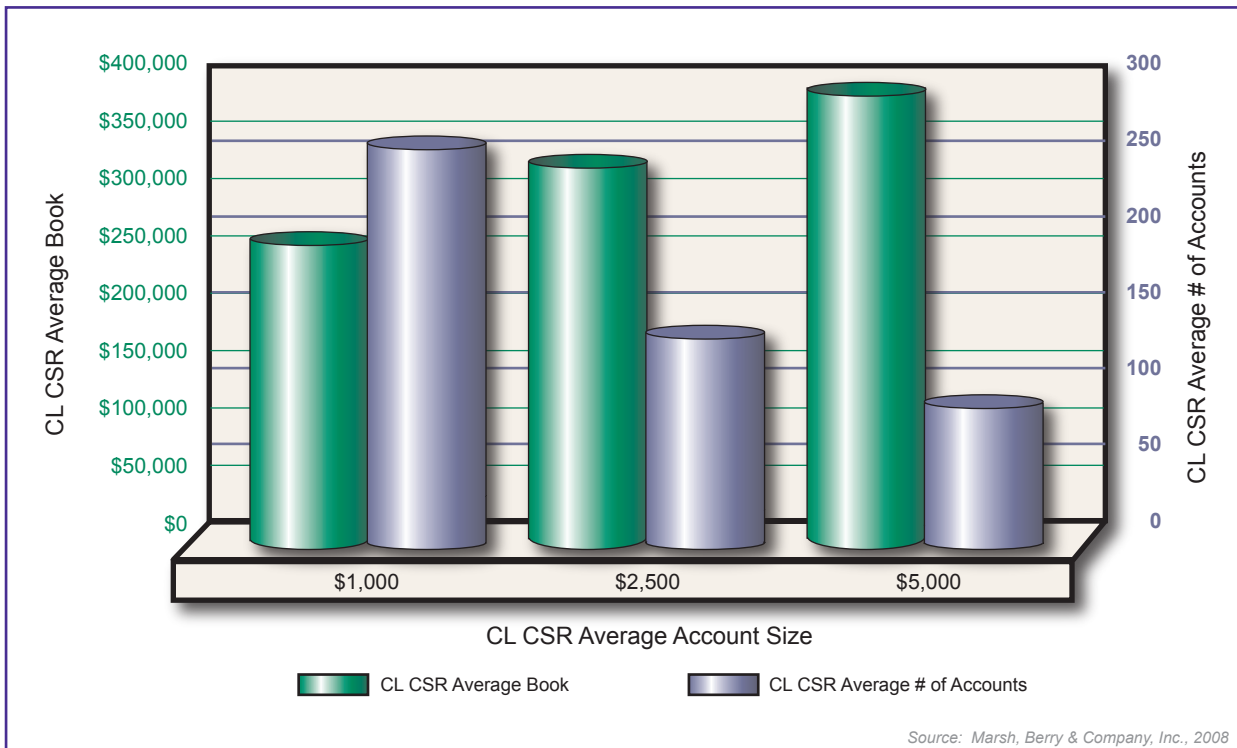


Commercial Lines CL CSR Productivity

In today's increasingly difficult growth environment, agencies and brokers must maximize staff productivity to help control expenses. Two areas of focus that merit attention are: 1) the number of accounts handled by Customer Service Representatives (CSRs); and 2) the total agency commission dollars serviced.

In general, as agencies and brokers increase the average account size, CSRs are able to successfully service more commission dollars with fewer accounts. While the illustration below highlights CSR productivity within commercial lines, the same principles apply to personal lines.

The chart below shows our findings for the best 25% of all agencies sampled and includes various account sizes.



Please be cautioned when reviewing the above chart. Many agencies and brokers maintain high CSR productivity levels because the production staff spends too much time servicing accounts, thereby inflating CSR productivity numbers. The challenge is to balance new business production levels (producer responsibility) with CSR productivity (CSR responsibility) by properly defining internal roles and responsibilities.

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