

Learning and the Customer Experience

BY BERNARD ROSAUER, CLAIMS DIRECTOR, AMERIPRISE AUTO & HOME INSURANCE

Knowledge truly is power. Never forget that! Over the past four years I have helped companies lead customer retention and loyalty initiatives. My background is in claims and I believe it is the most market-able touch-point an insurance company can have. Aside from being amazingly good at minimizing expense leakage (easily measured), claims people also need to be amazingly good at preventing customer leakage, or *churn* as the industry calls it.

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It is a fact that more and more companies are looking at the various touch-points it has with consumers and are beginning to view them as opportunities to impress clients and fuel growth by referral. All industries call this kind of growth *organic*. Organic growth is proven to be a large contributor in companies with long-term financial success.

Imagine that a customer reports a claim to your company and that the claim is for some minor front end damage. I challenge each and every one of you, as claims people, to envision that your claims customer, especially those with minor claims, will be attending a family reunion in five months. Also, imagine that she will be sitting at a picnic table with close friends and relatives. Now, don't expect the insured to talk about how great you handled her claim...at least not yet.

One of the insured's relatives brings up a poor claim experience and goes on and on about how long it took to

get processed, how he didn't know where the claim was or who was doing what half the time. This is where *you* come in! It's at that time that the experience you provided to your insured pays off. If your insured brings up your company name...and especially if she remembers your own name, you have created what I like to call the *perfect claims experience*.

In all my work, I have found there are three things that I believe are really important for claims professionals to know:

1 Not everyone is able to naturally adapt to deal with conflict and

have the ability to understand how to communicate in a way that leads to a great experience. But just as that's the case, we must also know that 'perfect' communication can be learned. It takes acknowledgement of the need, excellent training (such as III's Awesome Claims Training), and

2 Continued effort and support after training. Any skills you learn will die on the vine if you don't practice. Assuming great training is supplied, adjusters need to make a decision as to whether or not they will practice what they learned.

It helps to have continued support

for measuring how well you are implementing your new and/or improved skills. And as much as we all hate to be monitored, phone coaching/monitoring can really help you and your organization improve. Such monitoring need not take place forever, only until you feel comfortable that implementing the techniques comes naturally.

3 OgilvyOne, a well-known marketing firm says it best: "The customer doesn't care how much you know until he knows how much you care." Beautiful. But that doesn't mean that caring is enough. We need to have answers...and dealing with more than one person to get a question answered negatively impacts the customer experience no matter how much you care. The more you know, the more valuable you are. Make sure your boss knows it!

Much of the world has changed since I became an adjuster some 20 years ago. I will say, however, that the core of our business hasn't changed a bit. In fact, I believe that customer-centrism has become more of a focus than it was when I was adjusting. Companies are beginning to understand the power of the positive claims experience.

Remember that our customers have *exactly* the same needs that they had 20, even 50 years ago. That's why, at the family reunion, the granddaughter recommended her insurance company to her grandfather after hearing how he was treated by his adjuster.

Learn and grow.

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