

## Is broker service an oxymoron?

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Lots of my clients struggle with getting what they think is “good” service from their insurance broker. They ask me, “Why doesn’t this just happen; why is it so hard?”

My usual response is, “You’re probably not being pro-active enough.”

Get to know your broker as an individual and as a business person. Here’s how to get started:

- Take the initiative to schedule a meeting with him or her
- Make it well away from the renewal period for your policies
- And preferably, make it over a power turkey sandwich
- Ask a lot of ‘dumb’ questions like -
  - What sorts of clients do you and your agency serve?
  - Are there many like me?
  - What’s going on in the insurance world?
  - What’s on your radar screen for clients?
  - What keeps you awake at night?
  - What’s most important to you and your job/ career?

Then talk about **your** concerns and what service you’d like to see -

- Make a list in advance – what do you want/ need?
  - A complete explanation of your coverages?
  - Proposals on other coverages, higher deductibles or limits?
  - Safety or loss control help?
  - Regular newsletters or updates?
  - A pre-renewal meeting 60 days in advance to discuss coverages and any changes to your operations?
- Ask your broker to draft a brief letter about their new commitments. Then you both can agree on your mutual expectations.

I think you’ll be surprised how delighted they will be to meet with you. Always remember these issues are probably more important to **you** than to the other party - regardless of how good they are.

Be pro-active: schedule dates and To Do notes in your calendar and follow up to make sure they happen. And if you’re really happy with their service over-all, suggest you would be willing to recommend them to other business colleagues.