



# THE ANDERSON Agency Report

**Best Technologies & Best Practices for Superior Results**

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**Featured Expert: Pat Alexander**

## e-Servicing the Generations

*Editor's note: This article is based on the presentation Pat gave at HIGH-TECC 2007.*

It's likely that most of you have encountered issues in your office resulting from the fact that multiple generations co-exist in the same work space. When I was younger, my elders referred to their inability to communicate with my peers as the generation gap. However, in today's world there are several generation gaps.

My definitions of the generations are as follows:

Seniors:	Born prior to 1946
Boomers:	Born 1946–1964
Xers:	Born 1964–1978
Millennials:	Born 1978–2000

While everyone fits into one of these categories by birth year and there are generalizations made about each of these groups, do not take this at face value. Often, individuals do not fit into their particular category in many areas, as my first example illustrates.

### Seniors do use computers

One of my clients has been trying to get direct bill customers to remit their monthly insurance premium payments directly to their insurance carriers in lieu of dropping them off at the agent's

office. Over the past year, the agency owner has discussed this with the staff on several occasions, but not much progress has been made.

During a recent discussion on this subject with the two personal lines CSRs (both Seniors), these ladies indicated that there was no way the older customers were going to change their current method of paying premiums. The next week, one of the CSRs was on vacation. The agency owner was in the office the majority of that week and advised the staff that he would take care of all customers needing to pay direct bill payments.

One of the first customers to come in during that week was an 85-year-old lady who had been a customer with the agency for many years. The CSRs had been clear the week before that this lady would never be able to make her payments direct to the insurance carrier.

The agency owner sat down with her and explained that he would be glad to take her payment this time and the importance of making her payments direct to her insurance carrier. He then advised her of the various options. She queried him to confirm that she should set this up to be paid via her online bill pay. When he

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said yes her response was, “This is great. I pay all of my bills this way. I would have been doing this all along if someone had told me.” Similar conversations occurred all week.

At mid-week, the agency owner trained the receptionist (an Xer) how to handle various situations that you might encounter with customers who want to make their payments at the agency. He observed her with several customers and found that she communicated effectively, listened well, and responded with patience. She successfully converted each individual to the proper payment method.

On the following Monday, the agency owner advised everyone that the receptionist would be responsible for dealing with all direct bill customers. The agency owner has been monitoring this closely for the past few weeks. He has asked several customers how they felt about this change and the new process. He has received very positive feedback from everyone he has spoken to.

This scenario is a good example of the misconceptions held about different age groups.

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### **Poor Xer service**

During my first visit to an agency, I was being given a tour by one of the management staff. When we arrived in the reception area of the personal lines department, a conversation started between a customer (male Senior) and a CSR (female Xer). The customer had received his auto renewal from his insurance carrier. He asked the CSR to secure a copy of the policy for him. She told him that the dec page that he had received in the mail from the insurance carrier was the policy and that not even the agency received a copy of that dec page. She told him that the insurance carrier downloads his information into their system.

Try to forget what you know about agency operations and see if you could understand the CSR's response. This conversation continued back and forth for several minutes. Each party became more frustrated with each exchange and their voices continued to rise. The CSR finally said she would call the insurance carrier and see if she could get a copy for him. He asked when he could expect to hear from her. She said she didn't know and walked away. He left with a frustrated sigh and no answer to his needs.

I don't know the final outcome of this situation — but I do know that the problem resulted from a lack of customer service training, the wrong individual for the CSR position, or a combination of both. (By the way, I have seen this type of miscommunication occur across the generations.)

### Speed sometimes wins

My final example is my own recent experience in securing a BOP policy. I am a Boomer and I accomplish as much as possible on the Internet or via e-mail. I get very frustrated with customer service (or lack thereof) provided by many firms today. My personal insurance coverages are with a direct

writer. Don't shoot me for not being with an independent agent; a few years ago, all of the non-direct writer insurance carriers left Texas, and our only choice was direct writers. Since my agent's office does not do commercial lines, I was on my own to secure the needed policy. So, on a Monday morning around 9:00 a.m. I went online to an insurance sourcing Web site. I entered my information and coverage needs and submitted. Within a few minutes, I had an e-mail from the sourcing Web site advising me the names of the four agencies that had received my information. This list included one direct writer and three independent agencies.

Around 9:30 a.m. the direct writer sent me an e-mail and followed up with a telephone call. He introduced himself, secured some additional information, and advised he would be sending a proposal for my review and signature shortly. I received a full proposal around 10:30 a.m. by e-mail. I reviewed, signed, and e-mailed back shortly thereafter. I advised him that my husband would come to their office with a check for the full premium so that they could complete binding. This was on May 21, 2007. To this date, I have not been contacted by any of the three independent agencies.

## The Anderson Agency Report

### EDITORIAL

Editor: Steve Anderson  
Publisher: Bruce Tippery  
Associate Editor: Andrea Serrette

### DESIGN & TECHNOLOGY

Production: Sissi Haner  
Webmaster: Artizan Internet Services

### BUSINESS

Business Manager & Event Coordinator: Jenny Masek  
Contact/Subscription Information:  
Steve@TAAReport.com | Jenny@TAAReport.com  
www.TAAReport.com  
303-404-0457 | 720-294-9797 FAX

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At HIGH-TECC, an attendee pointed out that their agency would not pursue an account that was a minimum premium, stand-alone BOP. Point well made.

However, when an agency participates in an insurance sourcing site, they are paying for each of these leads. If you are going to use this method to receive leads, do a good job of defining the types of accounts you want referred to your agency. The least the independent agencies should have done in this case was respond with an e-mail advising they were unable to help.

### The bottom line

My message to you is:

- Know your staff's abilities and needs.
- Communicate proper customer service procedures to your staff.
- Be able to recognize the various needs of your customers. Don't just assume

you know how to service their needs based on their age group.

- Put the right employees in the right seat on your agency's bus. Eliminate the wrong people.
- Know which technologies are relevant for your agency, staff, and customers. You cannot make good use of technology until you have done this. When used right, technology becomes an accelerator of momentum, not a creator of it. ☐

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**Patricia Alexander, CIC**, is a consultant, coach, and mentor. Her many years of experience in retail agency and MGA settings give her a broad range of knowledge in agency operations. She is dedicated to educating her clients on using technology to enhance and build their business and profitability. She can be reached at 817.605.1663 or [pat@patalexander.com](mailto:pat@patalexander.com)

### Reading List

Read *Good to Great* by Jim Collins and *The Five Dysfunctions of a Team* by Patrick Lencioni.

I use the principles of these books when working with agencies. While neither book is specific to customer service, an agency needs to have its house in order and a positive atmosphere in order to create a positive customer service experience.

Additionally, *Beyond the Boomers* which is an Independent Insurance Agent publication, is a great read for understanding the generations in an insurance agency.

Get your copy at:

[www.taareport.com/BeyondBoomers](http://www.taareport.com/BeyondBoomers)

# TAAR Has Changed... for the Better!

As a “seasoned” member of the insurance industry (that means I’ve been around awhile) and as *TAAR*’s owner and executive editor, I have the privilege of interacting with innovative agents across the country. I am able to discover from leading agencies the best practices they have developed to satisfy the changing needs of their clients. I often tell my clients that “change for change’s sake” can be detrimental—but change to produce a better product or service is well worth the effort.

And just like your agency, *TAAR* has changed to help you find and implement the best technologies and best practices for superior results.

**New name: The Anderson Agency Report.** As a continuing sign to you of my personal commitment to quality and a laser-like focus on the needs of the independent agency, I am putting my name behind *TAAR*. The content of *TAAR* still remains about the overall impact of technology on every element of your agency.

**More content:** We’ve added four new pages to *TAAR*, which contain more of the articles you have enjoyed and profited from over the past years.

**New look:** Easier readability. *TAAR* has a completely new design. My hope is that it will be easy to read, navigate, and allow you to find the information you need quickly.

Our new company mission says it all: *The Anderson Agency Report* will provide you with the latest information about the best technologies and best practices to help you achieve *superior* results. It is my personal promise to you.



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