

Wisconsin's "Outstanding CSR of the Year"

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Four factors or changes that have been responsible for the evolution of the CSR position.

With more than 15 years of experience in the insurance industry, I have seen a lot of changes in the role of a CSR. When I first started in this position, the role was that of a data processor, handling day-to-day activities such as updating computer files and maintaining physical files to ensure proper documentation. Direct contact with the customer was not a primary job function, as customers were accustomed to contact their producer with any questions, changes or concerns they might have.

There are many factors, including competition in the industry, which has allowed the CSR position to evolve to what it is today. I feel the four main factors that have contributed and have had the most influence with the progression of the CSR Role are: Changing Role of the Producer, Increased Client Expectations, Expanding Market Relationships and Improved Technology.

Changing Role of the Producer – As Independent Agents, we face many obstacles including market changes and competition. Competition is no longer local, but often times national in scope. In many cases, the customer could be with the right insurance company, but not the right agent. If the producer and agency are not performing to the expectations of the client, they could lose the business and the client would still have the option to stay with the selected insurance company. These factors have forced the producers to differentiate themselves from the competition; to not just “sell insurance,” but act more as a Risk Advisor and Consultant.

At HNI Risk Services, Inc., we believe that in order for the Producer to reach their sales goals, they should be working an ideal schedule where they would be out of the office 80% of their time, allowing only 20% of their remaining time to be in the office. As they are striving to become a Trusted Advisor to existing and new clients, the CSR position has been forced to adapt. The majority of the work the producer was handling in the past is now traded down with a complete service hand-off

plan. It is now expected that the CSR will handle all situations that arise, without producer involvement. At HNI, we are able to accomplish this by having High Performance Team meetings and debriefing appointments where Valued Added Services are discussed. Once the producer hands off, it is the expectation that the CSR take ownership and deliver results in a timely manner or quarterback to hand-off to either Safety or your Account Administrator.

Increased Client Expectations – As the producers are now out of the office the majority of the week, our customers look to us for accurate and timely responses to their questions and concerns. The CSR has become the first point of contact and has taken on the role as a trusted advisor and consultant. The CSR must be knowledgeable and competent in order to maintain the relationship the customer has had with the producer and agency, which directly impacts retention of business. A successful CSR should have strong problem solving, fact-finding and researching skills. As the first contact, it is also important that the CSR understands the customers needs and be able to anticipate what the customer might need without the customer having to say it. The CSR should be able to advise them of specific tools that can address their issues as well as assist their company to help them succeed.

Expanding Market Relationships – As the CSR is the first point of contact with the customer, it is only natural that they would also be the first point of contact with the underwriters. As the producers are pushed to an increasingly sales focused role, it is the CSR's responsibility to focus on strong relationships with the markets. The CSR position is now dependent on understanding what risks different insurance providers will entertain and if it will fit with the customers' exposures. We need to be able to understand our client's business in order to make our customer's risk look attractive to the insurance provider so they would be willing to provide a competitive quote, which we also assist in negotiating. It can also be a responsibility of the CSR to advise clients when and when not to market

[continued on page 41]

From the Boardroom

[continued from page 6]

Hey, it worked for Jan Brady on “The Brady Bunch”.

My typical reaction to public speaking or even writing articles is that I’d rather eat dead flies – they do need to be dead. But alas, to succeed in our profession, all of us need to be comfortable speaking in front of crowds or during sales appointments. So, like taking bad medicine and paying income taxes, we do it regardless. And until the day I retire from this noble profession, I will do what I can to keep my butterflies in formation and deliver one heck of a presentation.

You know, there may be something to that cape idea. People pay attention to a man in a cape, but the leg tights – I think not!

President’s Forum

[continued from page 8]

the boys until they turned the corner.

As he turned to go back to his car, he saw the dent and decided at that moment that the dent was going to stay. The dent would remind him that life is not about attracting attention to ourselves, or turning up the noise so others will notice us.

Life is about slowing down and stopping to be there when others need us the most.

Isn’t THAT what our industry is all about? Some days it seems as if our work is all about the sale...commissions... or ratios, but when we get right down to it, isn’t our industry about being there when others need us the most?

Good reputations breed confidence, in you and our industry. Protect your reputation, and ours – it is all we have.

Commissioner’s Comments

[continued from page 12]

This action was based on allegations of failing to respond promptly to inquiries from OCI and doing an insurance business without proper authority.

Vision Care Network Insurance Corporation, 1421 Washington Ave., Racine, WI 53403, paid a forfeiture of \$5,000.00. This action was based on allegations of failing to comply with a previous examination order.

Outstanding CSR

[continued from page 14]

their renewal and what pricing is competitive in the industry. This in turn builds your relationship not only with your customer but also with your underwriters, as they feel comfortable that you are not just blocking markets and shopping the account every year.

Improved Technology – Without technology, I do not feel that the growth and evolution for the CSR would have been possible. Simple things such as computers, email, Blackberries, laptops and fax machines, which we now take for granted. Before we had this type of technology, it could take days or even weeks to complete and handle something for a customer. With the capabilities we have now, we are able to communicate and receive immediate responses from our customers, sales force and markets. Other impacts that have occurred that have allowed us to be more efficient are being paperless, scanning capabilities and even dual and triple monitors. With the tools that are now provided, we are able to be more efficient in the daily processing and have been allowed additional time to increase our knowledge and expertise in the insurance industry.

With all the changes that have occurred in the insurance industry in the past several years, the Customer Service Representative position has become a more professional career. We are no longer viewed as clerical support, but play a vital role with the success of the Producers and agency. As the market place changes and competition grows, I look forward to transforming myself in whatever is necessary to stay successful.

This prestigious annual award, created in 1991 by the Societies of CISR and CIC, recognizes the important role the customer service representative plays in day-to-day care and service of the customer. The award honors the CSR who had demonstrated, through dedication and performance, the highest level of personal and professional achievement.



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