



WINNING BACK UNSOLD QUOTES

with Automation, Scripts & a *process*

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WELCOME

Welcome to the Agency Performance Partners Family!

We are excited to help your team become ridiculously amazing through our process pack. We developed these processes to give your agency a starting point in building a ridiculously amazing customer experience. Our goal is to provide independent agents and brokers the tools they need to beat back the direct writers and install systems into their agencies that allow for growth.

In this Process Pack: Winning Back Unsold Quotes with Automation, Scripts & a Process, we will give you the best practices of taking a previously unsold opportunity and recycling it for your agency. We want to use modern agency technology to empower the process and allow your team not to guess who to call, but rather to know who to call.

We made this process pack a Word Document so it will be easy for you to copy and paste the information without much hassle. This document is coupled with a few helpful videos to make sure your team is on track. Should you need additional help, we have consulting hours you can purchase on our website. You are not alone in this endeavor!

With our further ado, we will get you to the process pack!

Kelly Donahue-Piro

President, Agency Performance Partners

MEET YOUR AUTHOR

Kelly Donahue-Piro

I worked a summer job as a bank teller to pay for college. I realized that my co-workers weren't taking advantage of incentive \$\$ by cross selling products. I started spending time learning how to sell since my bank had no training program for front line employees. Insurance was one of those products.

I was still working at the bank. The executives loved me, and my co-workers hated me. I proved they could cross sell but weren't. I toned down my sales skills to be accepted and missed key career opportunities as I was graduating. I got my first job out of college and realized again that many small businesses had no sales and marketing strategy. I had to figure it out on my own.

The mortgage crash found me unemployed. I was recruited back into insurance by a tech company that was also making the switch. We were pioneers in digital marketing for agents. We found that agencies were not equipped to convert a web lead effectively. I led the client management group that coached the agents in transforming. I worked with over 700 agencies in 6 years.



Dog Mommy Efficiency Junkie
Red Wine Snob
Terrible Gardener
Orangetheory Fitness Splatter
Eternal Optimist

I The company I was working for was getting sold to Zywave, but I'd found my calling helping install systems into agencies to help them become ridiculously amazing. We have worked with over 1,000 agencies in the US and Canada.

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01 INTRODUCTION

We want to set some clear expectations of what you will get out of this course and how to approach transforming your agency.

02 PROCESS

In this section we break down exact content and scripts your agency needs to win back the unsold customer. We break this into 3 parts:

- Immediately after you lose the sale
- Nurturing up through renewal
- Renewal Sales Cycle

03 WHAT'S NEXT?

Now it's time to roll out the plan to your team. We provide a bit of guidance on how to roll it out, track the progress and hold people accountable.



INTRODUCTION

Congratulations! You just made an investment in your agency and your success. We want to kick off this course by explaining our plan to win back unsold quotes.

We want to explore some tools you should consider and how to make the process run as smoothly as possible.



INTRODUCTION

How we get started

In order for your agency to be efficient and effective in working unsold quotes, there are a few considerations we need to work through upfront. We have outlined them here for you to get organized before you launch the initiative for the team.

Who to win back?

If your agency has been good at keeping track of unsold quotes, you are well on your way! We caution people that using activities, tasks or suspenses is only a marginally good way of tracking the winbacks. While this may shock you, the reason is that they are often difficult to export and don't have an expiration date tied to them. While each management system runs differently, you can keep even a simple spreadsheet of who to win back. However, we STRONGLY recommend you use your management system or sales CRM tool for tracking. There are several sales CRM tools you can choose from, or you can review your management system offerings as many of them have features built in that you may not be using. Here is a checklist of what you need to consider:

- How will we be getting the unsold quote data?

- Are there any filters we want to put on the data of who we do not want to win back?

- If you aren't currently building this database, contact your management system or sales CRM for guidance on how to start.

****Special Note:** If you aren't keeping a list of unsold quotes now or feel your team has not done it consistently, that's ok! Now is a great time to start and in a few months you will be glad that you did!

Who should work the process?

If your agency is divided between sales and service, we recommend that the sales team be the ones working the process. Generally speaking, the sales team is highly motivated to get the prospect on the phone and work through their objections. If you have a team that services and sells, we recommend giving them a time block to focus on these proactive opportunities. When team members have to choose between service and sales, unfortunately, service generally wins.

- Who should be working the process?

What tools do we recommend?

There are tools that you can use to enhance the process. We believe in a technology assisted sales process. This means that the process is a combination of automated, traditional and electronic strategies. However,

if your agency doesn't have some of these tools, it's ok. You can choose to use whichever steps you have available to you today. Here are some recommended tools for your agency (also make sure you check your management system and phone systems — they may already have some of these tools built in that you are not using):

- Sales CRM tool or email marketing automation tool

- Ability to text prospective customers

- Printing and mailing capabilities

- Voicemail drop technology (this allows you to leave an automated voicemail to prospects)

- Survey software

The one thing that will make all the difference...

In every process there is always one lynchpin; this one thing can have a huge impact on your results. For this process, it's consistency. If your agency only sometimes works the unsold customer list when they need leads, you will see little to no results. This is a process that needs to be ongoing every week in the agency. You will see in our 3 step process that each step builds upon the prior one. If we miss steps and only do this when we need leads, **we're working out of desperation, not preparation.**

PROCESS

Now is the fun part where we break down the entire process to win back lost customers. We will include email content, scripts and even letters where applicable. In addition, there are text message and voicemail drop options built in to help your agency drive efficiency. We focus on the following 3 steps:

- Immediately after losing the sale
- Nurture between renewals
- Renewal



IMMEDIATELY AFTER LOSING THE SALE

The first 30 days after losing the sale

This part matters a lot! You want to gain important information and also earn the opportunity to connect with them at renewal. We can't make this all about just a sales process. In today's world people need to feel connected and cared about and not just looked at like a lead. In addition, you may gather valuable insight that can strengthen your sales process.

DAY	FORMAT	ACTIVITY
1	System	Update your system to reflect that the deal was lost. Update any important notes and if you know the reason, add it to the system for tracking. Also, indicate if this is an opportunity you want to win back next year. Make sure you have updated the system with email and cell phones for all contacts you have.
1	Note Card	Send a handwritten note to the person thanking them for the opportunity and letting them know you will contact them next year. (see below for note content)
1	Text	SAMPLE TEXT: Thank you for the opportunity to quote your POLICY. It was a pleasure to work with you and if you have any insurance questions or policies you would like to review, please don't be a stranger.
2	Email	Closed your role email (see below for note content). This works great if your agency is following our AppX Sales Process and analyzing every sale with a breakup.
4	Email - Survey	Send an email survey to gain information on why someone did not purchase from you. You want to keep this short and sweet. If you can, incentivize them for their feedback. When you add in a gift (small gift card or memento), you will see a dramatic increase in the survey responses. See sample email and survey below.
11	Email - Survey	Follow up again if you have not received the survey.
15	Email/Voicedrop	This email is designed to invite the person back in one more time. If the deal they got was too good to be true or there were any underwriting issues, this is a good way to send the olive branch that you are still here.

Thank You Note Content

Dear NAME;

Thank you for the opportunity to quote your X insurance. While this year we weren't able to earn your business, I wanted to personally reach out to say thank you for the opportunity. If anything should change, I would greatly appreciate the opportunity to connect with you on your insurance. Also, in a few days you will be getting an email survey on your experience. Any feedback you provide on your experience is greatly appreciated. Since our rates and carriers do change, I'll be sure to connect with you next year to see if we can meet your insurance needs.

Respectfully,

NAME

Closed Your File

Dear NAME;

I wanted to confirm with you that we have closed your file regarding your insurance quote for X policy. In the event something has changed, please contact us immediately so we can reconnect on your insurance needs. As carriers and rates do change routinely, I'll be sure to reach out around your renewal to extend a helping hand.

Also, you will be getting a survey on your experience. Your feedback is very valuable and I hope you can take a few moments to complete it so we can best serve you in the future.

Respectfully,

NAME

Email Survey

Hi NAME;

Thank you for the opportunity to quote your insurance. We really appreciate the opportunity we had to protect you and your family/business.

To help us improve, we'd like to ask you a few questions about your experience. It will only take 3 minutes, and your answers will help us improve for future clients (we hope we can earn your business in the future!).

Thank you,

CEO NAME

Survey Questions

1. What was the main reason you didn't select us as your insurance agent?
 - a. Price
 - b. Carrier Selection
 - c. Speed to Get the Quote
 - d. Connection With Agent
 - e. Coverage Options
 - f. Didn't end up purchasing or moving forward
 - g. OTHER _____
2. Who did you select for your insurance? (you can list your biggest competition here)
 - a. Another Independent Agent
 - b. Stayed With Current Agent
 - c. Geico
 - d. Progressive
 - e. State Farm
 - f. OTHER _____
3. How likely are you to refer your friends and family to us based on your experience?
 - a. 0 Not at all likely
 - b. 1
 - c. 2
 - d. 3
 - e. 4
 - f. 5 Neutral
 - g. 6
 - h. 7 Passive
 - i. 8
 - j. 9
 - k. 10 Extremely likely
4. It's your turn. What could we have done differently to earn your business?
5. As rates and carriers do change, may we contact you at your next renewal to provide you additional insurance options?

15 Days Later Email and/or Voicedrop

Hello NAME;

I was just thinking about you and wanted to drop you a note. From time to time I hear back from people that decided to go with another agent. Sometimes as the underwriting process happens the quote you got from

the winning agent may have been too good to be true. If for any reason what you were promised is not what is being delivered, I would still be happy to help you.

Also, from time to time we send out safety tips. I've added you to the list as a consideration to help keep you and your family safe.

Kindest Regards,
NAME

OPPORTUNITY NURTURING

From Now Until Renewal

In an effort to connect with opportunities during an active sales cycle, we want to have specific nurturing campaigns in effect. These are great if you can automate them, but if not, the goal is a quarterly connection. The advantage of doing this is your opportunity will see your name a few more times to keep you on their radar. Also, when you do call at their upcoming renewal, it won't be as cool of a lead.

Touch Points

Some agencies opt to do monthly touch points as there is a holiday almost every month. However, you can pick and choose which ones may be the best for your agency. We also included a sample birthday email that you can jazz up based on your agency's brand. Make sure you schedule these emails for the right date! In addition, you want to review this content for your agency as there may be some specific regional or weather references that may not fit for your region.

We have compiled a few samples for you:



It's the start of another New Year and we're here to wish you a great one! We wanted to give you a few helpful tips on shovelling snow. No one enjoys doing it, but it still has to get done, right?

- x Make sure to warm up before you tackle the snow. Do some light movements before you get to that heavy lifting just to make sure your body is ready to go!
- x Choose your shovel carefully. Some shovel designs are better and can help reduce the amount of lifting you have to do.
- x Keep up with the snowfall. Try to shovel the snow shortly after it has fallen while it's still light and fluffy. The longer the snow stays on the ground, the wetter it gets, and wet snow is harder to move.
- x Wear layers! We all know how important it is to stay warm out in that winter weather. Make sure you button up before getting down to business.
- x Stay hydrated. Just as important as making sure you're dressed properly. Keep a bottle of water with you just in case.

We hope that these tips will be of use to you in the start of this New Year. Make sure that you're staying warm and safe this winter, and that you don't work yourself too hard!



It's important to spend time with your loved ones. That's why this year we want to give you a few fun tips for a family Valentine's Day.

- ✕ Rethink your gifts this holiday. Valentine's Day is about love! So what better way to celebrate with your family than by creating some DIY gifts? Teach your kids it's not about an item or product, but about the thought that goes into their gift.
- ✕ Try to get up earlier! This way you can spend some extra time together for a great Valentine's Day breakfast.
- ✕ Go around the table at dinner and let everyone have a chance to let their family know what they appreciate about them.

Those are some great ways to spend the day with your loved ones on Valentine's Day, but we also want to give some pointers on showing your employees that you care this coming Valentine's Day, too!

- ✕ **One on one time.** Try to provide each employee with some one on one time this Valentine's Day. Talk about their personal career goals and figure out how you can help them achieve that.
- ✕ **A small gift.** Who doesn't enjoy candy or flowers or a nice card? Distribute small gifts to each employee along with thank you cards attached to show them how much you appreciate them.
- ✕ **A free lunch.** Everyone loves free food! Put out some snack trays in the office for everyone to munch on while they work or bring in something (i.e. tacos, pizza) to share with the rest of the staff!

Those are just a few ways to show your employees that you appreciate them this coming Holiday and we hope that you'll take these ideas to heart! Have a wonderful Valentine's Day and remember to show appreciation for the important people in your life!



Whether we're talking about when Daylight Savings begins or the time it ends, there's still some jet lag that we all experience when trying to adjust to the sudden time change. Here are some tips to keep in mind when you're springing forward this month!

- x **Make a sleep pact with yourself.** Make sure that you're getting 7-8 hours of sleep every single night whether the hour is shorter or longer. That way your body will be able to adjust accordingly even when Daylight Savings ends.
- x **Don't eat too soon before bed.** Try to snack or eat any meals 2-3 hours before you plan on going to bed as the indigestion can cause you to wake up from your slumber.
- x **Out with the old, in with the new.** Make sure that you're changing out your old, worn out mattress for a new one. Your bed is the key to whether or not you get good sleep, so don't let one bad mattress ruin your entire year!

These are just some small tips to help you adjust to the change in time this year. Make sure that you're getting plenty of rest and be careful of that lost hour! Have a wonderful spring!



We've finally made it to April, and you know what that means, right? That's right: It's time to start your taxes! We're here to share some tips to help you conquer tax season this year.

- x **Know the new laws.** Always make sure that you're staying up to date with the tax laws since you never know how it may impact you. Do some research and get caught up.

- x **Get organized.** Don't wait until the last second to get all of your information together. Start working on your taxes the moment you receive your W-2 from your employer. Procrastinating will only add more stress on you!
- x **Check everything twice.** Make sure that every piece of information that you entered is correct! You don't want to leave anything out and you certainly don't want to have entered any incorrect information that could negatively impact your tax return.

Those are some of our tips for conquering tax season this month, and we also want to touch on Marathon Monday a little bit, too! April 15th is Marathon Monday so make sure that you register as soon as possible!



Memorial Day is here and we're all excited to get out there and enjoy the nice weather, spend time with our friends and families and relax! We want every single one of you to be safe this Memorial Day weekend, so here are a few tips to ensure that:

- x **Keep an eye on swimmers.** Do you own a pool or are you planning to go swimming this Memorial Day? Make sure that you're keeping an eye on your children and appointing someone to keep watch. If you're taking a swim, then be sure to never drink alcohol before or while you're swimming!
- x **Rub, rub, rub!** That warm sun can cause a burn without us even realizing it. Make sure that you grab your sunscreen and apply it generously. No one wants to head back to work or school with that awful sunburn!
- x **Keep an eye on the grill.** Make sure that there are no leaks or breaks in your gas tank. Make sure that any debris is cleared if you're using a charcoal grill, and always make sure that children stay out of reach of the grill!
- x **Drink responsibly.** We know that you want to relax and unwind with a nice beer or some wine, but make sure that you're being responsible. Never drive while under the influence and make sure you have plenty of water nearby! Alcohol dehydrates the body fast!

We hope that these tips will help you plan a safe Memorial Day party, and we also hope that you and your family or friends will enjoy the plans that you've made for this coming weekend! Have a great one!



Congratulations to all of this year's students that are graduating. We wish you all the best of luck. There are a few things that you may want to think about when it comes to protecting your assets now that you're thinking about moving on to bigger and better things!

We hope that you'll take the time to make sure you have the coverage you need this year. Once again, conGRADulations; you made it!



It's that time of the year again! Time to celebrate America's birthday with your friends and family. We know how exciting the 4th of July can be and we want to make sure that you're staying safe when thinking of lighting off those fireworks this year. We've got a few helpful tips to prevent firework related accidents!

- ✕ Only light one firework at a time and then move out of the way.
- ✕ Make sure that all children are being supervised by an adult while lighting the fireworks.
- ✕ Never relight a dud firework. Wait 20 minutes and then soak it in a bucket of water.
- ✕ Alcohol and fireworks do not mix! Save the alcohol for when you've finished lighting all the fireworks.
- ✕ Do not bring your pet to a fireworks display, even a small one.
- ✕ If fireworks are being used near or around your home, then make sure to bring your pet inside to keep them from being exposed to the loud noises.

These are just a few safety tips that we have for you this month. Make sure that you, your family and your pets are safe this 4th of July! As always, we hope you enjoy your holiday to the fullest!



Summer is finally winding to an end and all the kids are getting ready to head back to school this coming month. We want to make sure that you and your child are safe during this time. Traffic gets heavier this time of the year and that can put you and your child at risk!

- X **If you're dropping your kid off:** Don't double park. It can block visibility for other children and vehicles!
- X **Carpool.** This can reduce the risk of there being too much parking lot congestion.
- X **Never pass a bus from behind.** Never pass a bus from any direction!
- X **Stay alert.** Children are often very unpredictable and tend to ignore any hazards and take risks.
- X **Don't drive off until you're sure your child is safe.** When you're dropping off or picking up your child, make sure that there are no hazards in your way and nothing that could put your child at risk before driving away.

Make sure to check your coverage while you're at it! This time of the year there are plenty of accidents reported and we want to make sure that you and your family are safe as school begins once again.



Summer is nearly over and we're preparing for the leaves to change and the temperatures to drop. Fall is right around the corner and there are some steps you may want to take in order to make sure your home is ready.

- X **Turn off outdoor plumbing.** Drain those outdoor faucets and sprinkler systems. Make sure they're covered to avoid freezing during these upcoming months.
- X **Clean out the gutters.** No one wants to do it, but cleaning out your gutters now can prevent larger problems in the future.
- X **Prepare your furnace.** Make sure you're visually inspecting your furnace and replacing the filter before turning it on for the first time.
- X **Clean the fireplace and chimney!** Make sure to clean out your fireplace, inspect the flue and check that the doors are in working condition. Stock up on firewood during these fall months and prepare for the winter ahead.
- X **Rake up those leaves.** Don't wait until your yard is covered in leaves. Grab a bag and a rake and keep your lawn free of these yearly pests.

These tips should help prepare you for upcoming fall and winter months. Make sure that your home is in proper condition to take on the cold weather to prevent damage. Check up on your home coverage, too! Make sure that your policy is where it needs to be for inclement weather.



Happy Halloween to everyone out there! It's that time of the year where children and teenagers alike are heading out trick or treating. They've got their costumes and they're ready to go. What can you do to make sure that children are staying safe and your home/business is free from any accidents?

- X **Clear walkways.** Make sure there are no toys, rakes or any kind of errant stones on your walkway. Clear out all potential hazards before the trick or treating season begins.
- X **Light it up.** Turn on all exterior lights, including flood lights if you're at home, to help create a safe walkway for trick or treaters.
- X **Lock all other doors.** There's a lot that can happen on Halloween. Some kids like to play pranks and there are others that might dress up to try and blend in with a crowd so they can break into a home while you're distracted. Lock any doors that aren't being accessed to prevent break-ins or unwanted mischief.
- X **Consider your candy options.** There are a lot of children that are allergic to nuts and peanut butter, so make sure you have other options available for them.

We hope that these tips will help keep your home and your business safe during this Halloween season as well as the trick or treaters! Have a Happy Halloween and a spooktacular day!



Happy Thanksgiving to all of our clients and their families! We are so grateful to have you as our customers and we value and appreciate you the same way we do our own family. We truly wish you all the best this Thanksgiving and hope that you get a chance to spend time with all of your loved ones.

We appreciate your business and we appreciate **you**! Thank you for giving us the opportunity to work with you, and we want you to know that we are grateful to have you in our lives. Enjoy the plans that you make this Thanksgiving and don't forget to let your friends and family know how much you appreciate them!



Winter is here and the year is coming to an end, but there are still so many Holidays left this month! We know how busy things can get, and we want to make sure that you're keeping an eye on the types of claims that are being received during the holiday season. Make sure you're taking them into consideration when planning out your holiday!

- x **Feet through ceilings.** We know this might come as a shock, but during the holidays people are heading up to their attics to get their decorations and are likely to step on some faulty floorboards. Make sure you head up there prepared with a torch or a flashlight!
- x **Candles burning.** We know that candles are a must-have around the holidays, but make sure that you're taking proper precautions when lighting them and when you are placing them somewhere. Always set candles on a stable surface and make sure there is nothing nearby that can catch fire.
- x **Falling from a ladder.** Make sure that you are being extra careful this holiday season when putting up decorations or hanging your ornaments. Make sure the bottom of your ladder is always stable and never climb a ladder without someone else around!
- x **Burst pipes.** Make sure that the pipes in your home are protected this winter from the freezing temperatures. If you plan to leave your home for any length of time, then keep your heating on low or turn off your water supply at the mains and drain the system.

There are plenty of other things that can happen around the holidays, so make sure that you're taking the time to keep you and your family safe. Research safety tips for the holidays and make sure that your insurance coverage is up to date for the cold season. We hope that you and your loved ones have a wonderful Holiday!

Dear {First Name};

We know today is a very special day. It's your birthday!

In many states your license can renew on your birthday, so be sure to confirm your license is up to date.

Enjoy your special day and make sure to do something fun!

Best Wishes,

[Agent Signature]

ACTIVE RENEWAL PROCESS

Let's connect with them knowing their **o**rst renewal will most likely increase in price!

This is when most of the activity happens. We parted ways with the opportunity as friends, stayed in touch, and now we know there is an opportunity to win them back. Often this process takes a few renewals to take root! You will always get a few lucky wins, but generally year 2 - 3 is where you see the magic happen.

DAY	FORMAT	ACTIVITY
60 Days Before Renewal	Email	Send an email that invites the person to get started early. In personal lines some renewals are released as early as 60 days. We want to try to catch them before they get pricing OR be the o rst person to connect with them so if they are disappointed in pricing they come to us o rst.
50 Days Before Renewal	Email	This is a follow-up to the o rst email. We want to automate where we can to warm up the leads so your agents have a warmer opportunity when they call.
45 Days Before Renewal	Voicemail/ Voicemail Drop	This is where many people will start getting their renewal. Your goal is to get them on the phone.
40 Days Before Renewal	Email	This is designed to show them that getting an updated quote with you is quick and easy.
30 Days Before Renewal	Voicemail/Text	Now they most likely have their quotes, so it's time we step up our game. You can also drop a text message here saying the same thing as the voicemail.
30 Days Before Renewal	Email	You will see that the tone of these emails start to build some urgency and become a bit more direct.
25 Days Before Renewal	Call	See script below.
20 Days Before Renewal	Email	In this email we talk more about coverage with a sense of urgency.
15 Days Before Renewal	Call/Text	You can also follow up with a text message: "Hello, I just left you a voicemail since your POLICY name is coming up for renewal in just 2 weeks. I don't want to bother you, but I've been helping a lot of people like you

		get better coverage at great rates. I don't want you to miss out. I just need 2 pieces of information so we can see if you are a ot . Can you text me back?"
15 Days Before Renewal	Preliminary Quote Letter	If you have not been able to get the person on the phone, now is the time to do up a quick preliminary quote based on the information you had last year. Going snail mail is a great way to get new eyes on what you can do and put something more concrete in front of them.
10 Days Before Renewal	Email	This is the onal email call to action before the breakup.
10 Days Before Renewal	Voicemail	This is to follow up on the quote mailed to them.
5 Days Before Renewal	Email	This is the breakup where you tell them you are closing their ole .
4 Days Before Renewal	Text	"Hello, just wanted to let you know I'm going to close my ole if I don't hear back from you to onalize your POLICY NAME quote by the end of the day tomorrow. I hope we can connect."

60 Days Before Renewal Email

Subject: Your Insurance Is Coming Up for Renewal

Dear [First Name];

Guess what? It looks like your insurance is coming up for renewal. Since we provided you a quote in the past, we have most of the information needed to update that quote.

We know that rates change, so we wanted to reach out and make sure you're getting the best deal. To get started reviewing your insurance options you can:

1. Reply to this email
2. Call me today and we can get started {Agent Number}

I look forward to connecting with you soon.

{Agent Signature}

50 Days Before Renewal Email

Subject: Get Your Insurance Quote Updated

Dear {First Name};

I know your schedule is busy, but I'm hoping you'll have a few minutes to review your insurance options since you're coming up for renewal. Let us take the hassle out of your insurance. Since we have provided you a quote in the past, we can update that quote very quickly. If you would like us to review your insurance and send you a competitive quote, just let us know and we can get started ASAP.

You can call me at {Agent Number} or reply to this email. We would love to earn your business!

I look forward to connecting soon!

{Agent Signature}

45 Days Before Renewal Voicemail or Voicemail Drop

Hello NAME, this is NAME from AGENCY NAME. Last year we worked with you on quotes for your POLICY NAME. We show that your policy is coming up for renewal and I have a great carrier in mind that would be an excellent fit for you at a great rate. I just need a few pieces of information, 2 minutes maximum. Can you contact me back at NUMBER? Again this is NAME with COMPANY NAME and you can call me at NUMBER.

40 Days Before Renewal

Subject: Getting a Quote Only Takes a Few Moments

Dear {First Name};

Your insurance renewal is coming up in just a few weeks, but we haven't heard from you so we can get you an updated quote. It never hurts to review your options, and since we quoted you in the past it only takes a few moments to update your quote.

Here is the great news. We actually do ALL the shopping for you. You can take a look at just a sampling of the carriers we work with on our website.

So why wait and rush around last minute? We can get everything handled for you on your schedule. Just respond to this email or call me at {Agent Number}.

Looking forward to connecting with you soon,

{Agent Signature}

30 Days Before Renewal - Phone Call

Hello NAME, this is NAME from COMPANY NAME. I left you a voicemail 2 weeks ago and I have sent you a few emails. In reviewing your **ole**, I have a great insurance carrier that is a perfect **ot** for you. In fact, many people in your area have been able to save money and improve their coverage. Can we connect soon so you don't miss this opportunity? You can reach me at NUMBER. Again this is NAME with COMPANY NAME calling about your X policy.

30 Days Before Renewal

Subject: Your Insurance Is Renewing in a Month

Dear {First Name};

You're now about one month away from your insurance renewal. Don't worry if you are looking to shop your insurance. Because we've worked with you in the past, we have most of the information we need to update your quote. As one of the top agencies in the area, we know exactly what it takes to protect EVERYTHING you've worked so hard to achieve. We specialize in many different types of personal and commercial insurance.

Let us know the best way to get in touch with you to update your quotes so you can improve your coverage and start saving!

Best Wishes,

[Agent Signature]

25 Days Before Renewal - Phone Call

Hello NAME, I wanted to try you again because I really think I can help you and your family save some money and improve your insurance. This is NAME with COMPANY NAME. We worked on your POLICY NAME insurance last year. You can respond to my emails or text if that is easier. You can also call me at NUMBER. Again this is NAME with COMPANY NAME and I'd really like to connect with you.

20 Days Before Renewal - Email

Subject: Getting a Quote Is Easy

Dear [First Name];

Don't let your policy just renew without at least a quick look. Did you know many policies are missing key coverages that can let you down?

If you aren't positive your policy includes the coverages you want, we can help with that! Why don't you give us another opportunity to insure you and your family?

To get started, either respond to this email or call me at {Agent Number}.

{Agent Signature}

15 Days Before Renewal - Phone Call

Hello NAME, your POLICY NAME insurance is set to renew in just two weeks, and it's important we connect soon so we can check your coverages and show you how competitive our insurance rates are. I really think I can help you and your family save some money and improve your insurance. This is NAME with COMPANY NAME. We worked on your POLICY NAME insurance last year. You can respond to my emails or text if that is easier. You can also call me at NUMBER. Again this is NAME with COMPANY NAME and I'd really like to connect with you.

15 Days Before Renewal - Send Preliminary Quote in the Mail to the Client

Date

First Name Last Name

Address

City, State Zip

Dear Name,

We wanted to contact you as we know your insurance is coming up for renewal. We sincerely appreciated the opportunity to quote your insurance in the past. We know the grass isn't always greener — you are always welcome at Agency Name.

I wanted to take an opportunity to share with you a preliminary quote on your insurance. The enclosed is a quote for your review. If anything has changed since we last spoke, let us know and we will gladly update the figures for your review.

All you have to do to move forward is give me a call today. If you have any questions, please contact us! We know insurance can be confusing, don't hesitate to contact us with questions.

Thank you in advance for your time. We greatly appreciate it.

Regards,

Name
Insurance Agent

10 Days Before Renewal

Subject: Last Chance to Get a Competitive Quote

Dear [First Name];

Time is running out! Your renewal is only about a week away. In order to **on**alize your quote in a timely fashion, we should connect. Insurance carriers change routinely, so it's a good idea to review it with us before your renewal. I mailed you a sample quote so you could easily compare.

We only need 5 minutes of your time to review your account and **on**alize your rate. If you'd like to go over your options:

1. Call me today at {Agent Number}.
2. Respond to this email and I'll call you!

We want to make sure you get the best coverage and rates before your insurance renews.

{Agent Signature}

10 Days Before Renewal — Voicemail Follow-Up On Quote

Hello NAME, this is NAME with COMPANY NAME. I wanted to call you since I mailed you a preliminary quote last week and I wanted to see if you got it. To **on**alize rates we just need to connect via phone, email or text. Your POLICY NAME insurance is set to renew in just two weeks. I really think I can help you and your family save some money and improve your insurance. You can call me at NUMBER. Again, this is NAME with COMPANY NAME and I'd really like to connect with you.

5 Days Before Renewal Email Breakup

Hello NAME,

We haven't connected on your insurance quote on your POLICY. Since I haven't heard from you in a while, I'm going to close out my role in 2 days if I haven't heard from you. It's not too late to analyze a quote for you.

If I don't hear back, I'll check back in a few months.

Regards,

[Your name]

WHAT'S NEXT?

Now that you have built your process around how to win back unsold quotes, it's time to launch it to the team. You want to remember the key strategy is: this process must be worked consistently, not only when you need new opportunities.



WHAT'S NEXT?

Launch it to your team

Now that you have everything set up, it's time to launch the strategy to your team. We have a few tips for you to make it a bit easier.

- ✗ Plan a launch party, not a meeting. Remember that meetings aren't ridiculously amazing, but parties can be!
- ✗ Have your process outlined with a visual. There is a lot included in this process, so it's not a bad idea to have a document for people to follow along.
- ✗ Be ready for "in the weeds" questions. Many team members want to do a good job, and this means they need to have the details to feel comfortable.
- ✗ Share the email content you analyzed. Many team members will want to understand what is happening so that if they get a response, they understand why.
- ✗ Be open to feedback. Your team may have valuable pieces of information that can enhance the results.

Routine Check - Ins

The old saying, "what gets measured gets done" is very true. For some people, getting to call on unsold quotes seems like a luxury. However, you know this is the key to your long-term success. Why pay for leads when you already have them! You need to check in with the team routinely to make sure they are consistently on track.

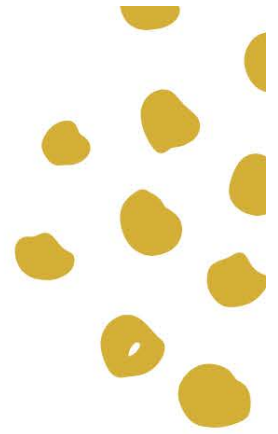
Measure It

Every few months check in on the open rates of the emails and the response rates on voicemails. You may want to tweak the message or change a subject line. In automation really small adjustments can make a big difference.

Pick Your Next Process!

Once this one is up and running, check out our other process packs and our Agency Performance Pack online school training for your team so they can learn how to sharpen their sales skills and reduce unsold quotes!

THANK YOU!



Thank you for joining the Agency Performance Partners family! We know launching new processes can be difficult and that's why we want to make it fun and simple for you!





We offer resources to support your agency in the Hard Market:

Check out all sections within the complete version of the Hard Market Toolkit brought to you by Trusted Choice.



All Sections included in the complete Hard Market Toolkit Update:

- Hard Market Overview and Update
- Selling Strategies in a Hard Market
- Enhance Your Communication Strategy
- How and Why to Showcase Your Agency's Community Involvement
- Communication Strategies for Commercial Accounts
- Seven Strategies to Drive Retention for the Long Run
- How to Stop a Cancellation
- Email and Digital Templates
- Extensive Appendix of useful external links, downloads and resources

Download the complete Hard Market Toolkit update:
trustedchoice.independentagent.com/hardmarket