

# Case Study

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## How have the Accredited Adviser in Insurance (AAI®) and the Accredited Customer Service Representative (ACSR) designations helped your agency achieve business results?

“These designations have helped our agency personnel—particularly the customer service representatives (CSRs)—become more knowledgeable in product, exposure, and risk management. CSRs are better prepared to handle routine questions and provide service to our customers, enabling the producers on the accounts to do what they do best: production. This helps in the retention of accounts within the agency. Our retention runs about 90 percent, which is very good in the industry. The additional education creates a situation where CSRs will ask the right questions at the appropriate time, not just process a request from an insured. By knowing information regarding exposures or risk management, CSRs are able to seek out information from clients and recommend coverage, where the insured may never even have thought they were exposed.”

## What incentives does your agency offer to encourage employees to pursue professional development?

“Our agency feels very strongly about going beyond the required 15 continuing education (CE) credits one has to achieve to renew a license every two years. We have an Educational Incentive program that includes many different designations. The difficulty and length of each designation determine the monetary amount awarded to the individual based on his or her achievement. For example, an individual taking the AAI program would receive a monetary reward for completing each section of the program and then an additional incentive for earning the designation. Eastern Shore is a 100 percent ESOP (Employee Stock Ownership Plan) employee-owned agency. We strive to educate employees that when the agency does well as far as risk management, loss control, service, sales, and retention, the employees will do well, as they are actual owners. We also maintain that everyone, other than clerical staff, be a licensed agent to work here. We cover any tuition involved in this process.”

## How important are these designations to an employee's career?

“When employees take the time to complete these designations, it demonstrates to our management team that they are dedicated to their job and the agency. We have recently promoted from within to supervisory positions, and these designations were part of the decision process.”

# Eastern Shore Associates



## ▶ Accredited Adviser in Insurance (AAI®)

The Accredited Adviser in Insurance program gives you the tools you need to establish a clear professional advantage in the marketplace and fulfill your commitment to customer service. In today's increasingly complex property-casualty insurance marketplace, only producers with in-depth insurance knowledge and a strong focus on customer service have a competitive edge. The AAI designation gives you the professional education you need.

### Bottom-Line Benefits:

- Develop strong customer relationships by building a solid foundation in a wide range of insurance products and services
- Build efficiency by learning to manage agency operations more effectively
- Write larger and more complex commercial lines with increased knowledge of general liability, auto, workers compensation, and bonds

## ▶ Accredited Customer Service Representative (ACSR)

Earning the Accredited Customer Service Representative designation clearly conveys your commitment to excellence in customer service and professionalism. Plus, the ACSR designation distinguishes you as being prepared to meet the complex insurance challenges your clients face.

### Bottom-Line Benefits:

- Enhance profitability by managing a better book of business and avoiding E&O claims, with a more comprehensive knowledge of insurance products
- Increase ability to cross-sell products with a thorough understanding of client needs
- Improve overall staff efficiency with an increased confidence in capabilities and knowledge
- Develop customer loyalty by demonstrating higher levels of professionalism and customer service

The Institutes' proven knowledge helps individuals and organizations achieve measurable business results. Eastern Shore Associates uses The Institutes' AAI and ACSR courses to help their agency personnel become more knowledgeable in product, exposure, and risk management. Learn what we can do for you at [www.TheInstitutes.org](http://www.TheInstitutes.org).