

Agency Profiles ▼



Randy Fine, Robert 'Bob' Fine, Matthew Fine

a Fine way to run a firm...

Turning ordinary people into extraordinary producers

by *trisha* Gallagher Boisvert

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It's no wonder Robert Fine & Associates has some of the most successful producers in the financial services industry, as well as one of the highest retention rates at Guardian Life Insurance Company of America. Experienced financial producers are drawn to the culture due to its emphasis on personal achievement.

Marc DiFiore, a senior producer who's been with the organization for 12 years and was appointed by other top producers of Guardian to be the President of their Executive Committee, believed that he was doing pretty well with his former company. He was making decent money and enjoyed his profession but he knew he still had a long way to go to reach his potential.

"I still had a lot to learn," says DiFiore. "Now, a little over a decade later, I'm making eight times what I was making, I'm working almost exclusively with business owners and I have created my own company, thanks to Bob's guidance." Specifically, he goes on to say that Robert "Bob" Fine, Founder, GA and CEO, has taught him how to create solid two-way relationships with accountants, attorneys and other advisors to better help each others' clients. "Bob truly is the best that I have seen at helping experienced producers market themselves more effectively to successful people."

DiFiore is only one of a number of MDRT level producers who have migrated to the Framingham, Mass., based agency to take their careers to the next level. In fact, most of the producers in the firm's sales force have been producing at the MDRT level for multiple years, many achieving the company honors of Court of the Table and Top of the Table.

Jim Javaras joined the firm 25 years ago and has grown to be not only one of the most successful salespeople at the firm but also among the entire Guardian sales force. Javaras made the move when he decided he needed more than just a good education about the industry to have a successful career. "I realized I also needed a winning team. I looked around and Bob Fine had the players that had the big numbers. Working with them all these years has propelled me to higher levels than I could have imagined and I haven't looked back."

Bob Fine's son, Randy, who is President of the family-run business, credits their ability to turn ordinary producers into extraordinary producers to the continuous service and support they give to their sales team. "We believe that people will rise in their success when they surround themselves with other good people. We understand that a lot of good producers are stuck in a rut" said Fine. "That's why we partner with our producers to see what's on the other side of the glass ceiling. We show them how high they can go and then we help them get there."

Mark Smiley, who's been with the firm 16 years, says he's stayed

because Bob and the team have helped him to achieve his full potential. "Bob doesn't let you get away with doing less than your best. For producers that are motivated to reach their full potential and want that kind of push, his type of management style is a very good thing."

The merits of personal achievement definitely drives the focus for the managers, staff and sales people but it's not all about looking out for one's own interests to gain personal success. The firm's focus on outstanding client service and community giving has also been a draw for many producers.

"Giving back to the community is not only personally rewarding, it leads to greater personal achievement for everyone so it's all tied together," says Bob. He should know. As the recipient of numerous awards and accolades, including the honor of throwing out the first pitch at a Red Sox game last August at Fenway Park, and a Celtic's Heroes Among Us award this past December, a huge aspect of the agency culture involves the question, "How can we do more?" And they put their money where their mouth is. Working as a committed team within the Framingham office, and across 10 satellite offices, the firm has raised over a million dollars for the Jimmy Fund by hosting the annual Bill Costello Memorial Golf Tournament, as well as through other events.

Understanding their local marketplace is another element of the firm's successful culture. Director of Sales and Marketing, Matthew Fine, notes that they've traditionally done very well serving markets such as doctors, dentists and professionals with estate planning needs. "We're continuing to enhance our support in these markets for the long term," he said.

CEO & Founder Bob Fine wraps up his firm's culture this way: "There's no magic formula for our success. We've partnered with the right parent company for our products and we truly care about people. That applies to our clients, our producers, our staff and our community. We're in the business of selling dependable life insurance and good disability income solutions but our number one product is really how well we serve others." ♦