

Many agencies recognize the professionalism and knowledge of Account Managers and CSRs who successfully weave sales into their day-to-day responsibilities. Please summarize the sales training (if any) you've received from your agency or company and discuss what you believe are the three (3) most effective sales techniques or tools that make you a better Account Manager/CSR.

A sale is often defined as a single transaction between a buyer and a seller. But as an insurance account manager, I believe my job is to continually sell my customers and my carriers on quality insurance service and expertise. It is crucial to equip account managers with appropriate sales techniques. Not only must we sell our service to our insureds, but we must also sell our insureds to our carriers. Account managers are on the frontline of every agency and must be armed with the proper sales training in order for an agency to be successful. While being a salesman does require a unique skillset that not everyone possesses, account managers can aid in an effective sale through their positive attitude, effective communication, and product knowledge.

I try to wake up every morning to face each new day with a bright and positive attitude, emphasis on TRY. Customers can hear a smile on your face through the telephone. Underwriters can sense a smile on your face through an e-mail. I think having a great attitude is the most important part of my job. Knowledge and experience are important, but attitude is what separates a good account manager from a great one. Skills can be taught, experience will come with time, but a positive attitude is one thing that we, as account managers, can control on a daily basis. People do business with people they like, and people like positive people. An effective sale starts with a positive attitude. My customers, my underwriters, my producers, and support staff deserve my kindness, my time, and my respect. In fact, I am approved to teach a continuing education course in the state of Arkansas entitled "Attitude is Everything" - and I believe that title to my very core: attitude truly is everything! Be a team player! Go the extra mile! Take the time to listen! If you practice these philosophies, your business will reap the benefits!

Taking the time to get to know a customer's individual story and preferences is vital to providing outstanding customer service. Through continuous, effective communication, an account manager strengthens the bond between client and carrier. By taking the time to personally interact with my customers, I'm building a relationship with them. Trust plays a large part in a client's decision on where to place insurance coverages and by providing open, honest, and frequent communication with my customers, I'm earning that trust. Everyone wants to feel important; from the biggest corporation to the smallest contractor, making each customer feel like they are being heard and being helped is one of the biggest parts of my job. Keeping open lines of communication is fundamental to building strong relationships with insureds and insurers. Through open communication, I am doing my part to continue to sell that client into a long and (hopefully) profitable relationship for our agency.

Anyone is teachable, and everyone always has more to learn! Our industry is constantly changing! Through continuing education, daily experiences and ongoing communication with my peers, expanding my knowledge base is crucial to being the best that I can be at my job. While no one can be expected to know everything, arming yourself with extensive insurance knowledge is one way to ensure you can make the sale. I love to learn! I'll be the first to admit when I don't know an answer, but I'm also the first to dig in and figure it out. We all know who really does the heavy lifting at an insurance agency and empowering our account managers with as much knowledge as possible will only help ensure the future success of the agency. It's the job of the account managers to be the hands, feet, eyes and ears of a new piece of business. While producers are often placed in the role of presenting a proposal to the client, the account manager has to first sell a carrier on that piece of business. And long after the producer has

"proposed" that business, the account manager has to continue to sell outstanding customer service. A large component of outstanding customer service is providing extensive product knowledge to our customers. Insurance clients want to do business with people they like and trust, but a client won't do business with a likable, trustworthy agency that doesn't know their product!

I have often heard insurance agents being compared to used car salesmen, and I think I've made it my career's mission to change that view! Yes, we sell a product, but we also do so much more! I challenge young people to explore the wonderful world of insurance, as I know how many opportunities I've been blessed with because of this industry. Sometimes I think it's hard for me to see past the day to day tasks of my job to know that I'm truly in the business of helping people. Helping People -I Love That! In a world that seems to focus on getting more for less, I pride myself on trying to provide an outstanding insurance experience at an affordable price. While I have never considered myself as a salesman, I know that in my role as an account manager, I constantly use sales techniques in all of my day to day interactions. Through my positive attitude, my effective communication skills, and my product knowledge, I will continue to help my agency grow one sale at a time!