

CUSTOMER SERVICE FOCUS

KEEP SMILIN'

Good communication at all levels is indispensable

By Bobbie Hayes



Your demeanor as well as both verbal and non-verbal skills are essential to your success.

Remember English class? I can still see my teacher at the chalkboard, writing: “Who?” “What?” “When?” “Where?” “Why?” “How?”

The questions were short, and the answers were sometimes long, but we learned that there was a proper structure for concise communication. Some things will never change. We know that we must communicate effectively with our customers in order to ensure that they receive the expected product or service, as well as to confirm satisfaction. Our forms of communication, however, have changed dramatically over the last 20 years. There are now fewer personal appointments, and more electronic communication as a means of reaching out to a broader client base.

Let’s consider the questions from English class and discuss some ways by which can more effectively communicate with our customers in today’s environment.

Who?

Whether you are working with a client or a fellow employee, you must keep in mind that all of those around you are your customers. You provide service to clients to maintain and increase business potential and profit. You provide service to your co-workers by assisting with daily tasks, covering phone lines during breaks, and by being a positive and pleasant employee. Regardless of your primary focus—internal or external customer service—knowing your audience, as well as the individual requirements for communicating with each, is an absolute necessity.

What?

There are a number of ways to communicate. You exchange thoughts, relay a specific message, or perhaps you smile or wave as you walk down the hall. In order to be effective in communication, however, you must take it a step further. Before communicating, you need to consider what you expect to accomplish from the effort. There should be an intended outcome, and thus the delivery must be considered in order to achieve the preferred result.

When?

You communicate from the time you rise in the morning, until the time you can rest in the evening. Try to start your day off right by getting a good night's rest, and eating the most important meal of the day. If you are overly tired or preoccupied with hunger pangs, your primary focus may not be your customer.

Where?

Effective communication is required at all times. At the office, you will be communicating with your co-workers, supervisors, and customers. Outside the office, you may be attending continuing education courses or seminars. Additionally, you may live in the same community as your customer base, or perhaps even attend church or social activities with your clients. Regardless of your location, your demeanor as well as both verbal and non-verbal skills are essential to your success. Keep that in mind as you wear your agency's polo shirt to the grocery store—you never know who is watching or listening.

Why?

When you're a consumer, you choose to do business with organizations that provide a top-notch product or service, and you are loyal to those companies that treat you with dignity and respect. Often, you may pay a little more for that level of service or product. There is no difference in the insurance industry. A client's decision to purchase a policy from your agency can be based directly on how the customer perceives he or she will be treated.

If your client calls to purchase a policy but has difficulty getting a "real" person on the phone, or is bounced to more than one associate before getting to the proper CSR, communication has been lost. Even worse, the customer may be lost as well. Effective communication should begin with the operator and continue with the CSR and other agency staff. When you display respect, patience, tolerance and empathy toward your clients through effective communication, you affirm your professionalism and increase the possibility of maintaining, or adding to, your agency's client base.

How?

When we talk about the "how-to" of effective communication, we are also referring to professional etiquette. The most difficult advice is that you should be open to the constructive criticism of your co-workers and supervisors. They work with you on a personal level and want to see you succeed as well.

Depending on the products your agency promotes, you may service walk-in clients, as well as process fax or electronic submissions of applications. Some of your clients may prefer to use e-mail as a form of communication. Regardless of the method of communication that you and your clients choose, some basic guidelines should be followed. The following are some practical rules to ensure effective communication:

Face-to-face Maintain eye contact at all times. If you lose eye contact, it may lead the other party to believe that you are not being truthful, or are hiding something. If you are a shy person, consider practicing conversation in front of a mirror. When you do so, you will be able to see how your body reacts with your speech pattern. Force it at first, and eventually it will become second nature.

Be mindful of one's personal space. Try not to get too close to the other party and invade his or her personal space. A good distance range is between 1-1/2 feet to 4 feet. In our multicultural environment, being too close to the other party may cause an uncomfortable situation, or may project an inappropriate attitude.

Consider your tone and volume. Never forget that it is not always *what* you say, as much as *how* you say it. A loud tone can portray anger as well as excitement. The way you feel at a given time can control your speech pattern. If you are upset, your voice may quiver, or you may project an angry tone. Try speaking with a smile on your face. It is almost impossible to project an unpleasant tone when you're smiling.

Phone Always try to answer your phone on the first ring. Remember to put a smile on your face before you speak, and greet the caller with a friendly voice. If the call must be transferred, be sure to let the caller know, and ask if that is acceptable. Stay on the line with the caller to make sure that the call is received by the appropriate party, rather than blindly transferring the call.

Voice mail Voice mail is a given in today's society. It also can be very frustrating to customers. Try to return all calls within a short period of time, but preferably before the end of the same business day. This affirms to your customer that

his or her business is important to you, and you are setting an excellent example of the level of customer service your agency promotes. Be sure to change your outbound voice mail greeting should you be away from your desk for an extended period of time. This also lets your caller know that you are unavailable, and when you expect to be able to assist at a later time. If possible, try to offer another co-worker to assist, so that the transaction or question can be resolved more quickly.

Written Business correspondence is a direct reflection of your agency. You should use the guidelines given by your specific agency or follow standard business format for business letters. Present information in a logical fashion and use complete sentences. If you must deliver bad news in a letter, provide a clear statement of the facts to avoid misunderstandings. Always be courteous and include a proper closing to your letter.

E-mail E-mail has become an excellent source of communication but be sure to keep the content focused and professional. Today's courts take a keen interest in e-mail activity. Remember that even though e-mail can be less formal than letters drafted on company letterhead, you should still use complete sentences, and avoid the use of "all caps," which can be misconstrued as shouting.

Language In all forms of communication, avoid the use of slang. The use of inappropriate language could provoke hard feelings or cause confusion. In addition, speak clearly and be ready to clarify your comments to confirm the intended meaning.

In summary

Effective communication is an essential element in providing excellent customer service to your clients and your co-workers. By understanding the importance of proper use of the many tools you have available in reaching out to your customers, you can ensure your success and the continued growth of your agency's client base. As you learned long ago, remembering the basics of "Who," "What," "When," "Where," "Why," and "How" fortifies the foundation of effective communication. *

The author

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