

# **IIAT Mentor's Guide**

## **Part Six**

The opening stages of Part Six reiterate your new employee's understanding gained in Part Five of not just the importance but also the obligation of insurance agents to act beyond the capacity of salesmen.

Here we build upon that knowledge by adding that outstanding customer service is the key to long-term thinking; building and maintaining relationships with customers that go well beyond the initial sale.

This section of Part Six also addresses directly one of the most common attitudes expressed in our industry – that it's all about price. Although the student's text does not require reviewing the first exercise with you, you may find it interesting to see their list and ask them why they chose the stores or service providers on their list, what can be learned from them, and how those lessons could be applied to your employee's customer service goals.

### **Why Settle for Okay When You Can Go For Wow!**

This section discusses the WOW! Factor – a term used to describe the highest of the three levels of customer service. The remainder of Part Six will help your employees see the importance of consistently striving to achieve this highest level and the rewards that go with it.

You may wish to review with your employee the information we provide on the three levels of customer service, and how your agency addresses the concept of exceeding customer expectations, not just meeting or satisfying them.

### **Who Is Your Customer?**

A key to a great customer service focus is the attitude that providing such service should not be an occasional event but an ongoing way of viewing the world. A step in acquiring this mindset is to help the new employee understand the expanse of customers, actual and potential, with which they deal with everyday. We also introduce the concept of “touch,” one the employee will become familiar with by the end of Part Six. This section will help to shed the opinion that only the “bread and butter” customers are worth paying attention to.

## **Beware of the Cycle of Death!**

This is the term we use to describe the wildfire-like spreading of negative publicity. Although we emphasize it repeatedly in the material, you will add tremendous value by regularly reinforcing with your employee the potential rewards of providing outstanding customer service, and the very real extensive damage that can be done if they fail to meet customer expectations.

## **Everyone is in Customer Service**

This section of Part Six discusses the “total agency concept” of customer service. This is where the employee will learn that outstanding customer service is a team effort – it cannot succeed if the attitude is “that’s not my job.” Everyone in the agency must be prepared to provide great service to all of the agency’s customers.

- Discuss with your employee their feelings on the “total agency concept” of customer service. Ask them if they feel comfortable servicing someone else’s customer, or if they feel comfortable with someone else servicing theirs.
- You may need to remind the employee that the idea of servicing customers who may be outside your employee’s individual level of expertise does not mean your employee is required to have all of the answers. They may indeed have none of the answers, but they are in a position to cater to the customer’s basic need of someone’s attention – at least until those with the right answers are available.

## **What Level of Service Do Your Customers Expect?**

The next section discusses the level of service expected by customers and some of the methods used by agencies to obtain this information. This forms the basis of the next exercise.

- Your employee will discuss with you methods your agency uses to learn about the expectations of its customers. This may include the utilization of agency technology.
- If they have not already done so, this is a good time to consider providing or enrolling your new employee in Personalities and Communications training.

## **How Do Customers Touch Your Agency?**

Here we introduce the employee to the different ways a customer chooses to communicate with you. In order to provide outstanding customer service, your employee must be ready to cater to all of these types of “touches:” personal visit; phone; voice mail; email, fax and written correspondence. Several of these were previously discussed in Part Four, and now would be a great time to show how the efficiencies of these techniques ( as discussed in Part Four) also lend themselves to providing outstanding customer service.

## **Answering Common Questions**

Every agency should have a list of the most common questions asked by customers, and the agency's preferred answers. We suggest several such questions, and as an exercise ask the employee to build on these by gathering from you and others a more extensive list, along with suggested answers to each question. We also suggest they practice those answers with you or someone you designate until they can comfortably and easily respond to each question. This list, regularly updated, would be an excellent tool to provide the entire agency.

## **Handling a Claim**

The next section in Part Six discusses the importance of great customer service during a claim. Reiterate for the employee that during a claim is when the customer needs them most. It is also when the customer will determine just how outstanding the employee's service really is.

Employee's are often as frustrated by the claims process as the customer. Work with your new employee to seamlessly integrate your agency's preferred methods of handling claims by type and by carrier so they can be of the most service to a hurting customer.

## **Outstanding Customer Service is More Than Just Being Nice**

The next section of Part Six begins with an assignment meant to introduce your employee to the difference between efficiently processing coverage details and creating a real relationship with a customer. We provide four key steps in building such relationships, along with the potential rewards for going above and beyond mere transaction processing.

## **Outstanding Customer Service Techniques**

The remainder of Part Six discusses techniques for providing outstanding customer service. This is where the employee can learn ways to take the information provided in this Part and build it into their daily routine. Consider this section, along with its exercises and assignments, as both a review and "where the rubber meets the road."