerage or representation requires a certain, lowest turnover. The task for the first manager is to ensure it.
2. Business activities in the company should be regularly reviewed, improved, and further developed. The external service should be an actual external service in charge of consulting and sales, and the internal service should first take care of preparation and then the processing of work, providing a comprehensive support.
3. Planned engagement, involvement and further education of the top workforce is at least as important as adding new, profitable insureds for the growth of business. Business will thrive only if both views are respected.
4. In order to attract the best workers and the best insureds, it is necessary for a company to be attractive, be above average, and such virtues must be valued on the market.
5. To be one step ahead of others in everything is a secret of brokers and representatives who are continuously ahead of their competitors.

Scheduling the interview is a mandatory part of the preparation. Several reasons indicate it is advisable to transfer this task to an office employee. For many representatives or brokers, especially those who started on their own, it is a huge change to have someone else do this task. In this sense, the following is crucial:⁴

- if an employee schedules a meeting on behalf of a manager, and according to established target groups, the value of the meeting with the first manager increases;
- if a representative or a broker schedules a meeting for himself, the average success rate is significantly lower, because he simply does not have time to devote himself to it as an employee whose job description includes scheduling a meeting;
- many customers want to know exactly what is involved when negotiating. The answer quickly leads to a customer believing that the meeting is not even necessary. If the meeting is transferred to an employee, he will not be able to answer numerous professional questions, which is certainly better because a customer will understand the necessity and full meaning of a scheduled meeting;
- in general, in a growing company, more and more tasks are delegated. The same applies with scheduling meetings that will be regularly transferred to someone else.

³ Karl-Heinz Puschmann, *Praxis des Versicherungsmarketings* (2., vollständig überarbeitete und erweiterte Auflage), Karlsruhe, 2003, S. 177.

⁴ Volker Eickenberg, *Marketing für Versicherungsvermittler* (3. Auflage), Karlsruhe, 2013, S. 239-240.

We also have to take care of *working hours*. It is desirable for everyone to ask themselves a certain number of questions in order to reach the right solution – 1. How will a discussion look in their own premises compared to customer's premises? 2. Which groups of persons will a broker or a representative focus on (individuals, small enterprises, companies)? 3. Do you want to address indirectly customers passing by business premises? 4. When do you most often call customers, that is, target groups?

Regarding working hours, it is recommended to record the number of visits and the frequency of calls during three or four relevant weeks. Then, you can reconsider when you want to service customers during working hours. This self-analysis, on one hand, tests the previous approach. On the other hand, it gives an opportunity to improve the business strategy. It is important how much and how in the package of services a salesperson, that is, a consultant, is available to certain types of customers. Finally, every hour of manager's and an employee's availability costs money.

Standardization of the most important procedures cannot be ignored. It is certainly feasible to be relatively successful in insurance representation and/or brokerage without a comprehensive organisation of business operations. However, more workforce is required. In addition, valid sales performance is achieved irregularly, on a case-by-case basis.

Therefore, it is recommended to organise, standardise and automate the most important work procedures so that they actually take place without excessive thinking.⁵

Since parts of procedures are being standardised, one should not stop, but do the exact opposite – continue to standardize, which will be one of the foundations of growth. The less you think about continuously repeating tasks, the easier and faster the work will be carried out. Standardisation of workflows will lead to the ascent to the next level of success. It is good to know that it is still impossible to automate completely brokerage and representation business operations.⁶

It is necessary to *describe work tasks* when organising and standardising jobs. Writing down has various advantages. When you write something, it immediately becomes clearer. By writing a task, you subconsciously move in the direction of its realization. If it is communicated verbally, even if it was repeated, we cannot be 100% sure that the message reached the person to whom it was intended and that it was correctly understood. When the first employee falls ill, his tasks will be taken over by the second employee, and so on, which is easier when the task is clearly described. By writing a task, we ensure a continuously high quality of work, regardless of the fact who takes over a task. Written tasks can be re-written easily later, if necessary.

⁵ David Gorr, „Der Versicherungsverkauf ist ein Prozessgeschäft und wenn man sich die einzelnen Prozesse anschaut, dann ist keiner zu 100 Prozent automatisiert“, *Der Vermittler*, jun 2021, S. 25-26.

⁶ Mark Schröder, „Auch digital lässt sich nicht alles automatisieren“, 2022, <https://www.computerworld.ch/social/business-it/digital-laesst-automatisieren-2731118.html>, pristupljeno: 12. 6. 2022.

Employees must also be included in job descriptions. Of course, we cannot expect them to have the same understanding of smooth business operations as the owner or the manager. An employee is responsible for regular performance of his tasks and rarely has the whole picture. It is up to the first manager to check, encourage, point out the importance of fulfilling described work tasks and give appropriate recognition.

III. Relations with Employees

Regardless of capabilities and opportunities of a manager and/or a founder, it is almost impossible to run the business alone. Therefore, selection of employees in a team will contribute to the joint success.

Engagement of first managers. Insurance brokerage and representation, compared to companies from other sectors, have a completely different development. It depends on the fact that a founder (or founders) initially take on all the work. Consulting, sales, management, public relations, marketing, customer support – all these tasks at the beginning, in most cases, are responsibility of the first manager. In addition, he deals with administration for a considerable part of a working day. Therefore, the answer to the question "When should I hire the first manager?" is "Immediately (or as soon as possible)".

Most business ventures in other sectors start with a plan. The plan establishes processes, personnel, includes various calculations. The owner takes tasks with which he contributes the most to creation of new value. In brokerage and representation, it is common to introduce an internal service only when more and more tasks remain uncompleted. With such an approach, you chase after needs, instead of taking a step forward and using your work ability to bring the greatest benefit.⁷

Successful introduction of employees in business involves several steps. First, it is necessary to determine the contents and priorities of their tasks. All that should be described simply and understandably so that they know what is expected of them.

When a new employee arrives, the following is important:⁸

- once again inform him in detail about the company – strategy, setting goals, building a company, workflows, reaching certain group of customers, other specific details;
- if there is already an employee, introduce them in a relaxed manner – each of them then talks about themselves and their tasks. A new employee also introduces himself, fits in a company, expresses his vision of future;

⁷ K.-H. Puschmann, S. 227.

⁸ Wolfgang Otte, „Im Profil Dietmar Bläsing“, *Versicherungswirtschaft*, März 2018, S. 88.

- if possible, assign him a consultant. A consultant must be interviewed beforehand to ensure his complete readiness and motivation (perhaps the manager will be a consultant for new employees);
- explain to him tasks with regard the entire company – key obligations, goals, their measurement, importance of basic tasks;
- let him study description of important obligations, which were arranged and written down beforehand, and go through each of obligations one more time together with him; finally, give a new employee an opportunity to do the work himself, under the supervision of a consultant;
- schedule an appointment in advance, frequently at the beginning, less later. Intervals between appointments later become longer, so once a week will probably be enough;
- after, say, the first four and then eight weeks, schedule main meetings where, in addition to existing current feedback, further development of employees will be discussed.

At the end of this part, it is important to stress that with small brokers and representatives, everything revolves around customers. For growing and large brokers and representatives, everything revolves around employees. They are a prerequisite for future satisfied customers.

Handing over tasks without becoming dependent on employees is another open issue. If you do everything by yourself in the beginning you will often have difficulty entrusting work to others in future. However, entrusting jobs is inevitable. In addition, each development step leads to handing over tasks. This is the true meaning of an entrepreneur: he creates employment for others instead of employing himself.

In order to avoid dependence on employees, all delegated tasks are recorded. An employee is given a task to write down all changes and new experience he gained while working. Thus, knowledge and skills are available to the entire company, not just the concerned employee.

Ensuring employees' satisfaction is also a factor that is understood. Obviously, it is largely determined by work conditions. Even when they are the best, you should consider whether tasks correspond to strengths and talents of employees. Does he know a deeper meaning of work and not just a simple performance of tasks? Can he perform his tasks independently? Did the manager make sure that an employee received further education? Is an employee regularly provided with an overview of his achievements and what is expected of him in future?

By respecting the points above, a good foundation is set for employees' satisfaction. However, let us keep in mind that there are always external circumstances beyond the control of any individual. Therefore, you should always be careful.

Continuous encouragement. It is important not to misunderstand encouragement. The first manager does not have to encourage his employees continuously. At least not immediately every day with a new action, a new request, a new measure.

It is more important to develop an encouraging framework of a company and features of a community at work. It is desirable to build a basis for hiring and motivating employees so that they will do their best, that their small, initial successes will be appreciated, that they will have favourable prospects to become even more important in a company, that they will be shown full trust and the like.⁹

Employment of a spouse. This is an interesting issue. The starting point is that no one is employed who cannot be fired. Then the following should be taken into account:¹⁰

1. Is she/he even suitable? The starting point is crucial: which tasks does the manager undertake and in which areas does he need support? When answering the question, it is suggested to behave as when hiring any other employee.
2. Will there be two bosses in future? Especially when differences of opinion arise in a continuous mix between business requests and family wishes, it must be clear to all other employees who is in charge.
3. Is it possible to divide clearly family from business? That requires a clear agreement. There is a great danger that possible differences of opinion are quickly transferred to the house. Quickly, and almost unnoticeably, the service can destroy a family.
4. Does the spouse identify with business activities, with the work, with the tasks? Is he/she enthusiastic about the area in which the other party is already working and the awareness of benefits that the policy buyers get? Will the spouse feel good about new jobs or will he/she want to help just a little, without thinking about full contribution?

Many representatives and brokers tend to give the job to the spouse only in order to save money, i.e. to avoid hiring someone from the outside. Therefore, entrepreneurship and professionalism often suffer. In any case, there are contrary examples – there are many excellent family brokerage and representation companies. Therefore, even if one hundred percent makes the right choice of a spouse, it does not always have to be the same in a business sense.

IV. Financial Sustainability

As it was pointed out, customers and right solutions for their needs are priority. However, everything is done in order to achieve profit at the same time, while satisfying interests of all involved parties.

⁹ David Gorr, Michael Stanczyk, „Der Vermittlerjob ist ein sensationeller Beruf“, *Versicherungswirtschaft*, Oktober 2020, S. 24.

¹⁰ Stefanie Hühig, „Desillusioniert, aber nicht weniger kampfbereit“, https://www.versicherungsmagazin.de/rubriken/branche/desillusioniert-aber-nicht-weniger-kampfbereit-3063141.html?utm_medium=email&utm_campaign=2021-12-02&utm_source=vmmnl, pristupljeno: 2. 6. 2022.

The lowest profitable turnover. A broker or a representative who covers only costs of a company, personal needs from the entrepreneur's salary, of course, all this along with tax obligations, in the end realises the so-called positive zero. In other words, after settling all business and private expenses, there are no funds left for business expansion and development.

However, it is worth it since it should mean that after paying all expenses, a substantial profit remains from which a company's assets, i. e. personal assets are increased.¹¹ Profit can be expressed as a certain percentage of turnover, a monthly amount in dinars or in some other way.

It is necessary to carefully plan which expenses must and which can be covered. It is up to a successful insurance broker or representative to think not only how to settle basic expenses, but how his business venture should achieve a higher income. Only then does the entrepreneurial effort pay off.

Expenses. Total amount of business expenses is primarily determined by the following points of view – the scope of insurance package, i. e. insureds; division of work by insurance types; working hours a business owner invests in his company; readiness for investment and growth; general level of costs in the area of business operations. Regarding marketing costs alone, it is considered that they should not exceed 10 percent of the annual turnover.¹²

All costs associated with brokerage and representation can be expressed as a percentage of total revenues. According to experience from highly developed Western European countries, that indicator ranges between 40% and 70%, depending on the income level. For brokers and representatives with annual income up to 50,000 euros, the recommended approximate cost share value is 40%; for those who earn up to 150,000 euros, the share would be 50%, up to 250,000 euros 55%, and beyond that, it gradually increases to 60%. For companies with total annual revenues of, for example, 1,000,000 euros, it is often necessary that expenses make up 65% to 70% of revenues.¹³

It is possible that the stated amounts will seem unreal to someone. Everyone decides to make an expense. Quality of maintaining relations with customers, professionalism, frequency of meetings with customers, internal business flows, benefits and scope of brokers and representatives and much more – everything is reflected in costs.

Connection between fixed costs and fixed revenues. Certain, that is, expected constant business expenses should not be connected to constant commission income,

¹¹ Matthias Beenken, So machen Vermittlerbetriebe Gewinn, <https://www.versicherungsmagazin.de/rubriken/branche/so-machen-vermittlerbetriebe-gewinn-3177660.html>, 18. 5. 2022.

¹² Nebojša Žarković, „Marketing posredovanja i zastupanja u osiguranju“, *Tokovi osiguranja*, 2, 2020, str. 30-31.

¹³ Steffen Ritter, *Ritters 10x10 für Finanzdienstleister und Versicherungsvermittler* (2. Auflage), Wiesbaden, 2012, S. 49.

but to expected development and business plan. To observe only continuous inflows at the same time means to behave with control.

Experience of successful people indicate that many of the strongest insurance brokers and representatives in terms of sales and profitability would never have advanced so much if they had limited themselves in such a way during the expansion of their business. It is exactly the opposite – there are parts of entrepreneurial development where the owner must be more willing to invest. In those situations, those who no longer believe in their own development pattern or do not have it at all mostly have difficulties.

Sometimes opportunities to obtain additional funds, i. e. incentives – from the authorities, international or non-governmental institutions and associations, a new business partner arise. In principle, such an opportunity should not be missed. Understandably, it should be taken with clear intentions and an elaborate plan.

Cost reduction. The eternal question that is immediately answered with a counter-question – why to cut costs? Why not to increase revenue? In a way, it is perfectly clear that it is not possible for every representative and broker to immediately and above all regularly earn an additional few hundred euros (under our conditions) or several thousand or tens of thousands of euros (under foreign conditions). A business strategy is often not suitable. You invest too much time on wrong activities that do not bring progress. You invest too much time on wrong customer relationships. Perhaps, you invest too much time in wrong employees.

One could give a recommendation that, in fact, does not introduce anything new – one should continuously take care of both sides of financial activities. Take care of high inflows and corresponding outflows, while limiting non-core expenses. You should never lose sight of achieved quality of service.¹⁴

Coverage of larger investments. They can be rather different in brokerage or representation. For example, in marketing (one-time or permanently), in employees (probably permanently), in fixed assets such as motor vehicles, office equipment, computer and other technical devices.

The first question in financing is often: "Should I pay for everything at once?" Of course, this is followed by "Can I do it without going into debt?" Anyone who can should not always do so. With regard to cash payment, three points should be taken into account at once:

- in the first place, of course, we must ensure sufficient funds for such an investment;
- then, according to our regulations, the investment increases the profit and, therefore, the tax base, i. e. the tax burden. It is pointless, but every insurance broker and representative in Serbia must keep that in mind;

¹⁴ K.-H. Puschmann, S. 283–284.

- third, it is necessary to maintain continuous solvency, so an entrepreneur must never run out of money.

If we conclude that payment of total amount at once is out of the question, the question arises of the way of financing, such as bank loans, i. e. renting a car or equipment. Obviously, it is not understood that a successful entrepreneur always pays for everything in cash in order to be proud of it.

Remuneration of external employees. Request for pay raises particularly affects growing companies. You are in an awkward position, in a real dilemma since you must take care of customers, and you need an external employee. What to do? You need a different approach. An employee is part of a company. An employee is even an important part of a company which, on top of that, is expanding. An employee makes sure that customers are treated the way the manager wants. Thus, an employee significantly contributes to the ability of a company or enterprise – he/she is, so to speak, their advertisement.

Just as customers are given clearly defined benefits and services, they are also given to employees. This is not primarily about the money they will receive in the form of earnings, but also about various tasks that are not undertaken by them, but by the first manager. This means that from the beginning an employee finds an environment where he/she feels comfortable, a company that is constantly progressing. In this way, a successful manager stands out from the crowd and becomes recognizable as a name that offers external employees more than just a remuneration.

Monitoring various indicators. It is not easy to classify indicators since their selection depends on the scope and type of business. Here are some examples that many insurance brokers and representatives will consider – the number of meetings held per time unit; the share of deals concluded compared to the number of conducted conversations; the number of policies per customer; the share of certain target groups or certain insurance types; the number of customers per sales employee; frequency of meetings with customers that bring the most revenues and provide the best development opportunities; revenues per customer; costs per customer.

Of course, monitoring the above stated and other indicators makes sense only when the target values are established. The initial question is, therefore, how exactly the work should be carried out and what results are aimed for. Only then, you can move on.

V. Broker and Representative as a Manager

Many are convinced that they have all prerequisites to be a good and a successful manager. However, we know very well that this is often not true. Insurance representatives and brokers, as well as other managers, should lead their employees, set goals, and provide material and financial resources in order to fulfil

those goals. What are determinants of successful managers in insurance brokerage and representation?

Good organization despite obligations. Perhaps this is one of the most serious open issues. Brokers and representatives face numerous, small and large tasks. They are all significant in some way and all must be completed. Success is only measured by the final sales and advisory performance.¹⁵

If a manager is dissatisfied about poor organization, the most significant thing has already happened when he/she realised his/her own shortcomings. Now he/she should find a way to eliminate shortcomings. When that begins to influence behaviour, it means that the correction of shortcomings has been finally accepted. Only the one who acquires the missing virtues will pass the entrepreneurial exam in his business activity. The more consistently, the more consciously he accepts and overcomes it, the more fruitful the business venture will be.

Unwanted extension of a working day. Business is growing and the number of customers has grown. Increasing number of customers would like the manager to take care of them, and that is a nice achievement.

However, increasing number of insureds are looking for continuous care, support in the event of a loss, and answers to various questions. All this, gradually, extends working hours and increases manager's responsibilities. To solve numerous open issues, he may hire one or more employees. However, they do not bring only relief, they also need to be guided. That extends working hours. Development also causes an increase in the volume of administration, not to mention legal obligations. This further extends the manager's working hours.¹⁶

What to do? First, record at least once a year, as completely as possible, the tasks of brokers and representatives. Then, consider who is currently in charge of those duties. After that the most important thing – every year to reconsider responsibilities to transfer to others. In the entrepreneurial world in developed countries, it is common to delegate tasks to employees. A year when no task is delegated is a year of intensifying problems.

Every delegated task should be concise with standard procedures. It is necessary for the manager to set goals for employees precisely and mandatory. In addition, it is necessary to consider impartially the competence of employees for delegated tasks. In this way, customers and not brokers and representatives will say "I do not have time."¹⁷

¹⁵ Carola Schroeder, Lust am Machtverlust? Wie Versicherungsentscheider Fehler in Sachen Führung vermeiden, <https://versicherungswirtschaft-heute.de/maerkte-und-vertrieb/2021-05-28/lust-am-machtverlust-wie-versicherungsentscheider-fehler-in-sachen-fuehrung-vermeiden/>, pristupljeno: 28. 5. 2021.

¹⁶ V. Eickenberg, S. 48.

¹⁷ N. Žarković, str. 32.

Avoiding mistakes when delegating tasks. Numerous researches have proven that willingness (I will) and ability (I can) to delegate tasks are decisive for growth. Yet, at the beginning, delegation is not easy. It is necessary to think openly about different points of view in order to trace possible omissions.

It is recommended that one should learn and practice delegation of tasks, since it is a crucial tool for further growth. Just knowing that it is an important pre-requisite for further development of a business venture makes a certain manager stand out on the market. It is up to him to take advantage of that.

Praise and criticism. Since recognition of outstanding work strengthens the performance of employees, while complaints present dissatisfaction, one should consciously apply both. Only in this way will a good manager be able to convey expectations regarding tasks to be completed.

There are recommendations for conduct regarding these issues – a) announce both praise and criticism, whereby the best way would be descriptively expressed as “praise neither too much nor too little”, no matter how vague it may sound; b) in the initial conversation with an employee, you should praise his previous engagement and then state, unequivocally and well-founded, which tasks are still not carried out as planned (with support); c) criticise only from a professional point of view; d) think about whether an employee has the opportunity to give his/her best and whether he/she in general is a person for that job; e) develop skills of employees. Business will thrive when everyone is doing what best suits his/her strengths and talents.¹⁸

To be in charge and not wear yourself out. Several types of conduct can be successful. For example, if we introduce changes we must adhere to them strictly, never trying to change too much at once; involve employees in changes and work with them on the next development step; express upcoming joint prospects at the delight of a team. If necessary, the manager will also inform employees about the economic requirements to get something done, as he will be interested in why everything is not going smoothly with employees and remove the causes.

A good manager in insurance representation and brokerage should be authentic. At the same time, he should continuously bear in mind that his effectiveness as the first man is a sum of different ingredients from past, present and future. Therefore, he is expected to work on himself, to use, like most successful people, opportunities for further training and to be advised by someone else. The above stated is not a sign of weakness, it is a sign of the will to develop – with development of his personality, the company will also develop.

Defence of personal life. A feature of representation or brokerage activities that spread very well is a great goodwill of the owner to work far beyond the regular activities. The more experience you gain, the more business opportunities open up.

¹⁸ V. Eickenberg, S. 221.

The most important thing is that the insureds view you as a reputable and recognized person. It is up to the manager to organize the company, i. e. the enterprise, to manage employees, to manage financial figures, to develop further his/her own professional knowledge. Although he/she occasionally transfers tasks to others (and he delegated many of them before), he is still responsible for too many tasks.

Working hours are increasing every year. Whenever you think that it will not work like that anymore – it goes on. With more effort, income is expected to grow. On the other hand, personal life turns into scheduling meetings with family, friends, acquaintances, which will take place unless some more important business turns up.¹⁹

The day when the representative and/or broker will become worried and dissatisfied is slowly coming. If not him, then his/her family. Exploitation of oneself and one's health is not noticed or is successfully pushed into the subconscious. Balance between personal and business life is lost.

Therefore, you should plan your working and personal time and disclose it. This makes the new redistribution of time binding. One of the issues is availability for business purposes, which should be limited. If you involve personal life more, someone may wonder where entrepreneurial commitment is. It should be born in mind that a prerequisite for sustainable success, both in top sports and in the business world, is the transition from the phase of work and success to the phase of recovery, and vice versa.

VI. Conclusion

Development of representation and brokerage business offers a large number of prospects as well as many challenges. Entrepreneurial attitude and thinking are crucial for success and growth. Without such an attitude and thinking, it is not possible to continuously and internally promote representation and brokerage activities and present all qualities of a successful manager. Although insurance is often considered rigid, the entrepreneur's point of view here is essentially reflected in the knowledge that there is no end to development of internal relations in a business enterprise.

Internal circumstances, as well as external factors, are continuously changing. Existing employees in brokerage or representation will leave and new ones will replace them. Possibilities of modern technology, which are unimaginable today, will become completely common and their influence on internal relations will increase. Changes will affect customers that will also look for different forms of business organization. Partly uncertain overall economic trends will determine the financial position of representatives and brokers. In general, development trends will emerge that simply cannot be planned or thought about today.

Therefore, it is important that insurance brokers and representatives are ready for future. Numerous challenges in their work from the point of view of interior

¹⁹ Cordula Nussbaum, „Die Uhr tickt“, *Versicherungswirtschaft*, Juni 2018, S. 43.

organisation will be overcome only if there is a willingness to work professionally. Every task solved today will be a ticket to a new, higher level of work that comes tomorrow. Adapting to changes will be continuously necessary and therefore you should always be prepared, where the most important thing is to keep your own personality, remain authentic and special.

Literature

- Beenken, M., So machen Vermittlerbetriebe Gewinn, <https://www.versicherungsmagazin.de/rubriken/branche/so-machen-vermittlerbetriebe-gewinn-3177660.html>, pristupljeno: 18. 5. 2022.
- Eickenberg, V., *Marketing für Versicherungsvermittler* (3. Auflage), Karlsruhe, 2013.
- Farny, D., *Versicherungsbetriebslehre* (5., überarbeitete Auflage), Karlsruhe, 2011.
- Gorr, D., „Der Versicherungsverkauf ist ein Prozessgeschäft und wenn man sich die einzelnen Prozesse anschaut, dann ist keiner zu 100 Prozent automatisiert“, *Der Vermittler*, Juni 2021, S. 25-27.
- Gorr, D., Stanczyk, M., „Der Vermittlerjob ist ein sensationeller Beruf“, *Versicherungswirtschaft*, Oktober 2020, S. 24-27.
- Hühlig, S., „Desillusioniert, aber nicht weniger kampfbereit“, https://www.versicherungsmagazin.de/rubriken/branche/desillusioniert-aber-nicht-weniger-kampfbereit-3063141.html?utm_medium=email&utm_campaign=2021-12-02&utm_source=vmmnl, pristupljeno: 2. 6. 2022.
- Nussbaum, C., „Die Uhr tickt“, *Versicherungswirtschaft*, Juni 2018, S. 42-44.
- Otte, W., Im Profil Dietmar Bläsing, *Versicherungswirtschaft*, März 2018, S. 86-88.
- Puschmann, K.-H., *Praxis des Versicherungsmarketings* (2., vollständig überarbeitete und erweiterte Auflage), Karlsruhe, 2003.
- Ritter, S., *Ritters 10x10 für Finanzdienstleister und Versicherungsvermittler* (2. Auflage), Wiesbaden, 2012.
- Schröder, M., „Auch digital lässt sich nicht alles automatisieren“, 2022, <https://www.computerworld.ch/social/business-it/digital-laesst-automatisieren-2731118.html>, accessed: 12. 6. 2022.
- Schroeder, C., Lust am Machtverlust? Wie Versicherungsentscheider Fehler in Sachen Führung vermeiden, <https://versicherungswirtschaft-heute.de/maerkte-und-vertrieb/2021-05-28/lust-am-machtverlust-wie-versicherungsentscheider-fehler-in-sachen-fuehrung-vermeiden/>, accessed: 28. 5. 2021.
- Žarković, N., „Marketing posredovanja i zastupanja u osiguranju“, *Tokovi osiguranja*, 2, 2020, p. 21-36.

Translated by: **Jelena Rajković**