

Selling Yourself: Superior customer service is a competitive edge

In the Medicare Supplement business, insurance plans and benefits are standardized by the federal government, essentially creating the same product for every company and Agent. In this unique business environment, what Agents sell are not necessarily policies, but themselves. Customer service is perhaps the most crucial selling point in the presentation and absolutely imperative to maintain persistent business.



In the Dec. 10, 2001 issue of *National Underwriter*, a Customer Service expert wrote, “Customer loyalty is the true measure of your success. Increased customer loyalty is the single most important driver of long-term profitability.” With this in mind, let’s take a new look at four critical areas of service.

Strategic Vision. Your strategic vision must be tailored to your business, and at its center should be the idea of providing the best customer service possible. Look at your service from the “outside in,” meaning view everything you do through the customer’s perspective. Your overriding goal is to use superior service to gain a competitive edge.

Process Design. Process design is your personal service process from presentation to persistency. It can include birthday cards, thank you notes, availability, or even “just because” phone calls. In process design, you want to look at processes which improve your service and delivery, changing them where necessary. Change your processes when they add value to your service from the customer’s perspective.

Communication. It is not possible to over-communicate, especially in the Senior market. From a service perspective, this includes listening to your customers with an open mind and also to those closest to them — family, friends, or neighbors.

People. Service is about people. Your team must build on relationships with your customers. It is important you understand the customers’ needs, wants, preferences, and values. This can be accomplished when you reach the right prospects in the right way. Steady referrals give you a tremendous edge.



Customers today are better informed, more guarded about time and personal information, and less interested in unquestioned loyalty. All of these factors combine to create a marketplace where outstanding customer service is not just beneficial, but expected. By thinking critically about our personal service style, we are better able to manage our policyholders and build relationships which translate into renewals.

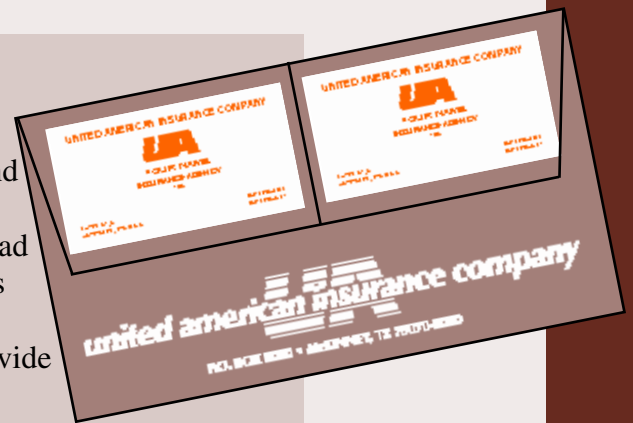
Focus on Service

UA marketing tools designed with service in mind

Any salesperson can leave a magnet or pen with a client, but good old fashioned personal attention is still the best way to show your customers you care. *Personalizing* is the name of the service game, and there are many ways to add your signature to your service. Who doesn't appreciate a "just because" phone call or a card on their birthday? Of course, everyone does, and your clients do too. Additionally, listed below are UA marketing pieces specifically designed to enhance your service style. Adding any of these items to your service process is sure to win renewals, which translates into better persistency for you!

The Welcome Kit

The Welcome Kit is an introductory service piece. The package includes a vinyl folder with pockets for the policy and other important documents, a place for your business card, a pre-printed "Thank You" note with envelope, and a referral lead card. The Welcome Kit is a good way to help your customers stay organized and keep your information at hand when they need it. For less than a dollar (85 cents exactly), you can provide your customers a convenient way to keep their important UA documents safe and accessible.



"Thank You" Notes

You never get a second chance to make a first impression, and a "Thank You" note never goes un-noticed or unappreciated. These notes are the perfect opportunity to establish a high standard of personal service with your new customers. There are two different designs available through UA. The first is the pre-printed version included in the Welcome Kit. The second is a blank, navy blue card with gold foil letters. Both cards are ten cents each, including envelope. You can also choose to enclose a business card, enabling clients to reach you quickly with any questions or referrals!



The UA Memorial Guide

The Memorial Guide is an excellent companion to *any* presentation. This complimentary pamphlet gently and respectfully "guides" a client's thinking and helps organize and crystallize thoughts about their final wishes. A complete guide will contain critical information such as a customer's vital statistics, personal information, funeral instructions, important documents, and a life review. It is certain to be appreciated in the circumstance of an untimely death, and your consideration will not soon be forgotten. Help your clients *or* prospective clients complete this free guide as an added service with all your presentations.

