

## Implementing a Customer Insurance Review Program Summary

Every insurance agent cares about the growth, value, and profitability of their agency. There are 3 key drivers that most effectively lead to this goal:

1. Customer Retention
2. Customer Referrals
3. Cross Selling Opportunities

By working with thousands of insurance agents over the years, we have identified a single program that is the best way to hone in on these 3 drivers. The most successful agents in the country consistently and regularly conduct customer insurance reviews with all of their clients to produce long-term agency growth, value, and profitability.

Customer insurance review meetings provide an opportunity to build a relationship with clients, obtain referrals, and identify cross-selling opportunities. When conducted properly, these meetings are meaningful and valuable to customers and agents alike.

To prepare for customer insurance review meetings, you should follow these steps:

1. Institute a reliable appointment setting process
2. Make sure customers fill out a needs assessment form\* before the meeting
3. Create a working file for each customer meeting for taking notes
4. Review each customer's policies prior to the meeting
5. Complete the agent activity checklist\*
6. Make a reminder call to the customer 3 days and 1 day before the meeting

To successfully conduct the customer insurance review meeting, you should follow these steps:

1. Follow the "educate, review, confirm" process on the customer insurance review worksheet\*
2. Keep track of action items on the customer insurance review worksheet
3. Check for potential discounts
4. Present your referral program\*

To follow up after your meeting to close on sales opportunities, you should follow these steps:

1. Complete any action items you noted in the meeting
2. Send any relevant educational information to your customer
3. Call 1 week after the meeting to answer any questions
4. Follow up on cross-sell opportunities
5. Remind customers that you would like to meet with them in 12 months