

CSB2 EXAM: STUDY GUIDE

- A conflict a perceived threat to needs.
- Empathy is the ability to understand and share the feelings of others.
- Shoes is not a basic need.
- Business tell customer that they are valuable by promising resolution and personalized attention.
- Customer Service is the process of ensuring customer satisfaction with a product or services.
- Chartered Accountants doesn't need an insurance license.
- An insurance agent should NOT be Diabolical.
- It is necessary for an insurance agent to have mechanisms in place to protect his client's interests.
- The insurance agent is NOT boss to his client.
- Competence to advise' means that an insurance agent has the training and experience.
- The best way to build your customer service department is by role playing customer service scenarios.
- A clean workplace is important for your health and your professional image.
- Relationship marketing is an important factor in effective customer relationship management which cultivates long-term customer engagement.
- The best way to greet a customer is to say "Hi, have you been here before?"
- Being distracted is NOT a quality of a good listener.
- Competence to advise' means that an insurance agent has the training and experience.
- In disclosing information in relation to identity, a licensed insurance agent should NOT provide Driver's license number of the agent.
- Before giving advice, a licensed insurance agent should carry out a/an appropriate suitability assessment in relation to the client's circumstances.
- Insurance agent's duty is it to do their best to avoid conflicts of interest.
- In order to avoid allowing own interests to influence the client's decision, an agent should be neutral at all times.
- How to greet a customer is an example of Standards in Customer Service.
- Sharing a tip or a secret is an action that does NOT make a customer feel valued.
- Smiles and eye contact is an example of body language.
- When speaking to a customer, you should use a formal tone.
- When apologizing in customer service, you should validate how your customer feels.
- The clients cost for an insurance product is called the premium.
- Errors and Omissions Coverage is a type of insurance an agent must have in place for themselves in order to conduct business.

- To succeed as an insurance agent, it is **NOT** necessary to know the clients family.
- In New York, only a person with a valid NYS Insurance License may practice insurance.
- To apply for insurance agency license, the applicant **MUST** be at least 18 years old.
- The Better Business Bureau is a non-profit corporation that uses an accredited business system to assign rankings to businesses.
- Customer service builds **TRUST** with the customer.
- When a product is defective, a customer service professional should be apologetic.
- You should use technology in customer service to give your customers what they want when they want.
- A psychological model that can be used in customer service include Maslow's Hierarchy of Needs.
- If a license applicant intentionally presents false terms in an application; He will be denied a license.
- The possession of a defined set of values and principles that enables one to work effectively among diverse groups is cultural competence.
- One of the groups referred to as minority groups in the United States is Blacks.
- Failing a CE exam is **NOT** a helpful way to reach more customers in insurance agency business.
- M' in the acronym "SMART" stands for **MEASURABLE**.
- One gesture that can produce unintentional results in insurance agency business is Eye Contact.
- You can build trust with customers by keeping your promises.
- One way to engage customers in a customer service community is to hold contests.
- Example of non-verbal cues is **NODDING**.
- The best way to follow up with customers after a transaction is a phone call.
- One gesture that can produce unintentional results in insurance agency business is Eye Contact.
- A customer whose complaints receives appropriate attention are more likely to stay longer with the agent.
- The first step in the claims procedure is the policyholder's initial report or notice of loss.
- Understanding different styles of communication is useful in all circumstances.
- An insurance agent should be **Honest**.
- Insurance broker **MUST** possess an insurance license.