

Claims Education

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FEATURE || STORY

Ambassadors in the Field

BY LAURA WIMSATT

CUSTOMER SERVICE A MUST

There is little doubt that the focus on customer service has been sweeping the insurance claims industry for several years now. Whether in the United States, Australia, Canada, or the U.K., no claims program, regardless of line of business, seems to be immune to the fact that customer service is a necessity. With policies being pretty much the same, pricing being pretty much the same, and regulations being the same, there is not much difference between most claims organizations other than customer service.

The truly smart claims organizations are those that are investing in their staff to drive up customer service, which generates loyalty (and new business) and therefore increases retention rates.

Among the absolute leaders in this push toward customer service is a company called Rural Community Insurance Services (RCIS), one of 16 insurance providers approved to offer the Federal Crop Insurance Program.

ABOUT RCIS

RCIS has been a leading innovator in crop insurance since 1980, when the crop insurance business was privatized by the federal government. RCIS provides risk management protection for more than 100 crops. They do business in all 50 states through a national network of more than 5,000 professionally trained and licensed agents.

RCIS is authorized to provide the multi-peril crop insurance policies offered through the United States Department of Agriculture's Risk Management Agency (RMA). In addition, they offer crop hail, named peril, supplemental and stand-alone insurance products.

In May, 2010, Rural Community Insurance Company, (RCIC),

a subsidiary of RCIS, received notification that A.M. Best had reaffirmed their rating of A (excellent) and their outlook as "Stable". RCIS and RCIC are both wholly owned subsidiaries of Wells Fargo & Company.

TAKING THE STEPS

RCIS is very aware that all of the insurance providers play by the same rules. Therefore, customer service is king.

Along those lines, RCIS did what a lot of companies do. They focused internally on customer service and hired International Insurance Institute to conduct the *Awesome Claims Customer Service* for its' entire adjusting staff of 1,200 field claims professionals. RCIS experienced an immediate increase in customer satisfaction from both the insured's perspective and the agent's perspective. The claims staff found that their new skills made their jobs much easier, saved time, and greatly increased their job satisfaction. Those are common responses to the training. Because most companies are so satisfied with those results, that is often where it ends for them. Not so with RCIS.

NEW AND DIFFERENT

Tresa Edwards, Training Manager for RCIS, joined with the creative forces at International Insurance Institute to develop a separate, high-impact customer service course that focused specifically on the interaction between the claims staff and their independent agents. The main focus of that course was to generate a genuine feeling of partnership between the claims staff and the agents. The goal was to establish and deliver outstanding customer service to the client base. To, quite literally, train the adjusting staff to know that they are the

ambassadors of the company out in the field to both the insureds and the agents. The result is a course entitled *Ambassadors in the Field*.

This course, copyrighted by RCIS and fully owned by RCIS, cannot be taught anywhere in the world except to RCIS personnel. "It is one of the highest powered, claims specific, and habit changing courses that has been designed for an individual company", said Carl Van President & CEO of International Insurance Institute. "It is RCIS's program now. They co-wrote it, they co-designed it, they co-copyrighted it, and now they own it. It's theirs and no one else. It is a pleasure to work with a company so completely dedicated to customer service as to have us help design a program that they own outright. It is an expensive proposition; but they are clearly dedicated to doing whatever it takes to be an elite customer service claims operation."

THE HIGHLIGHTS

The *Ambassadors in the Field* course is divided up into five main sections:

1. The agent as our partner.
2. The agent's need to be kept informed.
3. The agent's perspective.
4. The agent's need to resolve issues promptly.
5. Claims professionals as the company ambassadors.

During 2011, Ms. Edwards and her training team introduced the program to the claims staff. This involved professional trainers from her training team such as Michelle Edgett and Hillary Stevens, along with some volunteer trainers from the claims staff who were specially trained by III just for this project.

According to Ms. Edwards, the Ambassador training was the perfect complement to the *Awesome Claims Customer Service* program rolled out in 2010. "As claims professionals, it is not a stretch to see ourselves as ambassadors," said Ms. Edwards. "We represent RCIS to our agent partners. We represent RCIS and the agent to our producer customers. Everything we say and do is a reflection of our principles, our business practices, and our desire to help."

A clear benefit for RCIS of providing outstanding customer service at all times and being the best ambassadors at all times is that they create a customer base which will gladly promote RCIS services over their competitors. There is a high likelihood for "coffee shop talk," and satisfied customers can be influential among their peers. Likewise, dissatisfied customers can taint the pool of potential customers, hindering growth.

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**- Carl Van,
President & CEO,
International Insurance Institute, Inc.**



Tresa Edwards, Training Manager for RCIS, credits the support of her company executives for the success of the extensive customer service training programs.

NEEDED FOR SUCCESS

The results of the Ambassador training have been impressive. Ms. Edwards stated that, "It was a pleasure to work with Carl Van and International Insurance Institute. Obviously, providing excellent customer service is extremely important to RCIS and is a daily focus for our claims staff. The training Mr. Van and his group provided has allowed us to further develop the skills needed to deliver outstanding customer service to our agents and insureds."

Ms. Edwards is quick to point out that the success of the program was due to a wide range of team players. She commented that this certainly was a group effort and could not be carried out without some extensive involvement and support from the top down. From President Mike Day, to Claims VP Chuck Eldredge, to Chris Peacock, Field Claims Manager, and many others, complete support in the effort to improve customer service was there at every moment.

RESULTS ARE THE BOTTOM LINE

"We have had an enormous amount of positive feedback, not only from our agents, but from our adjusting staff as well. An increased level of customer satisfaction and job satisfaction has been noted by many at RCIS. We

look forward to an ongoing relationship with International Insurance Institute" remarked Edwards.

Clearly, RCIS is a leader in the goal of improving customer service, but they are not stopping there. Plans for implementing even more advanced customer service training in 2012 are already being discussed and designed. We can't wait to see what they come up with next! ■

*Laura Wimsatt is assistant director, script consultant and presenter in all four of the claims courses found at www.ClaimsEducationOnLine.com. She is currently co-authoring *The Claims Cookbook* which is scheduled to be released in June, 2012 at www.ClaimsProfessionalBooks.com.*

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- Tresa Edwards