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# THE CUSTOMER EXPERIENCE

Build the relationship and listen to your clients and prospects

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n independent agent's skill at ensuring every client interaction is positive, whether the agent is writing new coverage, answering questions, or facilitating a claim—is key to improving retention, increasing referrals, and adding value and trust to the relationship.

Today, with our increasing dependence on technology, these interactions are no longer just face-to-face or over the phone. Clients now demand fast, seamless transactions, and agents must utilize technology to offer the best experience and engagement. Removing pain points for clients and prospects is part of growing the agency.

In a recent customer experience report, KPMG studied businesses to understand what has most often helped their success during the pandemic. “Digitally prepared companies that responded to the COVID-19 crisis with innovative customer experiences made dramatic leaps upward in the 2020 rankings. Some remained open during shutdowns and leveraged technology to improve the physical experience. Others did not have physical presence under stay-at-home conditions yet were able to accommodate new online customers with a human touch or become more deeply embedded in their customers’ lives with new relationship-building programs.”<sup>1</sup>

## Relationship building

How do agents know if they’re doing everything within reason to strengthen the agency’s client relationships? Begin by reviewing the clients’ journey from the first interaction to when they purchase policies and then have claims. Use that data as the basis to create a customer experience strategy for the agency—an initiative to improve customer service and communication. Consider these simple steps:

**Communicate with all agency staff members about customer experience and engagement.** Share the reasons that offering a better customer experience helps retention, starting with the first impression of the agency brand and continuing through ongoing policy purchases, renewals and referrals. According to Forbes, “... internal communication is vital in creating an excellent customer experience. Information needs to flow freely between employees, teams, and departments.”<sup>2</sup> Or in this case, throughout the agency.

**Make it simple for clients and prospects to learn about your agency.** While clients may recognize the agency by its brick-and-mortar office and local reputation, online information should be available 24/7. Share the agency history, along with brief staff bios, information on product lines, and calls to action on a mobile-ready website and social-media channels. With transparency, clients and prospects can do their research ahead of time and trust their decisions.

**Be where agency clients are, and reach out to them proactively.** Prioritize fresh customer-centric content for the agency website and social-media channels, check navigation methods, and confirm that there are no delays while viewing pages, filling out forms or getting responses. Take an interest in what your target audience is talking about and join the conversation, creating campaigns to inform and educate people on insurance products. Ensure the agency is present in the community’s discussions in person and online.

**Enable clients to contact the agency in multiple ways.** This could be through a phone call, text, app notification response or scheduled video conference. Review the ways the agency can be contacted and confirm that these options align with clients’ preferences.

**Give clients and prospects calls to action through multiple channels (e.g., website, social media and mobile apps).** Add general inquiry forms

that collect basic information and policy needs in addition to booking appointments. These tools add convenience and are essential to providing the best customer experience.

Within calls to action, ask how and when it will be convenient to contact them. According to *PC Magazine*, texting is the preferred method of contact for customer service; be sure to keep the audience in mind since a more mature individual may prefer a phone call or in-person visit.<sup>3</sup>

**Understand that insurance quotes are available instantly in the real-time marketplace.** Set a reasonable turnaround time for answering clients’ questions and providing quotes to prospects. A comparative rater on the agency’s website can offer clients instant pricing for those who prefer to research options before talking with an agent. Offer convenient times for clients and prospects to discuss policy options, details and address any questions.

**Review the renewal process time frame.** Alert clients ahead of time to any changes (such as increases to premiums) before their renewal and discuss updating other existing policies simultaneously. Time is precious—for your clients and your agency.

## Take time to listen

While we live in a technology-driven era, consider the customer experience from a holistic perspective. Whether it’s in your office or talking via a video conference, agents should help clients to appreciate proactive service and recognize their value as an independent agent who regularly improves their client journey. Remember, a poor customer experience may explode quickly on social media, damaging the reputation of the agency and its brand.

One way to build quality relationships and show clients you care is to give professional advice proactively, serving in the role of a trusted adviser. Regularly check in to determine if any changes to clients' personal lives or small businesses require new policies or additions/reductions to existing insurance coverages.

Don't communicate just at renewal time or only to make a sale. Reach out to clients regularly through various communication channels and for any number of reasons—wishes for a happy birthday, encouragement for a good holiday, etc.

You also can take those communications a step further. Agents who deliver timely and informative insurance advice and service will engage their clients and gain their trust. The staff members' professional demeanor and ability to respond with empathy, personalization, and integrity are keys to creating long-lasting client trust and loyalty. Without periodic positive experiences, the clients may find a higher quality of service elsewhere.

That is one reason why it is important to encourage all staff members to treat clients as if they were friends or family members.

## Review the feedback

Some interactions may provide valuable opportunities to post positive feedback (with the client's permission) on social media and other online channels and get a conversation started. For any negative feedback, assess the damage and address the issue immediately, apologizing for the inconvenience. Let clients know you appreciate their input and that you wish to retain their business. Mistakes happen. Use them as

opportunities to demonstrate agency empathy, professionalism and expertise to your clients.

Be sure to reach out to clients to gather feedback, especially after each sale. Reviewing feedback is an excellent way for independent agents to assess their strengths and weaknesses and make corrections to client experiences as needed.

Encourage those who offer positive comments to refer the agency to their friends or family members. An easy way to do this is to follow up a sale (or service situation) with a brief survey. Again, use the correct channel to engage each client, and follow up. Some clients may be more forthcoming if they have the option to give feedback remotely.



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## Soft skills matter

After you've ensured ease of contact and prepped the team for positive customer engagement, qualities like attitude, empathy, and integrity will continue to matter. Agents who keep their word and are transparent with clients will gain new referrals and grow their businesses.

According to KPMG's recent Customer Experience Excellence Report, attitude, integrity, and empathy matter to every customer relationship. KPMG stated, "It was their attitude toward customers—and employees—that provided winning experiences. Each of these companies is founded on understanding their customers' circumstances and acting in customers' best interests." It continued, "Integrity comes from consistent organizational behavior that demonstrates trustworthiness."<sup>4</sup>

This advice may sound like it's directed to bigger businesses, but these same factors are applicable to smaller insurance agencies as well. Having a team work together to solve problems is integral to keeping agency clients happy. Delivering on the expectations of clients and prospects is the reason the agency retains its clients.

These positive qualities should shine through in each conversation or exchange. It is essential to ensure the agency's team communicates with clients well, building relationships to improve retention in the years to come. Agency staff members may need additional training to master these soft skills.

When conflicts arise with clients, staff members who need help should share any significant issues with the agency principal. It may be best to diffuse frustration by having two people working together to solve the problem rather than losing a client.

Empathy is important as well. Agency staff members need to understand that it is part of relationship-building. Listening to clients in both good and bad times is important in building relationships. When a client files a claim, independent agents should take the time to be empathetic.

Finally, having the integrity to be honest and transparent with the client is critical to relationships. Manifestations of this approach, such as keeping one's word (e.g., telling clients you'll get back to them by the end of the day with an answer), will keep clients happy and in the relationship with your agency.

Once an agency creates a higher level of awareness around its customer service, the team's ability to deliver quality experiences using technology and communication effectively should improve and become a top priority. Sometimes, simply staying in touch can make a world of difference. ■

*Coombs is the executive vice president and chief marketing officer at SIAA (Strategic Insurance Agency Alliance). He leads all marketing initiatives for SIAA, focusing on strategy, communicating the corporate vision, as well as brand awareness and value. He has ultimate responsibility for all marketing and communications, including advertising, web marketing, channel integration, and public relations. Reach him at dougc@siaa.com.*



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<sup>1</sup> KPMG, 2020 ([bit.ly/32rNSyi](https://bit.ly/32rNSyi))

<sup>2</sup> Forbes, 2020 ([bit.ly/3gnwz9P](https://bit.ly/3gnwz9P))

<sup>3</sup> PC Magazine, 2020  
([bit.ly/3em1Fwe](https://bit.ly/3em1Fwe))

<sup>4</sup> KPMG, 2020 ([bit.ly/32rNSyi](https://bit.ly/32rNSyi))