



SECRET SHOPPER CHECKLIST

You should call the business as if you are a customer. You must interact with employees but, the staff should not suspect that you are secret shopping or they would treat you differently. Your job is not to spy on employees, or try to find things wrong or right. Your job is simply to provide an impartial evaluation.

Secret Shopper Name:	
Agency Name:	Agency Code:
Date:	Time:

Enter Additional Info Below

1. Did they introduce themselves? Yes No
2. Did they quote you immediately? Yes No
3. If they called back, was the return call timely? Yes No
4. Did they probe to determine your needs? Yes No
5. Did they ask what coverages you need (rather than assume)? Yes No
6. Did they review the coverages with you? Yes No
7. Did they educate you throughout the process? Yes No
8. Did they make suggestions or recommendations? Yes No
9. Did they offer more than one rate/company? Yes No
10. What FABs did they provide on the company of choice? Yes No
11. Did they seem rushed? Yes No
12. Did they match your pace? Yes No
13. Did they connect with you on a personal level? Yes No
14. Did they go above and beyond? Yes No
15. Were they caring and polite? Yes No
16. Were they knowledgeable? Yes No
17. Did they use your name throughout the call? Yes No
18. How did they respond when you offered an objection?
19. Did they try to close the sale? Yes No
20. Overall Call Comments



EMPLOYEE INTERVIEW

An employee interview can help you assess employee engagement, gauge leadership and accountability and to identify roadblocks and problem areas within your organization.

- What are we known for?

-
- What kind of agency/broker are we?

-
- What do we do during down time?

-
- Do we make outbound calls to generate sales? Yes No

-
- Do we read updates about our carriers? Yes No

-
- Are we confident in the information we are providing? Yes No

Please Explain:

-
- How did you learn insurance?

-
- What kind of training did you have when coming to the agency?

-
- Do you ask for the business at the end of a call or just leave it up to the customer? Yes No

-
- Do you know why people are not buying from you? Yes No

Please Explain:

-
- Do you return calls to find out if the customer has found insurance when they do not respond to your offer?

Yes No

-
- Do you comment on each other's skills, offering suggestions/tips? Yes No

Please Explain:

-
- What are your strengths/weaknesses?

-
- What are your day-to-day challenges?



- What issues do you face most often in handling calls?

-
- What motivates you?

-
- As an agency/broker, how do you provide rates? (**Check all that apply**)

Top 2 or 3 carriers? Why only 2 or 3? Why not let the insured decide?

Cheapest rate? Is this really the best thing for the insured?

Do you provide the names of the carriers? (This ensures trust/honesty)

Do you sell the features and benefits of the carriers?

-
- Do you track calls? (How did the customer hear about you?) Yes No

-
- Do you use this information to better market in the future? Yes No

-
- Do you know the office production goals? Yes No

-
- Who is the most important person at the agency? (Hint: Secretary or receptionist—or whomever has the most contact with the customer)

-
- What would they you to do better?
-



AGENCY ENVIRONMENT CHECKLIST

The following questions are designed to help you evaluate the business including the exterior, office, processes, etc. using this form. Use the completed checklist to assess strengths and weaknesses.

Part I COMMUNITY INVOLVEMENT

1. Is the agency/broker involved in the community in which you serve?
If so, do you maximize the value of volunteer initiatives and community events by:
2. Publicizing your donations of goods or services by sending press releases and photos to the media?
3. Including your charitable involvement in your ads, marketing materials, emails and web site?
4. Getting involved in causes or events that attract significant media attention?
5. Giving away information about your charity, cause, or group with which you are involved as a part of your business transactions (e.g., place brochures or flyers in your office, mailings, etc.)?
6. Asking your charity, cause, or group to recognize your support in their publicity efforts.

Part II MARKETING AND GROWTH EFFORTS

1. Do you have a clear and concise plan for growing the business?
2. Is the plan in writing?
3. Does your plan include specific goals, strategies, dates and expected results?
4. Do you know whether the plan is realistic?
5. Can you clearly identify your target audience?
6. Are you familiar with your demographics?
7. Do you maintain regular communication with current and former customers, and market to them in an effort to generate referrals?
8. Have you set aside a monthly or annual marketing budget that is realistic?
9. Do you regularly attend networking functions and other events that put you in front of a captive audience?
10. Are you using a variety of methods to market your business? (Check all that apply)
 Yellow Pages Direct Mail Internet
 Television Radio Magazine
 Newspaper Promo Items Community Events
 Email Campaigns Other _____
11. Do you track what activities are generating your leads?
12. Have you redefined your advertising objectives and written them down?
13. What exactly do you want to communicate to your potential customers?
14. How will you measure the effectiveness of your ad?
15. Are you communicating buyer benefits?
16. Do you have a well conceived advertising campaign?
17. Is the timing right?
18. Do you have a planned advertising budget?
19. Are you prepared for a successful response?
20. Have you made sure that employees (if any) are informed of your goals?
21. Does your ad present a central idea or theme?
22. Does your message require a response?



- 23. Have you asked other businesses about cooperative programs?
- 24. Is your ad clear and concise?
- 25. Is your ad consistent with your desired business image?
- 26. Are you keeping files on all aspects of each ad?
- 27. Where did the ad run? What were the results? (Number of sales? Sales increases?)
- 28. Have you reflected/brainstormed/evaluated?
- 29. Are you listening to your customers? What do you want? What's important to them?
- 30. What media are most cost-effective to reach your customers?

Part III AGENCY ENVIRONMENT

Category	Description
Location	<input type="checkbox"/> Accessible For Customers <input type="checkbox"/> Adequate And Convenient Parking <input type="checkbox"/> Good Visibility From The Road
Building Exterior	<input type="checkbox"/> Building Front Clean <input type="checkbox"/> Windows Clean <input type="checkbox"/> Lawn/Yard/Entrance Well Kept <input type="checkbox"/> Will A Positive Message Be Sent To Customers Based On Appearance? <input type="checkbox"/> Chipped Paint <input type="checkbox"/> Graffiti
Outdoor Signage	<input type="checkbox"/> Easily Seen/Insurance clearly marked <input type="checkbox"/> Well Lit/Works Well <input type="checkbox"/> Co-Branded
Building Interior	<input type="checkbox"/> Offices Clean And At Best Appearance <input type="checkbox"/> Inviting Entrance <input type="checkbox"/> Floors Vacuumed And Well Maintained <input type="checkbox"/> Bathrooms Clean <input type="checkbox"/> Carpets, Stairs, Floors, Etc. In Good Repair <input type="checkbox"/> Will A Positive Message Be Sent To Customers Based On Appearance <input type="checkbox"/> If On Upper Floor Is Elevator Adequate <input type="checkbox"/> Are There Attractive Wall Coverings/Hangings
Point of Sale	<input type="checkbox"/> POS Materials Displayed (Brochures, Etc.)
Furniture	<input type="checkbox"/> At It's Best Appearance And In Good Repair <input type="checkbox"/> Furniture Arranged In Comfortable Setting



- Electronics TV On An Appropriate Channel
 Background Music Playing

- Reception Counter And Visible Desks Free Of Clutter
 No Food Visible
 Employees Properly Groomed

- Staff Dress Code/Name Tags/Uniforms

- Overall Does It Match Your Point Of Differentiation/Reputation Goal



BREAK-EVEN ANALYSIS

Completing a thorough assessment of how you serve customers, the agency resources and the environment helps you understand where you are today and be able to spot any patterns that might threaten the health of the business. The next important step is to determine the agency's break-even point.

The Break-Even Point is the number of units an agency has to sell or the dollar amount of sales required to cover costs. Simply put, to determine the break-even point, a business determines how much revenue they need to generate to cover expenses. Unfortunately, that number is not often easily converted into meaningful goals for the agency team. To do so can be a worthy exercise. We advocate a process where the agency seeks the **number of new applications it would need to write to cover all of its expenses**. There are some other relevant factors which could have an affect on this calculation including the agency's renewal retention consistency, seasonal business, large commercial or high dollar accounts and the consistency of your average commission per application. Any of these could skew the numbers one way or the other so they must also be taken into consideration when determining the number of new applications needed to calculate the break-even point.

The break-even point provides a focus for the business. For example, knowing how much commission is earned per application could be used to determine and communicate goals for the agency's staff. It is important to understand break-even because it is what tells the business owner or manager when the agency has made a profit. The agency is losing money with anything below that point, while operating above break-even means a profit is being made. Knowing the agency's break-even enables management to gauge the business' production accurately. It is a vital part of the life of the business.



COST PER LEAD

Cost per lead refers to the cost and the payments made for each qualifying lead. Leads can be generated in a variety of ways and understanding the cost for each helps to determine which marketing activities to incorporate in future plans. For example, if the cost per lead is high and the conversion rate is low for a particular marketing activity, it would be wise to either refine the lead source or replace the activity with a more cost-effective one.

Prove It Unleashed!
Cost Per Lead Calculator

Enter Your Answers Over Blue Numbers Below:

All Ad Fees	\$0.00	
Design Costs	\$0.00	
Tracking Costs	\$0.00	
Other Costs	\$0.00	
	\$0.00	=Direct Ad Costs

Administrative Overhead = (\$/hr) x (# hrs)

	\$0.00	
	\$0.00	=Indirect Ad Costs

=Total Ad Costs
\$0.00

Leads Generated 0

Cost Per Lead --

Notes:

- If you are paying a vendor for leads or deriving them from other direct marketing you should still account for any internal/indirect costs you incur.
- For a simpler calculation, you can leave out indirect costs but you should note that more complex campaigns will cost you more.
- Over time you should definitely try to account for these costs so you can accurately compare all lead generation methods.



	Ad Cost	# Calls (Leads)	Of Calls # Closed (Converted)	% Closed (Conversion Ratio)	Average Commission Gained	Average Policy Tenure (Measured over time)	Cross Sell Opportunity (Yes/No)	Cross Sell Conversion (Yes)	Referral Opportunity (Yes/No)	Referral Conversion (Yes)
Direct Mail										
Email Campaign										
Referral										
Yellow Pages										
Newspaper Ad										



DASH BOARD (PREDICTORS)

	Monthly	Same Month Prior Year	Year to Date Monthly Average
Percent of Policy that Persist through the Policy Term			
Average Policy Life in Months			
Renewal Retention Percentage			
Number of New Quotes Offered			
Number of Quotes Converted (Conversion Ratio)			
Percentage of Accounts with Multiple Policies			
Average Commission per Account			
Cost per Lead			

You can measure these items versus Year to Date results and this month versus same month last year. Be aware of differences based on 5 week months in comparisons.



What Are You Known For?

The problem with most agencies is that they sound like every other agency. When they describe their operation and the benefits they offer, they do not differentiate themselves in any way. A quick look through your local

Yellow Pages shows that most agencies use the same words or phrases. Here are a few you'll probably find to describe the agents competing in your Yellow Pages...

Friendly, professional, great service, honest, trustworthy, family environment, we treat you well, knowledgeable, in business since, trusted advice, representing several companies, representing A rated carriers, help you shop, find the best deal for you, we care, low rates, lowest down payments, affordable monthly options, best value, any driver, specializing in, any violation, DUI, SR-22, clean drivers, auto, home, business, commercial, life and health, etc....

Unfortunately, consumers are jaded by many of these claims. They have encountered agents who have claimed to be honest but were not while some have been ripped off by agents who claim to have a low rate.

In order to prosper you must have a meaningful uniqueness to market. We say that agents have to be distinct and authentic in a way that a consumer may value. It could also be described as unique and doable. In other words, you have to make a claim that you are different than the others and you have to embrace that difference and demonstrate it in tangible ways in every consumer interaction. This is not easy and it may take some time. Once you land on your distinction, however, you have a chance to be known for something in your community. We believe you may be wasting your resources to market your agency until you have a distinction to market. That's OK if you have significant resources but, most agencies do not.



EVERYTHING IS ON THE TABLE (DO AND DON'T DO)

This activity helps participants evaluate their daily activities in light of their agency's value proposition. We want you to see your day-to-day as business development opportunities.

Have everyone in the agency write a list of their daily activities (what they do on a daily basis). Compile a list of all the daily activities and sort them into one of three categories. Everything on this list must fit into either "Money Maker", "Mandatory", or "Minor".

- "Money Makers" are things that drive our business.
- "Mandatory" activities are those that must be done or things go very wrong.
- "Minor" are those things that don't drive the business, and aren't required by law or contractual obligation.

Look over the lists and discuss the items in detail. Question yourselves on some items on the list. For example, is "Service" Mandatory or Minor? Are you sure? Could you off load that to the companies or direct customers to go online (self service)?" Service presents an opportunity to be different than a normal agency that sees service as an aggravation. It's a chance for you to get emergency contacts, email addresses, text/cell numbers, ask about other coverages (I see we don't write your home or renters coverage), etc."

Make sure to tightly focus the "Money Maker" list. Remember, only things that maximize long term revenue make this list. Next, review the "Mandatory" and "Minor" lists. In order to maximize revenue there are things you can no longer do (the "Minor"). Some of these may involve tough choices.

After a pretty good list is formed start questioning processes. Do we have inefficient processes that need an overhaul? There must be inefficiencies in processes. These are less obvious, because you might have resolved to do it the "tried and true" or "old fashioned" way for so long that it has become second nature. Here are some sample scenarios to get you thinking:

1--Susie takes all the information for a commercial quote while Sandra's at lunch. Susie could offer the quote, but instead it is not her job so she hand writes the information for Sandra, Sandra loads it into the computer upon her return and then calls the customer back with a quote.

2--We print each mailing label independently each month and hand type or write the addresses rather than pulling a list from a filter on our comparative rater / agency management system and sending it to a mail merge program.

From the "Mandatory/Minor" exercise you should have a list of many time consuming things that you will NOT do going forward. Do not include "taking occasional personal calls at work" or "sending a friend an email from time to time" on this list. That would be unrealistic in terms of expectations. Instead, managers should address monitoring and consequences of doing excessive personal things during work time on an individual basis. Effective management that rewards individuals and rewards team success often cures this problem. If someone is taking too long for lunch and it is adversely impacting the productivity of the office's goal achievement and incentives, the employees will often times take care of their own.

The "Money Maker" list should have things like:

- Service customers
- Work customer files
- Quote/Sale
- Marketing

Lastly, it is important that monthly goals are clearly communicated. The goals need to be realistic. Except in the case of a start up, goals probably should be geared towards a profitable result. Incentives can be tied to "above and beyond" performance. Incentives can be team, individual or project based – rewarding activities on the "Money



Maker" list that lead to long term app growth. Remember that even good "Money Maker" activities do not always have an immediate payback. It is OK for the goals to change from one month to the next based on historic data or based on the needs of the agency.



How Can You Be More Effective?

the same way, an agency leaves the customer's phone experience to chance without the use of a defined method for answering a call. The way to ensure that customers consistently get great service is to use an effective phone script when taking an inbound phone call.

If Coca Cola decided to just let each plant make whatever suited their taste, they would end up with various versions of Coke and consumers would not know what to expect when they made a purchase. In

To avoid sounding as if you are reading and seeming impersonal, it's important to memorize the script to deliver it with ease. Each person who answers calls should rely on the script. It might seem uncomfortable initially but, with practice it will be better. Once the staff person knows the process well and can deliver the information effectively, they can improve it where necessary. For now, do it this way because, it works!

PROVE IT: CALL FLOW SCRIPT

Introduction:

- Thanks for calling (insert agency name here). My name is (insert your name here). How can I help you today?
- How did you find out about our agency?
- You need (restate what the caller indicates they need). I can help you with that. And with whom am I speaking?

Prepare responses/additional questions for the answers they may provide. Anytime you ask a question, it is an opportunity to gain information to prep you for the quote, but also a chance to connect with the insured.

Pre-Quote:

- In order for us to find exactly what you need, I need to ask you a few questions. This process will take about 12 minutes. Do you have the time for us to get working on this for you?
- I'll need to get an email address from you which we will use to send you follow-up information regarding the coverage and price we discussed.
- May I have your mobile and text phone numbers so we can forward you additional information?
- Do you currently have insurance? And do you have a copy of that handy?
- What has you shopping for insurance today?
 - Not happy with current carrier: "Tell me about your experience with your last carrier..."
 - Cancellation: "What was the reason for cancellation? Was it midterm?"
 - Renewal/Price: "What are you currently paying?"
 - Violations/SR22: "I'm sorry to hear that, I'll find a company that will allow these violations"
 - New Vehicle: "CONGRATS!!! Is this your first vehicle purchased?"
 - Life status change: Marriage/Divorce/moving-Empathize with them. "Oh yes, moving is quite an experience. Have you memorized your new telephone number yet? That was always the hardest part of moving for me"
 - Claims Service: "Wow, well was everyone okay?"
- What do you look for in an insurance company?
 - Find out what the insured is really wanting from their agent/carrier
 - Do they need 24 X 7 customer service? (maybe they work late and need to be able to make changes to their policy after midnight)
 - Maybe they had a bad claims experience and want a company that will meet these expectations?
 - Just the lowest price?
 - Find their realized and unrealized needs



- "I am licensed to write with over __ (Number) __ companies, so as we go through the quote, I'll look for ones that match your criteria."
- OK, _____, again, a few more questions for you so that can ensure an accurate quote.

Data Gathering:

- OK, (insert name given) what is your full name?
- And what is your address?
- What's your date of birth? Well, let me be the first to wish you a very Happy Birthday, (insert name)!
- And your Social Security Number?
- You told me you are currently insured with (insert carrier name).
- Do you own or rent your home?
- Who would have an opportunity to drive this car?
- Does that also include anyone who lives with you over the age of 14?
- What are the names and ages of these drivers? (Check the guidelines in your state for rated vs. excluded drivers)
- Have any of the drivers completed a driver's education course? If teenagers, are any potentially eligible for a good student discount?
- Have any of the drivers had any accidents (regardless of fault) in the last 5 years?
- Convictions in the last 5 years?
- Thefts or Vandalisms in the last 5 years?
- DUIs in the last 10 years?
- And what type of car?
- Do you own the car, or are you leasing it?
- For the most part, where will you be going in this car?
- Do you know if this car has any type of alarm system or antitheft device?
- Some companies provide a discount if you agree to use a recommended body shop, if you happened to find yourself needing one. Would this be something in which you are interested?
- OK, insert name, two more topics to cover. First, do you already know how much coverage you would like me to quote?
- On that copy of your current insurance information, do you see your current limits?
- OK, we're about to cover several different types of coverages. I'll walk you through each of them:
 - Bodily Injury Liability covers another person injured in a wreck for which you are found to be at fault. It covers things like medical payments and lost wages.
 - Property Damage Liability covers damage to another person's property (their car, boat, mailbox, tractor, etc)
 - Both of those are required here in our state. I want to walk through a few optional coverages with you, too.
 - Medical Payments cover doctor/hospital and even funeral costs for anyone in your car. Do you and the people who often ride with you have health insurance?
 - Uninsured/Underinsured coverage covers things like medical payments, lost wages, and other general damages if you're injured in an accident caused by a driver who has no insurance coverage.
 - These next two are especially important for newer cars and cars being leased. (You mentioned that you are leasing your car, so we will need to include these):
 - Comprehensive coverage covers damage not resulting from a collision, maybe from falling objects, fire, hitting a water buffalo, Jack Bauer jumping across your hood, or vandalism
 - Collision protection would repair or replace your car if it has collided with other cars/objects or has rolled over.
 - Both of those have deductibles that affect the price. Generally, a lower deductible means a higher rate, and a higher deductible means a lower rate. If you DID hit a water buffalo, how much money would you be able to spend out of your pocket? \$100, \$500, \$1000, \$2500?



- Towing is usually only available if you purchase Comprehensive and/or Collision Coverage. Coverage limits are different for each carrier, but typically covers towing, tire changing, and such. Are you part of any auto club that might already provide you with towing?
- Rental Reimbursement is usually only available if you purchase Comprehensive and/or Collision Coverage. Coverage limits are different for each carrier, but typically, this pays for the cost of a rental car if you can't drive your vehicle due to theft or damage from an accident.
- That was a lot of coverage talk. Do you have any questions about any of those?
- Last topic is payments. Many companies offer discounts if you pay in full, or pay via EFT. Or, would you prefer to make payments over the course of 6 or 12 months?
- Great! I am going to ask the computer to provide us with some rates to discuss. This may take a minute or two.

RATING

There are several items to remember as you are quoting/rating a policy.

1. Watch out for "dead air". While rating, it is common for the agent to become silent. Try to fill this dead air with chit-chat. If you cannot, please explain to the insured that you are extracting rates and will be silent for a few moments.

- "OK, based on the needs you shared with me earlier, I have some options for you. I know you said price is important to you, but the lowest rate I have to offer you may not be with the right carrier based on your other needs. We can discuss all of your options."
 - Financially stable (A Rated) Company
 - 24x7 Claims/Customer Service
 - Permissive use
 - Violation Leniency
- "Let me walk you through what is involved in this rate:"
 - "I've quoted you Liability Coverage of 100/300/100. This means that you will have coverage through Infinity of \$100,000 for any injury to any one person that you accidentally injure and up to \$300,000 for all the injured people in any one accident. This also means that we will cover up to \$100,000 for any damage you cause to someone's property. Now the state only requires you to have coverage of \$10,000 for someone else's property, but have you looked at car prices lately? Just imagine if you were to hit several cars! I hope you are NEVER in an accident Mr/Mrs _____, but won't it be nice to know that you will be covered by Infinity and not have to worry about whether or not you have to pay anything out of your own pocket?"
 - "We quoted you at \$5000 for Medical Payments incurred by anyone in your car; each person would be covered up to that amount."
 - If you were in an accident with an uninsured driver, or someone with very little insurance, your uninsured motorist coverage would provide up to \$100,000 for damages to you and/or your property.
 - As we discussed, your lease company requires Comprehensive and Collision. If that water buffalo gets you, or your car is damaged in a wreck in which you are at fault, you would be responsible for the first (deductible amount), and then (company name) would cover additional damage up to the value of your car.
 - Since we quoted Comprehensive and Collision, and you mentioned that you do not participate in a service program that offers towing, I've also included that coverage here. (This company) pays up to \$X.
 - And finally, in the event you needed to rent a car while your car was being repaired, I also added rental reimbursement to the quote.

If the quote is not apples-to-apples, explain the differences: Ex. "I have run the quote with Rental Reimbursement, but Carrier X offers up to \$75 and Carrier Y only offers up to \$50, so keep that in mind when you hear the rates."



OVERCOMING OBJECTIONS

Common Objections:

- **Carrier**-This objection requires you to know a lot about the carriers you are writing for. To be an expert on all of them, you might find that you need to reduce the number you have.
 - "Never heard of them!"
 - Provide facts about the company: Who are they? How long have they been around? What is their rating/level of financial stability? What is their expertise?
 - "Bad Experience"
 - What was the experience?
 - Have guidelines/factors changed with the company since the last time they were insured with them?
 - Products/Services offered
 - What do they insure?
 - Unacceptable/Acceptable risks
- **Need to talk it over with _____**:
 - "I definitely understand that, would you like me to conference them in"?
- **Down payment**
 - Are other options available? PIF? Can they put the amount on a credit card? Savings from doing this?
 - Overall premium is lower with one company, but the down payment is lower with another. Explain the total premium difference and how much extra money they will be spending for the full term.
 - Provide options for how they can pay more now, but save in the long run
- **Price**-If you asked the right data gathering questions in the beginning, you will be prepared to answer this objection.
 - Too high: "This carrier might be a little higher, but they are a better company. Are you willing to sacrifice price over quality or quality over price?"
 - Provide the features and benefits of going with the slightly higher rate, based on the information you gathered earlier in the call (financial stability, claims service, violation leniency, etc).

Do not just accept "No" for an answer; talk them through it as their insurance counselor. You will not win every time, but you might be surprised!

CLOSING TECHNIQUES

- **Assumptive**: They are ready to make a decision and you are confident!
 - "Let's go ahead and get this policy started so you will have immediate coverage"
- **Direct**: "Did you want to start the policy now?"
- **Passive**: "How do you feel about the rate/policy? How does that price sound?"
- **Upfront**: "If I can save you money and place you with a carrier that matches your requirements, will you make a purchase today?"

Once you sell the policy either:

- Provide the insured with the packet of information and staple 3 business cards to it. Tell them if they liked the service they received, to please provide your information to friends. Offer a referral incentive if applicable or
- Ask the insured to provide you the names and contact information for 3 emergency contacts. Advise them that you will not solicit these people for insurance business but will give them your agency contact information to use in the event something happens and they need to get or provide information on your behalf.



How Do You Prepare To Market?

Having analyzed the logistics and financial health of the agency, you are now ready to develop a marketing plan. This will give you a clear direction as to where your company is headed and to identify and

prepare marketing projects that best fit the goals and beliefs of the agency.

One of the key components in marketing and business growth is to communicate differentiation. This cannot be done in overused terms but needs to be reflected across the board including in the logo, web, video, print, etc. It's important to remember that the approach only works with a disciplined application of a process.

It is time to develop and/or update the necessary lead generation methods and effectiveness tools to implement in the agency's marketing efforts. In order to communicate the agency's message, create awareness in the community and motivate customers to buy from you, we suggest using the list of items below:

- Business Card*
- Community Service*
- Email Templates (HTML and Text)*
- Email/Text Collection
- Flyer*
- Logo Design*
- Magnets*
- Name Tag
- Stickers*
- Thank You Card*
- Uniform
- Web Design

* *Available on InfinityPerks.com*



How Do You Market Your Agency?

mail marketing. More specifically, the term refers to the use of emails to stay in touch, build and enhance relationships with customers and prospects.

There are a variety of advantages to initiating an email marketing campaign including low costs, the ability to target a particular audience, personalize messages and you can easily make them interactive with graphics, videos, music, etc. There are also some challenges associated with an agency/broker launching its own email marketing campaign but those can easily be avoided by using a managed online email marketing solution. These solutions include: the ability to send bulk emails, messages look attractive and professional, you can easily measure the success of different email campaigns.

Infinity has created a library of email templates which allow you to customize messages by adding your logo and contact information. Samples of the verbiage have been included in this section and both text and HTML versions are available at infinityperks.com/unleashed. The text templates can be used for a manual email campaign. If you already have an online email marketing system, however, the HTML versions have been formatted for your use. Additionally, Infinity Perks has partnered with iContact and negotiated very affordable pricing to help you to build stronger relationships with your customers and prospects through managed email marketing campaigns.



EMAIL TEMPLATES

Quoted Recently

Thank you for your recent auto insurance quote. Per our discussion, the coverage that best suits your needs is (Enter Coverage Summary Here). To get started we will need a down payment of (Enter Amount Here). Your monthly payments are (Enter Amount Here) with a total premium of (Enter Amount Here). I also may be able to offer you discounts if you choose to pay the total premium in full or if you are willing to sign up for direct withdrawals of the monthly premiums from your bank account.

[The enclosed provides an explanation of the coverage selected.]

We pride ourselves in providing great value so, if you have any questions, even if you don't buy from us, please feel free to contact me at (Enter Phone Number Here). Also, please remember that we can still further customize your coverage and price to find the right fit for your budget.

(Enter Name and Contact Info Here)

P. S. If you call before you arrive to secure your policy, we can set an appointment. I'll prepare the paperwork in advance. It will make for a quick visit for you and you will leave with the coverage you desire.

Quoted Months Before

We gave you an auto insurance quote on (Enter the date). We are still available to serve your insurance needs and would be delighted to help you make this important purchase decision. Per our discussion, the coverage that best suited your needs is (Enter Coverage Summary Here). Please contact me if your needs have changed or if you are ready to secure the coverage we previously discussed. Also know that we can continue to further refine your coverage to get you the best balance of price and protection. We have many options available for you.

[The enclosed provides an explanation of the coverage selected.]

We pride ourselves in providing great value so if you have any questions, even if you don't buy from us, please feel free to contact me at (Enter Phone Number Here).

(Enter Name and Contact Info Here)

P. S. If you call before you arrive to secure your policy, we can set an appointment. I'll prepare the paperwork in advance. It will make for a quick visit for you and you will leave with the coverage you desire.



Emergency Contacts

Our job is to make certain you have the protective coverage needed to safeguard you in the event of a tragic accident or loss. Unfortunately, things happen and when they do, it can be a real challenge for you to handle the details. That's why it's important for us to maintain a list of three Emergency Contacts on your behalf. In the event of an emergency, any of these individuals can communicate with our agency and your other emergency contacts to relay all pertinent information on your behalf.

We will contact your friend or family member to let them know you have selected them to be an emergency contact. We will also provide them with our contact information to help make the process a lot easier to handle. We will not market our products and services to them unless they request it. We do this to provide you the best possible service for the trust you place in us to participate in your protection.

Please provide Emergency Contact information below:

Name	Address	Phone Number	Email Address	Relationship to Insured

We wish you well and thanks for your trust.

(Enter Name and Contact Info Here)

Installing Car Seats Properly

According to the National Highway Traffic Safety Administration, a staggering number of car seats are improperly installed.

To ensure the safety of children in your vehicle, please review some "Frequently Asked Questions" about proper installation: [Proper Car Seat Installation](#)

Thanks for trusting us to participate in your protection needs. We care about your safety and look forward to continue to protect the things you value most.

(Enter Name and Contact Info Here)



Natural Disasters

A natural disaster can cause widespread damage to homes, businesses, automobiles and other property. Although they are events no one can prevent, there are measures you can take to be better prepared should one occur.

Follow these steps:

1. Organize an evacuation plan and establish an emergency meeting place should your family get separated.
2. Make a family emergency kit.
3. Learn which weather conditions could prompt disasters, and when these conditions occur, listen to radio or TV broadcasts for emergency information.
4. Evacuate immediately if told to do so.
5. If your property has been damaged by a natural disaster, check your insurance policy to see if your policy covers such an event.
6. If covered, report the damage to the insurance company.
7. If you have not yet suffered a loss from a natural disaster, call us to review your coverage to be sure that your policy meets your needs.

(Insert one of the following to highlight a specific natural disaster.)
Please review the attached to prepare: Be prepared in a hurricane

Please review the attached to prepare: Be prepared in an earthquake

Please review the attached to prepare: Be prepared in a fire

Please review the attached to prepare: Be prepared in a heat wave

Please review the attached to prepare: Be prepared in a flood

Please review the attached to prepare: Be prepared in a tornado

Thanks for trusting us to participate in your protection needs. We care about your safety and look forward to continue to protect the things you value most. We are there when you need us.

(Enter Name and Contact Info Here)

PS In the event of a disaster, we can be contacted by email or cell phone (Enter email here and cell number here). Please include this in your emergency kit. We are always close by.



Community Partners

In this tough economy, we consider it a privilege to help you save money while promoting businesses that serve our community well. Attached is a discount coupon from our friends at (Name of Business). We hope you will sample their services and mention that we encouraged you to give them a try. We are confident you will be very pleased. Thank you for supporting businesses that employ the people of our community. Thanks again for trusting us with your insurance needs. We are most grateful.

(Enter Name and Contact Info Here)

Community Service

Before the event

We continue to look for ways to make meaningful contributions to serve those who are less fortunate in our community. Join us:

When: (Day of the Week and Date of the Event)

Time: (Starting and Ending Time)

Why: (What will you do – Example: To pack food boxes at the Community Center in an effort to help fight hunger in our area.)

We hope you can participate. Anyone interested in helping may call (Agency Phone Number) for more details and directions. We believe this is a great way to contribute to our community and we would enjoy your involvement with our agency team. Regardless, thanks again for trusting us with your insurance needs. We are most grateful.

(Enter Name and Contact Info Here)

Post event

This past (Day of the Week) we enjoyed (What did you do). It was meaningful time for us all. Who knew serving such a wonderful organization could be so rewarding? We have enclosed a few pictures of this event.

Please know that we have another service project on the horizon. We will share more details in the (Days or Weeks) ahead. At (Name of Your Agency), we believe it is our responsibility and privilege to serve our local community. We take this mission very seriously. Please know that our service efforts reflect our gratitude to you for trusting us with your insurance needs.

(Enter Name and Contact Info Here)



Community Event

(Name of Your Agency) invites you to join us for an open house:

When: (Day of the Week and Date)

Time: (Starting and Ending Time).

Why: (What will you do – Example: During this time we will have hot dogs, hamburgers, chips and soft drinks, plus face painting and ice cream for the kids. The local fire department will check for the proper installation of child car seats.)

We will also provide valuable coupons for discounts at other local businesses!

Every attendee will be given a prize ticket for attending and one lucky winner will receive a (Name your Prize). Please come join us and feel free to bring you friends and family. The neighborhood kids will have a blast! Thanks in advance for joining us to celebrate our gratitude for you, our valued customer.

(Enter Name and Contact Info Here)

Renewals

Pre-renewal

Over the next few days you will receive your renewal bill for your (Type of Policy) insurance policy. Please review this bill and if the coverage you selected, or the vehicles and/or drivers listed do not reflect your current situation, please free feel to give us a call. We will be glad to make sure you are protected appropriately. We believe that your renewal offer reflects a good value. We have placed you with a financially sound company that has an excellent service reputation. If you have any concern over your rate or payment plan, we will be glad to discuss other options to better fit your budget requirements. We are grateful for the privilege to serve you. Thanks for trusting us with your insurance needs.

(Enter Name and Contact Info Here)

Post renewal

Thanks for renewing this term. We value your business and we look forward to every opportunity to serve you. Should you have any questions or if you have any other insurance needs, please give us a call. We are grateful for this opportunity to serve. Thank you for trusting us with your insurance needs.

(Enter Name and Contact Info Here)

Thanks

Thanks for choosing our agency to serve your insurance needs! We strive to earn your continued trust at every opportunity. Should you have any changes in coverage needs or in vehicles or drivers over the policy term, please let us know immediately, so we can expedite those modifications on your behalf.

In the event a claim should occur, please report it directly to the company as noted on your policy. This will ensure the fastest possible resolution. Please also notify us of your claim, as we want to ensure that you are getting the service you desire.

Lastly, should you have any new insurance needs or coverage questions beyond this policy please don't hesitate to call. We pride ourselves in being a one-stop-shop for insurance questions and answers. Thanks again for this privilege to serve. We are most grateful.

(Enter Name and Contact Info Here)



COMMUNITY BUSINESS TO BUSINESS MARKETING

Community Marketing involves building personal and professional relationships and developing creative ways to promote the agency through other area businesses. The way it works is that two neighborhood business with different products/services but, similar target markets join efforts to each grow their business. While there are some ideas listed herein, you must be ready to think quickly on your feet as new opportunities arise during the meeting.

THINGS TO KNOW:

- According to The Neighborhood Marketing Institute, 75 to 80 percent of a small business' customers live, work and play in their community so, focus on consumers in close proximity to your office (within a 3 to 5 mile radius, or 10 to 15 minute drive).
- Only work with Business to Consumer companies.
- Start with places you frequent or try to visit/experience the other business before you approach them about partnering.
- Don't limit yourself to the obvious (real estate agents and car dealers).
- Don't try to sell your services to the other business (unless they inquire).
- Don't take free product or services from the other business.
- Always make your offer about the other business (what's in it for them).
- The Conversation:
 - Introduce yourself and your company (if unknown to business owner/manager).
 - I use your business/services or I've heard about your company.
 - Assure them you're not here to sell them anything.
 - Ask how their business is going.
 - Regardless of their response, let them know yours is slow and that you are looking for an area business to partner with to help them get better/gain even more business.
 - Let them know how many customers you have and how much they spend with you annually.
 - Ask if they have any coupons or special offers available.
 - Ask if they would agree for you to distribute that item to your customers.
 - Try to determine ways you could track the coupons, etc. that you distribute (e.g. code number).
 - Tell them that in exchange, you would like them to staple a copy of your flyer to the customer's receipt.
 - Flyer should reflect the following:
 - Side 1
 - What makes you distinct
 - Contact Information
 - Side 2
 - Reiterate distinction
 - Focus on some community involvement
 - Coupons (when appropriate)
- After the business owner has agreed to the partnership, invite them to:
 - join you at events with your customers. This is not an opportunity for them to sell or badger the attendees but rather to give away something and/or simply to interact and build rapport with potential customers.
 - come together for lunch, etc. with you and possibly other community marketing partners.

The average agency will probably only do this one time. Without filling the pipeline and following up with the partners, Community Marketing is not likely to work well. It's all about consistency, consistency, consistency.



COMMUNITY SERVICE AND MARKETING

Participating in community events can be an excellent way to build goodwill in your community. In a Fleishman-Hillard Inc. and National Consumers League survey in which consumers were asked to define their expectations of local companies' participation in or contribution to their communities, the most frequently volunteered response was that companies should make non-financial contributions, such as volunteering time or effort.

Community involvement benefits businesses in the following ways:

- New Business – Surveys show that, when given a choice between products and services of equal quality and price, consumers are more likely to patronize a socially responsible company because it has set itself apart on the basis of its corporate citizenship.
- Customer Loyalty – Existing customers who either invite you to participate in an event or hear about your efforts will be more likely to recommend your agency to others. Improving the community's standard of living helps grow an even more prosperous and loyal customer base.
- Message – Your involvement signals to the public that your agency is behind certain community-related issues while allowing the agency to share its message with the public.
- Civic Involvement – Being engaged in community events demonstrates your concern for the community you serve. Small businesses play an important role in communities and bear a portion of the responsibility for making sure they remain viable.
- Helping - Volunteering during times of need or celebration is the right thing to do but it also demonstrates leadership among customers and the community at large. Although these events will provide benefits for your agency, the greatest reward is helping others.
- Brand Recognition - Community involvement provides low-cost PR. Gaining local recognition while performing good works can benefit the agency's public image and bottom line in ways that traditional advertising avenues can not.

MAXIMIZE THE VALUE OF YOUR COMMUNITY INVOLVEMENT

- Send notification of your upcoming involvement to the media.
- Publicize your efforts by sending press releases and photos to the media.
- Email pre-event notification to customers.
- Include your charitable involvement in your ads, marketing materials and Web site.
- Display the Infinity Community Service Award in your lobby so visitors see what others are saying about your efforts.
- Get involved in causes or events that attract significant media attention.
- Give away information about the charity, cause, or group that you are involved with as a part of your business transaction.
- Ask your charity, cause, or group to recognize your support in their publicity efforts.
- Invite insureds and other contacts to join you.
- Email post-event summaries and photos to customers.



MAXIMIZING INTERNAL PROCESSES

Leads for Life

There are various sources by which sales leads are generated. In many cases time, effort and money have been expended in the process so, how these leads are handled is vitally important. Maintaining continuous contact is the way for an agency to be "top of mind" when a lead or existing customer is in the market for insurance coverage.

Cross-Selling

The objectives of selling something additional to an existing customer can either be to increase revenue or protect the relationship with that insured. It's important to ensure that the additional product or service is relevant to the customer.

Referrals

- Any business person will tell you referrals are a uniquely important method for driving business because prospects that come from referrals have already developed at least some level of trust based on their interaction with your existing customer.
- Some would suggest referrals are their best tool to get business because of their low-cost and high return.
- It's surprising, however, that rather than take full advantage of the referral process, agencies often leave this method to chance.
- Referrals are much more than simply relying on a customer to tell someone else about your business.
- They are a strategic marketing tool that, if used correctly can stimulate and grow business.

When using referrals

- Don't allow the insured to craft your message for you.
- Be specific about what you want them to share with others.
- Make sure business card, website and etc. all reiterate your message.
- Reward customers for making referrals.

Things you should do

- Host events
 - Use Cookie and Conversation, Air Pressure Checks, VIN Etching, etc.
 - Ask customers to invite friends and family.
 - Don't talk insurance to guests.
- Email and Text Numbers
 - Gather info for all customers.
 - Frequently communicate via these methods (e.g. email a copy of the quote).
 - Always include a tag line or something that communicates what your agency is known for.
- Thank you Notes for all customers
 - Handwritten and scripted as follows
 - Line 1. Gratitude
 - Line 2. Offer to help, cross sell or ask them to call you if they don't like something
 - Line 3. Ask for referrals
 - Line 4. Connect on a personal level (i.e. how's ____ going?, sorry to hear about ____.)

Emergency Contacts

- Ask each customer for 3 emergency contacts.
- "In the event of an emergency, who can I contact to be there to help me help you?"
- Call those individuals and let them know that your agency is helping their friend or family member and you wanted them to know you would be sending them a letter and a refrigerator magnet. In the event anything tragic should happen to their friend or family member, please get your agency in the loop as soon as possible.
- Don't market or sell to them unless they request it.