

SERVICE FIRST

Sales Secrets for Satisfying Customers

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As any insurance agent knows, successful sales are based on customer satisfaction. With an abundance of resources and opportunities available, your customers can and will bolt the first time they encounter a roadblock. Your best recourse? Offer outstanding customer service at every opportunity. Here's how.

Learn to love people

Successful insurance salespeople interact with real, live people all day long: on the phone, in person and via email. If you don't like people or if you find it difficult to get along with different personality types, you may find your career in insurance sales a short one.

Don't panic. If you weren't born with a "customer service attitude," you can easily cultivate one. Try one of these tricks the next time you meet a new prospect.

- **Type Personalities:** Learn to identify different personality types, and focus on a few key strategies for effectively managing each type. Don't box in your client on the first meeting, however; leave room for the possibility that he is having an extraordinarily good or bad day and respond accordingly, with flexibility and tact.
- **Mirror Behavior:** Try "mirroring," an approach to good communication that involves reflecting back the same attitude, posture, tone and behavior that your client is projecting. Don't overdo it with false posturing. You can adopt the same stance and tone as your client, but don't mimic him.
- **Be Real:** Develop a sincere, genuine persona; people can easily tell if you're faking it and will brand you as obsequious -- or worse, a liar. If you can't muster genuine interest in your client, focus on being honest. The rest will follow.

Never underestimate the value of being nice. Projecting a pleasant, agreeable personality -- even if you're a grouch -- will convince your customers they can discuss just about anything with you, including their ancillary insurance needs.

Treat your clients like valuable assets

Clients want to be treated like what they are -- valuable customers who directly contribute to the success of your career. Good customer service is so easy to give that it's hard to understand why so many companies fail at it. Focus on three aspects:

- **Personal Attention:** Learn more about your client than just his name and annual income. Ask about his job, his family, his interests. When he calls, make sure you know to whom you're speaking. If you have a poor memory, invest in caller ID.
- **Teamwork:** Think of your client as a member of your team, and treat him accordingly. Carefully consider his opinions and show appreciation for his contributions. Plan for the success of your team, not your sales record.
- **Accountability:** Lack of accountability is one of the most frequently heard customer complaints when dealing with large companies. If your client has a problem, make it *your* problem and solve it. Follow through on your promises and take responsibility for your actions, even if it means owning up to a gaffe. You'll earn your client's respect.

Finally, keep an eye out for what your client needs. While most prospects can tell you what they want, few know what they really *need*, especially when it comes to insurance. Try to anticipate your clients' needs and offer a solution before your client is aware there is even a problem. You'll seem like a sales superstar and earn the trust and respect of your client.

Keep your clients happy, even when they are angry

No matter how hard you try to exemplify outstanding customer service standards, you're bound to encounter an unsatisfied customer. Don't despair. Turning an angry, complaining customer into a happy, satisfied one is not as hard as you think.

1. **Listen:** Most of the time, angry customers just want a sympathetic ear. Give it to them, no matter what their complaint -- even if it's about you. Don't cut them off mid-sentence. Don't pass judgment on what they are saying. Wait until they are finished speaking before you try to respond.
2. **Talk:** When your client has said his piece, make sure you thoroughly understand his problem. Use active listening techniques to restate his complaints in simple terms. Preface your restatement by saying you really want to make sure you correctly understand the problem. Keep a cool head, and don't let your client's anger adversely affect you.
3. **Respond:** Figure out the most direct way to make your customer happy again, and then do whatever you can to make it happen. Does your customer want to report your "rude attitude"? Let him, and then apologize, regardless of the facts of the situation. What's more important, your pride or your customer's happiness?

When faced with an unhappy customer, try not to panic. Take a deep breath, focus on giving your customer what he needs, and move on with your day. If your customer feels he's been listened to and treated fairly, he's apt to forget his anger and move on with his day, as well.

Customers who remain disgruntled don't just complain -- they leave. The statistics don't lie. According to insider information, 15% of customers who change insurance agents do so because they've received poor service.

Keeping your customers happy isn't enough, however. Nearly 70% of customers who change insurance agents report meeting an attitude of indifference from their agent. If you give an "I love people" attitude, treat your clients like valuable assets, and effectively deal with any complaints, your prospects and customers won't stand a chance of feeling neglected. Instead, they'll remain customers for life.