

# Training Service Staff to Help Boost Agency Revenue

Refocus CSRs to Roles Where They Fully Engage Customers



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By Kitty Ambers

Thanks to automation advances, insurance agency tasks that took hours can be done in a matter of minutes. Multiple data entry and one-by-one Web site visits have been replaced by management system-based processing, with no redundancy. Telephone inquiries that generated back-and-forth calls are handled on the spot.

Operational efficiencies gained by the use of real-time processing and quoting, electronic document management, download and more have delivered an added benefit: time. Forward-thinking agency principals have refocused processing staff to roles where they more fully engage customers. This shift is helping agencies meet production goals — their own and those set by carrier contracts.

CSRs who take our sales training classes exhibit apprehension and eagerness about taking on a selling role. While the emotions sound mutually exclusive, they're really not. Service professionals worry about the same thing many of us do: change. Still, they recognize the environment in which agencies operate and, by

and large, understand what will drive future success — theirs and the agency's.

## Context

During training seminars, service professionals become quite involved in marketing discussions. They willingly participate in conversations about the differences between marketing and sales. They grasp the value of connecting with customers and prospects, focusing on needs analysis and asset protection — and the role these play in preparing individuals to buy.

Their interest and the questions they ask indicate that they're hungry to learn more — perhaps because they've not gotten such information from agency managers or supervisors. Principals must recognize this interest exists and share strategic information, particularly as it relates to business development.

In training, I frequently relate Aesop's fable about a dog carrying a prized bone or

piece of meat. He comes to a body of water and, looking down, sees what appears to be another dog carrying the same thing. Quickly, he opens his jaws, letting go of his own catch in anticipation of getting the other's. Of course, the dog ends up with nothing.

The story highlights the idea of retention — another topic CSRs grasp quite willingly. They learn that

increasing the number of policies per account can help boost retention. They understand that, because it takes more than two years to recoup acquisition costs for a commercial lines account and four years for personal lines, business must stay on the books to make a profit.

Sharing statistics on the bottom-line effect of improved retention helps set the stage for a role shift. Too often, though, such discussions don't take place.

Sometimes, managers don't believe CSRs are interested. I've found that's not the case. They are. For this reason, principals may want to include service staff in

agency sales meetings.

## Comfort Zone

Focusing on retention is an ideal way to transition from service into sales. Stress the connection between service, customer satisfaction and increased retention and sales. The front line for customer satisfaction is the customer service rep. After all, service is their middle name.

One of the best ways to care for customers is to make sure they're fully protected. Encourage staff to, during a conversation about the weather, for instance, suggest flood insurance. Or while doing a real-time billing inquiry, bring up the customer's interests and say, "I recall one of your hobbies is collecting figurines. Have you considered a personal articles floater to cover them?" This comes naturally to people who, deep down, want to take care of customers.

The same principle applies for business insurance. Baby Boomers are starting to retire and/or implement exit strategies. Social conversations about post-retirement

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family or travel plans can transition, quite naturally, to questions about what happen to the business. Using the term “perpetuation planning” may cause discomfort. But genuine interest in the business could generate, for example, an introduction to the next generation of owners.

A practical way to help service staff discuss sales or account rounding is to focus on agency technology — the client record. Train reps to, when they see a blank, fill it — ask why it’s blank. For instance, why is homeowners or life blank for an auto client? Tie revenue to non-revenue activities. When people perform non-revenue tasks — like being friendly and offering practical advice — retention increases. When staff members notice coverage gaps and, in a conversational way, suggest added protection, sales go up.

### Coaching

Beyond providing a framework and tapping service professionals’ nature, refocusing requires disciplined oversight, follow-up and support. It’s not a matter of simply issuing a mandate and sitting back.

To support the transition, agencies should

develop guidelines — a set of expectations for account-rounding and up-selling. Up-front and ongoing training, including role-playing, is part of the mix, as is frequent monitoring. Scripts are quite valuable, as are reminder cards placed near the employees’ workstations.

One-on-one coaching is as important as group training. Maybe more so, because personalities and preferences differ. Determine each individual’s comfort level and base guidelines and reminders on that. Remember, customer service reps do what comes naturally — they talk to people. Build on that. Help guide the conversations.

If a rep leaves the agency, consider sales aptitude and interest when hiring a replacement. For years, agencies hired people based on typing speed. Today, agencies need people who can manage automation — and let the automation manage processes. They need people comfortable with conversational selling.

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Don’t forget measurement. Agencies moving to a performance-based compensation structure must have tracking tools in place, either within the management system or

elsewhere. Set individual or group goals and objectives — or both. Then follow through. Reward performers, in their paychecks or with special incentives. Agency-wide competitions, incorporating sales and service staff, can help encourage change with less pressure.

In the end, people work best when they enjoy what they’re doing. For service staff, this means taking better care of customers. Capitalize on that. And watch sales increase. ■

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Ambers, CPIA, is executive director of the American Insurance Marketing & Sales (AIMS) Society, which offers beginning and advanced marketing and sales training and tools to property/casualty agency owners, producers and support staff, and insurance company personnel. Membership in the AIMS Society is open to anyone in the industry pursuing sales excellence and professionalism.



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