



Lessons Along the Way

Perspectives From Christopher Fazzini

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On January 22, 1984 the Oakland Raiders made history with a lopsided victory over the Washington Redskins, 38–9, in Super Bowl XVIII. But if you ask most people today about the 1984 Super Bowl, it is more likely they will recall the iconic Apple commercial — titled “1984” — that launched their new, game-changing Macintosh computer. Chris Fazzini watched that game from his room at St. Joseph’s University in Philadelphia, never imagining he and Steve Jobs would share a moment in time, let alone a management philosophy.

Today, Chris is President and CEO of a 110-year-old, A+ rated carrier posting \$2.5 billion in annual revenues with \$12.3 billion in assets. But back in January 1984, he was months away from being hired as a sales trainee by Reliance Standard Life (RSL), which then only accounted for \$94 million in annual premiums. More suited to a Frank Capra movie than the real world, Chris’s career at RSL has spanned more than 34 years, unbroken, from the proverbial mailroom to the CEO suite. From his perspective, the lessons learned along the journey far exceed the final destination.

If You Want Something Done Right...

“I guess one of the first lessons I learned as a sales representative was if you wanted something to happen, it’s incumbent on you to make it happen,” Chris recalls. “The model for success was gut it out, know more, and work harder than the next guy.” Promoted quickly from sales representative to sales manager in RSL’s Pittsburgh regional sales office, he quickly learned the difference between self-reliance and leadership.

“There’s a certain amount of what I would call the halo effect,” he says. “The brokers’ perception of the company is largely based on their relationship with the sales rep or sales manager. A good relationship, characterized by the ability to find solutions, resolve issues, and find a way to get to ‘yes,’ is something you build one broker at a time. From the sales manager’s seat, you watch your sales reps take over those relationships and it’s like waiting to see if the baby bird is going to fly or not.” As happens with any effective leader who rises through the ranks, each subsequent step in his career required new insights, new skills, and a new mindset (Figure 1).

Vision and Risk-Taking

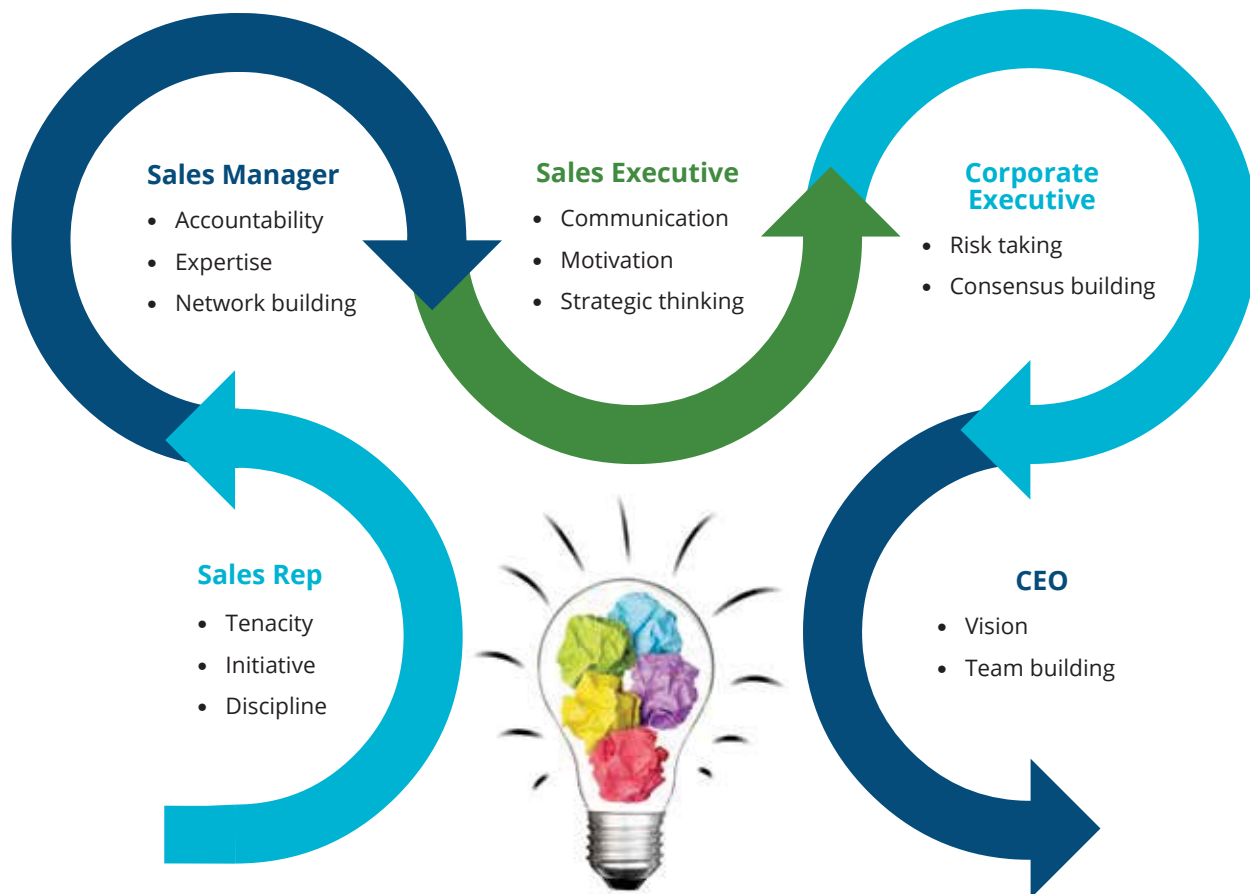
Chris’s vision of leadership branding affects daily decisions at RSL. In a very real way, a company’s brand isn’t something you can buy with 30-second TV commercials. The true brand of any company is created on the ground, in every office, with every interaction. The difference between a strong brand and a weak one is: with a strong brand, the experience is consistent, universal.

“Back in the day, we were not a strong brand. Our value proposition changed from office to office and sometimes even from sales rep to sales rep,” Chris remembers. “As I moved to corporate I learned it was necessary to have a singular vision and communicate it consistently. Sometimes *ad nauseum*. The consequence of having a different voice from market to market is, you are always dependent on the person managing the sales relationship — which is not sustainable — or selling on price, which is not the kind of carrier we ever wanted to be.”

In the field, it was necessary to build strong relationships with brokers as a trusted provider. Once inside

Figure 1

A Career Path: Skills Required



Source: Reliance Standard, 2018.

corporate headquarters — which some of his field colleagues not-so-fondly called the “Puzzle Palace” — it became equally important to build consensus among peers. In many ways this is the hardest brand of leadership, influencing without direct authority.

“At various points throughout my career I’ve asked myself, ‘What if I’d done these things 5 years ago? Ten years ago? Where would I be? Where would the company be?’ But it’s kind of a head game,” Chris admits. “You have to work through where you are. I made decisions along the way that I would make differently given what I know today, but that’s not what’s important. In my opinion you need to be open to information and change, committed to doing the right thing, and forgive yourself when a decision doesn’t go the way you want it to. Then, as a leader, you need to instill that in your people.”

1984

In what would become a popular meme, Steve Jobs famously said, “My model for business is the Beatles. They were four guys who kept each other’s kind of negative tendencies in check. They balanced each other, and the total was greater than the sum of the parts. That’s how I see business: Great things in business are never done by one person. They’re done by a team of people.”

In that regard, the quintessential responsibility of the successful CEO is to build not only an effective team, but also a leadership culture where different layers of management feel empowered to succeed, and encouraged when they fail. When Chris Fazzini took the reins as President in late 2016 the first thing he set out to do was assemble this team, recruiting both from within the ranks and from

outside the company — and the industry. “I was looking for people with vision,” he said. “After years of being part of the management infrastructure, I was more than willing to make the necessary changes if objective information showed there was a better way. And I wanted people on my team who shared the same vision, regardless of whether they grew up here or somewhere else.”

The phrase, “that’s just the way we do it,” became anathema to Chris’s management team and that message filtered throughout the organization. In a short time, the company went from a culture of “business as usual” to “anything is possible” (Figure 2). When he took his senior leadership team offsite for their first strategic planning meeting, Chris had roughly a 50-50 split between time-tested RSL performers and well-credentialed professionals from around the industry and then some, including new executive leadership in Finance, Claims, Information Services, and HR.

Figure 2

Building a Culture of Change — What’s Your Role?



What You Do	What You Get
<ul style="list-style-type: none"> • Have a positive, “can-do” attitude • Focus on what you can control • Be bold • Set clear expectations • Follow up • Hold people accountable • Remember the “golden rule” 	<ul style="list-style-type: none"> • A management team open to change • An empowered team, incremental wins • Innovation • A self-motivated team • Discipline, forward motion • Pride in achievement • Respect that’s earned

Source: Reliance Standard, 2018.

His primary objective was to set forth a contemporary corporate mission and value set that the enterprise could build on for another generation of growth. “Tokio Marine, our parent company, fosters a culture they call *Good Company*. It’s a way of doing business — being successful at business — but it’s also a set of values that distinguishes every Tokio Marine company, and binds us together,” Chris states. The three tenets of *Good Company* are: Look Beyond Profit, Empower Our People, and Deliver On Commitments.

“One of the ways Tokio Marine identifies companies that would be ideal acquisition targets is to apply the *Good Company* test: Does senior management uphold the same core values? During the period following our acquisition, as we learned more about each other, it was gratifying to learn that we valued the same things,” Chris affirms. “Even better, *Good Company* gave us a name and structure to put around the things we already identified as mission critical to our success.”

It has been 12 months since that first offsite, and RSL’s leadership team is hitting on all cylinders. Collaboration is at an all-time high, not just at the executive level, but at all levels. Communication has been a top priority, and RSL has been reaping the benefits in many ways. Employee engagement, as measured versus sister Tokio Marine companies worldwide, is strong; and the leadership team has embraced a robust commitment to enterprise-wide dialogue with employees in an effort to advance operational effectiveness and continuously improve the broker and customer experience. Corporate social responsibility activities are also at an all-time high, with hundreds of employees nationwide participating in fundraising activities on behalf of the American Cancer Society, American Red Cross, St. Jude Children’s Research Hospital, and others.

Mission accomplished? “We’re not throwing any parties for ourselves just yet,” says Chris. “We are doing the right things, for the right reasons. We are investing wisely. We’re listening to our employees and leveraging their hard work and toughness. We are trying to bring *Good Company* alive.

It’s a journey, not a destination...And I know a few things about journeys.” 🌐