

## **Customer Contact Program – Personal Lines**

**(Confluency Solutions grants the user permission to copy or alter the text in this Word document for their own agency business use. Examples of the articles and wizards referenced in the suggested schedule can be sampled by clicking here: [Demo](#). A brief presentation of web tools that support an email contact program can be seen here: [Email Contact](#). Both can also be accessed on the Demos page at [www.confluencysolutions.com](http://www.confluencysolutions.com). Complete text copy for a communication program is available for download as a Word document until 5/20/07.)**

### **Web Site**

You have a large number of resources on your web site but they won't benefit your customers or your agency by reducing costs or generating new accounts unless you get traffic. Every customer contact is an opportunity to reinforce your agency value proposition and promote your web site.

Copy has been provided for email, post cards, mail stuffers, on hold recordings and traditional newsletters. A scheduled communication program blending all possible vehicles is best; even if you have an email address for every customer you should still use other communications at least a few times a year. A suggested calendar of contact themes is also included here.

It has been proven time and again that an increase in proactive customer contact results in an increase in retention, account sales and referrals. Choose and schedule monthly communication topics from the list included or create your own. Events like storms, rate increases new programs and products that become available to your agency, and other advertising and promotions will also create reasons to alter previously scheduled communications.

### **Post Card Contacts**

#### Overview

Email is the easiest and least expensive way to send communications, and because emails can contain hot links to your web site, email provides other advantages. But you can't communicate with email unless you have the intended recipient's address.

Post cards can be an inexpensive replacement or supplement to traditional newsletters or other print communication when used to direct customers and prospects to richer content on your web site. Once customers begin using your web site you will begin to capture more email addresses; communicating through email will reduce costs more and allow you to send monthly customer communications without any postage, print or handling costs.

Confluency provides post card copy corresponding to the suggested topics and resources in the schedule. Be sure to use the suggestions below if you wish to create your post card copy.

### Creating Your Own Post Card Copy

Print space on a post card will generally be limited to one half of one side. The other half of the printed side will be reserved for addressing information. Since print space is limited any message will need to be carefully crafted and focused on your objectives. Ultimately you want to communicate more through your web site and email is a more effective way to do that. So two primary objectives for any post card mailing are these:

- Enticing recipients to visit your web site
- Capturing email addresses

Even after you capture and begin using email addresses you may still want to use post cards to remind your customers to check their email in boxes.

Some general considerations to keep in mind for picture postcards 6 X 4.25 inches (one half of one side for copy)...

1. Maximum copy size 65 to 70 words at 10 pt font including salutation and signatory copy; 2 – 4 sentences; about 400 characters including spaces.
2. Include a call to action where possible and keep it direct, specific, simple and easy to execute (e.g., click the Personal Property Wizard link on the Tool Box page vs. visit our web site).
3. Include your web site address but also a phone number. It is better to finesse customers to your web site than to force them there.

### **Email Tool**

The [Email Tool](#) included as part of the agency [Insurance Zone](#) allows you to mass email web site links to large groups of customers. You can import a list from a report run on your agency management system or the Customer List in the agency Insurance Zone.

After choosing the tool or article you want to send you can paste the copy included here or add your own into the email dialog box. A link to the web site resource is automatically included.

Email is free of postage and print costs and setting up a mailing is as simple as a few mouse clicks. Even though you could easily send weekly (or even daily) emails this way it is a good idea to limit your communications to one or occasionally two a month.

### **Outgoing Mail Stuffer**

You have routing mail going out all the time. You may as well take advantage of the postage you are already paying by including a stuffer promoting your web site. The copy should be similar to the post card copy, with the same instructions for accessing tools and content. Since stuffers provide more print area you can expand your message a little.

### **Phone On Hold Script**

Use your on hold recording to reinforce monthly communication campaigns. The script you use will be nearly identical to the mail stuffer copy.

### **Traditional (Paper) Newsletter Copy**

Magazines, newspapers and other print media long dedicated a portion of publications to promoting web sites. You can do the same, if you choose to continue a print newsletter. The copy can be exactly identical to the mail stuffer. Many agencies will drop traditional, paper newsletters altogether once they have email addresses to send to. But there are valid reasons for continuing a traditional newsletter. Communicating a message in a variety of ways increases the chance it will stick. The web and communication tools you now have allow you to scale back the number of mailings you do or to send some issues only to those customers and prospects who subscribe via an online sign up.

**Monthly Customer Contact Schedule (Choose One per Month)**

Month	Web Resource
January	<ol style="list-style-type: none"> <li>1. Wizard: Personal Property Wizard</li> <li>2. Risk Alert: Protecting Yourself From Identity Theft</li> </ol>
February	<ol style="list-style-type: none"> <li>1. Risk Alert: Keep Your Castle Protected</li> <li>Risk Alert: Managing Homeowner Insurance Costs</li> </ol>
March	<ol style="list-style-type: none"> <li>1. Risk Alert: Water Back Up: Prevention and Protection</li> <li>2. FAQ: I'm not near a body of water...</li> <li>3. Risk Alert: Tornado Safety</li> </ol>
April	<ol style="list-style-type: none"> <li>1. Wizard: Personal Risk Wizard</li> <li>2. Risk Alert: Manage Personal Auto Insurance Costs</li> </ol>
May	<ol style="list-style-type: none"> <li>1. Risk Alert: Hurricane/Flood Property Protection Check List</li> <li>2. Risk Alert: Boat Insurance Basics</li> </ol>
June	<ol style="list-style-type: none"> <li>1. Risk Alert: Home Pool Safety</li> <li>2. Risk Alert: Life Insurance Needs and Options</li> </ol>
July	<ol style="list-style-type: none"> <li>1. Risk Alert: Disability Insurance Basics</li> <li>2. FAQ: Do I Need Insurance From The Rental Car Company...</li> </ol>
August	<ol style="list-style-type: none"> <li>1. Risk Alert: Dryer Vent Safety Factors</li> <li>2. Risk Alert: Computer Password Security</li> <li>3. Risk Alert: Kids Off To College? New Risks</li> </ol>
September	<ol style="list-style-type: none"> <li>1. Risk Alert: Home Business Insurance Basics</li> <li>2. Risk Alert: Personal Umbrella Policy Basics</li> </ol>
October	<ol style="list-style-type: none"> <li>1. Risk Alert: Vacation Home Protection</li> <li>2. Risk Alert: Protecting Your Family from Carbon Monoxide Poisoning</li> </ol>
November	<ol style="list-style-type: none"> <li>1. Risk Alert: Home Inventory Suggestions</li> <li>2. Risk Alert: Winter Driving Tips</li> </ol>
December	<ol style="list-style-type: none"> <li>1. Risk Alert: Product Safety: Infants and Children</li> </ol>

## 1. General Web Site Introduction

### Post Card Copy

Dear Customer,

We just completed an investment in a new website communication tools and we wanted to let you know. Answers to your questions, request for changes, quotes, interactive wizards and more are there for your convenience. And you can save everything you do by setting up your own, secure Insurance Zone. Take a look at <agency website> and let us know what you think.

Agency  
Web Site  
Phone  
Email

### Email Copy

Subject Line:  
New Convenience Options from <Agency Name>

Body:  
We just completed an investment in a new website and we wanted to share that with you. We know your busy life demands convenience and flexibility from your insurance agent and we have added another option for you. We're still here for a phone call or a visit but now you can get answers to your questions with our new FAQs or Risk Alert articles, check in on a claim process via our Claim Manager or automatically remind yourself to do that nagging maintenance task with My Memory. We have interactive wizards to help you periodically review your needs and all requests for quotes, policy changes or just answers are submitted to us securely.

You can save everything you do at our website in your own, password protected Insurance Zone. Registration is quick, easy and up to you. Take a look at <agency website> and let us know what you think.

### Outgoing Mail Stuffer

We just completed an investment in a new website and we wanted to share that with you. We know your busy life demands convenience and flexibility from your insurance agent and we have added another option for you. We're still here for a phone call or a visit but now you can get answers to your questions with our new FAQs or Risk Alert articles, check in on a claim process via our Claim Manager or automatically remind yourself to do that nagging maintenance task with My Memory. We have interactive wizards to help

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you periodically review your needs and all requests for quotes, policy changes or just answers are submitted to us securely.

You can save everything you do at our website in your own, password protected Insurance Zone. Registration is quick, easy and up to you. Take a look at <agency website> and let us know what you think.

#### Phone On Hold Script

Have you checked out our agency web site lately? We have added a lot of new tools and information for your convenience. Best of all, you will be able to save everything you do in your own, personal Insurance Zone. We're still here for a phone call or a visit. But now, at <www.agency web site> you can get answers to your questions with our new FAQs or Risk Alert articles, check in on a claim in progress via our Claim Manager or automatically remind yourself to do that nagging maintenance task with My Memory. We have interactive wizards to help you periodically review your needs and all requests for quotes, policy changes or just answers are submitted to us securely. Take a look at <www.agency web site>.

#### Traditional (Paper) Newsletter Copy

Title:

New Tools and More Convenience

Body:

Have you checked out our agency web site lately? We have added a lot of new tools and information for your convenience. Best of all, you will be able to save everything you do in your own, personal Insurance Zone. We're still here for a phone call or a visit. But now, at <www.agency web site> you can get answers to your questions with our new FAQs or Risk Alert articles, check in on a claim in progress via our Claim Manager or automatically remind yourself to do that nagging maintenance task with My Memory. We have interactive wizards to help you periodically review your needs and all requests for quotes, policy changes or just answers are submitted to us securely. Take a look at <www.agency web site>.

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## 2. Annual Review Wizard

### Post Card Copy

Dear Customer,

We want to make sure your insurance program keeps pace with your changing needs. We have a quick and easy review tool for your use; simply choose the Annual Review Wizard from the Tool Box page on our web site. Or give us a call at your convenience.

Agency  
Web Site  
Phone  
Email

### Email Copy

(Automatic when New Annual Review or Annual Review Import in the Insurance Zone are used)

Subject Line:

<Agency Name>: Annual Review

Body:

Your life changes and your insurance program needs to keep pace. That's why at <agency name> we perform Annual Reviews for our personal insurance customers. Please take a minute to perform this very quick review using our Annual Review Wizard. Your results are private and will only be shared with us if you decide to do so. We have a variety of other resources on our web site to help answer any questions you may have. Please click on the link below to begin or give us a call at your convenience.

<unique web link automatically inserted>

### Outgoing Mail Stuffer

Your life changes and your insurance program needs to keep pace. That's why at <agency name> we perform Annual Reviews for our personal insurance customers. One option for you is to use our Annual Review Wizard which can be accessed on the Tool Box page at <www.agency web site>. Your results are private and will only be shared with us if you decide to do so. And we have a variety of other resources on our web site to help answer any questions you may have, request changes to your policies or new quotes and more.

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You can save everything you do at our website in your own, password protected Insurance Zone. Registration is quick, easy and up to you. Take a look at <agency website> and let us know what you think.

#### Phone On Hold Script

Your life changes and your insurance program needs to keep pace. That's why at <agency name> we perform Annual Reviews for our personal insurance customers. One option for you is to use our Annual Review Wizard which can be accessed on the Tool Box page at <www.agency web site>. Your results are private and will only be shared with us if you decide to do so. And we have a variety of other resources on our web site to help answer any questions you may have, request changes to your policies or new quotes and more.

You can save everything you do at our website in your own, password protected Insurance Zone. Registration is quick, easy and up to you. Take a look at <agency website> and let us know what you think.

#### Traditional (Paper) Newsletter Copy

Title:

Even Easier Reviews of Changing Insurance Needs

Body:

Your life changes and your insurance program needs to keep pace. That's why at <agency name> we perform Annual Reviews for our personal insurance customers. One option for you is to use our Annual Review Wizard which can be accessed on the Tool Box page at <www.agency web site>. Your results are private and will only be shared with us if you decide to do so. And we have a variety of other resources on our web site to help answer any questions you may have, request changes to your policies or new quotes and more.

You can save everything you do at our website in your own, password protected Insurance Zone. Registration is quick, easy and up to you. Take a look at <agency website> and let us know what you think.

### **3. Personal Property Wizard**

#### Post Card Copy

Dear Customer,

As many as one-third of consumers do not have enough insurance to protect all their valuable possessions. We have a quick and easy estimator you can access on our web site: choose the Personal Property Wizard from the Tool Box page to get an idea what it

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might cost to replace your possessions. Or give us a call for some ideas on making home inventory easy.

Agency  
Web Site  
Phone  
Email

### Email Copy

Subject Line:

<Agency Name>: Replacing Your Possessions

Body:

As many as one-third of consumers do not have enough insurance to protect all their valuable possessions. We have a quick and easy estimator you can access on our web site. Our Personal Property Wizard will give you an idea what it might cost to replace your possessions in about two minutes. We provide a number of tips for refining your results and doing a home inventory. You can save your results to your secure Insurance Zone, set up automatic reminders to do this type of review in the future or share this tool with someone you know with one mouse click. Click the link below to get started or give us a call for some ideas on making home inventory easy.

<link automatically inserted when Email Tool is used>

### Outgoing Mail Stuffer

As many as one-third of consumers do not have enough insurance to protect all their valuable possessions. We have a quick and easy estimator you can access on our web site. Our Personal Property Wizard, which can be found on the Tool Box page at <www.agency web site> will give you an idea what it might cost to replace your possessions in about two minutes. We provide a number of tips for refining your results and doing a home inventory. You can save your results to your secure Insurance Zone, set up automatic reminders to do this type of review in the future or share this tool with someone you know with one mouse click.

You can save everything you do at our website in your own, password protected Insurance Zone. Registration is quick, easy and up to you. Take a look at <agency website> and let us know what you think.

### Phone On Hold Script

As many as one-third of consumers do not have enough insurance to protect all their valuable possessions. We have a quick and easy estimator you can access on our web site. Our Personal Property Wizard, which can be found on the Tool Box page at <www.agency web site> will give you an idea what it might cost to replace your

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possessions in about two minutes. We provide a number of tips for refining your results and doing a home inventory. You can save your results to your secure Insurance Zone, set up automatic reminders to do this type of review in the future or share this tool with someone you know with one mouse click.

You can save everything you do at our website in your own, password protected Insurance Zone. Registration is quick, easy and up to you. Take a look at <agency website> and let us know what you think

### Traditional (Paper) Newsletter Copy

Title:

Don't Get Caught Short: Replacing Your Home's Contents

Body:

As many as one-third of consumers do not have enough insurance to protect all their valuable possessions. We have a quick and easy estimator you can access on our web site. Our Personal Property Wizard, which can be found on the Tool Box page at <www.agency web site> will give you an idea what it might cost to replace your possessions in about two minutes. We provide a number of tips for refining your results and doing a home inventory. You can save your results to your secure Insurance Zone, set up automatic reminders to do this type of review in the future or share this tool with someone you know with one mouse click.

You can save everything you do at our website in your own, password protected Insurance Zone. Registration is quick, easy and up to you. Take a look at <agency website> and let us know what you think.

#### **4. Identity Theft**

Dear Customer,

Learn about your options for protecting yourself from potentially devastating loss due to Identity Theft by reading Protecting Yourself from Identity Theft, available from our web site by selecting Risk Alert Archives on the Ask Us page and clicking the View All Articles option. Or call us for a copy.

Agency  
Web Site  
Phone  
Email

### Email Copy

Subject Line:

<Agency Name>: Identity Theft

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Body:

Most identity fraud is still paper based - computer crimes accounted for only 12% of all identity theft in 2004 and on line fraud cost \$551 on average while paper based fraud averaged \$4,543. But you need to protect yourself from both. We would like you to learn about your options for protecting yourself from potentially devastating loss due to Identity Theft by reading Protecting Yourself from Identity Theft, available from our web site by clicking the link below. Or call us for a copy.

<link automatically inserted when Email Tool is used>

#### Outgoing Mail Stuffer

Most identity fraud is still paper based - computer crimes accounted for only 12% of all identity theft in 2004 and on line fraud cost \$551 on average while paper based fraud averaged \$4,543. But you need to protect yourself from both. We would like you to learn about your options for protecting yourself from potentially devastating loss due to Identity Theft by reading Protecting Yourself from Identity Theft, available from our <www.agency web site> in the Risk Alert Archive on the Ask Us page. Or call us for a copy.

#### Phone On Hold Script

Most identity fraud is still paper based - computer crimes accounted for only 12% of all identity theft in 2004 and on line fraud cost \$551 on average while paper based fraud averaged \$4,543. But you need to protect yourself from both. We would like you to learn about your options for protecting yourself from potentially devastating loss due to Identity Theft by reading Protecting Yourself from Identity Theft, available from our <www.agency web site> in the Risk Alert Archive on the Ask Us page. Or let us know you would like a copy.

#### Traditional (Paper) Newsletter Copy

Title:

Don't Become a Victim: Identity Fraud Protection

Body:

Most identity fraud is still paper based - computer crimes accounted for only 12% of all identity theft in 2004 and on line fraud cost \$551 on average while paper based fraud averaged \$4,543. But you need to protect yourself from both. We would like you to learn about your options for protecting yourself from potentially devastating loss due to Identity Theft by reading Protecting Yourself from Identity Theft, available from our <www.agency web site> in the Risk Alert Archive on the Ask Us page. Or let us know you would like a copy.

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You can save everything you do at our website in your own, password protected Insurance Zone. Registration is quick, easy and up to you. Take a look at <agency website> and let us know what you think.