

IIAT Employee Orientation Guide

PART SIX

Customer Service Issues and Techniques

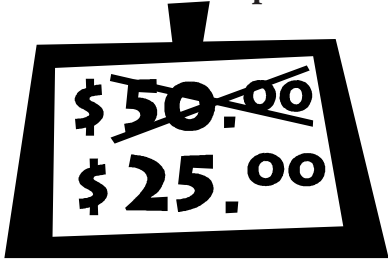
At the very beginning of your journey through this Orientation Guide, Part One: What You'll Be Asked to Contribute included the following paragraph:

Insurance agencies are basically sales organizations, but with a unique feature: service after the sale is critical. Along with the policy, agents promise to be there for their customers when they need them – when they have a question, need to file a claim, need additional coverage, or make a change. Surveys consistently show that customers happy with the service provided by their insurance agent are far more likely to stick with that agent year after year. Your commitment to providing a high level of service both during and after the sale is what will make the agency successful.



Now it is time to talk about how to provide that “high level of service.” Ready? Let’s get started.

It's not all about price.



Would it surprise you to know that a majority of insurance customers rank “quality of service from agent” ahead of, or at least nearly equal to price as a main reason why they buy and from whom?

Exercise: 15 minutes

Are there any stores or service providers among your favorites who clearly do not have the lowest price available in your area? List several, and for each identify one or more reasons why you are willing to bypass a lower price elsewhere to patronize these businesses. In reviewing your list, do you see ideas on how you can offer the kind of customer service that will encourage customers to happily work with you, even when you do not have the lowest price?

Customer service is clearly a major factor in customer decisions. Plus, when practiced correctly, it is a rewarding experience for you as well. In insurance, we have an incredible opportunity to do wonderful things for people. And when we deliver, the level of appreciation often expressed is uplifting.

Why settle for “okay” when you can go for “WOW!”

Customer service can be delivered on three levels:

1. Meeting Basic Expectations: Good service
 - Services and features provided are expected, so often are not explicitly requested
 - If provided, the customer thinks “of course”; if not provided, customer will be dissatisfied
 - Customer reaction: “Okay, gotta go now.”

2. Satisfying Customer Needs: Better service
 - Services and features specifically requested by customer
 - If provided, customer satisfied; if not, customer dissatisfied
 - Customer reaction: “Thanks, that will do it.”

3. Exceeding Expectations: Outstanding service
 - Services and features provided are unexpected; customers often surprised to receive ones not specifically requested or not gotten elsewhere
 - If provided, customers impressed, even delighted; if not, customer unlikely to notice
 - Customer reaction: “WOW!”



You can now see why a mistake made by many is to think customer service is mainly about being nice or friendly. While customers appreciate a smile or at least a minimum of hassle, that is a basic expectation. To be truly effective in both pleasing customers and experiencing the rewards for your agency and career, you must go beyond basics and strive to be truly outstanding. And to be outstanding requires not just meeting and satisfying customer expectations but exceeding them.

One note before we move on from the above list. The last bullet indicates that if you fail to exceed expectations while still meeting or satisfying them, the customer is unlikely to notice. This leads many agency folks to conclude the customer doesn't care, so why go to the trouble of exceeding expectations?

Agency and customer studies suggest two key answers to that question.

- Delight is the key to Product & Service Differentiation

Do you want your customers to say to their friends "Oh, they are okay, but every insurance agency is the same. Whichever is easiest and cheapest is what I always say." Or would you prefer "These folks are the greatest! I would never go anywhere else, and neither should you!"

- Delighted customers are 5x more likely to buy again than those who are just satisfied

Since long-term customers are the key to agency profitability, which is the key to agency stability and providing a great place to work both now and in the future, "delighted" is clearly the way to go!



Who is your Customer?

Who does your agency “touch”? Who touches you? “Touch” is a term used to describe the emotional impact felt or left by people who come into contact with each other. Practicing outstanding customer service means knowing exactly who you touch and how you touch them. The first step in outstanding customer service is deciding exactly WHO the customer is.



Exercise: 10 minutes

In the blanks below, list 5 people or groups of people who you consider a customer:

1.

2.

3.

4.

5.

The first customer service myth you must free yourself from is that customers = clients.

In reality, the opportunity to practice outstanding customer service presents itself in many different forms on a daily basis. You never know where the next prospect or client may be lurking. Do the people who may not be current clients or “hot leads” feel the same level of care as those who are? Have you ever considered any of the following as “customers”?

- Your UPS person. Chances are, if you’re in business, you frequently send or receive packages through some outlet such as UPS. In all likelihood, the UPS person has a regular route, meaning you see the same person almost every time. When he comes in to drop off/pick up packages, does he feel welcome? Is he treated warmly and with respect? Is there a good chance she lives in the same city as your agency and probably has insurance needs of her own?
- A person that comes in looking for directions.
- A person who drops off a coupon for the new restaurant that just opened across the street.
- All of the people who these “visitors” know that may need help with their insurance.

It’s easy to bend over backwards for that big account that requires so much attention or that hot prospect who you just know is going to let you bid this year. But treating everyone who touches your agency with the same level of service and respect can offer results you never expected. A few more thoughts to ponder:

- Do you know the names of your neighbors? Do you call them by name when you see them crossing the street or enter their place of business? Do you know anything about them? Their business, family, etc.
- Do you know the names of regular “visitors”? For example, when the cleaning service people or delivery folks come inside, do you call them by their names or just walk by? Do you know anything about them?



Someone who has a good experience is likely to recommend you when they get the chance. But someone who has a bad experience is much more likely to tell everyone they know to avoid you. This is what we call the cycle of death.

Beware of the cycle of death!

Research indicates that a satisfied customer may tell five other people about his experience. A dissatisfied customer will tell an average of 11 people about his disappointing experience. But the fallout doesn't stop there. The same research found that those eleven people may each tell five other people about the bad service. That's 67 people who might get a bad opinion of your service! And the so-called cycle of death for your agency begins!

You can see why it is a good practice to start treating everyone who touches your agency as customers. Even someone who seems like the unlikeliest prospect could be a customer.

For example, is the Underwriting Manager from one of your carriers who comes into town and visits your agency every quarter a customer?

The answer is yes. The agency has a professional relationship with this person and it is in the best interest of everyone to make him or her feel welcome. There will undoubtedly be times when this person may make a decision on a piece of business or a price based solely on the level of customer service he feels your agency can provide. In like manner, there may be a piece of business with which he is familiar in the area that needs an agent. Wouldn't you like for him to send them to you?

Far too many agencies focus their customer service only on their key "bread and butter" clients. They treat smaller customers and non-customers like a nuisance that is getting in the way of profitable activity. But what if those key clients are truly the most profitable for the agency - is this still a mistake? Consider the following:

- Have you ever had an experience with a business that made you feel like you were inconveniencing them? For example, have you ever been to a restaurant and had a server who was obviously not thrilled that you came in 2 minutes before he was ready to take a break?
- Have you ever stood in line waiting to pay or ask a question, while the service person gabbed away on the phone or chatted with another person whom they obviously felt was more important than you?
- Have you ever been left on hold so long you were sure you had been forgotten?
- Have you ever sat through endless automated phone menus, evidently designed specifically to guarantee you will never get to a real person?

How did it make you feel when you were not treated with the respect you thought you deserved? If you had not become a customer for that business, how likely are you to become one after the way they treated you? If the occasion arises, how likely are you to tell your friends about your bad experience?



Truly outstanding customer service begins with a customer focused attitude. And a great way to develop such an attitude is making a habit of catering to the needs of all individuals who touch your agency with care and respect; making them feel comfortable and appreciated. Steer clear of the cycle of death.

Everyone is in customer

service



The first step is identifying who your customers are and how you personally touch them.

Now let's look at your customer service role as part of the agency.

No matter what your job responsibilities, you are in customer service. Put yourself in the place of a customer first coming into an insurance agency. To outsiders, an insurance agency can be an intimidating place. Think about it: a majority of people walking into or calling the agency are:

- Afraid the insurance they need will not be available.
- Worried that the insurance they need will be too expensive.
- Panicked because the insurance they need must be obtained immediately.
- Concerned about the insurance they already have.



Do not assume that all customers know exactly what or who they are looking for. Customers don't see an agency in departments. They don't see it as an organization of principals, producers, CSR's and a receptionist. They see it as a place they can go to fix a problem. And no one wants to hear "That's not my job" or "The service representative that handles your account is out of town for a week." That's why it is the job of everyone in the agency to make a customer who touches the agency feel comfortable.

This doesn't mean everyone has to answer to every customer's questions or concerns. It simply means that there may be times when customer service takes you when customers expect you to otherwise handle. The way you "outside the norm" activities customer feels "touched" by

when offering outstanding out of your usual element, handle a situation you may not conduct yourself during these ties will determine how that your agency.



What level of service do your customers expect?

While there are numerous books and studies discussing what customers want, perhaps the easiest way to find out what your customers want is to ask them. Here are some methods that have proven useful to other agencies.

- Questionnaires
- Surveys
- Interviews

Yet, for many agencies the single most effective method was for staff to consider each customer contact as an opportunity to learn more of what the customer wants, needs and expects. This can be always asking a question or two about their needs each time you talk with the customer. An even simpler approach is simply taking note of such wants or needs as they arise in conversation. For example, while chatting with a customer at renewal time, you ask how her kids are doing, and the answer is “Oh, we hardly see them anymore since we got those jetskis.” Or another customer, while discussing a billing issue, comments “Why do these bills always have to come up at the worst time of the year?” Keep your customer “radar” running at all times, and you will soon discover countless opportunities arising to be of service.

Exercise: 1 hour

Talk with your mentor about methods your agency uses to learn more about the wants, needs and expectations of your customers. Also ask what technology tools are available for your use to track the comments of customers that will help you to provide them continuously improving service in the future. Meet with the proper person who can teach you the effective use of these tools.

Sometimes you won't need to ask customer how you are doing in meeting or exceeding their expectations. Their attitude and body language may say it all without a word passing between you. Keep your eyes open for clues similar to the following:

- When you come into contact with them, is their demeanor friendly and confident? Or do they always seem frustrated, flustered, or cold?
- Is the tone of their voices usually pleasant or stern?
- Do they remind you how much they appreciate what you do for them?
- Are they approachable? Do they make you feel comfortable or do they make you feel like a nuisance?
- Do they respond to your communications or completely ignore you?
- Do they constantly shop around for a better agent?

How do Customers Touch Your Agency?

There are a few common ways customers touch your agency. From various sources and studies, here are examples of what customers expect in these situations.

Personal visits

As we mentioned earlier, the inside of an insurance agency can be an intimidating site for customers. Remember to treat a customer who has taken the time to visit your agency personally with the utmost hospitality and respect. To assure them they are your priority, follow the following two tips:

- People don't like to wait. If they ask for you and you are out of the office, the receptionist or someone else in the agency should know who the person is that can help a customer in your absence. Make sure someone in the office knows you are gone, when you will be back, and, if necessary, get that information to the customer.
- A person standing in front of you should be given the priority over someone calling on the phone. In cases where the phones cannot be avoided, politely ask the permission of the customer in the office for you to answer the phone. Upon answering, immediately transfer the call to another person or voice mail and return your attention to the person in front of you.



Phone

What does the customer expect to happen when they call your agency? The phone is probably the most common means of communication that agencies have with customers. What do you think customers “see” when they call your agency?

Assignment:

Review the phone tips offered in Part Four of your Orientation Guide. Be certain to practice until each becomes part of your regular approach to dealing with customer calls.

One additional tip: Customers expect you to answer in a warm, understanding, and helpful tone of voice. If instead you sound indifferent, miserable, or stressed, is it wrong for the customer to assume that you resent their call? Can we blame them for being upset by this?

Voice mail

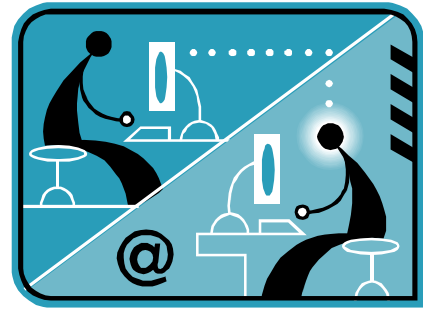


Part Four also offered some good advice about the proper handling of voice mail. Here are a few additional tips:

- People don't mind leaving one voice mail...ONE. Most people do not enjoy a game of phone tag, or worse, never having their call returned.
- Is your voice mail recording welcoming and thankful for the call? If you say you are "sorry you missed the call," do you sound like you mean it or you are reading from a script?
- Does your message give the caller any information on when they can expect to hear from you?
- Does your message give the caller any other contact information, such as a cell phone number or email address?
- Does your message instruct the caller on how to speak to another person in the agency that can help them while you are away?

Email, fax, and written correspondence

Not all customer service expectations are determined by personal visits and phone conversation. Review the many tips in Part Four for working effectively with each of these.



Prepare to answer common customer questions

Regardless of the means of communication, customers will frequently contact agencies with common questions that everyone in the agency should be able to answer. The customer expects a quick and concise answer to these questions and if the person with whom they speak is unable to provide one, they are not likely to call again. Such questions may often include:

- Where are you located? or How do I get to you?
- What type of insurance do you sell?
- What are your hours of operation and can you be reached after hours?
- Can I get a quote?
- Do I have to come in, or can you handle everything over the phone?
- Can I do any of this on your web site?
- Do you really need all that information? No one else has asked for it.

Exercise: 1 hour

Add to these suggested questions any you frequently encounter. Ask others in the agency to review your list and add their own common customer questions. Once you have compiled your list, review it with your mentor to discuss suggested answers to each question. Practice these answers with your mentor or your fellow agency folks until you can comfortably and easily respond to each.

Handling a claim

One of the most sensitive areas of this industry is handling a claim. Customers dislike claims more than you do, and a customer's reaction to a claim may be a direct measurement of how comfortable they are with your service. If you have made that customer feel important to and welcome in your agency, they are far more likely to handle the claims process well, regardless of the specific outcome.



While severities of claims differ, a customer's perception of the claims process is where outstanding customer service is so important. A claim that may not seem serious to you may seem like the end of the world to that customer. Your job is to cater to their needs without demeaning them or making their claim seem less important than others.

The process of handling a claim should be clearly defined by the insurance company who issued the policy. However, the customer may not know (or care) that there is a difference between you and the insurance company. In their mind, you are the one who handles the claim, and they are counting on you walk them through the process.

Outstanding customer service during the claims process is critical. After all, this is the moment for which they bought the insurance to begin with. In contrast, a lack of outstanding customer service during a claim is a sure fire way to lose the customer...or worse.

Exercise:

Pretend you are a customer who was just in a car accident. You did what you thought was the right thing and called your agent. The conversation went like this:

YOU: Yes, I need to report a claim. I've been in an accident.

RECEPTIONIST: Okay sir. What's your agents name, I'll transfer you.

YOU: I think it's Bob Smith.

RECEPTIONIST: Bob is out of the office until Friday. Do you know the name of your Service Representative?

YOU: Who? No. I told you, it's Bob. I need help.

RECEPTIONIST: Please hold.

CSR: This is Billy Jean.

YOU: I need to report a claim. I've been in an accident.

CSR: Sir, which insurance company is your policy with?

YOU: I thought it was with you!

CSR: If you look on your auto ID card we gave you, it will tell you.

YOU: Wait, let me find it. OK, it says ABC Insurance Company.

CSR: Sir, you need to call them directly. The number should be on the card...

And so on, and so on. Is this situation completely unrealistic? Even if the claim were successfully resolved and paid, do you feel like you received outstanding customer service? Do you think you would continue doing business with the agency, or take your business elsewhere and tell others about the experience, inching that agency closer to the cycle of death?

Exercise:

Before going further, write on a separate sheet of paper ideas of how this claim could have been handled using outstanding customer service.

Now review the following conversation and see how it compares to your ideas above.

YOU: Yes, I need to report a claim. I've been in an accident.

RECEPTIONIST: Oh, no! Is everyone okay?

YOU: I think so.

RECEPTIONIST: Thank goodness. I can help. What is your name, sir?

YOU: Simon Galackowitz.

RECEPTIONIST: Okay, Mr. Galackowitz. I have your account in front of me. I see that Bob Smith is your agent. Unfortunately Bob is out of the office but your service representative Billy Jean is here. Hold on, I'll transfer you. I'm glad you're okay.

RECEPTIONIST TO CSR: Billy Jean, Mr. Simon Galackowitz is on the line. He's had an accident. He thinks everyone is okay.

CSR TO RECEPTIONIST: Thank you. I'll take care of it.

CSR: Mr. Galackowitz, are you okay?

YOU: Yes, I'm fine. But I can't say the same for my car, it's pretty bad.

CSR: Okay, Mr. Galackowitz. I've got your account information in front of me and we'll get this taken care of right away.

Notice how the whole demeanor of the second conversation changed right away with the receptionist. She asked you if you were okay and immediately asked for your name to pull up appropriate information. Customers expect you to sympathize with them when something has gone wrong. They do not expect to have to handle the claim all by themselves. In the second conversation, the receptionist and CSR were there to address your concern and outstanding customer service overshadowed the fact that the agent you know personally wasn't there.

In all areas where outstanding customer service is key, the claims handling process may be the most important. This is when the customer feels most vulnerable and expects you to be there for them. The claims process is also where the rewards of outstanding customer service are the greatest. A smooth claim could mean a friend for life.

Outstanding Customer Service Is More Than Just Being Nice.



Outstanding customer service is rewarding emotionally. It appeals to our human sense; the golden rule. Outstanding customer service can turn business relationships into friendships. It makes work feel more important and fun. And as we said earlier, it pays.

Assignment: 1 hour

Prior to reading the following section, go to the IIABA.com web site. In the “search” window on the top of the left side menu, enter “customer service.” Scroll down the search results until you find “Relationships Are Key to Crushing the Competition.” Click on that link and read the article about the seminar Howard Candage presented, particularly the difference between “transaction-based” and “relationship-based” customer service.

We agree with Howard. According to industry studies, the majority of customers want a relationship with you. They appreciate being able to contact you and get answers to questions from the same person that has been answering their questions for years. This relationship is important, and it is the relationship that will determine the key factors in an account's profitability.

Here are four steps to building profitable customer relationships.

STEP 1 – Establish a good relationship from the first contact.

Simply put, people like doing business with people they like, and first impressions are important. A customer who believes from the beginning that you are always working in their best interest will stay with you, even when times get tough. They are more likely to trust you and believe you when you discuss difficult-to-understand factors such as coverage and premium pricing with them.

STEP 2- Focus on the long term.

Good impressions can be fleeting, but good relationships take time. Your goal for every account is a solid long-term relationship with every customer. Too many agency folks think short term. Their primary focus is new business and number of customers, not in building long term relationships. Those folks not only overlook the increased potential for profitability created by renewing business and increasing the number of policies provided for each customer, but also the healthier and more pleasant work environment of dealing with clients rather than one-shot policy buyers.

STEP 3- Relationships come with responsibilities.

Providing outstanding customer service can turn customers into friends. And a good relationship with a customer will help you learn more about that customer's needs, making it less likely for a mistake or oversight to result in an errors and omissions claim.

But don't mistake being friendly with being timid. If you knew a friend was about to do something leading to potential harm or pain, wouldn't you feel the need to warn them? Consider the following situations where an agency person thought being nice was more important than being responsible:

Example #1: You write the insurance for one of your good friends. You know he has fallen on hard times and will not be able to afford his renewal. However, because of your personal relationship, you know he does not want anyone to handle his insurance but you. You sympathize with him and do not think you will be able to break the news to him that the insurance company is going to cancel his coverage.

Example #2: One of your customers is a good friend who owns a business. You know he is understating the values of his business property in order to get cheaper insurance. You also know that the insurance company will penalize him heavily in the result of a claim due to his underinsurance. You decide not to tell him this because he is your friend and you know he cannot afford to pay more.

While establishing and maintaining a relationship with a customer may be good for profitability, it is not an excuse to treat anyone differently or put their account in danger.

STEP 4 – Enjoy the Ride!

Have you ever heard the expression: “The jobs that pay the most are the ones that don’t feel like work?”

Great news! All the keys to building profitable relationships are also the keys to enjoying what you do. And they all originate with outstanding customer service. Establishing and maintaining relationships with customers makes working for and with them more enjoyable. It increases profitability by helping to develop customers into long-term accounts and limiting the chances of making financially detrimental errors. It contributes to the goal of not only writing better business, but keeping better business.



But there’s more. Outstanding customer service enhances your reputation in the community. It keeps your customers from saying things about you that inch you closer to the cycle of death.

Outstanding Customer Service Techniques

We discussed earlier the concept of “touch.” Your job is to make sure every customer feels as though they’ve been touched by you in a positive manner. Each of the following represents an opportunity to “touch” a customer. Just like a game of “tag”, the one with the most positive “touches” wins!



NOTE: Earlier in the Part we encouraged you to learn more about Personalities and Communications to help you improve your ability to offer outstanding customer service. If you have already gained a great deal of knowledge in those subjects, feel free to skip over some of the following tips. If not, these will offer a good place to start while you wait to get into those seminars or courses.

Verbal communication



Customers want you to be friendly and appreciate their situation. They also want you to be knowledgeable. Being knowledgeable does not mean using big, fancy sounding insurance words or terms with them (See “Jargon” in Part Three of your Orientation Guide). It does not mean blaming the government or insurance companies for inflated rates. And it certainly does not mean always having the answer to every question right away.

- Customers expect you to be professional. Being professional means understanding their problem and telling them what can be done to remedy it.
- ALWAYS greet the customer by name (FYI: asking about their family by name is worth major bonus points, particularly with grandparents).
- When you speak to a customer, do so confidently. Remember, there is a difference between speaking with confidence and shouting.
- Make eye contact when speaking. If possible, avoid sitting across the table from them. The table will be like a wall or barrier to comfortable communication.
- Listen to their concerns intently and sincerely. Chances are the customer is much more concerned with you listening to their whole story and evaluating it with them than anything else you may have to say.

Become an artist

Outstanding customer service means being able to say potentially complicated things in a way the customer can understand. Insurance policies are complicated; agents must learn to steer clear of memorizing and quoting policy language. Learn to paint word pictures for customers. For example, the customer doesn't care about a peril called "Accidental Discharge Or Overflow Of Water Or Steam." The customer cares about how an unprotected pipe could freeze, causing it to burst and flood the basement.



You must learn to help customers visualize; this is the only way they will ever understand their insurance and how it applies to them.

Assignment: 30 minutes - 1 hour

Talk to your mentor or principal about the types of claims which their experience has taught them are more common than others. Visualize the claim happening and how it happens. This will help you paint pictures for future customers that will help them legitimately understand the purpose of their insurance. Practice painting such pictures with your friends or family – folks you know don't aren't familiar with insurance technical language - until you feel comfortable with the technique.

Learn to say “I don’t know”



Thinking you know the answer to everything is not just foolish, it’s risky. Customers will often ask questions to which you may not know the answer. It is not bad form for you to tell them you do not know but you will find out and get back to them. The customer will appreciate the truth much more than a “know-it-all” agent who turns out to be wrong.

Learning to say “I don’t know” will help broaden your knowledge. It will encourage you to learn more and become an expert in your field. It will also greatly reduce the potential for a costly errors and omissions claim.

Written communication

Customers can tell a great deal from the way you touch them on paper. Letters, faxes, and emails should be professional and easy to understand. A few tips:

- Practice email etiquette. Too often, email is seen as a quick alternative to other forms of communication and is not taken as seriously. Check spelling and grammar before sending. Make sure you are direct and concise. Avoid typing in all capital letters.
- Often, important information that is emailed is not received for one reason or another. If possible, request a confirmation of receipt be emailed back to you. Most email providers offer this option.
- Use a message from your email stating that you are/will be out of the office if you do a lot of business via email. These messages are automatically sent while you are away so customers don’t wonder why you haven’t responded. Most email providers offer this option.
- Handwritten communications are always appreciated. However, never assume anyone can actually read your handwriting. Hand-written communications are great for birthday cards, etc. However, business communications should always be typed.

Frequency of communications

How often do you touch your customers? Some customers require more frequent service than others (i.e. contractors need certificates, etc.). How about the customers who aren't always needing services or having claims? The better you know your customer, the better you will know how they like to be touched. The important thing is to make the effort; this will make them feel appreciated and let them know you value their business. Plan on touching all of your customers at least once a quarter – the method is up to you. But do it, and do it without being asked. Unsolicited communications will prove invaluable in developing relationships with your customers and growing their accounts. Here are some ideas for those regular touches.



- Don't underestimate the power of a note.

It could be scribbled in handwriting and say nothing more than “Just checking in” and signing your name. A note like this sent to a customer every quarter will go well beyond what they probably experienced before you came along.

Remember birthdays, holidays, anniversaries and other important dates in the customer's life and acknowledge them. Or just send them a “Thank You” note once in a while, thanking them for doing business with you. These are such little steps that can mean so much to the customer.

- Call just to say “what's up?”

At first, customers will panic at the thought of a call from their insurance agent. They will assume something is wrong or that the price is going up. This is because they have been trained to think this way; it's probably how they've been treated by every other agent they've ever had.

Scheduling a quarterly phone call to ask how they are doing will work wonders for your relationship. It will also help you stay on top of changes in the account, such as a new child, home or business concern.

- Do the same with email.

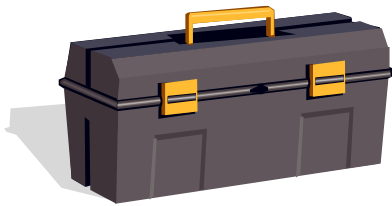
Send an email occasionally just to see how the customer is doing. Don't send it as part of a "blast" or "group" mailing; make it personal.

- "I was in the neighborhood."

A personal visit to the client is a great way to let them know you care. Just stopping by for a moment and asking how everyone is doing is great way to touch the customer. This is also a great way to get to know the other people involved in the account, such as family members and co-workers.

However, if you decide to stop in, make sure it is a good time for them to see you. A customer who is having a lousy day or is insanely busy (such as a restaurant at lunch time) may not react well to your visit.

Use tools to keep on track.



As your book of business grows so to will your dependency on tools to help service your accounts.

Buy a calendar, date book, or planner. Program a PDA or use your computer to remind you. Utilize any tool at your disposal to help make your communication endeavors easier. This is much too important to overlook.

Exercise: 1 hour

Most agency managements systems are loaded with practical tools for agents to manage accounts and help with communications. Learn how to use your management system to offer reminders, schedule follow ups, send emails or letters for you. Sit down with your agency IT person or another who knows your system's capabilities to learn how your management system can assist you in providing outstanding customer service.

Offer general information and feedback



Providing customers with general information about insurance can serve two purposes:

- (1) Educate them about insurance, and
- (2) Let them know you care about educating them about insurance.

This business is complicated. Some customers may feel the less they know, the better. However, many customers will appreciate your efforts in helping them learn more about a product that may protect them in their greatest time of need.

Exercise: 1 hour

Meet with your mentor and discuss the following possibilities for providing information to your customers. Is the agency doing any of the following already? If not, would they be good suggestions to consider? Are there other methods already in place or available for you to make this “touch”?

- Send a newsletter to clients containing simple ways to control insurance costs, information about common coverage, and FAQ’s. Keep it short and light. The longer, more complicated and lifeless the more often it will go straight to the trash. Make it fun!
- Add the same types of information to your agency web site, and be sure customers know how to get there,
- Offer classes or seminars to clients about insurance. Offer these services to their employees or friends. This is a great service that very few agents offer.
- Speak to local associations and community service groups about basic insurance needs. These groups are always looking for speakers and members. This will help to enhance your public image as well as letting your customers know you are passionate about people understanding insurance. Let customers know about any such engagements so they may attend.

Outstanding customer service starts with you!



We've discussed who is a customer and how they expect to be treated. We've discussed why outstanding customer service is important. Finally, we've discussed how to practice outstanding customer service.

We've told you that it will help you turn customer relationships into friendships and make the agency more profitable. We've told you that it will help you retain accounts for longer periods of time.

Outstanding customer service – it all starts with you.

PART SIX

Orientation Checklist

When providing customer service, I now have a better understanding of:



- Why customers choose to do business with one agency over another
- The part played by customer expectations in measuring the adequacy of customer service
- The advantages of exceeding expectations, rather than just meeting them
- How the term “customer” goes far beyond just those who are buying, or have previously bought, a policy
- Avoiding the “cycle of death”
- Many ways in which customers “touch” our agency, and how outstanding customer service needs to address each
- How customer service is more than “just being nice”
- Why the true focus of customer service must be on building relationships
- Various techniques for providing outstanding customer service
- How learning to use our agency management system’s customer service functions can be utilized in meeting customer service goals