

## ***Does Every Customer's Opinion Count? NO!***

### ***By Chris Burand***

A customer at a luxury car dealership complained to the salesperson, "These additional features are unnecessary and certainly not worth a dime extra!" These "worthless" features, however, were important to the dealership's target market. Therefore, does this one prospect's opinion count? NO!

A small, local restaurant had built a strong reputation and a solid cadre of local clientele in its twenty years of service. After a new chain restaurant opened on the next block, the owners noticed a few customers seemed dissatisfied with their limited menu and small-town atmosphere. While the majority of their customers were still very happy with their great food and exceptional service, the owners were worried they would start losing too many customers to the new, larger restaurant. They decided to expand their menu and expand and modernize their facilities. They cut prices (and quality) to compete with the chain restaurant. In no time, their service declined, their food quality and portions declined, and so did their cadre of devote clientele. The restaurant lost everything that had made it a success and soon went out of business. Did these owners pay attention to their most important customers? NO!

An agency, as part of their excellent service, began calling clients to review their coverages four months before their renewals. A few clients did not appreciate the calls. They thought the agency was just trying to make more sales and the agency began to doubt the value of their service. Even though these disapproving customers spoke louder, they were the minority. They usually had small accounts, they did not do what was in their own best interest (like buy adequate insurance), and they probably would switch agencies for a dime. Should their opinion count more than someone who has all their insurance with you and appreciates your suggestions? NO!

Not all customers are created equal. Sometimes we listen too much to the squeaky wheel, but we need to be attentive to our best customers. Knowing which customers' opinions to value is important to an insurance agency's bottom line. It helps us decide how to use our limited resources, especially our time, more wisely.

To learn who to pay attention to, identify who pays your bills and who you want as customers. Learn what services these clients desire by surveying them and then, emphasize those services. Concentrate on strengthening relationships with your most important customers and building that customer base. Do not worry about losing your worst clients. Let those clients pay another agency late and consume your competition's time with complaints!

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