

ReSource Pro

**SUMMIT26**

**Capture the Shift**



# Why Workforce Design Matters

1

## Labor Costs are Sticky

People are the biggest cost. Unlike tech spend, staffing is hard to scale down fast—so bad sizing lingers and compounds.

2

## Growth Exposes Inefficiency

What "works" at low volume breaks at scale, creating backlogs and quality issues. Without capacity visibility, leaders add headcount—raising costs permanently.

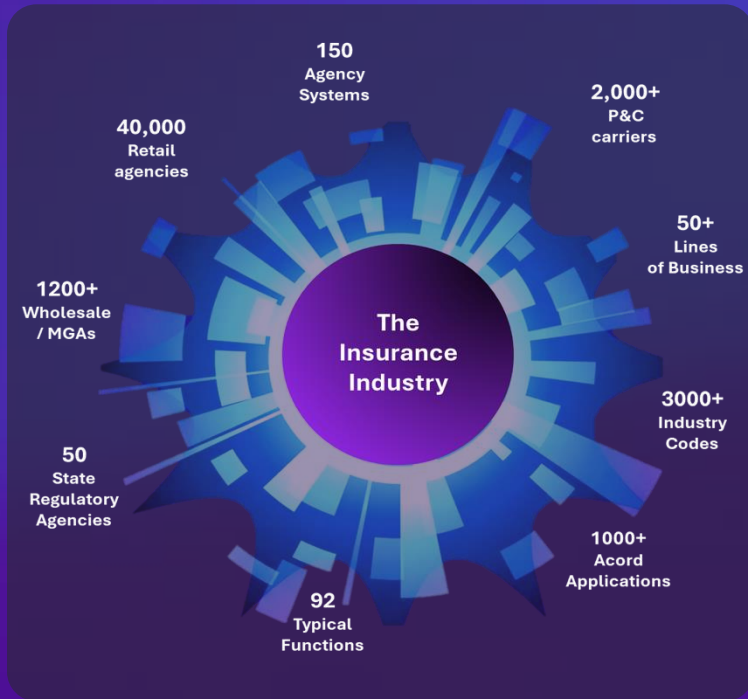
3

## Change is Accelerating

Digitization, integration, outsourcing, and AI shift where humans add value. Capacity clarity enables proactive hiring, training, and build-vs-buy trade-offs.

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# Industry dynamics reshaping workforce demand



## Complexity & fragmentation

Thousands of agencies, carriers, systems, regulations, and workflows coexist—driving inconsistent execution and higher staffing needs while limiting standardization.



## Retirement cliff

A wave of retirements will remove hard-won pattern recognition and institutional knowledge; replacing it requires longer training cycles, better documentation, and clearer definitions of the work.



## AI & automation

AI will reduce routine effort, shift skill requirements, and change where humans add value—creating a new demand curve that must be anticipated, not reacted to.

Master the foundations of AI readiness to effectively address the dynamics...



Clean data, integrate systems, build functional teams and test AI and data insights use cases.



Document SOPs, streamline processes, solve operational pain points.



Collaborate across departments, standardize workflows, unify systems, and centralize functions.



**FOCUS:**

### Effectiveness

- What we do
- How we do it
- How many people does it take?

### Efficiency

- Mature processes
- Mature training
- Mature Systems
- Cross-functionality
- Outsourcing

### Excellence

- Continuous Improvement
- Automation
- AI

**CAPACITY MANAGEMENT:**

Demand Model



Workforce Management



Impact & Expense Management

**Capacity Management IS foundational!**



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**CAPACITY MANAGEMENT:**

Demand Model



Workforce Management



Impact & Expense Management

**Capacity Management IS foundational!**

# Capacity management: Foundational discipline

*Effectiveness, efficiency, excellence—powered by capacity clarity*

1

## **A leadership discipline**

Connects customer promises to the resources required to deliver predictably and profitably. Links integration, optimization, and digitization by clarifying staffing and expense impact.

2

## **An enabler across IOD dimensions**

Effectiveness ensures the right work is done the right way. Efficiency improves processes, training, and systems. Excellence compounds gains through continuous improvement, automation, and AI. expense impact.

3

## **A game changer: from "I think" to "I know"**

Provides objective data that shifts discussions from opinions to facts. With capacity clarity, execution becomes simpler, automation value is measurable, and growth is more sustainable.

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# Complete this survey

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<https://rsp-summit-demo.netlify.app/?mode=survey>

Scan to Participate



<https://rsp-summit-demo.netlify.app/?mode=survey>

22

Responses

### Response Tracking



### Criteria Profile



Overall Score

2.1

Reactive

Maturity Scale



# Recognizing the pain of poor staffing

⚠️ Common symptoms that signal you need a staffing model



## Fewer hires than requested

*Like haggling over a used car*



## Incentives reward inefficiency

*"Slow down = bonus to catch up"*



## Managers feel unheard

*Requests dismissed without data*



## Staff Inflation

*Costs up, productivity down*



## Criticism for backlogs

*Blamed for capacity shortages*



## Parkinson's Law in action

*Work expands to fill available time*



## Executives unconvinced

*"I think" doesn't make the case*



**A good staffing model removes guesswork, reveals the real need, and stops staff inflation before it starts.**

# How Staff Inflation Erodes Your Capacity

A 4-step cycle that silently erodes productivity — and how a staffing model stops it



## Without a model:

Productivity drops 21% while headcount grows. Costs compound. Nobody sees it until it's too late.  
Unintended consequences: turnover, poor quality, wasted resources, raised costs.

## With a staffing model:

Every change — outsourcing, growth, attrition — is quantified in real time. You move from 'I think' to 'I know.' A good staffing model protects against inflation at every step.

# How Staff Inflation Erodes Your Capacity

A 4-step cycle that silently erodes productivity — and how a staffing model stops it



## Without a model:

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Unintended consequences: turnover, poor quality, wasted resources, raised costs.

## With a staffing model:

Every change — outsourcing, growth, attrition — is quantified in real time. You move from 'I think' to 'I know.' A good staffing model protects against inflation at every step.

# It starts with a staffing model

*A translation mechanism that converts work into hours, and hours into people*



## Reduces Ambiguity

Aligns managers, finance & executives on facts instead of opinions

## Enables "What-If"

Growth, system changes, outsourcing, automation—modeled in minutes

## Moves to "I Know"

Clear, data-backed staffing impact with measurable ROI



**Common Language for Staffing: Move from "I THINK" to "I KNOW"**

# Beware: Straight-line model

*Volume x Time = Disaster*

Weekly Volume:  
300 Applications

x

Processing Time:  
13.33 Minutes

=

200 Hours  
Or  
**5 FTEs**



## THE HIDDEN DANGER

- ✗ Simplicity HIDES real demand
- ✗ Drives CHRONIC understaffing
- ✗ Backlogs & poor quality result
- ✗ Treats SYMPTOMS not problems



## COMPLETE MODEL

- ✓ Reveals TRUE demand
- ✓ Accurate staffing calc
- ✓ Prevents degradation
- ✓ Solves ROOT issues

**Complete model separates paid from productive capacity → enables realistic staffing targets**

# Complete Transactional Model

The Foundation for Accurate Staffing Determination

Transactional Staffing Model									
Model for: <b>Summit Inc.</b>									
Staffing Parameters (Resource Availability & Productivity)									
40	Hours	15	Current Approved Positions	Modeled	Need	7.00			
3	PTO per year (in weeks)	15	Number of turnovers in past 12 months	Non-Txn	2.00				
86%	Anticipated productivity level	4	Weeks to hire with open position	T/O	0.00				
10%	Unmeasured % of work	4	Weeks to train with no production	<b>Total</b>	<b>9.00</b>				
94%	Unit Proficiency	50%	Average productivity level first 6 months						
0	Unmeasured positions	0.0	Associates required due to turnover	Excess	6.00				
49% Net Modeled Utilization									
Drivers and RPTs									
12 Months of Data Entered									
Item Number	Transaction Driver	Volume	Weekly Volume	What If Volume	RPTs (mins)	What If RPT	Hours / Week	FTE required	
1	Intake	15,600	300		10.00		50.00	1.75	
2	Assessment				20.00		100.00	3.50	
3	Binding				10.00		50.00	1.75	
<b>Transaction Production Sub-Total</b>								<b>7.00</b>	
Non-Transaction Production									
1	Meeting						Hours per week per EE	2.0	0.49
4	Project						Hours per week	43.00	1.51
<b>22.2% Non-Transaction Production - Sub-Total</b>								<b>2.00</b>	
22.2% (from staffing parameters above) Non-Modeled Unmeasured Positions								0.00	
<b>Non-Transactional Work</b>								<b>Total FTEs with No Turnover</b>	<b>9.00</b>
FTE Required to Cover Turnover								0.00	
<b>Total Required FTE</b>								<b>9.00</b>	

## Total Picture of an Operation

Straight-line calculation = 5 FTEs

Need Allowances

- PTO/UPTO
- Anticipated productivity
- Unmeasured work

Processing Need – 7.00 FTEs fully loaded

Non-transactional work adds 2.00 FTEs

- Meetings
- Projects

**Actual Staff Need = 9 FTEs**

Fully Loaded: 9 FTEs to Produce 5 FTEs of Work!

# Forecasting the Retirement Cliff

Right Staff to Meet Demand



## RETIREMENT SCENARIO

**BASELINE NEED: 9.00 FTEs**

### MODEL INPUTS:

- 4 UW & Support staff retirements
- Turnover Impact: +1.3 FTE (cover transition)
- Processing Time: +5 min/task (lost expertise)
- Staffing Impact: +1.76 (additional need)
- Total Staff Increase: +3.21 FTEs

**MODELED NEED: 12.21 FTEs**

Transactional Staffing Model										
Model for: <b>Summit Inc.</b>										
Staffing Parameters (Resource Availability & Productivity)										
40	Hours per week	15	Current Approved Positions	Modeled	Need	8.76				
3	PTO per year (in weeks)	4	Number of turnovers in past 12 months	Non-Txn	2.12					
86%	Anticipated productivity level	4	Weeks to hire with open position	T/O	1.33					
10%	Unmeasured % of work	4	Weeks to train with no production	<b>Total</b>	<b>12.21</b>					
94%	Unit Proficiency	50%	Average productivity level first 6 months							
0	Unmeasured positions	1.3	Associates required due to turnover	Excess	2.79					
54% Net Modeled Utilization										
Drivers and RPTs 12 Months of Data Entered										
Item Number	Transaction Driver	Volume	Weekly Volume	What If Volume	RPTs (mins)	What If RPT	Hours / Week	FTE required		
1	Intake	15,600	300		10.00		50.00	1.75		
2	Assessment	15,600	300		20.00	25.00	125.00	4.38		
3	Binding	15,600	300		10.00	15.00	75.00	2.63		
<b>Transaction Production Sub-Total</b>								<b>8.76</b>		
<b>Non-Transaction Production</b>										
1	Meeting	Hours per week per EE					2.0	0.61		
4	Project	Hours per week					43.00	1.51		
<b>17.4% Non-Transaction Production - Sub-Total</b>								<b>2.12</b>		
<b>17.4% (from staffing parameters above) Non-Modeled Unmeasured Positions</b>								<b>0.00</b>		
<b>Total FTEs with No Turnover</b>								<b>10.88</b>		
<b>FTE Required to Cover Turnover</b>								<b>1.33</b>		
<b>Total Required FTE</b>								<b>12.21</b>		

Fully Loaded: 12.21 FTEs to cover retirements

# Forecasting AI & Automation

Redeploy Freed Up Capacity for Growth



## AI/AUTOMATION SCENARIO

**BEGINNING NEED: 12.21 FTEs**

### MODEL INPUTS:

- AI automates 75% Intake – (Saves 7.5 mins)
- Staffing Impact: -1.31 FTE (capacity gain)
- AI enhanced UW cuts screening time 50%
- Staffing Impact: -2.19 FTE (capacity gain)
- Total Capacity Gain : +3.75 FTEs

**MODELED NEED: 8.46 FTEs**

Transactional Staffing Model								
Model for: <b>Summit Inc.</b>								
Staffing Parameters (Resource Availability & Productivity)								
<b>40</b>	Hours per week	<b>15</b>	Current Approved Positions	<b>Modeled</b>				
<b>3</b>	PTO per year (in weeks)	<b>4</b>	Number of turnovers in past 12 months	Need	5.25			
<b>86%</b>	Anticipated productivity level	<b>4</b>	Weeks to hire with open position	Non-Txn	1.87			
<b>10%</b>	Unmeasured % of work	<b>4</b>	Weeks to train with no production	T/O	1.33			
<b>94%</b>	Unit Proficiency	<b>4</b>	Weeks to train with no production	<b>Total</b>	<b>8.46</b>			
<b>0</b>	Unmeasured positions	<b>50%</b>	Average productivity level first 6 months					
		<b>1.3</b>	Associates required due to turnover					
49% Net Modeled Utilization				<b>Excess</b>	<b>6.54</b>			
<b>Drivers and RPTs</b>			12 Months of Data Entered					
Item Number	Transaction Driver	Volume	Weekly Volume	What If Volume	RPTs (mins)	What If RPT	Hours / Week	FTE required
1	Intake	15,600	300		16.00	2.50	12.50	0.44
2	Assessment	15,600	300		20.00	12.50	62.50	2.19
3	Binding	15,600	300		10.00	15.00	75.00	2.63
<b>Transaction Production Sub-Total</b>								<b>5.25</b>
<b>Non-Transaction Production</b>								
1	Meeting	<b>Hours per week per EE</b>					2.0	0.37
4	Project	<b>Hours per week</b>					43.00	1.51
<b>22.2% Non-Transaction Production - Sub-Total</b>								<b>1.87</b>
<b>22.2% (from staffing parameters above) Non-Modeled Unmeasured Positions</b>								<b>0.00</b>
<b>Total FTEs with No Turnover</b>								<b>7.13</b>
<b>FTE Required to Cover Turnover</b>								<b>1.33</b>
<b>Total Required FTE</b>								<b>8.46</b>

# Forecasting growth

Model Determines Proactive Scaling Requirements



## GROWTH SCENARIO

**BEGINNING NEED: 8.46 FTEs**

### MODEL INPUTS:

- Doubling Sales: + 300 sales per week
- Staffing Impact: + 5.62 FTE (staff need)

**MODELED NEED: 14.08 FTEs**

### Transactional Staffing Model

Model for: **Summit Inc.**

#### Staffing Parameters (Resource Availability & Productivity)

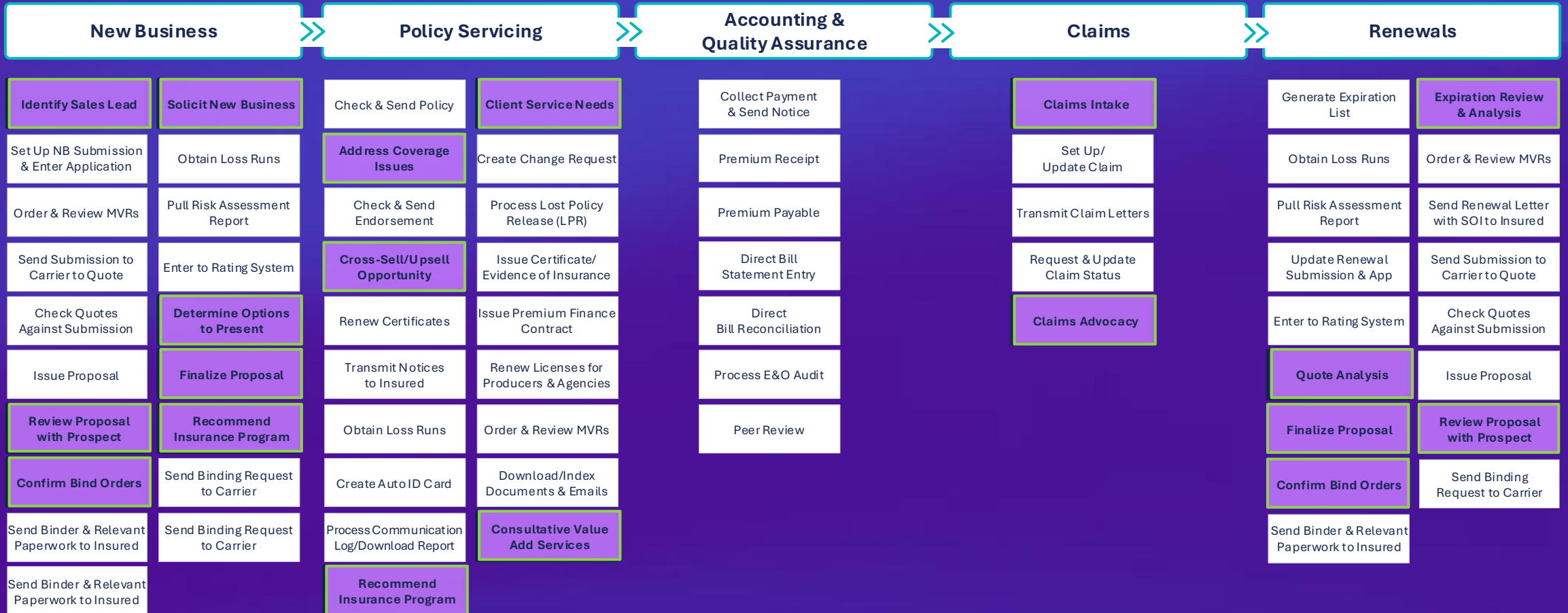
<b>40</b>	Hours per week	<b>15</b>	Current Approved Positions	<b>Modeled</b>	
<b>3</b>	PTO per year (in weeks)	<b>4</b>	Number of turnovers in past 12 months	Need	10.51
<b>86%</b>	Anticipated productivity level	<b>4</b>	Weeks to hire with open position	Non-Txn	2.24
<b>10%</b>	Unmeasured % of work	<b>4</b>	Weeks to train with no production	T/O	1.33
<b>94%</b>	Unit Proficiency	<b>4</b>	Weeks to train with no production	<b>Total</b>	<b>14.08</b>
<b>0</b>	Unmeasured positions	<b>50%</b>	Average productivity level first 6 months		
		<b>1.3</b>	Associates required due to turnover	<b>Excess</b>	<b>0.92</b>

#### Drivers and RPTs

12 Months of Data Entered

Item Number	Transaction Driver	Volume	Weekly Volume	What If volume	RPTs (mins)	What If RPT	Hours / Week	FTE required
1	Intake	15,600	300	600	10.00	2.50	25.00	0.88
2	Assessment	15,600	300	600	20.00	12.50	125.00	4.38
3	Binding	15,600	300	600	10.00	15.00	150.00	5.25
<b>Transaction Production Sub-Total</b>								<b>10.51</b>
<b>Non-Transaction Production</b>								
1	Meeting					Hours per week per EE	2.0	0.74
4	Project					Hours per week	43.00	1.51
<b>15.9% Non-Transaction Production - Sub-Total</b>								<b>2.24</b>
<b>15.9% (from staffing parameters above) Non-Modeled Unmeasured Positions</b>								<b>0.00</b>
<b>Total FTEs with No Turnover</b>								<b>12.75</b>
<b>FTE Required to Cover Turnover</b>								<b>1.33</b>
<b>Total Required FTE</b>								<b>14.08</b>

# Maximize BPO for growth



**Core (19/65) - Mission critical and differentiates your agency to create a sustainable competitive advantage**

Context (46/65) - Everything else you do to meet commitments, regulations, and industry standards. ReSource Pro can handle the context tasks, so the agency staff focusses on the core tasks.

# Manage total execution...

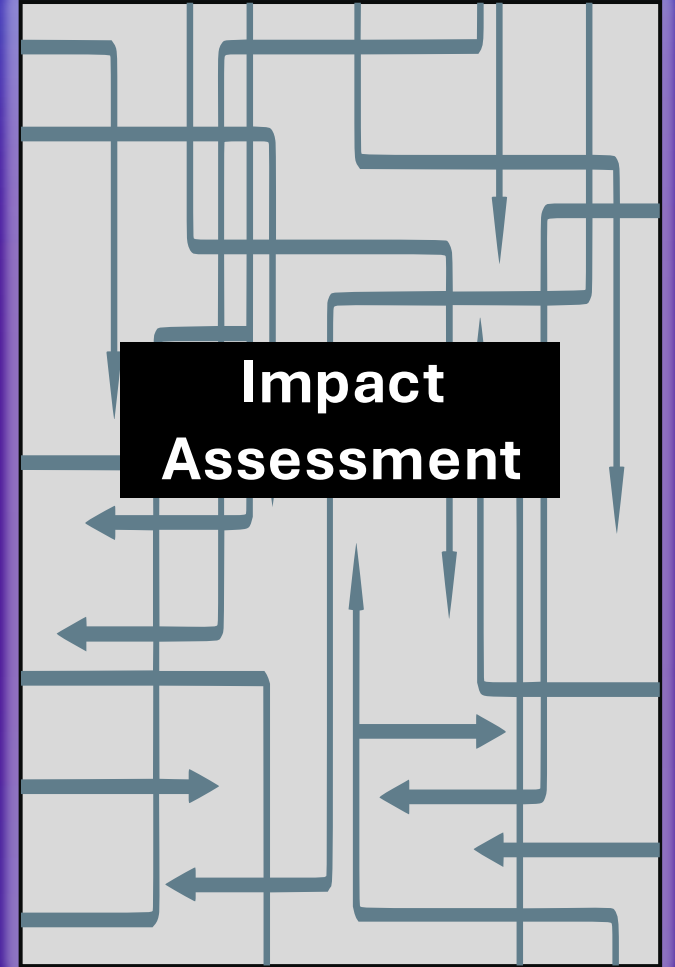
Identify Sales Lead	Client Service Needs	Expiration Review & Analysis
Solicit New Business	Address Coverage Issues	Quote Analysis
Determine Options to Present	Cross-Sell/Upsell Opportunity	Finalize Proposal
Finalize Proposal	Consultative Value Add Services	Review Proposal with Prospect
Review Proposal with Prospect	Recommend Insurance Program	Confirm Bind Orders
Recommend Insurance Program	Claims Intake	
Confirm Bind Orders	Claims Advocacy	



Manage what is not outsourced AND maximize value of what is outsourced



Transactional Staffing Model									
Model for: AE_AM-NE1						ReSourcePro			
Staffing Parameters (Resource Availability & Productivity)									
40	Hours per week	21	Current Approved Positions		Modeled		17.27		
4	PTO per year (in weeks)	2	Number of turnovers in past 12 months		Non-Ten		0.31		
85%	Anticipated productivity level	3	Weeks to hire with open position		T/O		0.58		
10%	Unmeasured % of work	3	Weeks to train with no production		Total		18.16		
92%	Unit Proficiency	50%	Average productivity level first 6 months		Excess		2.84		
	Unmeasured positions	0.6	Associates required due to turnover						
68%	Net Modeled Utilization								
Drivers and RPTs									
Item Number	Transaction Driver	Volume	Weekly Volume	What If Volume	RPTs (mins)	What If RPT	Hours / Week	FTE required	
1	Introduction	225	52		6.00		5.19	0.19	
2	Service / Endorsement Request	400	92		7.25		11.15	0.40	
3	Service / Endorsement Processing	400	92		22.00		33.85	1.22	
4	Annual Review Prep (RSP)	600	138		37.00		85.38	3.08	
5	Schedule Annual Review	400	92		6.00		9.23	0.33	
6	Conduct Annual Review - Phone	150	35		35.00		20.19	0.73	
7	Conduct Annual Review - In Person	100	23		57.00		21.92	0.79	
8	Renewals	1,000	231		32.00		123.08	4.44	
9	Remarket	721	166		29.00		80.42	2.90	
10	New Business	200	46		32.00		24.62	0.89	
11	Set Up ACCT (if Agency Bill)	475	110		12.00		21.92	0.79	
12	Claims	100	23		7.00		2.69	0.10	
13	Policy Checking	400	92		25.00		38.46	1.39	
14		-							
15		-							
		Transaction Production Sub-Total						17.27	
Non-Transaction Production									
1	Meeting						0.50	0.31	
2								0.00	
4								0.00	
5								0.00	
		Non-Transaction Production - Sub-Total						0.31	
		1.7% (from staffing parameters above) Non-Modeled Unmeasured Positions						0.00	
		Total FTEs with No Turnover						17.58	
		FTE Required to Cover Turnover						0.58	
		Total Required FTE						18.16	



ReSource Pro focus

# Manage total execution

Model Reveals TRUE Freed Capacity & Strategic Potential Redeployment

## 1. TASKS TO OUTSOURCE



- Intake
- Clearance
- Risk Data
- Quote
- Proposal Creation
- Submission
- Policy Verification

- 7 Tasks BPO Eligible
- Select Policy Checking
- RSP – 6 FTEs
- Saves \$210,000/yr



## 2. MODEL REVEALS

- Intake 3.6
- Clearance 7.2
- Risk Data 6.5
- Quote 4.0
- Proposal Creation 6.7
- Submission 2.3
- Policy Verification 8.9

- Current Need 8.94 FTEs
- Current Cost \$670,000
- 2.94 FTEs + Opportunity
- \$220,000 + Opportunity
- **\$430,000 Total Save**



## 3. TOTAL OPPORTUNITY



- ✓ Intake 3.6
- ✓ Clearance 7.2
- ✓ Risk Data 6.5
- ✓ Quote 4.0
- ✓ Proposal Creation 6.7
- ✓ Submission 2.3
- ✓ Policy Verification 8.9

- ✓ **Max Opportunity:**
- ✓ 7 Tasks
- ✓ 36 FTEs vs. 22 FTEs @ RSP
- ✓ **\$1,800,000**

**Maximize resource utilization & value**

# From Chaos to Control

*How process discipline & capacity management transforms organizations*

## X BEFORE

- 30% Sales growth YOY
- 300 Home office staff & growing
- 0% Standardized processes
- 2 Separate admin systems
- ↑ Costs rising, backlogs the norm



## ✓ AFTER

- 70% staff reduced, 0 lay-offs
- 100% SLAs hit throughout
- 100% Streamlined processes
- 1 New admin system
- 30% Sales growth maintained

### Integrate

Months 1-6

- Staffing Assessment
- Process Standardization

### Optimize

Months 7-12

- Process Streamline
- Cross-Functionality & BPO

### Digitize

Months 13-24

- New Systems
  - Automation & AI
- On Time*  
*Under Budget*  
*No Customization*

# The capacity management advantage

Foundation → Partnership → Impact

## YOUR FOUNDATION

*With Capacity Model*



Optimized Resource Allocation



Improved SLA Performance



Strategic Decision Making



Agility & Scalability



Cost Efficiency & Profitability

→ **Model enables** →

## PARTNERSHIP MULTIPLIER

*With ReSource Pro*



Operational Innovation



Transparency & Actionable Data



Customized Solutions



BPO & Tech Optimization



Continuous Improvement

**1 + 1 = 3 → Your model + Our partnership = Multiplied advantage**

# Your three takeaways

## **Growth Breaks Without Capacity Clarity**

Labor is your largest, least flexible cost. Reactive staffing compounds risk — a disciplined model replaces guesswork with proof.

## **Move From "I Think" to "I Know"**

A staffing model translates work into time and time into people — giving you a common language that aligns operations, finance, and the C-suite.


## **Capacity Management Is Your Competitive Edge**

It's not a spreadsheet exercise — it's the foundation for integration, optimization, and digitization. Get this right and everything else gets easier.

**“The single biggest lever you have for sustainable growth isn’t your technology stack — it’s how you manage your people.”**

*— Steve Murphy, Partner, RSP Consulting*

Let's connect — I'm happy to share examples, compare notes, or help you stand up a pragmatic model in 3–4 weeks.

 Scan the QR code on the next slide for the full Resource Management Assessment



<https://rsp-post-demo-assessment.netlify.app/?mode=survey>

Scan the QR code for the  
full Resource Management  
Assessment

**Steve Murphy**



**Partner, Consulting**  
Resource Pro

**Amber Brethouwer**



**SVP, Strategic  
Accounts**  
Resource Pro

ReSource Pro

**SUMMIT26**

**Capture the Shift**

ReSource Pro

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Capture the Shift

