Service Is the Winner

YunYan Ye

This session was presented in Mandarin.

I’d like to thank MDRT for giving me this opportunity to speak to you. In the next hour, I will try my best to honestly and openly share my experience.

I admired John Savage very much. He was an MDRT Life Qualifying member from 1930 until 1993. He taught me “the soul of insurance is service.” Today, I will tell you how much value there is in service.

First, it’s a marketing responsibility. Our products are different from all other products. In other words, when a customer puts his or her insurance premium in your hands, it’s a contractual exchange, isn’t it? After communicating with many successful people in the industry, I found that those who are successful have love and a sense of responsibility. Service must be taken as a kind of responsibility for all of us present.

Second, I think it must be an opportunity for personal development. My experience is typical, since I have had to start over plenty of times. The last time was when I came to Xiamen. I had no advantages there; I had no relationships and didn’t know anybody. I asked myself, “What can I do to survive and grow in the industry?” I found the answer: Service. Under the circumstances, I decided to invest in customer service.

Third, it shows professionalism. Facebook is very popular. Four months ago, one of my clients, a financial editor of a magazine, had a birthday, so I had my secretary send her flowers. When she received the flowers, she was excited and uploaded a photo to Facebook. After that many people posted messages. This made me realize that we can change the world’s misunderstanding and mistrust of the industry through our services. It is the responsibility of everybody here, isn’t it?

Fourth, service can help build the root of a brand. Of course, a marketing professional’s persona is the brand’s foundation. The foundation of the brand is also based on a long period of service.

Fifth, have an advantage over the competition. China has 3 million insurance agents. There are dozens of insurance companies and dozens of products, so if you don’t offer some special service or advantage, why should a client choose you?

Service has five levels:
• The first is basic services.
• The second is the standard of service.
• The third one is pleasant service.
• The fourth is satisfying service.
• The fifth and highest is unforgettable service.

Satisfying and unforgettable service are important factors that can change clients into loyal customers.

Basic Service
First is simply analysis, making sure people can afford the best coverage. Second, I always have my secretary send a thank you letter after I meet with a client. Finally, I give all customers who buy policies from me an emergency contact card.

Standard of Service
First, provide your phone number so you can always be contacted. My cell phone is on 24/7. This is often neglected in service. Second, send greeting cards with well wishes during holidays. Third, save information such as changed service or a payment reminders. Fourth, maintain calendar archives. At the end of the year I order a large number of desk calendars. Recently, I’ve been sending planners, which are very...
small so customers can keep it in their pockets, but at the same time they can record everyday work items. I also go through my calendar, with the help of my secretary, and mark a client's birthday.

**Pleasant Service**

Let's talk about pleasant service. First of all, the annual policy review and policy analysis form I feel are particularly important. I do a yearly check of each client's policy no matter what. I get more than 80 percent of policies from this yearly check. Second, I think chatting with clients is also a kind of service. Some people think service means sending a lot of gifts. Sending gifts is just one part of service, but being the customer's friend is another very important aspect of service. Have coffee with them, get to know them.

Third, accomplish the most important service in the most efficient way. We usually feel quite vulnerable after an accident. Therefore, when customers call me for help, I am onsite immediately if I am in Xiamen, or I ask my secretary to be there within an hour. The final part of pleasant service: Every time I receive an important award or recognition, I send customers something to express my gratitude.

**Satisfying Service**

Hold parties for customers. The aim is to build communication and share a connection with customers. Take photographs of exciting client moments as souvenirs. I always have a camera in my bag. Take beautiful photos of customers in various activities. Send them interesting books and magazines. I like to buy books, so when I see a good book, I buy it, then ask my secretary to send a copy to customers and friends.

I find that traveling and sightseeing with clients is a very effective way to build relationships. I usually hold one or two such activities a year. Here is a party I held in the Asian gulf in 2009. [visual - slides] Most of the guests are customers, and I thank them all for their support. I also made sure they received three gifts at my party: one when they arrived, one during, and one when they left. From beginning to end, the customers felt honored. From beginning to the end, I let them know how grateful I am for them.

The invitation to the parties is a box; in the box there is a “forget-me-not” of dried flowers. The top of the box has two tickets. The box is wrapped in a beautiful ribbon and when you open it, there is a note, “Who will be our invited guest?” There is a mirror inside. When customers open it they can see themselves! I planned on inviting 100 billionaires to attend this dinner. In the end, 78 customers attended. I was happy and satisfied.

**Unforgettable Service**

First, all of the customers' needs should be met. Second, help customers solve the various problems they confront each day and become an essential component of their daily life. A simple example: A lot of customers' nannies are placed with my help. A babysitter can deeply affect a family's quality of life. I have two wonderful nannies in my own family. One nanny has been with us for almost 10 years, since I got married. Another is my son's kindergarten teacher, who has lived in our home for more than a year. Because of the help of my two nannies, I feel much relieved in my daily life. I am so busy with work that spending time with my family every day takes planning. Without the nannies' help, it would be impossible for me to work and feel at ease. This is how to be a customer's friend.

Third, help customers make a financial profit. I think if a person can help others make money, he or she will become a popular person. Recently I deepened my understanding of all kinds of financial management, and I have networked with and become friends with a number of financial managers. Having the opportunity to help customers make money is an important service. In addition, being a matchmaker for customers, I have introduced a lot of couples to get married!

Fourth, occasionally send gifts. I think marketing one's services is very important in this industry. For example, this is a tea bottle I made for customers. [visual] Two kinds of tea which can be preserved for a long time are kept in these two sides, one called Lapsang Souchong, another called Pu'er Tea. I took special care to make the bottle out of bamboo. The bamboo caddy has two meanings: It is a hope to customers for peace, and it is the hope for his or her career and family as high as the bamboo. I also engrave the customer's name on the bamboo caddy.

Fifth, do charity in the name of customers. This year I'm doing charity work in the name of a customer for the School of Hope. Often, I do not tell customers in advance, but tell them after I have finished the charity work. They are all moved when I tell them. I gathered my customers together with their children and went to the primary School of Hope to share in activities together. This year, I donated 450,000 Yuan to establish the second school.

The best service is always built on the accumulation of details. The power of service comes from sincerity and diligence. Each time you do something it must come from your
heart. Never think, “What will I get from this?” Service starts from the foundation and aim of making service a habit. So I’d like for all of you to read this loudly with me, please:

From now on, serve the people around you, serve people even if you are not related to them if you have the chance; make it a rule to have the desire to serve people, to love to serve people, and to be willing to serve people.

Make this your purpose—will you?