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Changes in technology, the consolidation of agencies and societal influences have greatly affected my clients' expectations.

To me, technology is number one reason why clients' expectations have changed. Not only has technology provided more convenient ways to communicate but it completely transformed our world to expect "Instant Quotes" and "Same Day Delivery". We have everything we desire at our fingertips and crave the instant gratification we feel when we get what we want. My goal is to provide excellent service that satisfies this craving.

How we build personal connections has changed because society has become more dependent on technology. We now primarily communicate through email, phone calls and text. Knowing the insurance industry is based on relationships, I try to connect beyond the screen. I want my clients to get to know me and I want to get to know them. I want them to know they can depend on me any time of the day. Perfect example! As I sit down tonight to write this essay, I received two urgent emails from clients. Of course I oblige and replied immediately. I want to earn their confidence and show my commitment by quickly taking care of their needs.

Another reason my clients' expectations have changed is due to society being influenced by various forms of social media. Unfortunately, in today's world with just a click of a button, a negative experience can go viral. This makes it even more important to prove my value by going above and beyond what they expect. To give them a reason to post or tweet about their positive experience with me.

As I stated earlier, a personal connection goes a long way, but with the consolidation of agencies that can be lost. Clients expect to be treated like they would at a smaller family agency. They are fearful they will lose this connection and be seen as a number. It is important to get to know them individually and build trust. I believe I achieve this by being kind, accountable and dependable.

The two most important changes I expect to see in the next 5 years go hand in hand with what I already mentioned above. I will need to readapt when the younger generation becomes clients. Being a mother of two, I see how their world is controlled by technology and how much they are influenced by their peers. I expect they will do their own research online and use social media for references. Their world is fast, their phone is their friend and they are tech savvy. I believe they will expect customer service to be short sweet and to the point.

I also believe communication and customer service will become even more digital. Face to face meetings with clients will become virtual, even more so now due to Covid19. Businesses are learning to become more efficient by working remotely. We live in a fast paced world, where every minute counts. It is my job to make that minute count.

I understand that my customer service affects the bottom line and that it is a key factor to retaining clients and building new connections but I must admit, that is not my focus. If I can make each client feel important and exceed their expectations, then I am “instantly gratified”.