

# The Collector Chronicle

NORTH AMERICAN RECOVERY

February 2023

America's Collection Authority

## LAST MONTH'S LUCKY WINNER

The lucky winner of our client prize for January is Lift Credit. They have been using our agency for almost three years now! We will be sending them a gift basket from the Chocolate Covered Wagon. Enjoy!

**LIFT**  
CREDIT

## THIS MONTH'S PRIZE

This month we will be giving away a gift basket from the Chocolate Covered Wagon. Each client who sends new accounts during the month of February will have their name entered into a drawing. At the end of the month, we'll draw a name, and if it's yours, you'll win the gift basket!

*Don't miss out on your chance to win!*

*Send new accounts before the  
end of the month!*

*Good luck!!*



**CHOCOLATE  
COVERED  
WAGON**

## AUTOPILOT: WHAT DOES IT MEAN FOR A COLLECTOR AND HOW DO WE AVOID IT?

**BY DAVID J. SAXTON**

President, NORTH AMERICAN RECOVERY

What is "autopilot"? When it comes to airplanes, it's obvious what we're talking about. But, when it comes to being a bill collector, what are we talking about when we say "autopilot"? Let me explain by telling you about a mistake one of our best collectors recently made.

Some clients have specific requirements for their accounts. Since we aren't a one-size-fits-all agency, we regularly provide custom solutions when a client asks. Before our collectors are cleared to work these accounts, we provide detailed training and certifications to ensure they know the particulars and can properly work them.

When the mistake in this story was discovered, our management and training teams met and conducted a detailed and exhaustive "double and triple check" of our policies, procedures, and training programs regarding how our collectors respond to the questions asked in that situation. We concluded that everything we have in place is more than sufficient to ensure our collectors are fully trained and are prepared to answer these questions the right way. And, in fact, as part of our daily call reviews, we constantly hear our collectors responding correctly to these questions all day long—especially the collector who made the mistake.

Having said that, the question remains: Why did the collector get it wrong? What contributed to her mistake? Unfortunately, as much as we try to avoid it, we can't 100% eliminate the chance of a mistake due to human error. And that's exactly what happened in this case. The collector made a mistake—in spite of being properly trained and having passed all necessary certifications. She made an honest mistake and misspoke.

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We know this because when we brought the collector in to review the call, we didn't tell her what we were looking for; we simply played the call. While she was listening, and we got to the part where she misspoke, she instantly recognized the mistake. She was shocked and said, "Oh, no, that's not right. Oh my gosh, I don't know why I said that." She was visibly shaken and frustrated with herself because, as already mentioned, she clearly knew the correct way to respond and recognized that, in spite of her training and knowledge, she messed up.

This mistake was a result of autopilot. I have, unfortunately, seen this happen before when a collector becomes highly proficient at their job. And the collector in this story is one of our best. She regularly has excellent numbers and is routinely singled out for her first-rate work ethic, proficiency, and always sticking to our call scripts. In fact, she was awarded Employee of the Month just a week before this mistake happened. She's a highly valued employee, a skilled collector, and a dedicated member of the team.

When a collector becomes as good as she is, everything she does becomes second nature. She is on the phone all day long, saying basically the same thing repeatedly. Top collectors are always faced with the challenge of making sure they stay focused and don't let themselves get stuck in "autopilot" mode.

It's kind of like when you drive to work every day. You take the same route, and you really don't think about it because you're on autopilot. That's what happened to this collector. She was beside herself with both embarrassment and frustration when she heard the mistake because, again, she knows better. The way she responded told us that our

policies, procedures, certifications, and personal training sessions are doing a good job of making sure our employees know what they should say and the importance of why. We wish we could eliminate the possibility of human error, and we go to great lengths to do so. But sometimes, in spite of our best efforts, people still make mistakes.

But we didn't just chalk it up as a mistake and move on. We used this example to create a new training program. A new certification for battling the pitfalls of "autopilot" was rolled out, and every collector received training. In addition, we added a new "watch for signs of autopilot" to our standard call review programs. Our trainers are now regularly listening for collectors who might be falling into autopilot, and when they hear it, they teach them how to avoid it.

How do we do this? Well, for starters, our collectors all have the option of working from a stand-up desk. That alone can make a surprising difference. But the most important thing we do is point out autopilot every single time we see it. Our collectors know we aren't being nit-picky or negative. They know we are only pointing it out because we care about their success and want to help them avoid making a mistake.

So, while we hate it when mistakes happen, and we do everything we can think of to prevent them, if one does happen and we can learn from it and improve our services to our clients, we will be better in the long run.

Have a great month and thanks for reading.

— Dave



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