

Customer Expectations *by Chris Burand*

Recently, the primary contact for an insurance agency's important account changed. The producer handling the account offered the same proposal to the new contact as he had offered for the last eleven years, but the new contact was not satisfied. It was not what he wanted and the producer could not figure out what his new client did want. The producer and the client grew frustrated. Needless to say, this profitable account was lost.

When the producer relayed his story to me, I tried to find something positive about the experience. I was reminded of two actions we should all take when making a sale, even if we have made the sale to the same client eleven other times. First, clearly identify what your customer expects from you as soon as possible. This is sometimes easier said than done. For example, imagine a customer asks for the most comprehensive coverages possible, they want those coverages put together in one package, and when all the coverages are determined, give them a summary document. Most agents could handle this request and might even be glad to so clearly know what the customer wants.

But, alas, such a straightforward request is too good to be true. After providing the summary, the customer wants to know right then and there, with complete documentation, what coverage each and every policy and endorsement provides and why the coverage is important. "Can't I do without that coverage and save some money?" the client asks.

The problem was simple miscommunication. The salesperson did not confirm what the customer wanted, which is an easy mistake to make when the order appears so clear. Much frustration would have been avoided if the salesperson had confirmed, "You want the most comprehensive coverage package I can provide and a summary document showing those coverages. By summary, do you mean simply a listing of the forms and endorsements or do you mean an explanation of each coverage, pricing information, and options on each coverage?"

The second rule which is often overlooked is to identify the final decision maker as quickly as possible. Have you ever worked with one person, possibly for some time, who exuded authority and made decisions only to be usurped at the last minute? Often when the decision maker finally joins the scene, they change the rules of the game. Suddenly, they want different coverages, they want to see all the presentations again, or they want more or maybe the same explanations of details again. It is critical to know, as soon as possible, who the final decision maker will be and work as closely as possible with them. By working with the final decision maker, the salesperson can provide the data the decision maker wants and put it in the format they want rather than providing what one of their employees likes. It saves the salesperson time, effort, frustration, and possibly embarrassment and increases the likelihood of making the sale.

Meeting your customers' expectations is hard if you do not know their expectations or even whose expectations must be met. Learn these two items for each and every customer as soon as possible to avoid frustration, enjoy happy customers, and make more sales!

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