

## Coverage Discussions: Relating Words to Lives

by Chris Burand

My favorite consulting service is teaching the clear communication of coverages. I find plenty of producers and CSRs have the required coverage knowledge. Often though, they do not know how to convey the importance of coverages to actual clients and prospects. An example is personal umbrella coverage. It is one thing to know what it does and another to explain it in a way that causes people to understand quickly how important it is they have this coverage. An agency owner's ability to explain it is inadequate because they are not the ones who talk to most of the customers! I enjoy helping people learn the skills required to help their own customers understand the need for specific coverages.

I find plenty of experienced agency personnel who do not possess adequate knowledge too. Sometimes, I'll be honest, they are just stupid or unethical. However, most such people are good people who just do not know their coverages. They have tried. Some have their designations. Some have bluffed their way for years and decades but they do not really know their coverages. What I've learned is that sometimes they do not know their coverages for the same reason regular people do not understand coverages: they cannot relate the words to their lives. If they cannot relate personally, they probably cannot explain the coverages to clients.

I really enjoy training and teaching producers and CSRs how to truly understand coverages on a human level and then teaching them how to talk to regular people about those coverages. The benefits are increased sales but probably more important, agencies decrease their E&O exposure when people purchase the coverages they actually need!

Maybe an even more valuable benefit is the confidence it gives people which in turn, decreases the stress people feel all the time when dealing with coverages they do not themselves understand. They stress about getting questions they cannot answer. They stress about E&O exposures because they are not selling coverages they need to sell but do not know how to sell. They stress because they feel they have to know all the answers and they don't even know all the questions. One of the keys I teach is how to ask the right questions because knowing the questions is more important than knowing all the answers. No one ever knows all the answers. As one of my favorite clients of all time said upon retirement at 83, "I'm sad to retire because I was thinking that I was just beginning to know what I was doing!"

Understanding the questions and how to articulate coverage information in a meaningful way makes life much more fulfilling. Client relationships are better and clients get better coverage making their lives safer. If this is a relationship business, doesn't it make sense to improve your communication skills with which to build those relationships?

Call me if you want to enjoy this experience.

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