

FIVE MINUTES WITH...

Emily Huling, CIC, CMC, president of Selling Strategies

How did you get to where you are today?

I started in the insurance industry as a commercial casualty underwriter for an insurance carrier. During my time with the carrier, I conducted workshops such as “Turning Service into Sales,” which evolved into a consulting role. I hung my shingle in 1994. I fell in love with working with professional, independent insurance agents. They are the front line of the industry. I love to work with agents who are committed to helping their clients. Agents deliver the service that represents what and who the insurance industry is. It’s great to make a difference for policyholders.



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How can agencies develop strong customer-service teams?

Professional, independent insurance agencies can develop strong customer service teams by following four principles: 1. Agency owners need to have a clear vision, mission and values for their agency. 2. Within the agencies, the roles and responsibilities of each employee need to be defined clearly. Producers shouldn’t do service work; new business employees need to concentrate on bringing in new business, etc. 3. Agency owners need to set high expectations for their employees. 4. Owners should hold their employees accountable for those expectations. The employees need to believe in the agency’s vision. It’s the only way they will help the agency succeed.

What advice would you give to a CSR who is dealing with a difficult client?

Rather than jumping to offer a solution, customer service representatives (and all agency staff) should listen to what the client has to say. Don’t forget to empathize and ask questions to uncover the real and hidden concerns the client has. Sometimes people just need to vent and sometimes an agent needs to keep asking questions because even the client might not know what he or she wants.

Then you need to repeat to the client what you think he or she wants (i.e., “If I hear you right, what you’re saying is ...”). This will create a dialogue between the CSR and the client. We never ask enough questions. If a client calls about an auto premium that’s too high, instead of saying: “I’ll look into seeing what we can do to lower the cost” a CSR should explain the cost increase. Did the client trade in his 10-year-old car for a newer model? Did he add additional coverage(s)? You have to know more than the client does and help to explain it to him or her.

How does an agency make customer service a strategy for selling insurance?

The agency staff needs to realize that customer service is a culture. That culture needs to be part of the agency, so that when clients think of good customer service they think of the agency. Think of companies like Zappos, LL Bean and Starbucks: They are known for their customer service. In the big picture, agency owners should look at how their employees treat each other. It will be a good indication of how they treat their clients.

What’s your pet peeve?

It’s going to sound silly, but I don’t like when I receive poor customer service. I travel a lot and airports can be a challenge. I’ve actually pulled people aside to give them a few tips on how they can improve their customer-service technique.

Anything else?

We all need to remember that every interaction with a customer makes an impression. We should make our customers glad that they do business with us. We want to make people know we enjoy what we are doing. We each have that responsibility. ■

