Essential Tips & Tricks for Account Managers
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Life is like...

- “A ten speed bike...
  Most of us have gears we never use!” — Charles Schulz

- “Life is like...
  Riding a bicycle..
  To keep your balance...
  You must keep moving!” — Albert Einstein
Christine M. Sullivan, CIC

- Certified Insurance Counselor
- Full licensed Broker in all lines of insurance
- 27 years experience in Insurance Agency Operations Management
- 32 years experience in the insurance industry
- Operational Manager of three different insurance agencies
- Other areas of expertise: Training programs for New producers, new managers and account managers, leadership development, time management, process and procedure development, E&O management, Personal and Commercial Lines department restructures, Agency management software migrations, Five Star designation certification experience, development of Client Relationship/Internal Sales and Claim Management programs.

- ♦ I have been you....
My Value Added to You

My Value Added to your Agency/Company:

- Performed every role in an agency from waiting in a registry line to the agency principal/operations management level.
- I understand what your challenges are... I have been there.
- I know and understand insurance and the needs of our clients, prospects and teams.
- Work daily and continually with agencies that face the same challenges, I can provide you with solutions and tools that work with other agencies facing similar roadblocks.

“The most enjoyment and greatest reward to the mentor is not in the subject matter
But when the person takes the subject matter and applies it to their life…
then watches them grow and prosper.
The greatest reward to the teacher is watching the connection occur, seeing the lightbulb go on and then witnessing the success in the person they are influencing.”

- Chris Sullivan influenced by John Maxwell.

“YOU CAN BE THAT PERSON... EVERY DAY... TO SO MANY PEOPLE!!! That is where having the passion for what you do develops... but it takes, work, patience, guidance, mentoring and time! YOU are WORTH EVERY MINUTE and so are your CLIENTS!” – Christine M. Sullivan, motivational mentor.
Balance is Key

➢ It’s all about BALANCE…
  ➢ The decisions YOU make and the choices YOU make.
  ➢ YOU determine your own success as a person, professional, parent, etc.
  ➢ Self-reflection at the end of each day, how did you do today?
  ➢ YOU need to be strict with yourself and with allowing others to negatively influence your day or week.
  ➢ It’s YOUR life…
Importance of Mentoring

- DO you have one? Two... Several?
- What does a Mentor mean?
  - Everyone needs a Mentor
  - Many don’t recognize that early enough in life
  - Difference between a “boss” or a manager and a mentor...
    - Examples
      - Card Exercise
What is Burnout?

Two important definitions of burnout are:

- "A state of physical, emotional, and mental exhaustion caused by long term involvement in emotionally demanding situations." – Ayala Pines and Elliot Aronson.

- "A state of fatigue or frustration brought about by devotion to a cause, way of life, or relationship that failed to produce the expected reward." – Herbert J. Freudenberger.
Key Symptoms of Burnout?

- Overall attitude is negative and critical
- Dreading going into work, and wanting to leave once you're there.
- Having low energy, and little interest at work.
- Having trouble sleeping.
- Being absent from work a lot.
- Having feelings of emptiness.
- Experiencing physical complaints such as headaches, illness, or backache.
- Being irritated easily by team members or clients.
- Having thoughts that your work doesn't have meaning or make a difference.
- Pulling away emotionally from your colleagues or clients.
- Feeling that your work and contribution goes unrecognized.
- Blaming others for your mistakes.
- Thinking of quitting work, or changing roles.
Avoiding Burnout
Worry and Regret

- Don’t worry about what hasn’t happened **YET**
- Ask yourself, did I do something wrong? If the answer is NO let it GO! It’s not YOU it may just be a bad day for THEM!
- If the answer is yes, look for a SOLUTION to learn from.
- Reflect daily, carry 3 positives forward
- How can you win tomorrow?
- Then let the day go! Know when to let it go!
- Tomorrow is a new day.
Sharpening the Saw

The Whole Person

Brain (Mind)
Heart (Emotional)
Body (Physical)
Spirit (Spiritual)

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Sound Familiar??

➢ “Do you have a minute?”
   ✓ Everyday…several times per day
➢ “I just don’t have the time.”
➢ “I’m too busy.”
➢ “How am I ever going to find the time to do this?”
➢ “I wish there were more days in the week or hours in the day.”
➢ “Can someone give me a volume control for him/her….a MUTE button?”
➢ “This week was the worst EVER”!

Sound Familiar??

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Use it...or Lose it!

➢ Time is a NON-RENEWABLE, NON-RECYCLABLE resource.

➢ You choose where you spend your time & how much time you give to things.

➢ If you do not have time, it is because you don’t make it available for what you need it for.
Key Time Wasters

- Key Time Wasters
  - Switch – Tasking
  - Working on the wrong things at the wrong times – not knowing the priority
  - Too many people involved in the same process
  - Spending time looking for files, mail, etc.
  - Co-workers/Management trying to figure out YOUR System in your absence.
  - Negativity and Office Politics/Gossip
Myth of Multi-tasking

• Studies have shown that:
  ◦ it takes five minutes to get back on track after a 30-second interruption.
  ◦ It’s called Recovery Time, the time it takes to get back to the mental state you were in before you were interrupted.
  ◦ This Recovery Time is usually 10 to 20 times the length of the interruption.
  ◦ So avoiding these interruptions is key.
Myth of Multi-tasking

Many people believe that:

- "multitasking" actually helps them get more done since they are doing two or more things at the same time.
- I hear people all the time brag about how good they are at multitasking.
- I am not talking about combining an activity that just involves mindless tasks, like walking while talking on the phone.
- I am talking about combining two tasks that both require you to use your brainpower.

Most experts claim that multitasking reduces—not improves—efficiency.
Improve Overall Communication as an Agency

- How 7 C’s of Communication
  - Clear.
  - Concise.
  - Concrete.
  - Correct.
  - Coherent.
  - Complete.
  - Courteous.
Effective Emails

How to write effective emails

◦ Ask their preferred method of contact and document it!
◦ Don't over communicate by email.
◦ Make good use of subject lines.
◦ Keep messages clear and brief.
◦ Be polite.
◦ Check your tone.
◦ Proofread.
Telephone Communication

- **Avoid Distractions**
  - If you need to type during the call, please be sure to let the client know why
  - sighs/snickers
  - background noise!
    - Banging on desk
    - talking to other people, etc.

- **Ending the call effectively**
  - Think.. “have I answered all their questions or given the next steps toward solutions?”
  - Avoid ASAP ….clearly define the timeframe
  - Write it on the upper right corner as the due date
  - Stand by your promises…strive to meet them…
Before you take the next call..
  ◦ Take a minute to release the last call
  ◦ Refocus and remember that the next person has no idea what you just handled before their call.

Tone of voice
  ◦ What will their first impression be?
  ◦ Do not sound “rushed” like you don’t have time to speak to the person on the other end…

Demonstrate empathy—
  ◦ “I understand why you feel this way…”
  ◦ “Once I understand your concerns /expectations I will work with you to find answers/solutions.”
Be a Good Listener

- If you ask the question, listen to the answer.
- Let them open up to you. You can choose later what you will file in your memory.
- Empathic listening is a major key to earning trust and credibility.
- Let them get a word in.
Be a Good Listener

- Are you talking at them or with them?
- Did they hear you? How do you know?
- Were they talking with you 40% of the conversation?
- If not….you may have lost them in the conversation…
- Do you know when?
Top 10 Leadership Skills
Leading by Example

- Communication
- Motivation
- Delegation
- Positivity
- Trust
- Creativity
- Feedback
- Responsibility
- Commitment
- Flexibility
Effective Principals of Time Management

➢ Keep your desk and workstation well organized
➢ Prioritize and organize your workflow
➢ Work Smart
  • Make sales calls during key times
  • Process paper during non-peak service hours
➢ Don’t call unnecessary meetings
  ▪ If there is no agenda or talk points, don’t meet
➢ Do less appealing tasks first – “eat a frog” EVERY DAY
➢ Stay focused
➢ Utilize your planners
➢ Take lunch breaks!
Red Priority Folder

➢ GREAT tool for Management and your Team
   ➢ Great visual – avoid ‘out of sight, out of mind’ urgencies.
   ➢ Allows you to gain piece of mind when you have a sudden need to be out of the office.
   ➢ Management can jump in and redistribute if needed.

➢ Rules for the RED folder:
   ➢ Only place high priority items to be completed within the same business day in the folder.
   ➢ **You** must commit to that. You can’t leave the office until it has been emptied.
   ➢ Alternate the work in the folder with your daily work. Allows you to accomplish both priority and daily work throughout the day.
Client Relationship Builders

➢ To better service our clients in Claim Situations WE ALL should:

☐ Use this time to SHINE and Be Patient!

☐ To the Client this is an urgent matter and a problem they look to us to help them solve.

☐ Explain Next steps

☐ Communication that we are here for them
Client Relationship Builders

- Promise to check back in with them and DELIVER!
- Call them back
- Great way to build relationships and create raving fans.
- Watch for WOW factors as a residual effect for all of your patience and hard work.
- They won’t forget what you’ve done for them.
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Another way to better service our clients…BE PROACTIVE

Account Managers will:

- Review all accounts in a proactive manner
- Reviewing all coverages and policies to look for
- Missing coverages
- Gaps in coverage
**WOW Tips:**

- **Strive to be advocates for our Clients**
- **Client advocates are consistently “wowed”, not because obvious needs are met but because we offered solutions to problems they don’t even know they have”**.
WOW Tips:

- The best of the best anticipate problems before they surface and prepare ahead! These are moments people rarely forget!
- It’s the service we are NOT obligated to give that people value most.
- The little things are more impactful on clients and retention than the big things.
- It’s a combination of many small, impressive moments that add up to very powerful “wows” and loyal customers.
- Make sure you know what really matters to your clients and then act on it. (Expectations)
WOW Tips:

• “Sales without customer service is like stuffing money into a pocket full of holes” – David Tooman

• Meeting expectations is not long enough to build “wows”.

• The rules have changed.

• Clients compare you to not only your direct competition but to EVERY service provider there is out there.

• We need to benchmark against the very best agencies and communicate VALUE to our clients that may not exist now.

• Why are our competitors so awesome?
  • YOU need to now, because others (they may be your clients) already do.
WOW Tips:

• It’s simple…
  • Always give people more than what they expect.
  • Clients want to feel appreciated, loved, and treated with dignity and respect. – Human nature
• To really Wow our clients, WE must FEEL a sense of WOW. To accomplish this we lead with passion and spirit in whatever role we play.
• Believe in what you do or are selling.
• We need to learn how to read people and respond quickly.
WOW Tips:

• The only way to get a “wow” out of an error is to correct it in such a way that the client is almost glad it happened.

• We can’t completely eliminate and avoid mistakes but we can learn from them.
WOW Tips:

Reliability:  Well done is better than well said!

- Trust is the foundation in any relationship and key factor in Wowing clients

- Excellence is not an act, but a HABIT.

- The real secret in wowing customers in the long run is to shift the emphasis from detection to prevention.

- Proactive versus reactive wins almost every time, the hard part is finding the time!

- Giving them peace of mind!
Stay RIGHT HERE
For More About:

Avoiding Insurance Industry
Burnout! You’re worth it!
11:30-12:30
Sources:

✓ Christine M. Sullivan – Daily Experiences
✓ Client Agencies – through my experiences with each of them daily…
✓ Each person I interact with Every Single Day.
  ✓ I strive to learn something new every day from each person I spend time with. (MY CLIENTS)…My Class Participants….YOU
✓ The How of The Wow – John Murphy
✓ The Five Dysfunctions of a Team – Patrick Lencioni
✓ Myth of Multi-tasking – Steve Anderson
✓ Various Utube Videos