

Sales Tools and Tactics for Independent Insurance Agents



A supplement to the Website Idea Book for Independent Insurance Agents
Provided by Confluency Solutions, Inc. (www.confluencysolutions.com)



Using Your cFluent Web for Sales and Profit Growth

This overview describes thirteen different programs you can put in place to improve agency sales results using the cFluent Web Modules and your agency website. We recommend you pick out two or three at the outset and build on your successes.

Insurance agencies become successful sales organizations because they recognize that there cannot depend solely on the availability of key people for sales success; key people - the sales heroes – come and go, or become diverted by agency management, or crises management. Sustained, consistent growth is often the result of incremental gains from multiple tactics that are implemented systematically. Some shift in habits is required and a systematic, vs. ad hoc approach is necessary; those programs and tactics that require the smallest change in behaviors have best chance for success.

Sometimes your agency website can be a growth vehicle in and of itself and sometimes it will support and accelerate sales success from other programs. We break the different sales growth programs into three broad categories: **Customer Development**, **Facilitating Other Programs** and **Pure Web Plays**. Keep your agency limitations and capabilities in mind. Customer Development tactics are usually easiest to start with, and generate business that contributes to better loss ratios (and profit sharing) and comes with lower related costs than other programs.

Much of following is excerpted or adapted from The Website Idea Book or archived ActFluent newsletters (www.confluencysolutions.com/newsletter). Both are excellent resources for maximizing the return on your agency website investment. You can also access more information in the Idea Book section of the Confluency Solutions website (www.confluencysolutions.com/ideabook; resources requiring a password can be accessed using this password: ideabook).

The various programs recognize the first website challenge that must be surmounted is getting people to visit your website in the first place. The second challenge is getting website visitors to respond to a call to action. The action we want from all visitors is to request a quote. But for every ten visitors there is only one or two who want a quote at a given moment. You need to include a call to action for the 80% to 90% of visitors who might value your agency services, but are unlikely to ask for a quote.

Customer Development

Service Lagniappe – Cheat Sheet

Lagniappe is Cajun/Creole term which, for those of us unfamiliar with the New Orleans English vernacular, might also be described as the baker's dozen. It is that little something extra, not called for, and not expected. Your agency website is an excellent way to deliver that something extra, and in so doing, capture additional account sales and soft referrals. Some customer conversations are difficult to have or hard to get to, particularly when agency staff are busy or learning a new job. One easy solution is to create a cheat sheet with directions to website resources related to conversations you would like to control.

Adding new drivers to an auto policy, remembering to ask about home business exposures, or explaining identity theft protection are all good examples. Use a cheat sheet like the one in the *Resources* section, print it and have it near the phone. At the end of the call simply navigate to that resource on your website and use the 'Send to a Friend' link to forward the article link to your customer.

Be sure to mention how easily the article or Wizard can be shared with a friend or family member via the same 'Send to a Friend' link. This is an excellent way to generate 'soft referrals' – visitors to your agency website who are invited by your customers to experience, and benefit from your agency resources. Some of these visitors will be interested in a quote; but a good website will provide many reasons for the majority who do not want a quote to use your site and to return again, and again. Eventually those web visitors will want a quote.

As additional benefits, you'll be able to better manage call length, control the quality of information exchanged and get an email address for future use.

Drip Communication – E-Newsletter

Study after study, over many years, have validated that those agencies that touch their customers 5 – 7 times a year maximize retention, account sales, and that behavior of the most loyal customers – referrals.

Any newsletter article or monograph your agency writes or licenses should find a home on your website; the Risk Alert Service provides a solid foundation of content for you. Many associations and insurance companies will permit inclusion of their articles on agency websites, with permission and the proper attribution. You can push articles and other website resources out to customers using bulk email and site links as a way to implement a flexible e-newsletter program.

Use the adaptability of adding or changing website articles and FAQs quickly to capitalize on fast changing opportunities or issues in your market area. For instance, if heavy rains cause wide spread water back up problems you will want to add information about water back coverage and prevention and then let customers and others in your area know about the availability of this timely information. Always be sure to encourage link sharing in any email copy.

A sample email communication schedule is included in the *Resources* section. Example copy for emails and other supporting communication can be obtained in the Idea Book section of www.confluencysolutions.com/ideabook (www.cfluent.com/ideabook).

Annual Review

83% of consumers think annual reviews are a good idea and agencies that systematically perform them better account profit margins, and more account sales and referrals.

Annual review checklists that are sufficiently comprehensive can also be off putting to the customer and expensive to mail. But the interactive Annual Review Wizard presents only those parts of a checklist or questionnaire necessary to each individual; it adds new questions dynamically based on preliminary answers.

The Annual Review Wizard can be pushed, via email, to a large number of customers at one time. Because the process is automated, it allows your agency to offer, and perform reviews for a greater number of customers than would otherwise be possible. Our experience is that, when properly executed, 20% to 25% of customers complete and return* the review, and up to 30% of those customers purchase additional coverage or policies or refer a potential account to the agency.

The other review oriented tools, the Personal Risk Wizard and the Personal Property Wizard, can be used as interim review tools when incorporated into a communication program like the one described in the section above.

*Status of all review offers – opened, completed but not submitted, submitted, are all tracked and results are stored for maximum E and O protection.

Third Party Claim Marketing with the Claim Manager

The Claim Manager allows you to automate the monitoring of the claim process because it recognizes the milestone timings of key events in the claim process. Once launched, the Claim Manager automatically pushes out emails to verify claim status for routine claims that generally handled start-to-finish by the insurance company. The final step in the claim monitoring process is a claim satisfaction survey, and an offer to do an annual review, at precisely the time when the customer or prospect (see below) is most acutely aware of the benefits of insurance protection.

The number one reason for claim dissatisfaction is lack of information about the claim process. Consumer surveys show that knowing what to expect, and being kept apprised of the settlement process, is even more important than the amount of payment or the time it takes to settle a claim. The same surveys note that satisfied claimants are much more likely to stay with their current insurance provider and to refer others.

Insurance company statistics clearly suggest when claims are reported directly, losses get settled more quickly. Most of the time, the claim process goes smoothly. When the process goes off track, however, the agent often doesn't find out until after the fact. The Claim Manager allows your agency to stay involved with the claim process without pulling agency staff away from other activities. It also allows your staff to focus only on the small number of claims that have gone awry, not to waste time needlessly monitoring the majority of claim cases which are meeting service standards and customer expectations.

The automated claim monitoring programs can be used as a marketing tool with third party claimants to demonstrate what makes your agency different from, and better than the claimant's current insurance provider. And as with all claimants monitored by the Claim Manager, you preserve an excellent sales opportunity at the end of the process with the survey and review offer.

SAR (Search and Recover) Lost Clients

This tactic might fit more appropriately under a "Customer Redevelopment" section, if we had one. But since we don't, it's here.

A counterintuitive and often overlooked source of new business is lost business. Ironically, most accounts might not have been lost if the incumbent agent had a chance to intervene. One insurance company study showed that, when an agency has a chance to save an account, they are successful 86% of the time. The key to getting that chance is systematic client communications, which we cover in the *Drip Communications* section. The important thing to note is that most customers who leave your agency are not so disaffected that they wouldn't return, if only they are asked. Reacquiring lost customers isn't as cost effective as keeping them in the first place, but getting them back is almost certainly less expensive than acquiring new customers from other sources.

You have a great deal of information about lost clients – after all, you did write their insurance at one time. You know their policy expiration dates, driving histories, business inventories, and more. If you had to pay for all that information, you would only be able to afford a small number of leads. So if you aren't making use of the free lost account information in your possession, and going back for your former clients, you should be.

Think about an agency with 2,000 customers and a 95% retention rate. Even this agency will lose 100 customers in a year. If this hypothetical agency had a lost business recovery program in place, they would no doubt pursue the lead for three consecutive renewals.* Over time, as the business recovery program matures, the agency will have

300 'leads' in any given year from the lost account source. A 33% conversion rate means 100 new-old accounts – a nice way to firm up the bottom line.

The first step is to perform a quick, monthly review of the lost accounts. You may not want all of them back. Once you have determined you want an account back you should let the client know that and try to find out why they left. A systematic survey is a good way to do that, and there is an example you may use in the *Resources* section.

The twist on this old program is to use your website. After the survey has been performed you should continue to communicate with this group of prospective clients using the same program you use to communicate with existing clients. Be sure to include references to website articles and checklists in your print newsletters, and use email where possible to send direct links to your website. It is likely that the competitor who took your client is not promoting their web resources very effectively, if they have any. If you can get or keep your former client in the habit of using your agency website as their primary insurance resource you will have an easier time converting them back. In their mind, and in fact on the web, they will never have left your agency.

*For most sales programs, conversions are actually better on the second attempt than on the first; there is a drop off on the third (renewal) try, but conversions are generally good enough that leads should be worked for three consecutive renewals.

Facilitating Other Programs

Your website is a communication medium, and can often be used effectively in combination with advertising and contact through more traditional channels. Your website can boost and extend performance of traditional programs, if used the right way, often without adding any cost to the direct mail, advertising or lead purchase program.

Sales Touches

How many contacts does it take before you close a sale and capture a new customer for your agency? Take a look at your most successful sales people and you will find that they systematically finesse a prospective account with multiple contacts. They use those contacts to build buyer confidence through an incremental process - each conversation or email reinforces the agency value proposition - until finally the prospect wonders why they didn't consummate the buying decision sooner.

The right number of touches will vary with account complexity, whether you are dealing face to face, or through cyber space, and the prospect's familiarity with your agency. Eighty percent of all sales happen after the fifth touch, but a purchased lead will require more than five reinforcing contacts.

You can't make everyone in your agency a top producer, but you can improve close rates for all by providing a system for follow up and by making proactive contacts easy and non-threatening for the more timid.

Delivering a requested quote, the first contact, is a given. You can make the next two to four contacts just as easy, and automatic, by using email to introduce other products and to create an awareness of less obvious exposures (recognizing and solving a problem). Those emails should include links back to your agency website where prospects can access various resources, and sample all the conveniences and expertise your agency provides. A phone call to make sure the prospect got the email and to see if they have any questions removes the sales pressure from additional contacts.

The key is to prepare email copy ahead of time and to define a standard contact schedule when prospects are quoted. You can view a sample flight of emails in the *Resources* section.

Purchased Leads

Prospects from purchased leads, particularly web leads, will look at your website on their own to try and glean what it will be like to do business with your agency. Because of that, the breadth and depth of the resources on your agency website will play an important, passive role in closing these sales. You can make that role active by using the

technique above. One other point bears mentioning with purchased leads: immediacy is key - these opportunities have no shelf life. Jump on the lead right away – within an hour - and then keep the touches coming using the sales touch emails.

Sometimes leads are sold to a large number of insurance providers. If enough of the lead buyers are sufficiently aggressive, the prospect may be subject to a veritable assault of quotes, and may simply choose to go into hiding; that is, they may opt *not* to purchase or change their insurance because they feel so overwhelmed. If you aren't already doing so, keep track of the lead until the next renewal (or two). By then, many of your competitors will have gone on to other things, the prospect will be more relaxed, and you may close the sale after all.

Landing Pages - Print, Radio or Other Traditional Media Advertising

A Landing Page is a place for website visitors to, well...land. In short it is a specially designed page for one idea, service, or product. Landing Pages are most commonly thought of in the context of Paid Search (AKA, Pay Per Click – PPC or, Search Marketing); but landing pages can also be used to supplement traditional print, radio, direct mail campaigns. Landing pages are usually a good idea because home pages, and other common website pages are not specific enough to the narrow message communicated in advertising and promotions. Used properly, landing pages boost conversions.

Sophisticated marketers with big budgets use print, television, radio and other traditional mediums to drive consumers to their websites and they rely on these vehicles for significant amounts of their web traffic. If you are drawing a blank on a campaign that does this just think GEICO. Your agency can do the very same thing (without spending a half billion dollars).

Make sure your ads or mailers contain a call to action that can be fulfilled through your website. The more specific the call to action, the better; 'Check out our website' just doesn't work anymore. There are far too many websites to visit, and many are far more entertaining than insurance oriented sites. Calls to action can include registering to use free online tools, or signing up to receive a free guide (electronic or paper). If you do any online marketing, like an e-newsletter, use the landing page for traditional campaigns to get opt-in permission so you can include respondents in those e-newsletter programs.

A sample print ad and an accompanying landing page – can be viewed via this link: <http://www.confluencysolutions.com/newsletter/docs/20061031/index.php> (in this case, the landing page is a separate 'micro site'). A landing page like this lets you evaluate the effectiveness of your ad campaign by counting page hits, extends the legs of the ad beyond the print media schedule and allows an agency to greatly broaden the value proposition far beyond what would be feasible in a print medium alone.

Using your website extends the duration of the campaign because some visitors to your site will return for answers to future questions and concerns. The web resource referral

activity originating from these new visitors will bring still others to your website and is an indirect benefit of the off line campaign which would not be possible without leveraging your website.

Landing Pages will often employ a simplified address that is also easy to use in a print, or radio message. Consider this landing page, which was used in a National Public Radio broadcast about global warming: www.npr.org/climateconnections. That's a lot easier to say, read or remember than the actual address of the page which was <http://www.npr.org/templates/story/story.php?storyId=9657621>.

Direct Mail

Use landing page for soliciting quotes and other visits, as described above, and include opt-ins for ongoing e-campaigns. The landing page can be expanded to several pages and could stand on its own. These types of narrow purpose websites are known as micro sites. For an example of a micro site you may look here: <http://www.insuranceagencymobileweb.com>).

Pure Website Plays

Local Search

An increasing number of searches go through local or mapping options provided by the search engines like Google and Yahoo. You need to register your agency separately (in fact, a website is not a requirement for a 'local' listing). and the services usually have a paid as well as free option. Typically, even with the free local listings, you can add key words, a description and other information like business hours or special phone numbers that can track calls generated by these searches. These function like a landing page for visitors entering your agency website from a local search session.

A few of the local search products will also allow for customer reviews to be posted with the listing. Once you have your listing up, you might want to encourage those customers who provide complimentary testimonials to do so through the local search.

Local search narrows down the 'world wide' aspect of www to your market area. It also allows you to choose key words that are somewhat more narrow than 'insurance'. Because of that, you have a little more control over the quality and type of visitors from this source than you would with a yellow page ad or a random search through Google or Yahoo.

For more information see the Additional Resources section of the Idea Book page at www.confluencysolutions.com (www.cfluent.com/ideabook).

PPC (Pay-Per-Click, Paid Search, Search Marketing)

All the search engines - Google, Yahoo, MSN (Live Search) and Ask - provide a paid search alternative. Paid search is really a simple concept. Rather than relying on a search engine to score your website pages for relevance to a particular search term, you pay to have your page summary (advertisement) appear in the paid search area, usually on the right hand side of the search results page. You can set your budget for the month and decide what a click is worth to you by bidding on the words you want. This kind of advertising, which is related to organic search, is often called Pay-Per-Click (PPC) since you do not pay just because your ad appears in a search result; you pay only if your add is clicked on.

There are a few advantages to PPC over organic search. With PPC the tedious and often expensive trial and error approach of page optimization (for search engines) can be forgone. Learning if organic search optimization tactics work can often takes months, because you have to wait for the search engines to re-index your website. Google, Yahoo and the others do that on their schedule, not on the schedule of your sales campaign. With PPC you will see your results right away and can increase or decrease spending, suspend the campaign or make changes to your key words or ad copy. PPC allows you to focus on niche business or needs.

All you need to begin is an effective landing page that includes a call to action, like the ones described above. An solid landing page is more important than it used to be because Google now assigns a 'quality score' to the paid search landing page. This score is multiplied by your keyword bid amount to arrive at the effective bid amount Google considers in the keyword auction. Google also will set minimum bid amounts, which can be prohibitive, if your landing page quality score is particularly low.

Paid search campaigns can also be confined to cities or regions. Because of this, and because PPC is so easy, affordable, and controllable, we think all insurance agencies should be at least dabbling in it. In our experience, Google AdWords is the easiest to use and is a good place to start. Google provides excellent how-to documentation on their website at <https://adwords.google.com/select/Login>.

Links Into Your Website

There are two facets to links to your website from other websites. The first is there for all of us – the agency locators on the insurance company websites. The second are the links from other business websites to your insurance agency website. This second aspect of links can also improve customer loyalty.

Why include Links In as a sales technique? Confluency's agency websites average 3 – 15 visits a month from insurance company agency locators and some agencies will see a

dozen or more monthly visits from this source (the determining factors are the number and size of the companies you represent). This may not sound like a lot of site hits, and where the web is concerned, single digits just don't jump out at you. But these visitors are different than others. These are prospective customers who are looking for an agent who represents a particular insurance company (whose website they just came from) *because they want to buy insurance*. Their visits are far more likely to result in policies and income for your agency than the run-of-the mill site visitor.

This source alone can justify the investment in your agency website if you do three things to audit your companies' agent locators: 1. Make sure your agency information appears for the zip codes in your market area; 2. Make sure your agency website address is included in that information; 3. Be sure that your website is hot linked from that information; that is, a prospective customer can get to your agency with one mouse click.

Reciprocal links from area businesses also provide conduits for more site visitors, and additional business. Sooner or later, everyone needs professional service from a plumber, lawyer, dentist, or accountant. Your agency may just happen to insure the businesses of plumbers, lawyers, dentists or accountants. As a service to your clients, you can provide a business referral page for website visitors by displaying contact information and a limited business service description (provided by your customer). Of course, you have to be careful not to endorse one customer over another but you can show how long they have had their insurance with your agency. When you link your agency website to the insured business website you should try to get a reciprocal link from the insured business back to your agency and often you will be able to do so.

SEO (Search Engine Optimization)

The last thing we will cover is usually the first thing agents think of when contemplating their websites. We cover this last, not because we think it is unimportant, but because too many of us focus only on this tactic for generating site traffic. Generally speaking, SEO is the practice of tuning your insurance agency website so it ranks highly with search providers like Google and Yahoo. There are numerous other traffic generation techniques, and we have discussed several in this forum, that put insurance agents in control of costs and results. It is true that Google and Yahoo regularly change their relevance scoring, competitors for keywords are too numerous to count, and include some big budget Goliaths (e.g., GEICO, State Farm, Nationwide). But in spite of that there are a number of low cost, fundamental SEO tactics that will pay off for your insurance agency.

It is important to understand that web page design is a little schizophrenic. On the one hand, pages need to be laid out for people, and take into account all the idiosyncratic ways a person might look for information on your agency website. At the same time, your web pages need to appeal to machines called crawlers, or bots that are deployed by the search engines to index your site and determine relevance to specific keyword searches. People and machines will see the same page differently. If you are curious to see how a search engine crawler 'sees' a particular page on your insurance agency

website, you might want to try out this free analysis tool:
<http://www.confluencysolutions.com/tools/seo/>.

Here are a few general tips to keep in mind as you review the results of the analysis...

Content is the key to keywords. The more content your site contains, the more likely one of your website pages will be found for a given search query. (And by the way, search engine users have become much more specific with search terms. A Google user is more likely to type in ‘How much business interruption insurance do I need for my law office?’ than something more general like, ‘business insurance’.)

Be hospitable to visiting bots. Make life easy for the search engine crawlers by providing a site index, and at least title or description tags, usually called Meta tags. The more you can tell a search engine what they are looking at, or where to look for something, the higher relevance ranking your pages will receive.

It doesn’t pay to fool Google, at least not for long. Search engines take the responsibility of determining search relevance seriously. There are a number of practices that are designed to trick the search engines (for an example, see the article in this issue on Landing Pages and Doorway Pages). When a search engine realizes it has been tricked strict penalties may be imposed, up to and including death (i.e., blacklisting your insurance agency website).

Resources

Web Assistant Cheat Sheet

This is a quick reference for web resources to help with common customer conversations. Just open the item on the agency website and choose the ‘Send to a friend’ link. You will need to ask for an email address. For Risk Alerts, be sure to let the customer or prospect know they can receive related updates by choosing the ‘Manage My Risk Alerts’ link.

Conversation	Adding a Young Driver to a policy
Resource	Risk Alert Article
Location	Home → Risk Alert Archive → View All Articles → Teenager Drivers – Getting Control, Getting a Contract

Conversation	Need for Home Business Coverage
Resource	Risk Alert Article
Location	Home → Ask Us → Risk Alert Archive → View All Articles → Teenager Drivers – Home Business Insurance Basics

Conversation	How Much Coverage C (or schedule) for HO3, HO4, HO6
Resource	Personal Property Wizard
Location	Home → Tool Box → Personal Property Wizard

Conversation	Protection from Identity Theft
Resource	Risk Alert Article
Location	Home → Ask Us → Risk Alert Archive → View All Articles → Teenager Drivers – Protecting Yourself From Identity Theft

Conversation	Dwelling Insurance-to-/Value, Replacement Cost v. Market Value
Resource	Risk Alert Article
Location	Home → Ask Us → Risk Alert Archive → View All Articles → Teenager Drivers – Protecting Your Castle

Conversation	Need for Personal Umbrella protection
Resource	Risk Alert Article
Location	Home → Ask Us → Risk Alert Archive → View All Articles → Teenager Drivers – Personal Umbrella Insurance Basics

Monthly Customer Contact Schedule (Choose One per Month)

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

Note: for sample email, post card and script copy, see the Idea Book section at www.confluencysolutions.com (www.cfluent.com/ideabook password: ideabook)

Sales ‘Touches’ Increase Conversion Rates

Multiple studies and our own experience support the idea that multiple touches are required to close a sale. Eighty percent of all sales take place after the fifth touch and some prospects may require more contact and reassurance.* If you are not using email and your website to systematically ‘touch’ prospects you are pitching you should think about it. Emails with website links provide an easy way to increase prospect confidence, reduce the role of price in the buy decision, expand your agency value proposition and introduce additional products.

Prepare email templates for standard sales situations and use links in those emails back to agency website resources to improve sales win rates. Some sample templates are included below for your use.

A typical sales process might go like this:

1. Quote requested (if you aren’t getting an email address as part of the information gathering process you should start).
2. Quote proposal delivered - (Touch 1)
3. Follow up phone call to make sure quote was received and to see if there are any questions (Touch 2)
4. Email 1 sent same day as phone follow up (Touch 3)
5. Email 2 sent one or two days after Email 1 (Touch 4)
6. Phone call to see what prospect thinks about web resources and to check for questions (Touch 5)
7. If sale is lost, use emails to send links to articles or calculators on the agency website at least three over the coming year. It is a good idea to include at least one snail mail contact in the communication mix – make the letter or post card missives include web resource references (Touches 6, 7, 8)
8. Offer to do an annual review, using email, 90 days in advance of the expiration date (see samples below) (Touch 9)
9. If sale is lost on this renewal, repeat steps 7 and 8 for two more renewal cycles. Studies show that sales conversions remain robust for three full renewal cycles and then fall off after that. So, continue the sales process for a three full years. If you are unable to make the sale in that interval you probably should move the prospect to your suspect list.

*Situations where even more touches would be required include services or products of greater cost or complexity and prospects with little familiarity with your agency – like leads purchased from the internet.

Personal Auto Quote Touch 1 – Quote Still In Play

I really appreciate the opportunity to provide you a quote for your personal automobile insurance and look forward to delivering the best possible combination of service,

protection, education and convenience. I thought now might be a good time to introduce to some valuable website resources we make available to our customers and their friends. You may visit and use any of our website resources anytime at www.demo.cfluent.com but you may find the following of particular interest:

Manage Personal Automobile Insurance Costs – this brief article provides some ideas for keeping your auto insurance costs down now and in the future.
<http://demo.cfluent.com/riskalerts.php?raid=3&agencyid=demo1>

Personal Umbrella Policy Basics – an umbrella policy provides a level of protection above regular auto and homeowner insurance limits that many of need. Learn more with this short article.
<http://demo.cfluent.com/riskalerts.php?raid=19&agencyid=demo1>

Personal Risk Wizard – this quick, interactive tool provides you with some general guidance about the kind and amounts of insurance you might need to think about for your car and home. And you can save the results for future review.
<http://www.cfluent.com/plins/prm/index.php?agencyid=demo1>

Information About Often Overlooked Personal Risk and Insurance Needs

Home Business

<http://demo.cfluent.com/riskalerts.php?raid=47&agencyid=demo1>

Identity Theft

<http://demo.cfluent.com/riskalerts.php?raid=2&agencyid=demo1>

Flood Safety

<http://demo.cfluent.com/riskalerts.php?raid=14&agencyid=demo1>

Personal Auto Quote Touch 2 – Quote Still In Play

I have another resource that might be of interest to you as you consider our proposal for your personal automobile insurance. We think reviewing our customers changing needs and insurance program is important but sometimes it might be hard for you to find the time to stop in or make a phone call. That's why we offer the interactive Annual Review Wizard for your convenience. You can check it out, even though we are not yet providing your auto insurance, at: <https://www.cfluent.com/plins/forms/index.php?pg=5&ar=ar&agencyid=demo1>

I'm also including a copy of the resource links from my earlier email, just in case you have lost track of it. I think you will agree that our agency can deliver the best possible combination of service, protection, education and convenience. You may visit, use and share any of our website resources anytime at www.demo.cfluent.com but you may find the following of particular interest:

Manage Personal Automobile Insurance Costs – this brief article provides some ideas for keeping your auto insurance costs down now and in the future.
<http://demo.cfluent.com/riskalerts.php?raid=3&agencyid=demo1>

Personal Umbrella Policy Basics – an umbrella policy provides a level of protection above regular auto and homeowner insurance limits that many of need. Learn more with this short article.
<http://demo.cfluent.com/riskalerts.php?raid=19&agencyid=demo1>

Personal Risk Wizard – this quick, interactive tool provides you with some general guidance about the kind and amounts of insurance you might need to think about for your car and home. And you can save the results for future review.
<http://www.cfluent.com/plins/prm/index.php?agencyid=demo1>

Information About Often Overlooked Personal Risk and Insurance Needs

Home Business

<http://demo.cfluent.com/riskalerts.php?raid=47&agencyid=demo1>

Identity Theft

<http://demo.cfluent.com/riskalerts.php?raid=2&agencyid=demo1>

Flood Safety

<http://demo.cfluent.com/riskalerts.php?raid=14&agencyid=demo1>

Personal Auto Quote Touch 3 – Initial Opportunity Past But Renewal Coming Up

Last year about this time I had the privilege to provide you a quote and proposal for your personal automobile insurance. The advantage the independent agent is that we represent many insurance companies and always have competitive alternatives for you to consider. We often find our customer's insurance needs change year to year so we have invested in some on line tools to help you assess what your insurance program currently needs to protect. You can save your results for future review or discussion. I'll give you a call this week to discuss the best way to protect your assets, income and lifestyle or feel free to contact me anytime if I can help or be of any assistance.

Personal Risk Wizard – in just a few minutes this tool will suggest the types and amounts of insurance you should be considering based on your unique needs and exposure to risk and loss.
<http://www.cfluent.com/plins/prm/index.php?agencyid=demo1>

Personal Property Wizard – nearly one-third of all consumers would not be able to replace their valuable household items and possessions in the event of a

catastrophic loss. Take two minutes and learn if you are among them and what you can do to protect yourself.

<http://www.cfluent.com/plins/covgc/index.php?a=demo1>

Annual Review Wizard – this dynamic check list focuses in on what may have changed since last year that might require changes to your insurance program. This is a service for our customers but feel free to use the Wizard and save or print the results for your use.

<http://www.cfluent.com/plins/ar/index.php?agencyid=demo1>

Personal Homeowner Quote Touch 1 – Quote Still In Play

I appreciate the opportunity to provide you a quote for your home insurance and look forward to delivering the best possible combination of service, protection, education and convenience. I thought now might be a good time to introduce to some valuable website resources we make available to our customers and their friends. You may visit and use any of our website resources anytime at www.demo.cfluent.com but you may find the following of particular interest:

Managing Homeowner Premium Costs – this brief article provides some ideas for keeping your auto insurance costs down now and in the future.

<http://demo.cfluent.com/riskalerts.php?raid=46&agencyid=demo1>

Personal Umbrella Policy Basics – an umbrella policy provides a level of protection above regular auto and homeowner insurance limits that many of need. Learn more with this short article.

<http://demo.cfluent.com/riskalerts.php?raid=19&agencyid=demo1>

Personal Risk Wizard – this quick, interactive tool provides you with some general guidance about the kind and amounts of insurance you might need to think about for your car and home. And you can save the results for future review.

<http://www.cfluent.com/plins/prm/index.php?agencyid=demo1>

Information About Often Overlooked Personal Risk and Insurance Needs

Disability Insurance

<http://demo.cfluent.com/riskalerts.php?raid=60&agencyid=demo1>

Boat Insurance

<http://demo.cfluent.com/riskalerts.php?raid=20&agencyid=demo1>

Water Back Up

<http://demo.cfluent.com/riskalerts.php?raid=77&agencyid=demo1>

Personal Homeowner Quote Touch 2 – Quote Still In Play

I have another resource that might be of interest to you as you consider our proposal for your homeowner insurance. We think reviewing our customers changing needs and insurance program is important but sometimes it might be hard for you to find the time to stop in or make a phone call. That's why we offer the interactive Annual Review Wizard for your convenience. You can check it out, even though we are not yet providing your auto insurance, at: <https://www.cfluent.com/plins/forms/index.php?pg=5&ar=ar&agencyid=demo1>

I'm also including a copy of the resource links from my earlier email, just in case you have lost track of it. I think you will agree that our agency can deliver the best possible combination of service, protection, education and convenience. You may visit, use and share any of our website resources anytime at www.demo.cfluent.com but you may find the following of particular interest:

Managing Homeowner Premium Costs – this brief article provides some ideas for keeping your auto insurance costs down now and in the future.
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Homeowner Quote Touch 3 – Initial Opportunity Past But Renewal Coming Up

Last year about this time I had the privilege to provide you a quote and proposal for your homeowner insurance. The advantage the independent agent is that we represent many insurance companies and always have competitive alternatives for you to consider. We often find our customer's insurance needs change year to year so we have invested in some on line tools to help you assess what your insurance program currently needs to protect. You can save your results for future review or discussion. I'll give you a call this week to discuss the best way to protect your assets, income and lifestyle or feel free to contact me anytime if I can help or be of any assistance.

Personal Risk Wizard – in just a few minutes this tool will suggest the types and amounts of insurance you should be considering based on your unique needs and exposure to risk and loss.

<http://www.cfluent.com/plins/prm/index.php?agencyid=demo1>

Personal Property Wizard – nearly one-third of all consumers would not be able to replace their valuable household items and possessions in the event of a catastrophic loss. Take two minutes and learn if you are among them and what you can do to protect yourself.

<http://www.cfluent.com/plins/covgc/index.php?a=demo1>

Annual Review Wizard – this dynamic check list focuses in on what may have changed since last year that might require changes to your insurance program. This is a service for our customers but feel free to use the Wizard and save or print the results for your use.

<http://www.cfluent.com/plins/ar/index.php?agencyid=demo1>

Business Insurance Quote Touch 1 – Quote Still In Play

I appreciate the opportunity to provide you a quote for your business insurance and look forward to delivering the best possible combination of service, protection, education and convenience. I thought now might be a good time to introduce to some valuable website resources we make available to our business clients. You may visit and use any of our website resources anytime at www.demo.cfluent.com but you may find the following of particular interest:

Insurance Zone – Security and Convenience – we provide a secure, customized portal for our customers so that all the entire history of your requests and preferences are saved for you.

Small Business Insurance Basics – let us give you a quick overview of the types of insurance most small businesses need.

<http://demo.cfluent.com/riskalerts.php?raid=18&agencyid=demo1>

Business Insurance Quote Touch 2 – Quote Still In Play

Have you had a chance to consider the quote proposal for your business insurance? You can reach me at your convenience if there are any questions I can answer. In the meantime, I wanted to draw your attention to a commonly overlooked but vitally important business insurance: Business Interruption. If an insured event sidelines your business for a period of time you will still need to pay bills including loan payments, rents, payroll and vendor obligations. Business interruption insurance makes it possible to cover the costs of your business even when your income is temporarily halted. You can read more about it on our agency website. There is a link to a few related articles below.

Business Interruption Insurance Basics

<http://demo.cfluent.com/riskalerts.php?raid=74&agencyid=demo1>

Business Emergency Planning – nobody wants to think the worst but, if it happens, this information can help you get your business back up and running and minimize the financial consequences.

<http://demo.cfluent.com/riskalerts.php?raid=54&agencyid=demo1>

Business Insurance Quote Touch 3 – Initial Opportunity Past But Renewal Coming Up

Last year about this time I had the privilege to provide you a quote and proposal for your business insurance. The advantage of an independent agent is that we represent many insurance companies and always have competitive alternatives for you to consider. We think it is important to help you review your business' changing needs and welcome the chance to do that with you. I'll follow up by phone this week to see when it might be convenient for you to do that. In the meantime I thought it might be beneficial for you to take a quick look at a few website articles about important but sometimes overlooked business risk exposures.

Employment Practices, Risk and Management – Lawsuits brought against employers by current and former employees has been a litigation growth area in the last several years. There are insurance and risk management techniques that can help your business avoid a crippling lawsuit.

<http://demo.cfluent.com/riskalerts.php?raid=56&agencyid=demo1>

Inland Marine Insurance Basics – the name of this insurance is not self descriptive; it can be used to insure accounts receivable, equipment and more.

<http://demo.cfluent.com/riskalerts.php?agencyid=demo1&raid=59#ralist>

Lost Business Recovery Program – Survey Form

You may use the survey form below, in whole or part, as a tool in your lost business recovery process. You should keep track of the data captured and append information like total account commission, client longevity at the time of business loss, number and type of policies the account is comprised of, etc. This data, collected over as little as six months, will help you make better business decisions and zero in on at risk accounts before they leave.

The survey should be sent out by the agency owner, or failing that, by the business unit manager – not the producer or account manager. If the survey response indicates the relationship is salvageable, the client-turned-prospect should be added to your prospect communication program.

We're sorry to have lost you as a customer, and would like to learn if there are improvements we can make that will help us not to lose excellent customers in the future. Please take a few moments to answer the five questions below, or feel free to call or email me with comments or questions, my contact information is below.

1. Please indicate, by placing a 1, 2 or 3 next to the choices below, the top three reasons why we lost your business:
 Price
 Claim Service
 Other Service
 Lack of Contact
 Inability provide a type of insurance policy you needed
 Other
2. If price was listed as one of the reasons, what is the approximate difference between our insurance program and your new one?
3. If inability to provide a type of insurance policy you needed is listed as a reason, please indicate that type of insurance?
4. If Other Service is indicated as a reason, would you please provide a few details?
5. Would you be interested in a competitive quote from us in the future?
6. Would you like to receive a phone call to discuss any of your service experiences?

As we add services, and share valuable information about insurance protection with our customers we would like to keep you up to date as well. I hope one day in the near future we can earn back your business.

Very truly yours,
Agency Owner or Manager