

# Outrageous Service Results in Outstanding Sales

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Ridiculous, outrageous service can take any business to the top of the success charts, according to Tom Peters, author of *In Search of Excellence*. In his books and tapes, he has listed examples by companies all around the world.

When I opened my agency in September, 1990, with one other employee, I promised myself to continue to listen to customer service tapes, to read every customer service book I could get my hands on, and to make every decision the way Tom Peters would make a customer service decision. The rules were simple: The customer always was right and I would spend all my time trying to make things convenient for my customer.

If a customer called in with a request, one of my associates or I would get that customer what he or she had asked for, or else I would deliver the bad news. Because I did not like delivering bad news, I generally found a way to come up with a creative solution to meet that customer's needs. In the rare instances when I could not deliver the news the customer wanted, I could assure him that I had dug, scratched, and scraped to get him what he wanted. This was evident to customers by the information and alternatives that I had explored and my explanation of why we weren't able to give them exactly what they wanted.

Our agency slogan is "Our Attitude Is The Difference," because I believe that insurance companies generally tell customers that they can't do this and they must do that, with little regard for the customer's convenience. All companies and individuals have a natural selfishness. We all like to make things convenient for ourselves. Zig Ziglar says that if you help enough other people get what they want out of life, then you'll have all you've ever wanted. Translated, if the agent helps clients get what they want, he or she will have all the Clients he can handle.

By following these principles, my company has grown from one other associate in September, 1990, to 11 associates in addition to myself in December, 1992. We have sold more than 100 group health cases with more than 15,000 members in just over two years. The most amazing statistic is that we never have lost a group client. It doesn't matter how many new groups the agent sells; it only matters how many new groups he renews, because if he keeps every client or 98% of them and adds only one or two new ones each month, before long he will have a massive business. Our agency was able to compete with the largest health insurance firms on our first day of doing business because we sold something no one else was selling---outrageous service.

- We offer the following services, which are unusual in the insurance business for any size agency:
- We have a nationwide toll-free number directly into our office. We always have had one telephone line more than we have employees so our customers never get a busy signal.
- We open at 7 a.m., we do not close for lunch, and we are open until 5:30 in the evening. We almost always have someone at the office until 7 p.m. and also have a 24-hour message center after hours with a recording that gives the home telephone numbers for the top two service representatives and myself. A customer can get hold of someone at our agency 24 hours a day. In addition, all messages left on our answering services are tied to a beeper service that pages me when a message is left. This kind of outrageous accessibility is rare for an insurance firm.



- We are the only insurance agency of which I am aware that requires every employee to get an insurance license. This means that a secretary, bookkeeper, delivery person, and service representative must get an insurance license to work for our agency. This increases everyone's knowledge, even those employees who do not come into daily contact with customers. It makes us look intelligent to our customers and provide better service to them.
- Most insurance agents deliver rate increases about 30 days in advance and then ask the client if he is interested in looking at alternatives. We start the renewal process 75 days before the renewal. We shop all alternatives for our customers 60 days in advance so we can deliver all the other options available with their 30-day renewal notice.

Although it sounds simple, most agents do not shop out the business on current accounts because they're spending all their time trying-to sell new accounts. It does us no good to have an account walk out the door because we didn't do our homework while selling a new one. We are proud of the fact that we never have lost a group insurance client to competition.

- We are the correspondent for our groups between the employer and the employees. When we sell a new group program, we write the memos for our groups communicating the new changes to the employees. We come up with easy-to-understand benefit summaries outlining the new coverage, and basically do anything else such as typing payroll deduction listings, making copies of applications for the group's files, and anything else that will make insurance easier for our clients to handle. We simply try to make it convenient for them to do business with us.
- Most of the companies with which we deal do not like insurance and do not want their bookkeeper to have to spend a lot of time dealing with insurance claims and communicating with employees. We make it clear when we enroll the group that the employees should call our office directly and talk to one of our inside agents, who will take care of any questions or claims they may have and will go to whatever lengths to get their claims paid. The fact that we always have an agent available in the office to assist clients on claims gives us a service edge that few agencies can provide. In essence, we try to take the group out of the insurance business and let them get back to doing their own business, which makes them money.
- We also do some fun things for our clients, such as bringing doughnuts to all morning appointments and cookies to all afternoon appointments. We let our clients' employees know that we appreciate their business and try to make it a little fun while meeting with them.

**Our selling process is simple yet unusual.** The services we provide are our advertising and marketing program because we know that if we give our customers outstanding service, they will tell at least five people, on average. Our best prospects are referrals, and we have not made a cold sales call in over a year and a half.

Because we are seeing only prospects that want to talk to us, we spend little time trying to push a particular company or product. We sell our service, then figure out which company best meets the client's needs. It's simple--different insurance companies fit different niches and different clients. We stay away from all the sales tactics because we know the client always will buy if we can help him get what he wants. We spend our time trying to get the client what he wants and end up with a sale.

As independent agents, the bottom line is that anyone can sell the programs we sell. We spend all our time trying to differentiate ourselves by the service we provide. In the end, it is the service we provide our customers and the attitude that we take with them that will determine our success. It is hard to keep our customers' convenience at the top of our priority list instead of our own convenience. Everyone has a natural tendency to want to do what is easiest for him or her. What has helped us the most in our first two years of business is that we have remembered always to do what is the most convenient for the customer.