

[Health Insurance Returns to a Client Service Industry](#) *(click to go to original article)*

- By J.R. Jordan

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I come from an insurance family. My grandfather was in the insurance industry, my father was in the insurance industry, and both my brother and my sister have joined me in the insurance industry. A lot has changed since the days when my grandfather was selling small burial policies, and even more has changed since my father started his career in the debit world, collecting nickels, dimes, and quarters each week. Today, my siblings and I have spent the better part of two decades selling ancillary insurance products to clients who thought they only needed major medical insurance.

The common denominator throughout these many years has been the level of service that our clients receive from their insurance professional. One of the only things that I like about the fallout from health care reform is how our industry has once again started to focus on the needs of the end user: the insured.

I recently returned from an insurance convention that I attend every year. It's filled with carrier representatives, insurance professionals of all types, and start-up companies within our industry that are offering the "next big thing." Over the many years that I've attended this and other insurance conventions, expos, and symposiums, I'm always amazed at how the carriers position their products. You can almost always tell whether the person who developed the plan has ever carried a briefcase and actually sold a piece of insurance. You can also tell if the product is designed to be a "one-time close," or if it requires additional service on the part of the insurance professional.

At this year's convention, I noticed a huge change in the role that the carrier wants the insurance representative to take – and I liked it.

The full-service experience

Now, let me make a few things clear. I love the one-time close, the jet issue of applications, simplified underwriting, carriers that send the policies directly to the insured, and direct deposit. However, those things have never stopped me from fully servicing the clients to whom I have sold insurance. Unfortunately, I believe that too many agents get in, get out, get paid, and move on. Am I asking you to update your Rolodex every day or send your clients birthday and anniversary cards? Maybe (except instead of the Rolodex, you're probably using something a bit more sophisticated, and instead of the cards, you can just as easily auto-email your clients).

Now, carriers are asking you to service your clients more – and it's about time. I have eaten, slept, and breathed the ancillary market for many years, and I know that our clients need to be contacted several times a year to assess their needs. The agents who work with my organization have always been a class act when it comes to servicing their clients' needs, and even though the products I offer make it very easy to get in, get out, get paid, and move on, the true insurance professional understands the life-changing significance of the product they are selling, and they make it a point to be a part of their clients' lives.

The agents I work with offer critical illness insurance and accident insurance along with a higher-deductible major medical plan. They have been selling these plans long enough to see claims paid out, and they see how much of an effect it has on their client's ability to protect their lifestyle. The

companies with which we do business pay claims, and the agents with whom I work have made lifelong bonds with their clients. In our organization, it is not uncommon for an agent to hand-deliver a claim check to a client.

I think that my grandfather would be very proud. I know that my father made sure that the agents with whom he worked kept to this same class of service. I can only hope that my siblings and I are pushing for an industry that once again holds its main commodity — the insured — higher than anything else.

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