

Effective Telephone Workflow for CSRs

Table of Contents

Telephone Workflow.....	2
Answer the phone	2
Voicemail Basics	2
Other Phone Etiquette Tips	2
Limit Hold Time	2
Transfer When Needed and Transfer with Care	2
AMS and the Phone	3
General Points to Remember:.....	4
Dealing with Difficult Calls	4
Listen!	4
Offer a solution.	4
Cross Selling for CSRs—cheat sheets and scripts	5
Cross Selling for Homeowner Only Policy Holder	5
Discount when we write Home and Auto.....	5
Endorsements to Homeowner Policy.....	5
How to offer that one new thing	5
Cross Selling for Automobile Only Policy Holder	6
Discount when we write Home and Auto.....	6
Endorsements to Automobile Policy	6
How to offer that one new thing	6
Cross Selling for Home and Automobile Policy Holders	7
Other Lines Available:.....	7
How to offer that “one new thing”	7
Cross Selling for Business Policy Holders	8
Increase the Value of an Existing Policy.....	8
Add additional Lines of Business	8
How to offer that “one new thing”	8

This tutorial is designed to assist you with telephone skills, client and database handling and cross-selling... keep it handy for reference during phone calls with clients.

Telephone Workflow

Phone Basics

Answer the phone by the second ring and identify yourself and your organization and/or department

For example—“Simms Insurance, Karen speaking” or “Simms Insurance” or “Karen Simms, Accounting” or, “this is Karen, how can I help you today?” are all friendly and clear ways to answer the phone. Your organization may have a more specific phone answering message in mind, and if so, you should use it.

Answer the phone with a smile in your voice.

Even if you are having a bad day, it is not the customer’s fault. Before you answer the phone, smile! Also, stop reading email or looking at anything else before you answer the phone so that you can give the customer your undivided attention.

Voicemail Basics

Make sure that your voice mail messages (line busy, out of office) also identify both you and your organization. Your out of office message should also alert the caller if you are out for the entire day, or for longer, and both messages should give options for a caller who needs immediate assistance.

Other Phone Etiquette Tips

Limit Hold Time

Folks don’t like to hold the line. If you do need to place the caller on hold, explain why you are placing them on hold, and ask permission to place them on hold.

For example: “I’m going to need to switch over to the company website to check that for you—may I place you on hold for a moment?”

Transfer When Needed and Transfer with Care

If someone else can better handle the call, you need to transfer the caller. But before you do, first explain to them the reason you are transferring the call and give them the name of the new contact and the correct extension in case they are disconnected. Always ask permission before transferring the call.

For example: “Our Controller, Jane Doe, would be better able to answer your accounting questions. She is at extension 311. Would you like me to transfer you to Jane?” *Don’t make the customer repeat their story... tell Jane what is needed when you transfer the call! Never transfer a customer who says NO!*

Phone Technique and Cross Selling for CSRs

AMS and the Phone

Pull up correct client

Assist the client

Update the database

Cross Sell

Before you begin to work on the customer's problem, make sure you have opened the correct account in AMS. Do this by asking the customer to hold while you pull up their account. Once the account is open, spend a moment and review that the system information is complete by confirming it with the insured, then listen to the customer and help them with the reason for their call. If you weren't able to verify all database information, or if lots of information is missing, it is a good idea to finish handling the customer's problem and then return to database tasks before ending the call.

Example:

CSR: "Good afternoon, this is Karen at Simms Insurance. How may I help you?"

Client: "This is Sally Rogers calling about my Homeowner's bill."

CSR: "If you'll give me one moment, Ms. Rogers, I'll have your account open on screen".
AfterAMS opens... "Is your phone still 414-555-1212?" After she confirms the phone number, ask, "How can I help you this afternoon?"

Client: Describes reason for call.

CSR: Assists with reason for call. Once reason for call is complete, ask about any missing or old data in the database. Example: "now that you understand your bill, I'd like to take a minute to make sure our database is up to date. Is your cell phone still...is your email still..." Or "I notice we don't have a work number (or email, etc) for you—do you have a work phone number you'd like to share with us"?

CSR: Offer a cross sell. For Example: "I noticed when I was adding your new car that you don't currently have towing on your policy. Would you like a quote for towing coverage? See below for more information.

CSR: Thanks customer for calling.

A telephone call with the above components will be very professional for the client and will achieve a lot for the agency. From the agency's perspective, you have handled the call in a professional manner, updated your database and potentially sold some additional coverage. From the insured's perspective, you verified with whom you were speaking, took care of their concern, and gave them some professional advice.

Phone Technique and Cross Selling for CSRs

General Points to Remember:

The best time to talk with your insured is when they call you, because at that time they are ready to discuss insurance. Call backs are inefficient for both you and the customer, as they will likely already be doing something else!

The only impression your agency will make with most of your insured's is through how you handle their call and perhaps an occasional letter. Professionalism counts on each of these golden opportunities.

Dealing with Difficult Calls

Listen! Don't interrupt. Repeat the customer's problem back to them to be sure you fully understand the issue. Use terms like "as I understand it, you need..." or "let me be sure I understand... you need" in order to let the client know that you are trying to understand their problem.

Offer a solution. Don't say no! You may not be able to do exactly what the customer has requested, but offer a solution, and explain the benefits of your solution, if appropriate. Before starting to implement your solution, ask the client if the solution is satisfactory. Example: "I won't be able to add your new car until you have the VIN number available, but I have noted the rest of the information and I'll add it just as soon as you call or email me the VIN number. Is that ok?"—or—
"I'll add the endorsement raising your deductible today, and you'll see a reduction in premium next month. Does that resolve your concern about price?"

If the customer does not accept your solution, **Ask** the customer how they would like their problem resolved! By asking them what they would like to see done, you'll help get the customer to think logically about actual solutions. For example: "I understand that you need an ID card now, Ms. Jones, but I do need the VIN number before I can issue a valid one...is there some other way I can help you to resolve this problem?" Perhaps she'll have the dealership call you, or ask you to call them, but at least you'll make the customer think about what they need in order to be satisfied.

Conclude by recapping the solution that you and the customer have agreed upon.

Cross Selling for CSRs—cheat sheets and scripts

Cross Selling for *Homeowner Only* Policy Holder

Discount when we write Home and Auto

“Our insurance companies offer a discount when they write both Homeowners and Automobile insurance... may I obtain an automobile quote for you?”

Endorsements to Homeowner Policy

Sewer and Water backup

Improvements to Home... additions, swimming pools, facility updates
(electrical, heating, plumbing, roofing, etc.)

Home Based Business... day care, lessons given, home office, etc. Scheduling of

Items... jewelry, art, furniture, cameras, computers, furs, etc. Snowmobiles

All Terrain Vehicles

Watercraft

Activities...is the insured on the board of directors or committees of an organization, does the insured coach sports, etc.

How to offer that one new thing

Tag on-- “while I was adding that to your account I noticed that”

“you might not be aware of”

“clients in your situation often benefit from”

Stories-- Tell your own or another client’s

Personal Endorsements-- I bought _____ and I sleep better now!

Phone Technique and Cross Selling for CSRs

*Cross Selling for **Automobile Only** Policy Holder*

Discount when we write Home and Auto

“Our insurance companies offer a discount when they write both Homeowners and Automobile insurance... may I obtain a homeowner quote for you?”

Endorsements to Automobile Policy

Increased liability limits

Towing

Rental

Mechanical Breakdown Coverage

Activities...is vehicle used to transport day care children, other
business use

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Phone Technique and Cross Selling for CSRs

Cross Selling for *Home and Automobile* Policy Holders

Other Lines Available:

Umbrella

Worker's Compensation... domestic help (cook, maid, gardener)

Life Insurance

Health Insurance

Disability (income replacement)

Financial Services... retirement planning, college funds, investment advice

Identity Theft Insurance

Business Insurance... commercial lines policies

How to offer that "one new thing"

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"you might not be aware of"

"clients in your situation often benefit from"

Stories-- Tell your own or another client's

Personal Endorsements-- I bought _____ and I sleep better now!

Phone Technique and Cross Selling for CSRs

*Cross Selling for **Business** Policy Holders*

Increase the Value of an Existing Policy

- Increase limits on BOP, Package for BPP
- Increase EDP and computer limits
- Increase automobile limits, add hired/non-owned or physical damage
- Increase audited basis of GL and WC policies

Add additional Lines of Business

Checklist of Common Policies:

- Package or BOP
- Inland Marine
- Automobile
- Umbrella
- Worker's Compensation
-
- Professional Liability (E&O)
- Crime
- Directors and Officers
- Fiduciary Liability
- Bonds
- Employment Practices
- Group Health, Disability, etc.
- Group Life

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