

GUEST OPINION By **DINO E. ROBUSTO**, chief administrative officer, The Chubb Corp.

Service remains king

Highly successful organizations recognize the value of continually providing superior service. Never has this been more important as it is in this economic environment. As customers apply more scrutiny to their spending habits, companies should view this as an opportunity to clearly differentiate themselves from the competition through their service capabilities.

How insurance companies, agents and brokers respond to customers' quests for value in these lean times will be a key determinant of their continued successes, and in some cases, their viability.

This is not an easy task when managing one's own expenses is paramount in the face of shrinking margins. After all, without careful decision making, trimming back in areas that could affect service has the potential to weaken a company's brand and long-term success.

So is there a way to be prudent in an expense-conscious environment while providing superior service to the customer and differentiating a firm from its competition?

The answer: Ensure that your organization improves its execution at every customer interaction point and cost effectively innovates by tapping into the collective knowledge and experience of employees and business partners.

Improving customer service and flawlessly executing at every customer interaction begins with employees feeling connected to the products, services and people they serve. The workforce

is the face of the company, supporting the brand and upholding the corporate reputation. Continued investments in learning and development programs help keep employees on the forefront of industry knowledge, while new tools and technology empower them to better serve the customer.

Business partners should be viewed as extensions of the company's workforce. They should be selected based on their expertise as well as their abilities to foster and demonstrate the company's culture, values and service capabilities. As they do for employees, companies need to support and nurture their partners. An insurer, for example, can create long-term partnerships by investing in producer education programs that help agents and brokers develop

the very product knowledge, agency management and other skills vital to business development and customer service excellence.

After engaging both employees and business partners in the quest for flawless execution, it is vital to measure the results. Companies can obtain customer feedback through regular surveys, focus groups or other techniques. When a customer has had a claim, for example, feedback provides an effective way to help identify and rectify any unresolved issue. In addition, it teaches lessons that can be incorporated into training and quality improvement programs.

The findings also spur the development of new products, services and processes, which help organizations excel in responding to customers' needs. Such innovation provides another opportunity to engage employees at all levels of the organization as well as business partners. The more inclusive the group, the better. Diversity often breeds a broader spectrum of idea generation. It also creates a belief among the staff that management expects and encourages the sharing of ideas.

Successful insurers, agents and brokers clearly understand that, under any market condition, service remains king. They also understand that does not necessarily mean making large service-related investments in these budget-crunching times.

Instead, they try to get more out of the investments they already have made in their people and partners. They continue to nurture this increasingly diverse base of talent through new tools, feedback and training. They tap into the immense collective brain power to flawlessly execute at every customer interaction point. **A&B**

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