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2024 Outstanding CSR of the Year Essay

Few, if any, would equate insurance to a boxing ring, but most can find inspiration in the wise words from Rocky Balboa's monologue in Rocky V, regardless of their job title: "It's not about how hard you can hit; It's about how hard you can get hit and keep moving forward. How much you can take and keep moving forward. That's how winning is done!" In other words, it's about the resilience and adaptability you have when the "punches" in your industry keep coming your way.

Now queue the camera from that scene to the insurance office where the phones are ringing off the hook, the computers are dinging with email after email, insurance agents' faces display exhaustion as they persevere through another day. The "punches" you'll see in this arena are carriers like Kemper sending out non-renewal notices since they are exiting the personal lines market and clients calling in panicked that they won't have coverage anymore; rate increases for clients who haven't had claims in years and are demanding an explanation; ineligible new business because the roofs are older than ten years, yet we still have sales goals to meet; and yearly remarkets being required instead of the quick account review confirming no changes and that coverage is still adequate. Calling these "punches" almost downplays the significance since these calls are changing the entire trajectory of our days, and these days are now adding up to years. Time after time, when clients call in, there are three things you can hear in their voice: 1. The panic as they too wonder how much worse things will get, 2. The frustration that once again their budgets have to be recalculated and sacrifices made, and 3. The assumption that the one answering the phone is either apathetic or automated – neither of which will care. Often my role is to listen and assure clients that we care and explain to them the increases are not going straight into our pockets. I have had to consistently reshape clients' expectations that we are fine dining while they are cutting their food budgets. In one instance, I even reminded a client that I am also an insurance customer, and I too have experienced a premium increase. This conversation is not new, but in this current climate the importance of sharing this message has been magnified. Mistrust is at an all-time high and what could have previously been assumed, now needs to be stated: we are in this together and CSRs will do everything we can to make sure what clients care about is fully protected at the most affordable price.

With the increased call volume and influx of client's requests, we have had to adopt new systems and operating procedures to work smarter, not harder. I have been successful by staying up to date with carrier products and underwriting changes. I have saved myself hours of remarketing by asking the insured the necessary questions about their insurance needs and comparing those to the known appetites of our carriers. Since I knew updated information from reading weekly carrier emails and attending carrier meetings, I can give clients a quick market survey over the phone and advise them that other markets will not be able to provide rates given the year of their roof or home's condition. Not only are customers thankful for my quick response, but this then

gives them more time to make appropriate repairs or search for other carriers. In other cases, instead of completely remarketing an account, I was able to collaborate with the client and increase their deductible on their home policy to lower premium and save the account. If not for a recent training from Hanover that provided the verbiage and prompts to use when talking to a client about this helpful endorsement, I might not have been equipped to manage the client with the confidence and knowledge it required to communicate the benefits of this change with them.

Along the same line of working smarter, and not harder, working longer hours has not been an efficient response to the turmoil we are facing. Although it took a considerable number of hours of forfeited family time to understand this. Instead, resiliency requires a commitment to self-care including lunch breaks, using PTO, making healthy choices, and nurturing our humanity by staying connected and encouraged. If you think about it, even Rocky, a World Champion, took time in between the punches to be stitched-up, hydrated, and remotivated to get back in the fight. At my agency, they have seen the increased production from the allotted breaks they offer including daily paid lunch hours and monthly opportunities to get out of the office and volunteer in the community. They also foster an environment of teamwork and comradery with multiple online platforms to engage with our colleagues and share information across offices. Just as our clients need to know we are there for them, Customer Service Representatives need to know we have people alongside of us too: cheering for us, supporting us, and affirming us. Together we can always do more.

When days are still long even with the above-mentioned approaches and best practices, I have a sign on my desk that reads, “You look good out there trying your best!” No matter the questions or challenges that each day brings, every client will be met with my best: my growing experience, continuing industry knowledge, and my willingness to help. That is the summation of what adaptability and resiliency require – a relentless desire to keep growing and to keep going. After all, “It’s not about how hard you can hit; It’s about how hard you can get hit and keep moving forward.”