HOW TO CREATE A BETTER CUSTOMER

HOW TO DELIVER BAD NEWS

THE FORGOTTEN CUSTOMER

FOCUS ON SMALL DETAILS

FOR BIG RESULTS

LEVERAGING TECHNOLOGY
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Editor’s Note

The customer experience is the next competitive battleground.

- Jerry Gregoire, Dell CIO

Everyone has their own idea of what excellent customer service looks like. But what is the true definition? The main purpose of outstanding customer service is doing everything possible to make the customers feel happy. In other words... the customer isn’t necessarily right all the time, but the customer should feel like they are right all the time (even when they aren’t). Good customer service representatives understand their company and the products or services being sold.

But this is only part of providing exceptional customer service. It is important to also develop honest relationships with customers that extend beyond business and to forge connections that treat clients as real people. Listening to customers, asking intelligent, thoughtful questions and reading body language opens communication channels to further relationship-building efforts.

In addition to building relationships with your customers, some additional examples of ways to produce superior customer service include:

- going beyond customers’ expectations to fulfill explicit and implied promises to customers
- showing respect and interacting with customers outside the parameters of business transactions
- developing real relationships with the customers and listening to their concerns and desires
- following up with customers to make sure all of their expectations have been met (or exceeded!)
- meet any customer concerns with immediate responses in order to solve the problem
- constantly working to reduce irritants and annoyances
- deliver on all promises
- constantly strive to improve processes

The winter issue of Today’s Insurance Professionals introduces an abundance of discussions on the importance of customer service, strategies on how best to deliver exceptional customer service, and the intricacies of representing your company as a customer service employee, and much more.

Read this winter edition of Today’s Insurance Professionals and please share your opinions on the topic of customer service on our social media sites LinkedIn, Facebook and Twitter, so that we may continue to enjoy the process of...

...Connecting Members... Building Careers.

Betsey Blimline
Editor, Today’s Insurance Professionals Magazine
President’s Message

Time for Balance

We all recognize and appreciate great customer service. Everyone enjoys sharing stories of experiences when we receive exceptional service or treatment and often recommend those who deliver that special customer service. We know excellent customer service is a feature shared by most thriving businesses, yet the components necessary to deliver excellent customer service may not be as readily identifiable. Whether you are employed by a national insurance organization, a local insurance agency, an insurance carrier, or glass or restoration company, recognizing and delivering high quality customer service is integral to the long term success of that business.

An often overlooked factor in delivering great service to your external clients is building relationships with your internal ‘clients’. Your receptionist, accounting department, supervisors, in fact, all your co-workers are part of the delivery team and building internal cross-departmental respect and cooperation will enhance external service delivery.

Promptly returning phone calls and emails, even if you don’t have an immediate answer, will reassure your customer you are aware and working to resolve their concern. Being honest when you don’t have an answer and letting your customer know you are researching an issue is far more service-oriented than delaying a response. We all know the feeling we have when someone doesn’t return our calls! If you smile when you’re talking on the phone it is somehow – miraculously – detectable by the person on the other end of the phone. Test it!

Personally, I have found education and knowledge has enhanced my ability to provide good service to my clients. Improving product knowledge allows you to share information with your clients with confidence. IAIP members and classes offer answers to that one odd question your client asked as well as educational courses to build your personal and professional life. IAIP can be a significant member of your service delivery team.

So, as you read through this issue of Today’s Insurance Professionals and gain additional tips and insight into great customer service, consider this…

“A customer is the most important visitor on our premises, he is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it. We are not doing him a favor by serving him. He is doing us a favor by giving us an opportunity to do so.”

– Mahatma Gandhi

...Connecting Members... Building Careers.

Debra C. Kuhne
AAI, AIC, AIS, CIIP, DAE, CELS
IAIP President 2015-2016
“Do not go where the path may lead, go instead where there is no path and leave a trail.”

– Ralph Waldo Emerson

West Bend is proud to support the International Association of Insurance Professionals and their goal of providing our industry with a network of insurance professionals who help each other, teach each other, and support each other.
I’m sure if you are a CSR in an insurance agency, you don’t consider yourself a contractor. You may have contractors in your client base, but you aren’t one, right? Wrong! One of the most important aspects of our position is building. This may not be with brick and mortar, but building trust, reputation, and relationships. In a service position, this is the foundation. The “mortar” comes in our attitude, and the cornerstone is formed with education and training.

**Relationships**
Building good rapport with our clients is not an overnight accomplishment. It is developed with ongoing exemplary service and a caring attitude. This can begin with the first contact; whether this is a personal meeting or by phone, calling the customer by their name. We all like to feel acknowledged, and simply remembering someone’s name is a good start. Once they become a client, we can improve our relationship by treating them well and doing a good job for them. Over time, in conversations, try to establish some common interests, such as a favorite sports team, hobby, etc. They may mention family members, vacation spots, etc., giving you information to connect with them and use as a building block. Many clients become friends.

When I was assigned a book of business from a retiree, I received a real estate developer/property management account. That was in 1985 and we still have the account. It has seen several
producers, but since that time, only one CSR. I not only have a good relationship with the main contacts, but with several other people in the organization. By responding quickly to their phone calls, certificates, loan closing needs, claims, etc., they have learned that I know their account and value them as a client.

It gives me pride and ownership in the accounts I service, knowing they appreciate what I do for them, and that they trust me. I make it a point to not “over-promise”, however. If a request may take some time to resolve, I let my client know. Sometimes, emergencies pop up and cannot be ignored. Keeping the client “in the loop” and letting them know the status of requests is common courtesy, not to be overlooked.

In my daily activities, I work closely with vendors and partners of my client, i.e. lenders. Recently, I had a call from a bank Vice President asking us to quote a property for her. By responding to the banker’s urgent need to place that property, we were able to write that account and value them as a client.

Trust Building the trust factor doesn’t come easy. It is one block on top of another. It begins with treating the client as we would like to be treated. Wouldn’t business in general be much less stressful if we dealt with caring individuals who had the knowledge and training to resolve our issues correctly and quickly? The “caring” block is so easy, yet so important. It starts with answering the phone, speaking clearly and distinctly, taking time to listen, not interrupting the caller, and getting the proper information to take care of the situation. Patience truly is a virtue in our position. Often clients just want to get something off their chest; they need a listening ear.

Our clients deserve and pay for our expertise. It’s not just a matter of a license, but gaining knowledge in our business to respond, or know whom to call for the answers. Ongoing education, whether in the form of CSR, CIC, CPCU, or another class, is available to all of us. With needs and coverages ever-changing, we must stay aware of ways to maximize our clients’ premium dollars and make sure they have the best product available. Not all of us have a degree in insurance, so the classes offered through IAIP or the National Alliance, etc. are so helpful. I never go to a CIC class without coming back with notes pertaining to a specific account and something I need to review or improve.

Reputation We have to set ourselves apart from the competition. Good service includes making sure the policies we give our clients match what we proposed to them; this also reduces the chance for an E&O claim. Care should be taken when accounts change carriers to make sure coverages are not lost. In one case, when quoting a new carrier, an enhancement form from one carrier was much broader than another. By reviewing this prior to the proposal, we saved an embarrassing situation from happening, at the very least.

Let’s consider training. We need to have a good handle on our computer information system. It is part of our customer service to make sure it is as accurate as possible at all times. Our fellow employees deserve our good service, as well. If someone is looking for an auto change, for example, and we have not updated our applications, it can be time-consuming and confusing for many. It also leads to mistakes being compounded and hassles for many; not to mention possible E&O claims. I have found it helpful to learn company websites as well, and to be able to rate, print loss runs, issue bonds, etc. Webinars are a good way to learn how to maneuver through the company systems. As CSRs, we need to take it upon ourselves to keep up with changes in the industry.

We can help build our agency book of business by cross-selling; or at least trying to do so. It’s not all up to the producer; we can round out accounts as we handle the files and audit them. Sometimes, just in talking to the client, coverage needs become obvious such as, drive other car coverage or rental reimbursement, etc. A good CSR will catch these gaps in the course of the policy. Having an uncovered loss is no time to find out something is missing.

Our service includes our carrier partners. The good rapport extends to the carriers, as well as to clients. By providing complete, accurate submissions to our underwriters, it not only makes their job easier, it gets better results in return. We should anticipate their needs by sending them experience mod worksheets, loss runs, financials, narratives, etc. These not only contribute to a better working relationship, but often, a better price. Let’s face it, it is a “people business”; we need each other. We want to do business with easy-going people, and our clients feel the same. How we treat each other makes a huge difference.

To Conclude The tools of our trade are not hammers and nails, but a common sense approach to life; practicing the golden rule. As we daily build strong relationships with clients, fellow employees, and carriers, we build a structure of trust. We should focus on training and education as the cornerstones. This will be our contribution to a good agency, and a better built industry.

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Focus on Small Details for BIG RESULTS

Servicing commercial specialty lines insurance can be a big challenge. Different from analyzing standard forms and common exposures such as bodily injury or property damage, a broad understanding of specific risks such as Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, and Professional Liability is required. That’s where customer service comes into place. To make your customer happy, start with a smile and make sure every detail of the risk is considered to write the proper coverage.
Gather the Facts
First of all, make your customer feel important by effectively communicating with them. Listen to their needs and advise them on what exposures they have according to their type of business or profession. As Specialty Lines insurance is known as hard-to-place coverage (unusual, difficult, or high risk), gathering information is crucial to help fulfill your client’s expectations. Requesting information for underwriting is very important. In many cases, the application alone is not enough. Financial statements, number of employees, subsidiaries, and other vital information that may affect premiums and coverage is required as part of the marketing process.

When working with a renewal, make sure to send the policy application at least three months prior to renewal to provide the client with sufficient time to complete and send it back to you. Have in mind that this data collection process may be a little overwhelming for some clients; always make sure to be available for them to clarify doubts during the process. Be organized. Prepare worksheets, inventory of documents, and outlook reminders to follow up accordingly with your clients. Once you have collected the required documentation, it is your responsibility to read, analyze, and search for terms and conditions that best apply to your client’s needs.

Work with the Carriers
Be sure to use your customer service skills with the insurance carriers and underwriters; they also require your special attention and professional skills. After all, you function as a team helping to protect your client from financial losses and defense cost coverage when claims arise. Thus, as part of your service, learn how to negotiate terms. Since most Specialty Lines policies are claims made policies, there are some terms and conditions that should be looked at more carefully. To avoid gaps in coverage and provide a broader scope in the policy’s insuring agreements, review each definition, exclusion, and endorsement. Request the underwriter for specific enhancements such as negotiating that the carrier pays on behalf of the insured. Establish an adequate retroactive or “prior acts” date. Verify if the Extended Reporting Period (ERP) or “tail coverage” provided is automatic or needs to be endorsed to establish the percent of premium that will be paid and the amount of days provided to request such ERP. This will enable the client to report a claim upon cancellation or nonrenewal of the policy, within a determined timeframe.

There is a specific need to read and comprehend terms and conditions offered by each carrier since they differ from one another. You must be able to explain who is an insured under the policy, the definition of a claim, a loss or damage, and to what extent the client is covered. Another important clause to verify is the Claim Reporting Clause, since the amount of days to report a claim established by each carrier varies, and the client must know how long they have to report a claim and who is responsible for reporting it. Sometimes, it is set to be as soon as possible and in other cases it is a determined period. Failing to comply with this requirement may result in coverage being declined by the carrier.

A client may also want to know if the limits of liability proposed are sufficient. As part of your proposal and added value to your presentation, include a benchmark. This tool helps you ensure that you have marketed adequate limits and shows the client that you have done your homework on how they compare to their peers. It is also a good practice to verify the ratings of the carriers you will be doing business with. Use A.M. Best Ratings to show your clients where the suggested carrier stands, helping to provide confidence that they are properly insured.

Focus on Coverage
Another part of your duties towards client satisfaction is to find alternatives in limits and retentions that provide lower premiums, especially in these times where businesses need to stay within a strict budget. You may need to use an excess layer policy to attain the desired limit and lower the total premium. Just make sure that the excess layer policy is a follow form, or you will have to analyze the policy’s form to ensure it does not limit coverage provided under the underlying or primary layer.

Explaining insurance to clients can be challenging, especially when you are covering intangible risks, and emphasizing the potential claims that may arise out of the failing to render professional service. You must also be capable of notifying clients of new regulations and trends in the insurance market. Some states or territories require that the producer instruct their clients of all the products available for their exposures, and those who do not comply with such notifications may be penalized.

This particular matter helps avoid a situation where a client files a complaint or suit for not being adequately covered upon a claim. The client indicates that it was due to not being properly advised by their agent. An errors and omissions claim could be triggered. Having constant written communications with your clients minimize your chances of being found liable for this particular matter.

As part of your customer service, keeping updated on products and services is a requirement. Familiarize yourself with the “hot topics” in the industry to pass on to your clients and ensure communication is always flowing. For example, the unavoidable topic of the year is cyber risk. Even though it is not a new risk, it is rapidly increasing and can affect any type of client, big or small. Suggest this coverage to your client even when they have not requested it. It shows them that you are up to date with issues that concern them and that you want to help protect them from financial loss and the stress that comes with it.

To Conclude
Overall, customer service is composed of small pieces that, when put together, create a huge responsibility. We know that a satisfied customer with whom you can create a long standing relationship is the one that will be loyal to you and add stability to your agency. Investing in customer service increases the chances of making your company stand out from others. As we continually increase the use of technology to facilitate your daily work and customer satisfaction, please keep in mind the importance of the human factor. A smile goes a long way! An effective phone conversation or email message makes a big difference, too.

About the Author
Karen M. Villafañe Rodríguez, CISR, has been working in customer service for 15 years, six of those years in the insurance industry working for Carrión, Lafitte & Casellas, Inc. (now Hub International/ CLC Insurance Services), the second largest insurance brokerage firm in Puerto Rico. She was promoted to Customer Service Representative and Assistant to the Financial Lines Department’s Senior Vice-president three years ago. This article was reprinted with permission from irmka.scic.com. This web site is published by The National Alliance for Insurance Education & Research.

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How to Deliver BAD NEWS

Before any payment can be made, there must be evidence of negligence or liability on the part of the district or its employees. Based upon my investigation (insert facts of claim here), I could find no evidence of negligence and must, therefore, respectfully deny your claim for damages.

As a claims manager for public schools, the above statement—or variations of it—is my standard denial. I always debate whether to include “please feel free to call me if you have any questions”, hoping to avoid messy arguments over the phone. But I usually do because it’s part of my job. And those who teach courses in Effective Business Writing would frown over my use of the word “respectfully”, because it can sound insincere to a recipient whose claim has just been denied. Leave out unnecessary adverbs, they tell us. I still like to use it because I believe it softens the tone. The downside to this example of a claim denial is that it may encourage the claimant to try to FIND liability, and/or immediately consult a personal injury attorney. But I’ve also found it to be amazingly effective. Often there is a perception that the schools carry premises med pay, which they do not. When a no-fault accident or incident occurs, it’s difficult to argue with such a denial.

It’s important to give claimants or clients a reason for the denial. All of us can think of instances where we’ve received a letter denying our request for something (usually a form letter), with no reason given. Even if the denial is justified, we are left feeling disappointed and annoyed if no reason is given. Even worse is to receive one of those form letters where little boxes are checked as to the reason for denial, or if further action is required, and they’ve checked the wrong box! Insurance companies are notorious for sending form letters. Care should always be given to check for accuracy, and to add a personal note or comment if at all possible. That way the recipient knows that an actual person sent the letter, and cared enough to review the content.

When communicating with an insured or claimant in writing, take a moment to go over your wording to make sure you’ll be understood. Do you use acronyms, abbreviations or insurance terminology? Do your company’s or agency’s sample letters contain these? Don’t assume the recipient will necessarily understand, and take time to spell out acronyms and abbreviations. I try to imagine how an insured would react to receiving a typical Reservations of Rights letter, especially if they don’t have a legal background. Tone is also very important. We all remember the reaction of the mother whose child is dying from leukemia in John Grisham’s The Rainmaker. She receives one nasty denial letter after another from the insurance adjuster as her situation grows increasingly desperate. The rudeness in the letters serves as fodder for her bad faith lawsuit against the company.

Many jurisdictions operate under Fair Claims Practices Settlement Regulations. These regulations are very specific as to what must be done when a claim is submitted. Timelines are imposed, and claimants must be given information about where to go with complaints or to appeal a decision. If these practices are followed, even if a claims examiner’s decision is difficult for a claimant to accept, there is some relief knowing that a procedure exists.

Likewise, when agents and brokers must inform clients about a policy cancellation, if an alternative is offered it helps to soften the blow. Coverage denials are always difficult to deliver, especially when an insured expects something to be covered. Quoting from the policy language and, if necessary, explaining the jargon often helps. The same goes for substantial rate increases. Justification should include specific and concrete reasons. Often global climate and weather conditions—a bad hurricane season, for instance, result in rate increases for all property coverage. This is often difficult to explain to an insured that hasn’t had any claims.

Evaluate the best way to deliver the news. Would a phone call be more appropriate than an email or a letter? If you anticipate a lot of questions, or if you have advice or alternatives to share, pick up the phone. If you have unpleasant news to deliver, the temptation is often to procrastinate and put it off for as long as possible. I try to call early in the day so I can cross it off my list and breathe a sigh of relief when it’s over.

No one likes surprises

If I think there is a good chance that, once my investigation is concluded, I will be denying liability for a claim, I try to let the claimant know up front that this may occur. The image that always pops into my head is that I don’t like to lead the claimant happily down the garden path, only to slam the gate shut in their face. Although it’s necessary to request copies of photos, estimates, medical bills, etc., to document a loss, once they start making the effort, they fully expect their claim to be accepted. Bad news should never come as a surprise. If an insured or claimant is surprised by bad news, it could be because industry employees are not fulfilling their responsibilities.

Remember the Golden Rule

If you treat everyone everyone with respect and dignity, the way you would want to be treated, the task of delivering bad news will become easier; though it will never be easy. We’ve all heard of employees who have been fired by email, or who find out they’ve lost their jobs in any number of horrific ways. Maybe this has happened to you. Perhaps you’re the one who has to deliver the news to employees about a layoff or downsizing. Acting with respect and dignity toward others not only makes moral sense, it makes business sense.

About the Author

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by: Robin Fawkes, CCLA, CIIP, DAE
What Does it Mean to be a Customer Service Representative?

by: Jamie E. Fuller

Customer service is the key to having a successful business no matter what the nature of the business. A smile and a warm greeting go a long way in just about every situation when meeting with the public. In most offices, be it an insurance agency, doctor’s office, or law office – there is someone who greets the public when they enter the office. That greeting usually sets the tone for the entire encounter.

For someone like myself, coming from a background as support staff in a law office for many years, to now being a CSR in a thriving independent insurance agency, the change in roles took some adjustment. But whether in an insurance agency or a law firm, basically there is not a whole lot of difference in how customers should be treated in order to retain their business and earn new business through their referrals. The Golden Rule: “Do unto others as you would have them do unto you” is always the best rule of thumb when interacting with anyone. As CSRs, we all know in certain circumstances this may be difficult to accomplish. No matter what the temperament of the customer in your office, or on the phone, when they see or hear you treating them like you would like to be treated, they likely will calm down and be receptive to your patient and helpful guidance.

One thing I have carried over from my experience as a “front line” person in a law office to now being a CSR in an insurance agency, is to listen to my customers as they detail the coverage they have and the coverage they are seeking. My listening to them accomplishes two things: (1) I am able to understand what coverage they have now and what, if any, coverage changes I should recommend to better meet their needs; and (2) it shows them that I value their ideas and value them as a person. When I take the time to explain to my customers the insurance they have and the type and amount of coverage that they need to best cover them and their assets, I feel that I am providing the best possible customer service to them. When I demonstrate that I value their ideas, it boosts their confidence in me and our agency, which makes them comfortable opening up to give me the details that I need.

Many of the people who come into my office for insurance quotes do not realize they are under-insured either on their auto insurance coverage or their homeowners’ coverage. Once they have shared their current coverage amounts, I can then assess their situation and advise them of any deficits in order to make sure they are at least adequately covered – if not more than adequately covered. Often, when I explain the advantages of various coverage options, such as purchasing a million dollar liability policy that will protect them even more than the liability in their home or auto insurance policy, they look at me with relief that the coverage is available for a reasonable cost, and disbelief that no other agent has ever bothered to explain this available coverage to them.

Just as it is important that I, as a CSR, apply the Golden Rule in face-to-face greetings in the office, it is also important to apply this same philosophy to how I answer the phone when a customer calls. I find myself taking a couple of seconds to clear my mind before I answer the phone so that I will be able to answer with a courteous and positive sounding greeting. Phone contact is often the first contact and, therefore, may be the most important.

The role of Customer Service Representative is one that I don’t take lightly.

For someone who enjoys meeting the public it is a wonderful job!

About the Author
Jamie E. Fuller is a member of Insurance Professionals of Kingsport Tennessee in Region III.
Steps to Customer Satisfaction

AREAS OF IMPROVEMENT

1. The first person seen sets the environment of the office. Be friendly, greet your customers with a smile. When dealing in a face-to-face situation, always consider the mood of your customer. If you are handling a customer service request by phone – smile, it comes across in the tone of your voice.

2. Always show your gratitude towards your customer by saying thank you. It will bring your customer back because they will remember how well they were treated.

3. It is important that your staff is trained and understands the appropriate way to talk and interact with your customers. Provide the training tools that your employees need to perform good customer service.

4. Customers can be very emotional, especially if there has been a loss, so it’s important to make sure you and others handling your customer service are always courteous and respectful. Never let your own emotions overtake your desire to see your customer walk away happy.

5. Listening is one of the easiest and most important tools you can use to deliver excellent customer service. Listening means hearing what your customers are verbalizing, as well as what they are communicating non-verbally. Watch for signs that your customer is not pleased with their interaction with your service team.

6. The fastest way to lose a customer is by not responding to a customer who needs help to resolve an issue, or find out more about what you’re selling. It’s important to respond quickly to all questions, even if it is only to say you are looking into the issue and will be back in touch. Some response is always better than none, so the customer doesn’t feel ignored.

7. You may be surprised what you learn about your customers and their needs when you ask them for feedback on your business, products, and services. This can be completed by the use of surveys, feedback forms and questionnaires.

8. Once you receive feedback you need to do something with the feedback. It does no good to ask for feedback and then not review it for possible changes in your customer service process. Regularly review feedback, identify areas for improvement, and make specific changes in your business to improve those areas in order to provide better customer service.

Now that we have addressed some of the ways to improve your customer service, let’s look at some of the challenges that your customer service staff see every day.

CHALLENGES

1. Some challenges are within the control of your customer service staff; poor communication skills, poor time management, attitude, laziness, lack of adequate training, inability to handle stress, and inadequate staffing.

2. Management must assess the effectiveness of their service and identify those areas that need improvement. When the assessment is completed you must be willing to make these changes and continue to monitor for effectiveness.

3. Your perception of a situation could be different than your customers’. Make sure you understand how your customer perceives the situation and deal with it accordingly. You might see the glass half full but your customer sees it half empty.

4. The process of understanding your customer’s expectations is very important for a successful transaction. Remember, a “win-win” situation makes everyone happy. Recognize the level of expectations for your customer. Primary expectations are the customers’ basic requirements of the interaction. Secondary expectations are based on our previous experiences. Expectations change constantly. This change is a challenge for you to consistently be what the customer wants you to be.

5. Remember, your customers’ experience can influence how others think about you and your business. A happy customer will refer others to you. It is extremely important to do whatever you can to keep your customers happy. It is critical for your credibility to have a good reputation. Credibility encourages trust between you and your customers. Your personal credibility can be what determines your success.

To cultivate credibility you must have several characteristics:

- Be consistent in how you handle similar situations.
- Keep your word. Follow through with commitments.
- Develop your expertise. Know your products.
- Be a teammate.
- Be dedicated to your customers.
- Treat all with respect.

Apologize if you are wrong. Honesty is always the best policy.

REMEMBER, CREDIBILITY IS MUCH HARDER TO REGAIN THAN IT IS TO KEEP

About the Author

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Leadership and Confrontation in Customer Service

by: Liz Thompson BS, CDMS, CRC
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Leadership and Confrontation
in Customer Service

Leadership is the intangible quality to influence. It is all about having a vision, setting a direction, and communicating that vision to the team. Leadership involves social influence: in the way people behave and conduct themselves, and how they interpret the behavior of others. Leadership is the energy one brings that surrounds the vision. Leadership is a required component of successful customer service.

Leadership can be as simple as goalsetting for the team. Communicate the results you are looking for. Leadership is not done by pointing and telling people where to go, it is by going to that place and being able to sell your vision. The future depends on choices made today. Be a game changer. We can only control ourselves, and not others. We must be clear about what we expect.

It is said that there are five laws of success, and these laws can also be applied to our customer service efforts.

1. The Law of Value states that your worth is determined more by how much you give in value than how much you take in payment.

2. The Law of Compensation tells us that income is determined by the number of people served and how well we serve them.

3. The Law of Influence means that one’s influence is determined by how abundantly they place the interest of other people first.

4. The Law of Authenticity offers that the most valuable gift we have to offer is ourselves. No one asks us to be something we are not; just the best version of who we are.

5. The Law of Receptivity stipulates that the key to effective giving is to stay open to receiving.

Confrontation, or dealing with someone who is unhappy, (as happens commonly when dealing with customer service conflict) is never easy. Three key terms to keep in mind are: motivation, respect and engagement. It is essential to remember that no one cooperates with anyone who seems to be against them. If people do not feel a connection with the person they are in confrontation with, they often become fearful. People usually try to avoid confrontation. The reasons include fear, lack of experience, need for more time or information, a lack of understanding of the information, and avoiding responsibility.

When confrontation is necessary in resolving a customer service dispute or conflict, it is a good idea to have a game plan. Use concrete examples. Label the behavior, and give a recent example of the behavior. Discuss how you may have contributed to the problem, and develop a plan of action going forward. When confrontation occurs, the natural response is to defend oneself. Methods include denial or lying, minimizing the problem or offering justification for the behavior.

Positive action words are important. These may include: built, achieved, trained, taught, wrote, negotiated, motivated, unified, maintained, traded and strengthened. Some words that may have a negative connotation and should be avoided include: coordinated, liaison, administered, helped, audit, standards and compliance.

Dealing with conflict and confrontation in customer service may require us to change our approach. Not every issue needs to be confrontational. Preparation is always key. The customer service issue must be understood, as well as the decision-making strategy. We must be able to control ourselves…the emotions we show, our facial expressions and body language, and the words we use. If possible, we should know the result we want prior to entering the confrontation. Each of us has our own decision-making biases and these must be recognized. It is often helpful to involve colleagues who have a different viewpoint than ours. The world is constantly changing, and new problem-solving methods must be developed to address today’s customer service issues. Win-win is usually the most desirable outcome. If other individuals are involved in the decision, involve them in the information-gathering process.

There may be more than one problem and more than one solution in a customer service conflict. The best solutions may lead to other problems. People are more likely to agree with decisions if they understand the reasoning behind them.

In all cases, it is essential to ask a lot of questions, learn from prior decisions – both good and bad, and ask for feedback.
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10 Simple Reminders: Take your IAIP Membership, Your Customer Service Skills and Your Life from Ordinary to Extraordinary

Sometimes we just need a gentle reminder to stimulate that “ah-ha moment”:

1. Always look for ways to add value.
   • Ask yourself: “what one small thing could I change that would make – whatever the situation – better?”
   • Is there a way for this to be done more efficiently or effectively?

2. Don’t just accept – Ask questions.
   • If you hear “That’s just how we’ve always done it…” or “I don’t know that’s just how I was told to do it…” don’t just settle. Ask why.
   • There could just be a better way; do your research, gather your facts and information and make your presentation.

3. Ask yourself - “Am I who I want to be?”
   • If the answer is no – what can you do to create the best you? Take a class, increase physical activity, make healthier choices, the list goes on and on. Make yourself a “Dream Board” full of the changes you’d like to see, inspirational messages, goals you’d like to reach. Look at it every day and slowly you will begin to see those dreams become reality.
   • If your answer is already yes – Great! Continue to work on improving one small thing for “you”. There is always a way; and there is always at least one thing we can pick to make us better. So go, find, and master it.

4. Always improve.
   • Work to make what is good – great. Be open-minded to other ways of doing things. Listen to bright, innovative ideas that may come from your seasoned and new/young professionals. Usually there can be more than one solution to a problem or situation. Gather several options, analyze each fully and then fly my dear fly.

5. Prioritize
   • While it may be tempting to do many “little or easy” things first, you really need to figure out what is the most important item at hand and tackle it first. By doing so you have a fresher mind and more energy to take it on.
   • You already know you can knock out the lesser items without any problem so stop staring at the pink elephant in the room and start devouring it one bite at a time. You will feel much better when the task is complete.

6. SMILE
   • Yes, that’s right, SMILE! You really can hear that megawatt smile you have, even when you can’t see it.
   • It’s contagious and improves your face value.
   • Treat every client (internal and external) with grace and respect. Treat them to a genuine heartfelt smile, treat them with warmth. Treat them like a priceless treasure.

7. Love what you do.
   • If you love what you do, you will never have to work a day in your life. If you start and end your day with gratitude and appreciation and a love for what you do, the remainder of the day will be amazingly rewarding.
   • Life is too short to be, or stay, where you are not absolutely in love, happy and fulfilled.

8. Be Flexible.
   • The only thing constant is change, so you need to be flexible. Be willing to look at current obstacles as opportunities, and utilize those opportunities to grow.

9. Educate U
   • Never stop learning. Utilize the resources IAIP provides. There are countless courses offered that can make you better, more knowledgeable and more professional.
   • With our industry’s ever changing nature and new exposures presenting themselves almost daily (i.e. drones, driverless cars, UBER just to name a few), it is essential you keep learning, growing, molding “you” into the bold, confident, extraordinary insurance professional that is within you.

10. Innovate
   • Be, do, or try, something new. While the usual may feel safe and comfortable (and a little boring), you must continually stretch yourself, broaden your horizons and reach beyond what you now know. Step up and volunteer your services on the local, council, region or national level. You gain so much experience, so many new friends and your confidence and professionalism grows like a mighty oak springing forth from a tiny acorn.
   • Life, be it at work or home, is a journey not a destination. Free your creative thinking. Open your mind, and others, to the infinite possibilities waiting just around the corner. Do everything in your power to accept new challenges, dream big, believe and have faith in yourself; and enjoy the ride.

By remembering each of these 10 simple reminders you take your life and your customer service skills to a whole new level. Don’t believe me? Give it a try. You won’t be disappointed and neither will those around you. I can almost guarantee you will be glad you did and you will feel more alive than you ever have before. I know I do.
The Forgotten Customer

A lot has been said and written about customer service. Most of it has been around serving your clients and potential clients. As it should be. They are our source of income, our bread and butter. Tips abound on how we might attract and keep our clients happy, and those tips should be heeded.

But what about the “forgotten” customer?

One of those forgotten customers could be sitting next to you.

Whether forgotten or taken for granted, the risk is the same. Many businesses suffer from the lack of acknowledging that ‘taken for granted’ customer right under their noses. These are the people who are cogs in our customer service wheel. The folks who help you and the business serve your customers. They are the workers who build the framework for your organization’s success. They keep things going. They sit next to you.

Yes, these are your internal customers.

So who is an internal customer? A simple definition of an internal customer is anyone within an organization who at any time is dependent on anyone else within the organization. They are the workers or the departments that you touch who ultimately help deliver your product or service to your clients.

When we think of traditional customers, our mindset is to go outward. Yet, every business with more than one employee has internal customers. And your ability to provide excellent customer service to your external customers—your clients—relies on how well your business serves its internal customers. If you are not working directly with the outside customer, you are probably working with someone who is.

Internal customers can be your peers. They can be in a sister department. Consider your workflow — anyone in the chain of delivery can be an internal customer. This internal customer can also be someone you work for as well as someone who works for you.

Consider these:

**IT**: The IT department serves just about everyone in the operation. Every person who uses IT can be considered a customer of the IT department.

**The file clerk**: Filing and pulling files efficiently and effectively enables your business to serve your clients. The person(s) handling those files have multiple customers within the walls of your business.

**The underwriter**: The underwriter who accepts and rejects risks has a customer in the sales and claims departments related to the quality of business they put on the books.

**The technician**: The tech’s customer is the person or persons they assist.

**The manager**: Managers’ customers are their subordinates, their peers and their managers.

To consider the customers in your business or work group, just think of your daily workflow. Those more directly interfacing with you are most likely your most critical internal customers.

When you think of your internal work links as customers, they shine in a different light. Taking care of your internal (and many times forgotten) customers is an excellent way to assure processes and products are delivered in a positive way.

Internal service is the understanding that everyone supports everyone else in the organization. How can you have amazing outward customer service if your internal service is forgotten?

Action step: Take a moment to identify YOUR internal customers. Keep that knowledge present in your daily dealings. Find ways to acknowledge their service to you and your customers. Take measures to ramp up your service to them.

Turn ‘forgotten’ into ‘appreciated.’ And watch your internal customer service have outward rewards.

About the Author

Marsha Egan is CEO of The Egan Group, Inc., a professional coaching firm located in Nantucket, MA. Named one of Pennsylvania’s 50 Best Women in Business, Marsha is a professional speaker and certified executive coach who has addressed over 50,000 people throughout the world. She served as the CPCU Society’s national preside nt in 1999-2000. She is internationally recognized as a productivity expert and leadership coach, and has been featured on ABC Nightly News, Fox and Friends, and countless media outlets, including the Chicago Tribune, the Washington Post, and was quoted on the front page of USA Today. You can check out her blogs at http://InnerClout.com/blog and http://MarshaEgan.com/blog, where she posts regularly on interpersonal business strategies and productivity.
Serving 2 Succeed
by: Steve Gilliland

A true customer focus, a true service focus, requires a fairly fundamental relearning process that goes to the deepest levels of the organizational culture. It requires an open and honest effort to discern the truth of customer value and aggressive determination to implement it in a very thorough way.

All of us still have much to learn if we are to move our organizations beyond the level of slogans and buzzwords. Can we really say most of our businesses, hospitals and schools are truly customer focused? Just consult your own recent experiences and you’ll see that most of the real opportunities still lie before us.

No matter what you sell—products or services or a combination of both—the problems you face are still the same.

• How do I create, market and sell to the best of my ability?
• How do I hire, train and keep the best employees to help us reach this goal?
• What is the best way to organize my company so it runs smoothly?
• How do I manage the money, costs, inventory and physical and psychological assets that make up our organization?

Behind each of these questions is a more pivotal one: How do I attract, serve and keep customers?

If it’s true that, in business, nothing happens until somebody sells something to somebody, it’s even more true that no business can survive unless it directs all of its efforts toward serving the people who ultimately do the buying: the customers. Unless the strategies, systems and service employees are centered on the needs and expectations of the customer, your organization will not thrive.

Yeah, okay, but it doesn’t really start there...

Create a Service Culture Within Your Organization

Sixty-eight percent of those customers who switch products and/or services do so because of the manner in which they were treated. Only 10 percent switch because of dissatisfaction with the product and/or service. Those are revealing numbers. The strength of your organization depends on customer service, which can only be fully effective when the people who deliver it are continually learning. Equally vital—and often disastrously overlooked—is that everyone from the President and CEO on down to the customer service reps should buy into the model and that your entire organization lives it day in, day out. You can’t sustain success unless you create a unified atmosphere and mentality in your workplace, one in which service is paramount, whether you’re on the front lines dealing with customers or behind the scenes interacting with each other.

Walk into any number of companies and businesses and you’ll see beautifully framed mission and values statements mounted on their walls. Meetings were held to determine the language and hone the phrasing and bullet points. Money was spent on design and print production. If you’ve got these signs and placards hanging on your walls, does everyone within your organization know what they say or even mean? Does your organization truly live by that mission and those values in every aspect of your day-to-day operation—whether they are in direct contact with customers or not—or do they just look cool in your lobby?

Customer service isn’t just about the connection between your reps and the end users. Living a culture of respect and value up and down the line infuses an organization with a cohesive message that positively informs every transaction, communication and relationship. Customers will witness or sense that attitude whether contact is online, over the phone or in person. Conversely, they’ll see through—and no longer trust—a company whose employees contradict rosy taglines, attractive web sites and thoughtful literature.
How do you achieve that ideal? Everyone may have their own list, but mine starts with these five:

1. **Respect** – Treat everyone with dignity, and value different backgrounds, cultures and viewpoints. If you don't, you'll poison not only your organization, but your relationship with customers.

2. **Integrity** – Express and emphasize honesty, consistency and professionalism in every facet of your behavior, in every corner of your operation.

3. **Teamwork** – Work and communicate across functions, levels, geographies and business units to build the organization; hold each other accountable for behavior and performance.

4. **Innovation** – Challenge yourselves by embracing innovation and creativity not only in your products and services, but in all phases of your work; learn from both your successes and failures.

5. **Quality** – Deliver the quality and craftsmanship consumers demand—with the expertise and enthusiasm they'll respond to.

### Critical Success Factors

Try this little quiz. In the questions below, replace the word customer with colleague or employee. If you or any member of your team answers no, I’d say it’s time to reevaluate what you and your organization are all about.

1. Did I behave like a professional when dealing with my customers today?

2. Did I maintain a positive attitude about my customers?

3. Did I provide excellent service to my internal customers and my company?

4. Did I work to build rapport and relationships with all my customers?

5. Was I able to ask good questions to understand better what my customers wanted?

6. Did I listen carefully to everything my customers said?

7. Did I handle complaints and difficult customers calmly and professionally?

8. Was I able to exceed my customers’ expectations?

Customer service involves more effort than courtesy to end-users. It starts with a conscientious organizational spirit that every team member believes in and champions—one that is sound, practical and positively infectious.

### About the Author

Steve Gilliland is a member of the Speaker Hall of Fame. He was the closing keynote speaker at the 2015 International Association of Insurance Professionals Annual Convention in Minneapolis. His list of clients is a Who’s Who list including several from the insurance industry. In addition to his brilliant speaking career, Steve’s books Detour, Enjoy The Ride, Hide Your Goat and Making a Difference have regularly been on the publisher’s best selling list and he was named author of the year. Steve can be heard daily on SiriusXM Radio’s Laugh USA. For more information about Steve visit his website at www.stevegilliland.com. Also be sure to like him on Facebook and follow him on Twitter @SteveGSpeaks.
What’s in a Name?

by: Ericka L. Berceau, CISR

Shakespeare’s play, “Romeo and Juliet,” made famous the phrase “What’s in a name?” That statement, though dated, is a direct reference to the inconsequence of a title, surname, or label. Times have changed quite a bit since Romeo and Juliet’s love affair. So has the English language. Modern vernacular is not nearly as flowery or comprehensive. We often abbreviate words beyond recognition and even condense common phrases to a handful of letters.

The insurance industry has had its fair share of language changes. Years ago, “my secretary” would have been enough to inform a customer that a particular person was designated to help the boss. Little thought was given to how that title might affect a customer’s perspective. If the task was performed well, the customer was satisfied that the “secretary” had done his or her job.

In recent years, a great deal of emphasis has been put on the importance of industry titles. But why does this matter, and to whom? To our own little community of insurance professionals, there is a definite difference between a Producer or Agent and CSR; one sells and one services. The difference is less obvious however, between Customer Service Representative, Client Service Advisor, Account Manager, and Account Executive.

As the business climate changed, traditional administrative roles in the insurance industry became more defined. Government rules and regulations required insurance CSRs to become licensed, giving them additional accountability and influence. This, combined with most Customer Service Representatives’ genuine willingness to assume more responsibility, turned the tide for the traditional insurance processor.

From an agency perspective, titles are often given to define position descriptions. The primary functions of a position are listed in a position description, confirming employee and employer agreement on responsibilities and expectations. Position descriptions also include such items as qualifications, educational requirements, and physical requirements, to assist potential candidates and recruiters.

Let us be honest, a lofty title can also go a long way to pad the human ego. While many individuals consider their title irrelevant, heading and labels give some a feeling of importance. It indicates to them that their agency is acknowledging their experience, expertise, and determination. Titles do not cost the agency money and can be a low-cost, yet effective way to make employees feel essential to the company’s success.

In an August 2014 study, researchers at the Academy of Management Journal determined that employees were less stressed when they were allowed some latitude in creating their own job titles, allowing them to better express themselves. The study found that this creative self-titling broke down barriers within companies and had wide-ranging implications for employees’ personalities. In allowing employees to self-title, their unique value was brought to their position, reducing emotional exhaustion and increasing the employees’ self-verification.

Designations like CIC and CISR further define agency roles and titles. These designations garner respect from our peers and speak volumes about our commitment to the industry. Professional certifications also have a direct link to increased earnings potential, job security, and agency value. Those who possess credentials are more likely to be considered for management and supervisory positions.

From a customer’s perspective titles may be of little importance. Clients want to know that the person designated to support them will do so efficiently, pleasantly, and in their best interest. Most of my customers could not tell you my title, and would have to peek at a business card to learn it. Clients understand that my function in the agency is to help them. They know that I am always happy to answer questions, make coverage recommendations, and guide them to satisfaction. If this is accomplished, there is ultimately little thought given to my professional label.

What matters to customers is not a title, but how they feel after we have had a phone conversation or when I leave their business. Did I respond to all of their issues, and was I helpful in identifying other issues they may have been overlooking?

Shakespeare also said, “All that glitters is not gold.” This well-known statement implies that extravagant names of objects are not always as they appear. Quite simply, slick titles can create a vague promise. In the end, there is no substitute for a job well done.

About the Author

Ericka L. Berceau, CISR, 2015 Outstanding CSR of the Year National Finalist, The Star Group. This article was reprinted with permission from irmka.scic.com. This website is published by The National Alliance for Insurance Education & Research.
Insurance consumers have many choices on how and where to buy the insurance products they need. Some ads attract customers based on saving time and money “15 minutes could save you 15 percent” while others seek to create a connection with the customer “We are a lot like you.”

Regardless of the original attraction, it is the customer service differentiator that keeps the relationship alive. If the customer experience is easy, enjoyable, and affordable, the customer will continue doing business with the company or the agency. Great customer service may mean a lifetime relationship with the customer.

Great Customer Service Every Time

There are many service models and programs available to assess the experience of the customer but no one model of program fits every customer base. Whether your team provides a MAGIC (Make A Great Impression on the Customer) experience, practices Integrity Selling, or uses a home-grown version of excellent customer standards, the interaction between the customer and your representative makes the difference that will stick in the memory of the customer.

Matching Service Response to the Customer

Whether your service environment is in person, by phone, or an online chat environment, matching the pace and tone of the service response to the pace and tone of the customer creates a sense of relationship.

Learn what is important to the customer and validate their concerns. By using open-ended questions you can identify and validate the objectives of the customer and modify your response to what is on her mind. By asking a question such as “what would you like to see happen now?” you can confirm that you and the customer have the same expectations.

Establish and Share Your Service Standards

Many agencies and insurance companies publicly post standards for service so the customer knows what to expect. One institution has set the organizational standard, “Customers must be satisfied with each transaction.” They must take pride in their work and work as a team to provide their customer with an experience that is superior to that offered by the competition.

Understanding Your Customer Demographic

Preparation for excellent service begins with understanding your customer. When possible it helps to have service representatives that mirror the life stage and interests of the customer base. This creates a natural basis for relationship.

Much of the information may be available from your agency management system or customer management system. Demographics include age, gender, income level, education level, racial/ethnic identity, and marital status, size of household, number of children, occupation, geographic location and size of the community you serve. Other helpful information might include their profession or hobbies. Identifying the life-stage of your customer also yields opportunities for connection. Is this a young family or single person who is only responsible for herself, or a later stage of life? Understanding these aspects can direct your conversation toward meaningful and helpful advice.

Happy Employees Creates Happy Customers

Satisfied, happy employees translate into satisfied, happy customers. If your customer service representatives feel valued and appreciated your customers feel valued and appreciated as well. Establish and share measurable service standards with frequent review and feedback to help establish great habits. Recognize and reward the service standards and behavior you want to see repeated. Provide ongoing training opportunities to keep the challenge of improving service fresh and exciting.

High service standards are non-negotiable. A successful performance management program supports and promotes the accomplishment of an agency’s mission and goals. It does this by aligning team and individual performance elements and standards with the organizational goals. This will aim everyone’s energies in the same direction: to provide best-in-business customer service. Ultimately satisfied happy customers with tell other people about their experience and encourage them to buy from your organization as well.

1 http://www.marketmenot.com/tag/15-minutes-could-save-you-15-or-more/
2 http://www.werealotlikeyou.com/
3 Berenbaum, D. & Larkin, T. (2007). How to talk to customers: Create a great impression every time with MAGIC®
4 AID, Inc., http://theintegrityteaminccom/integrity_selling.html
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Can We Keep the Human Touch in Customer Service in a Flow Chart and Chat Line World? by: Brenda McDermott

Not too long ago, our Xbox was having problems.

I went online to get information on the issues we were having and how to contact Microsoft. The only option I was given was a chat line. No phone number, no e-mail, just a chat line. While that may be the nature of communication preferred by most of their gaming customers, for someone from my generation it served a limited purpose. First, my Xbox was hooked up to the television several feet from my laptop. Even after I moved the laptop by the TV, I had to keep putting it down to try to fix the problem or answer their question. Second, I'm a geek wannabe and not a gamer, so the chat line speak wasn't always making sense to me and I had to keep typing a message to them to speak English. My frustration finally reached a point that I typed a message demanding a phone number to talk to someone on the phone. Amazing! I had to demand true human interaction. Now don't get me wrong, I use instant messaging in all aspects of my life, and feel it serves a convenient purpose, including customer service. But not as the only option. Sometimes we need to remember we are dealing with human beings and what is the most expedient or best for our bottom line is not always the best choice for meeting our customer's needs.
I was not a happy customer. Like many of our customers, I wanted to vent about my poor customer service experience on social media. The only reason I didn’t was I didn’t want to downgrade a company for one experience. And they did eventually answer my question. Microsoft was lucky – I didn’t let one experience turn into a bad review. But it raises an issue that we face today. Are we sacrificing the human touch for our customers and failing to deliver superior customer service to reduce our bottom line? A technician on a chat line can be working on two or more customers’ problems at the same time, whereas a phone help line technician can only service one customer at a time. That method requires more technicians or results in unhappy customers due to long wait times.

The chat line is not the only customer service issue facing business today. Much of our non-technical work is being outsourced or the number of team leaders for support staff is being reduced as a way to reduce the bottom line. In its place is what I like to call ‘Management by Flow Chart’. The flow chart was first developed by Frank Gilbreth in the 1920s as a way to help visualize a complex process. While it is a great way to visualize a complex process to identify bottlenecks or flaws in a manufacturing environment, we deal with human beings and their emotions at a time of loss. When a customer service flow chart runs into a bottleneck or a scenario not anticipated in the flow chart design, the option left is often the same one: transfer the caller to someone else—a technological passing of the buck. Or as I like to call it, “Volleyball Customer Service”. That is where a customer is bounced around from one representative to another, keeping them up in the air indefinitely. Never mind if that person actually has the answers or the authority to do something about their problem. Now let’s add in hold times and an unsatisfactory conclusion to the equation, and guess how well your rating is going to be on Yelp, Angie’s List, Twitter, Instagram, Linked In, Facebook, or any other social media outlet? We’ve all seen it. The page-long ‘vent’ of a bad customer experience that goes viral and then hits the news media. In today’s era of instant gratification and shaming, word of mouth, good or bad, can spread across the globe in a matter of seconds. Far faster than the old equation that goes if one person tells ten people and those ten people tell ten more, etc. Today that one person can tell thousands or even millions in a matter of a few keystrokes.

So in this age of doing-more-with-less to reduce the bottom line, how do we keep the service in customer service? Here are some ways to keep the human touch in that flow chart and chat line.

1. Know your customers. Remember that your customers can cross multiple generations and may have varying degrees of comfort with technology. Always offer them options. Don’t shoe horn them into your preferred option if that isn’t the best fit.

2. Not all problems can be solved on a chat line or with a flow chart. Give your customer service representatives the option of taking ownership of the problem and going “off script” to really help find a solution or solve the problem. When the flow chart leads to nowhere or the chat line conversation appears to be wandering and lost, give them the opportunity to work to find and deliver the solution instead of “volleyball customer service”. Does this impact your productivity? Does it potentially impact your bottom line? Yes, in that instant. But the experience gained of finding the solution can help shorten time to solve the problem, or get the customer to the right person quickly the next time it happens. It can improve your bottom line in the long run by raising your company’s customer service quotient. And isn’t that what we want to do: create happy customers who stay with us for the service even if our price isn’t the lowest?

3. A flow chart isn’t a substitute for training and supervision. It can increase the span of control numbers to allow a supervisor to be over a greater number of employees by helping with the routine questions and problems, but it can never replace adequate customer service training and coaching for the best outcome when the answer isn’t on the flow chart.

4. Test drive your chat line and flow chart with real life situations from actual experiences to see how well they work. Did you find yourself frustrated in your experience? Remember you developed it, so if you are frustrated, imagine how your customer feels.

5. Take a look at your flowchart to see if there are better options to address those non-routine situations that aren’t answered by it.

6. Practice “chat” communication with people of different generations and technological knowledge to help representatives be more effective communicators across various levels of experience and knowledge, and to recognize when the chat line isn’t working, so they proactively offer other ways to communicate and solve the problem.

7. Encourage your customer service representative to not think outside of the box but think like there isn’t a box. Should this be the solution in every scenario? No. But they need to know that if the situation arises where the answer isn’t in the flow chart or the chat line isn’t resulting in effective communication, there won’t be punitive consequences if they look elsewhere for solutions, or take the time to seek guidance from a supervisor.

Flowcharts and chat lines, although the new way of doing business, aren’t always effective in a human being driven industry. While they certainly have their place and offer benefits, we have to recognize their limitations and be willing to keep that human touch. If we do – we may have the customer service hero, instead of the customer service nightmare, that goes viral.

About the Author
Brenda McDermott, CPCU, SCLA, ARM, AIC, CIIP is a Region VIII Member-at-Large and a former Missouri Council Director and Region V RVP who has served on numerous committees. Her awards include 2002 International Claims Professional, 2002 Rookie of the Year, and 2013 International CWC Winner. She is currently a workers’ compensation claim adjuster for The Hartford’s Major Case Unit in the Southern California area.
Leveraging Technology in Customer Service

by: Lindsey Hamielec, CIC, CISR

The insurance industry is generally considered a dinosaur when it comes to the adoption and effective application of technology. A slow uptake of technological advances has earned our industry this reputation, but this trend is beginning to change. With the popularity of social media websites and the advent of mobile applications and customer portals, insurance agencies leading the industry today are leveraging technology in unique ways to provide better service to their customers.

Social Media
Social media is a platform that is not going away any time soon. With billions of people worldwide accessing social media sites for personal and professional networking, the insurance industry as a whole cannot afford to ignore this phenomenon. Sites like Facebook, Twitter, and LinkedIn have changed the way we live and the way we do business. Insurance companies and agencies alike are using social media to connect with customers in ways they never have before.

According to Facebook’s website, it had “1.32 billion monthly active users as of June 2014”. Twitter’s website indicates that it has “274 million active users” as of July 2014 and LinkedIn’s website boasts that it is “the world’s largest professional network with 300 million members”. These figures are astounding and certainly conjure up ideas about how we can tap into this massive customer base from a sales perspective, but what do customers gain in terms of service from the insurance industry’s use of social media websites? Social media is all about creating relationships, which also happens to be an integral part of our role as insurance agents and customer service representatives. Agencies can leverage these and other social media sites to share information about their unique products and services, and to build and maintain relationships with customers.

Social media websites are great venues to create customer-focused forums on specific insurance related topics. Agencies may start community groups on Facebook and Twitter that allow customers to pose questions and to find answers to questions on the topics that are most important to them. Blog posts and tweets can draw customers and prospects to the agency profile and ultimately to its website. Once the customer arrives at the agency’s website they can learn even more about the valuable services that are offered and connect with agency staff in a format that is convenient and easy to use.
Agencies may also use social media sites to post information about upcoming educational events, such as industry specific risk management seminars and workshops. This can be effective in both informing existing clients of events that are applicable to their industry and by informing prospective clients about the types of value-added services the agency provides. Through the use of social media we can strengthen our existing relationships and build new ones by engaging customers to educate themselves about their own insurance needs.

LinkedIn is useful for much more than talent acquisition - it is also a great place for agents to connect with other professionals in the insurance industry and to build their technical knowledge. By joining professional groups we gain access to our peers as well as industry experts for assistance with anything from specific coverage questions, to changes in the insurance landscape, to how we can interact professionally with our customers. This instantaneous, yet informal, education and constant awareness of current issues affecting the insurance industry as a whole allows us to provide better service to our customers simply by being more knowledgeable about the areas in which we specialize.

Mobile Applications
The so-called “mobile revolution” is in full swing. With the development of smart phones and tablets, everyone these days is accustomed to quick and easy access to information right at their fingertips. In this age of touch screen technology, immediate access to our insurance information and to knowledgeable customer service staff who can answer our questions quickly and effectively is expected. Our customers will continue to demand faster service, requiring us to further mobilize our services.

Agency sales and service teams are now able to meet this increasing demand for instantaneous service by securely accessing information housed in the agency management system from a mobile device. Top developers of insurance agency management systems have created mobile apps that link directly to the agency management system, providing remote access to detailed information about our customers and prospects, including file notes, contact information, and policy and claims information.

Mobile apps also allow us to document important conversations in the agency management system in real time, preventing the loss of valuable information surrounding coverage needs. This also provides instant communication between sales staff in the field and customer service representatives back in the office, allowing for a more seamless customer experience.

Additionally, some mobile applications tied to the agency management system include special features, such as the use of GPS technology to locate clients nearby, allowing producers to make contact with more clients while on the road. Although mobile applications are widely touted as sales tools, they are vitally important to customer retention as well by providing sales staff with on demand access to valuable client information and historical data.

Customer Portals
Insurance industry specific customer portals are available through a variety of third party vendors and offer another useful way for customers to gain real-time access to their current insurance information as well as access to other valuable products and services. These portals help to improve the overall customer experience and drive retention for the agency.

Customer portals that interface with the agency management system are becoming increasingly valuable for services such as issuing basic proofs of insurance. Through the use of a customer portal, we are able to give personal and commercial clients access to generate their own auto ID cards in real-time. We are also able to give our commercial clients immediate access to issue basic certificates of liability insurance, allowing them to keep business moving. For those clients whose business needs require immediate access to this type of coverage documentation outside of regular business hours, such as truckers and distributors, these customer portals are invaluable.

In addition to portals for proofs of insurance, an agency may provide its clients with personalized portals that allow them to access peer forums and publications specific to their industry, as well as additional products and services that make doing business easier. One such portal makes it easy for clients to connect with other professionals in their industry and to get answers to specific questions about their insurance needs as well as their non-insurance related needs all in one place. It is also a great place for clients to search for regulatory publications and articles on topics relevant to their business. Finally, the use of this particular type of customer portal allows us to provide additional products and services to clients, such as access to manage their OSHA compliance in an easy-to-use online format, rather than maintaining paper files. Value-added services such as these help us achieve a higher level of customer satisfaction and increased retention.

Summary
The current and future landscape of technology for customer service in the insurance industry, and in agencies in particular, includes the expanded use of social media, mobile applications, and customer portals.

Social media sites allow us to share information about our products and services with a larger customer base and serve as an excellent format to cultivate new and existing client relationships. Mobile applications allow us to provide on-demand customer service and allow for better communication between agents and service staff, resulting in a better overall experience for our clients. Customer portals will continue to prove useful in the future as more options are made available, such as an online library of a customer’s policy documents, and as access is improved through the use of mobile applications. Where these three types of technology converge is where we will see the most effective tools to leverage in serving our customers.

Effective use of technology is vital to the success of independent insurance agencies. Early adoption of new technologies with a focus on customer service will aid insurance agencies to continue to improve the overall customer experience and to excel in long-term retention of customers.

About the Author
Lindsey R. Hamielec, CIC, CISR, is the P&C Professional Development Specialist at M3 Insurance, ranked 64th on the list of 100 largest brokers of U.S. business by Business Insurance. She has over nine years of experience in client services in the insurance industry and was named Wisconsin’s 2013 Outstanding CSR of the Year. This article was reprinted with permission from irmaa.scic.com. This web site is published by The National Alliance for Insurance Education & Research.
HOW TO CREATE A BETTER
Customer (and Employee) EXPERIENCE

Who is responsible for customer service? Unless you run a one-man operation, you probably have to entrust the job to your employees. How can you ensure that they care enough to deliver a good customer experience in every interaction? That they are in sync with your company’s culture, vision, mission and philosophy as a whole?

by: Shep Hyken, CSP, CPAE
You need to have employees who “buy in” to your organization—that is, loyal employees who have internalized the company’s vision and mission. They believe in the company and want it to succeed, and will do their best to promote the business and help it grow.

This organizational buy-in doesn’t happen by accident, but it is worth the effort. Employees who take pride in the company not only deliver good customer service, but they are also a benefit to marketing efforts. If you want customer service delivered by employees who care—and the loyal customers who develop as a result—here are some things to remember:

• **Start at the top.** To be successful, customer service cannot simply be delegated to the front-line employees. Leaders have to be role models for the employees to follow, and all employees must provide good service, whether they are interacting with internal or external customers. The customer-focused culture has to permeate the entire organization from top to bottom. Every decision that is made should incorporate the question, “How does this impact the customer?”

• **Define your service.** Take some time to thoughtfully consider what you want your customer experience to look like. What kind of special promise will you make to your customers? Do you promise to respond quickly? To be easy to do business with? To keep your promises? Once you define your brand of customer service, distill it into a few words that are easy for employees to remember and strive for.

• **Communicate and train.** Share your customer service philosophy (and its short-form motto or mission statement) with your employees and train them in how to deliver it. Part of this could involve mapping out the customer’s journey and identifying all the points of interaction he or she has with the company, and then ensuring that good customer service is built into each of these “touch points.”

• **Lead by example.** The best way for management to lead by example is by following what I call the Employee Golden Rule: Treat your employees the way you want the customer to be treated—maybe even better. When employees feel like their managers care about them and appreciate them, they are more motivated to do well in their responsibilities—including customer service.

There are also tools available today to test the level of employee engagement in your company. Not long ago I wrote about TINYpulse. I love this company. They offer a simple software program to survey employees and monitor their levels of motivation and morale. Less in-depth but more up-to-date than an annual employee survey, it is a way of “checking the pulse” of your company each week.

Just as important as the employees’ responses to the questions is the fact that the frequent opportunity to share their opinions gives them a sense of feeling more fulfilled, appreciated and understood.

• **Do you have all the tools you need to be successful in your job?**

• **If you were to leave our company, what would your primary reason be?**

• **Do you have a suggestion about how we might improve?**

Why is this important? As we mentioned earlier, the best way to deliver good customer service is to have employees who believe in the company and what it stands for, who will promote it and do whatever they can to help make it succeed. So, set inspiring customer service goals, communicate them, and show employees how to achieve them. Then use the weekly “pulse check” to make sure everyone is on the same page—that your employees are buying in and not opting out!

About the Author

Shep Hyken, CSP, CPAE is a customer service expert, hall-of-fame speaker and New York Times and Wall Street Journal bestselling author. He works with organizations to build loyal relationships with their customers and employees. He is also the creator of The Customer Focus, a customer service training program that helps organizations develop a customer service culture and loyalty mindset. For more information contact (314) 692-2200 or www.Hyken.com
Why Parents Make the Best Customer Service People

by: Tess Fleming

We will be losing 1.3 million workers in the insurance industry in the next 20 years due to retirement. Now is the time to be thinking about the next generation of insurance professionals. They are young, educated, talented, and have young families (or will have). Something changes in us after we have children. Agency principals and owners wonder if we will be able to keep up with the workload after having kids. The truth is, becoming parents will actually make us more productive and enhanced workers—especially in customer service and retention.

Communication and Patience

Our children are like miniature versions of ourselves. They like to follow everything we do and repeat everything we say. If we yell, they yell back. But if we talk in a soft, calm voice, they will mirror us and calm down. The same happens with customers. I have had customers call on the phone and start yelling at me from the start of the conversation. Their premium rates went up, they received extra paperwork, they found a late notice, etc. It is so easy to have an argument escalate and get out...
of hand when both sides are yelling and not listening. Back before I had children, the more someone would scream at me, the more I wanted to raise my voice back at them. Now I talk in a very calm, quiet voice when someone is upset. It is almost like throwing ice water on them. They immediately back down and try to match their voice to mine. Yelling only breeds yelling. But peaceful conversations will lead to productive outcomes with happier customers and producers. Your patience will achieve more than your force.

Empathy
Before I had kids, I didn’t understand when people paid their premiums late, never returned phone calls, or misplaced items that I had previously mailed to them. I wondered why people could not be more organized or take time out of their day to call me back. Then I realized that it was “life” that happened to these people. I know people who work crazy hours, are taking care of their parents and their kids, and are running three different businesses. Life is messy and doesn’t always go according to plan.

I had a customer call me the other day because something was mailed to her in error. I was not the one who did it, but she did not care. I asked if there was anything I could do to help her or make the situation better, and she screamed, “No! I just want to yell at you!” Horrified at what she said, the insured then apologized. She had just come back from a funeral and was very upset. Sometimes when customers get upset with us, it’s not truly us they are irritated at. They may have difficult situations they are going through with loved ones and take it out on the wrong people.

Efficiency
I used to joke that my initials were O.A. (Over Achiever) because I was always one step ahead or always had assignments done right away. This trait pretty much increased infinitely after becoming a parent. I had to make sure to use my time wisely so that I can make it home in time to cook a family dinner. I remember taking my time with quotes and endorsements when I was first starting in the insurance industry. Now I can accomplish a quote, finish an e-mail to an underwriter, and text the babysitter when I have to be out the office door in five minutes. I remember someone telling me that after you have kids, you wonder what you did with all of your time and money before you had them. Very true.

Every minute is now valuable in my life—working and personal. A lot can be accomplished in 10 minutes. I remember selling three policies in 30 minutes—to different customers.

Teamwork
Parenting is much easier when both parents are engaged and helping out with their children. Teamwork not only applies in insurance but in all types of companies. If there is not encouraging collaboration at your agency, your customers will notice! Have you ever heard doctors having disagreements with their nurses? Have you heard bank tellers chatting negatively about their coworkers in front of you? This is awful. Not only bad for business, but it makes the customers feel incredibly awkward. Teamwork and cooperation with fellow employees is vital to customer service success. CSRs should help producers and producers should help CSRs. Principals need to join in the action, too. Egos should be checked at the door. If someone needs help, help them!

Interruptions
It takes me about three days to sit down and watch a 90-minute movie. Between the needs of children, household, and work, there is not a lot of personal time for myself. Constant interruptions are just part of life, including work.

Mondays can be so chaotic that I almost feel like I’ve worked a full week by the end of the day—all the phone lines are ringing, customers are coming in the door, and underwriters are firing off e-mails that need immediate attention. I normally can’t finish one task without being interrupted by another. I can find my mind wandering to whatever my next task needs to be when I am on the phone with another customer. Or I may not take as much time to explain a concept that I normally would have.

Value Your Customers
Customers know when you are trying to rush them off the phone. It makes them feel unimportant and unappreciated. I hate waiting 20 minutes to see someone only to have them rush me out the door. Customers need to be treated like they are special and significant. Customers that feel valued stay with their agencies through premium increases. It will promote loyalty.

We know that we are supposed to treat every customer like they are “our only customer.” I have found a much more selfish technique. I know from previous experiences that if I do not help the customer to the best of my ability, it will haunt me later on in the day. I’ll replay the conversation over in my mind and what I should have said. Now I just do it right the first time.

Fun, Fun, Fun
I love to watch Disney® movies, wrestle with my kids, and play outside. Time spent with my kids is always a blast and it becomes obvious to the people around us. My agency has been told before that it “looks like we have fun at work every day.” Although we work hard every day, it is important to let our hair down and have fun. We have a company picnic, golf outings, and a Christmas party at a local restaurant. Our customers like to see us out having fun, and it is good for the business community.

Even simple food items can bring up morale at an office. Morning bagels, a lunch at a local diner or drinks after work are great ways to make employees feel appreciated. I once had a customer bring me donuts as a “thank you” for working hard for him all week. I will always remember him for what he did for me. Food has a way of creating comforting memories.

To Conclude
Parents are some of the hardest working people out there. They are patient, efficient, and empathetic, can work on a team, and, of course, love to have fun. In 2002, Judy Blades, an executive vice president of The Hartford, was honored as Insurance Woman of the Year. Speaking from the heart to high level executives, she credited having learned everything she knew from her family, including her children.

Sometimes children teach us more about life than we could ever teach them.

About the Author
Tess Fleming, CISR, is a producer with Leffelman and Associates in Sublette, Illinois. She has been a producer since 2005 and graduated from Bradley University in 2007. She was named the 2013 Outstanding CSR of the Year for Illinois. This article was reprinted with permission from irmka.scic.com. This website is published by The National Alliance for Insurance Education & Research.
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Keri Herlong was recently featured in the Acuity Infocus magazine. Keri was awarded the 2014-2015 Member of the Year for the Las Vegas association and her employer is very proud of her!

Sheree Pendergrass  
Region VIII  
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Katharine M. Nohr Esq. was a keynote speaker at the 3rd International Watsu Conference in Krakow, Poland on October 2, 2015. Her topic: Applying Legal and Risk Management Analysis to Make Watsu Safe. (Watsu is a form of aquatic therapy, often provided to disabled people).

Ms. Nohr was named #6 of September 2015 Top 100 Insurance Experts to Follow on Twitter. Her twitter handle is @triathlonnovels.

Katharine M. Nohr Esq.  
Region VIII  
Honolulu Association of Insurance Professionals

Please join me in congratulating Terri Brennan on her promotion to Underwriting Specialist, Scottsdale Insurance Company, in the Pacific Region, effective July 20. Terri is currently a Senior Underwriter in the Pacific Region. Terri is responsible for maintaining a large umbrella book and has become an expert in forms and endorsements relating to the umbrella book of business. Terri joined SIC in January of 2006 as a Senior Underwriter in Personal Lines. Prior to coming to work for Scottsdale, she worked as a General Agency Underwriting Manager in Florida for 10 years. All told, Terri has over 25 years of experience in the E&S Industry. Terri brings with her a passion for the insurance industry. She is currently the Immediate Past President of Valley of the Sun Insurance Professionals as well as the Arizona Council Director of IAIP / Region VIII. In her spare time, Terri enjoys traveling and spending time with her family, which has now easier since her daughter has recently moved back to the valley. Congratulations Terri!

Lauri Oakden  
Region VIII  
Las Vegas Insurance Professionals

Mary Jane Cleary, with FA Peabody Insurance, was named 2015 Outstanding CSR. Great Job! Congratulations!

Kimberly Fitzgerald  
Region I  
Waterbury Association of Insurance Professionals
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