

# **THE FUTURE OF WORK**

**Interview with  
CRESCENS GEORGE  
BE WISER**

**Wilson's**  
Solicitors



"SOMETIMES I WONDER," says Crescens George, "if we're really an insurance broker or if we're a college."

The director of (HR) Learning & Organisational Development at insurance broker Be Wiser, has good reason to ponder the point, having been instrumental in developing the UK's first-ever BA (Hons) degree in Insurance, which started in September 2016.

He had long believed that a profession as long-established as insurance deserved its own degree qualification. "This industry is nearly 500 years old; it's shameful that it didn't have a degree like other professions such as law and accountancy," he says.

Be Wiser employs 600 people across five offices. Those on the degree course work four days a week full-time and spend the other at college. The big attraction for students, George says, is that they can gain a degree without having to go away to university and run up big debts. This course itself costs £3,000 a year (compared with the £9,000 for many other degrees) and when students graduate the company refunds their fees when they take up a suitable placement within Be Wiser.

George worked with Chichester University and Peter Symonds sixth form college in Winchester to develop

the course. Be Wiser owns 80% of its intellectual property, which stands the company in good stead for George's ambition for it to establish a college in its own right. It already has a training centre, the Wiser Academy, which was set up to meet the learning needs of the financial services sector. And it falls within the regulatory framework of Ofsted through its apprenticeship scheme.

The BA Hons is expected to slowly replace the existing supported study scheme which Be Wiser support and leads to chartered insurance institute qualifications. Those already on that path have the choice of transferring to the degree course.

The degree option is one of several development options for staff. There's the Be Wiser's Future Skills Programme, a "talent pipeline" programme for the financial services sector, which produces qualified chartered insurance professionals out of school and college leavers. There are separate courses for graduates, school leavers with at least five GCSEs, and school leavers with fewer GCSEs.

"There were people applying who demonstrated good attitude and commitment but did not have very good GCSE grades for various reasons," George explains.

Trainees spend several months in each department of the company, working, for example, in sales, customer services, business retention, compliance, audit, claims validation or back office functions in the first year. In the second year they learn management development skills, which they put into practice by taking turns to lead the team they are in, and in the third year they specialise in their core area of preference.

One of the benefits of this is that salespeople, for example, can get experience of customer services. "Historically we recruited for specific areas but this gives people a broader opportunity to get a feel for every area of the business," explains George. "Now they really understand how every everything works."

For George, taking youngsters straight from school is a far better way of developing talent than having a graduate training scheme. He doesn't believe that graduates necessarily add value, other than skills in critical thinking (which will be taught anyway as part of the new degree course).

Non-graduates can bring some very useful ways of thinking, he says. "For example, when we started bringing our website and search engine optimisation in-house, one of the 17-year-olds

suggested making dummy pages with search terms spelled incorrectly so that people who type their search term wrongly still get directed to Be Wiser. That kind of simple but effective idea is the sort of input school leavers are providing."

George has a particular interest in apprenticeships and has been to dozens of schools and colleges in his role as an apprenticeship ambassador, talking to pupils about opportunities in insurance and how apprenticeships could add value for them. "I estimate I have reached out to more than 2,000 students," he says.

Be Wiser are one of fewer than 100 employers in the UK that has direct grant status from the government, meaning it can draw down public funding to train and develop its staff through apprenticeships. This, says George, gives freedom and ownership in shaping a more bespoke and more relevant training programme. And it has helped Be Wiser position themselves as the insurance advisers with the most apprentices - and the winner of the National Apprenticeships Award Employer of the Year.

All this will help address recruitment and retention, which are always challenges in an area of low unemployment. "I agree with something Sir Richard

Branson said," George maintains. "Train your people well enough that they can leave and look after them even better, so they don't want to."

That said, George is aware that trainees might well go through the free training programmes, which have cost millions of pounds to develop, and then leave, taking their new skills with them to another employer. But, as he points out: "If we can't create a meaningful job for somebody who completes this programme, we would want them to leave."

And anyway, the chances are they would end up working for other companies in the insurance sector, thus promoting Be Wiser to potential partners. "We have lost people to places like Lloyd's and Zurich," he says. "But there's a club mentality in the insurance world. In fifteen years' time they could be at decision-making level in those companies so when we want to create a new insurance scheme, we can knock on an insurer's door, and look who will be sitting there in the office! The long-term return will be based on legacy. There's a bottom line in all these things and we are very keen on that."

Talking about Be Wiser's decision to take so many school leavers, George explains: "Other companies will say to us say 'are

you sure? School leaders are a handful. Yes, they're challenging, but you do need to understand that generation. If you approach them with a critical-parent attitude you can expect a rebellious attitude."

It's the graduates who are more challenging, he adds. "They come with a mindset that they are special but arrive with no practical experience. We had a history graduate who was telling us how to run a training course. So we gave him a brief to design one of his own. He went straight to a creative fancy PowerPoint presentation and missed out the basics. I remember another graduate who really thought he should be my boss simply because he thought I didn't have a degree; actually I have got an MBA but I don't show off about it."

George is proud of what Be Wiser have done in terms of training and development, areas that he believes some big insurer brokers and companies just pay lip service to. He can encapsulate the difference in a single sentence. "I will say to a candidate, you think you have applied for a call centre job but in fact you have applied to be a financial services professional."

He goes on: "If you ask the average business what they do to create staff engagement, they will say Christmas

parties with chocolate fountains. For me, those are non-value-adding activities. What's value adding, if you want people to fulfil their goals and maximise their engagement, is training, autonomy, freedom and empowerment." For example students are about to present marketing ideas for a scheme to develop specialist bicycle insurance.

Every member of staff has nominated mentors from George's thirty-five strong HR team. That's a good way of getting feedback from the staff, he says, as well as supporting employees.

There was a spike in people leaving after about a year with the company, he says, as they felt confident enough to move elsewhere in the industry. To address this issue, Be Wiser have started providing career coaching to find out what people's aspirations are and to prepare them for the next move. That's worked really well, says George. "Staff are given the opportunity to say what roles they would really like to do and then as positions come up we know we have ready-made candidates for them."

George believes it's important to develop not only what he calls current skills but also 'skills in progress' and 'future skills'. "Most call centre staff could not explain how telematics work on driverless cars, for example. If we can prepare

knowledge like this in anticipation of what will be needed, that will be a real value enabler."

Knowledge is not power, he says, referencing the popular saying. "Knowledge is potential power. What I do with it is what matters; we want our people to think, then to be creative, and then to innovative."

For example, he says, on a leadership programme staff were asked what they would change in the business and then they presented their ideas to the chairman. "And you see those trophies?" adds George, pointing out awards that the company has won. "In all those cases it was not the chief executive who presented to the judges, it was sixteen and seventeen-year-olds. That was as good as any presentation skills workshop."



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