PIA PARTNERSHIP TOOLS
FOR PROFESSIONAL INDEPENDENT AGENTS

Claim Alert Lead Program Guide

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Introduction

This guide has been created by the PIA Partnership.

The PIA Partnership, originally established as the Company Council of Executive Officers (CCEO) in 1969, is a group of insurance companies who share resources and work closely with PIA National to conduct research and provide tools and resources designed to benefit Professional Independent Insurance Agents.

Partnership companies include:

Encompass
Erie Insurance
Hanover Insurance Group
Harleysville Insurance
Liberty Mutual Insurance
MetLife Auto & Home
Motorists Insurance Group
Progressive Casualty Insurance Company
Selective Insurance Group
State Auto Insurance Companies
The Central Insurance Companies
The Hartford

The Partnership's current focus is to provide easy to use tools – specifically developed for Professional Independent Insurance Agencies. These tools can help agents make the most of their inherent advantages by leveraging their unique value proposition and insurance customers' clear preference for "someone they can trust to help them take care of their insurance needs."

The Voice of the Customer

As business entrepreneurs, agency owners and principals naturally focus on the growth and profitability of their agencies. And, when it comes to building solid and sustainable business practices, we know that "the customer is always right. So what does the customer have to say about their expectations from an agency? To help answer this question a large scale PIA Partnership Research Project **"Touchpoints – The Voice of the Customer"** conducted in

2011 probed more deeply into consumer attitudes about their preferences regarding insurance.

This, first of its kind, survey of personal lines insurance customers is national in scope and represents the opinions of not only independent agency customers, but also those purchasing through online, direct and captive channels as well. With a 95% confidence level and +/- 4% margin of error (the same level of accuracy typically cited by Gallup for their surveys) the results are highly reliable and representative of the entire US insurance buying public.

Among its key findings, the survey shows that, “After good value, customers want to be able to trust someone who will take care of them when it comes to insurance.” In other words, your customers value the fact you are there for them and you can be trusted to help look after their needs when it comes to insurance protection.

Our new PIA Partnership tools (including this one) have been created to help agencies and their clients and customers mutually benefit from a relationship based on trust and offering protection that truly meets customer needs and expectations. These tools can be used to help agents maximize growth and profitability based on the unique goals and objectives each agency establishes when using our growth and profitability calculators.

Introduction to the program

The **Claim Alert Lead Program** can be effectively empolyed by an agency because it puts the focus on the customer – **their** needs and **their** insurance protection.

When a homeowner leaves town for several days, they are concerned about their home and naturally think about everything they need to do to help make sure their home is safe and secure while they’re away. They take steps such as:

- Holding the mail and newspaper
- Setting timers for lighting
- Double locking the doors
- Arranging for grass cutting
- Etc.

But what if, while they’re away, in spite of all their preparation, due to a storm or other mishap, there’s damage to their home requiring immediate attention? How can steps be taken to stop the damage from becoming worse when they’re hundreds or even thousands of miles away from home?

When you initiate a claim alert program (which may also serve to generate leads) for your homeowners clients, you'll be providing a unique benefit that can help relieve that concern.

And, equally important, you'll be letting them know you have what they are looking for. As we described earlier in this guide, throughout our **"Touchpoints – The Voice of the Customer" research**, customers made it clear that **"After good value, they want to be able to trust someone who will take care of them when it comes to insurance."**

Program overview

The program starts when it is introduced to your current homeowners clients in one of several ways:

- During an annual review you're conducting
- During a phone conversation (initiated either by them or by you)
- Through an agency mailing campaign

And once it's been initiated in your agency, you can offer it to new prospects as one more reason for them to trust you with their insurance protection.

As a way to help better serve their insurance needs, you tell your insured that since they may be out of town from time to time, damage could occur to their property while they are not around. And while they may have folks who are looking after their property, those individuals may not know how to contact the agency to get a claim started and help take steps to prevent further damage.

Once they've agreed to participate, you ask them to provide you with a list of people to contact.

You then follow-up with those individuals, asking for their willingness to help and letting them know how to contact your agency in the event of an emergency.

In the process of doing this, they are introduced to you and your agency. And this introduction makes them, in turn, quality leads who not only know who you are – but more importantly, know about your agency's interest in helping protect its clients.

With the **Claim Alert Lead Program**, your agency will "stand-out" as being pro-active, responsive and actively caring for the needs of your clients and customers.

This guide leads you through 3 steps

1. When to introduce the program

2. How to introduce the program

3. Following through

STEP 1:
When to introduce the program

Once introduced, the claim alert lead program should become an ongoing activity for an agency. When you consider the pros and cons, there is very little reason not to have the program in place and available for both customers and prospects.

If the program is either not in place or dormant and under-utilized, there are several times you could introduce or re-introduce the program.

These include:

During an annual review or personal protection review:

> This would be an ideal time to share the program with your clients. You are communicating with them “one-on-one” and the focus of the conversation is already on **their** needs and **their** protection. It may also be possible to get the list of contacts from your client during your conversation – without the need for subsequent follow-up.

With an agency calling campaign:

> Using a phone script, similar to the one provided in this guide, the agency can conduct a phone-calling campaign with its clients to introduce the program and answer any question they may have.

Through an agency mailing campaign:

> Using a letter, (example provided in this guide) the agency can conduct a mail campaign with its clients to introduce the program and make it easy for them to respond.

Any or all of these times could be used to introduce the program to your customers. You can also set your own pace by introducing it either gradually, by group, or introducing it all at once.

STEP 2:
How to introduce the program

Once you've decided when you'll be introducing the program to your homeowners clients, here are suggestions and resources you can use. Use them "as-is" or modify them in any way you'd like.

Introducing the Claim Alert Lead Program during an annual review or personal protection review:

At the appropriate point during the review (either near the end, or during the discussion of homeowners coverage) you can introduce the program using the script on **page 7** of this guide or create your own script - covering the following points:

- Here at the agency we've put a program in place to better serve the need to help protect your home when you may be out of town.
- It's possible that damage to your home may occur while you're away – from a storm or other unfortunate event.
- When this happens – let's say it causes your roof to leak – temporary repairs need to be put in place right away to keep there from being further damage to the things you value in your home.
- You probably have someone, or could have someone, keep an eye on your home while you're away. The only problem is they might not know to contact us in the event of damage or some other emergency to get a claim started to help stop further damage.
- To help solve this problem, we're asking you give us the names of 5 friends, neighbors or relative you may be asking to look after you home either now or in the future.
- We'll then send them a letter letting them know how to reach us in the event of a claim. This way, we can help get things going right away.
- And we can get in touch with you to let you know what's being done for you even before you return home

On **page 8** of this guide, we've created a simple form you can personalize for both your agency and your client. By completing this form, they'll be letting you know who to contact.

If the client does not have all of the information available during your conversation, then offer them the form to take home along with a self-addressed, stamped envelope to return the form to the agency.

Script

Personal protection review conversation

(client's first name), I want to share with you a program we've instituted here at the (agency name) to better service your insurance needs. We know from time to time people are out of town when damage occurs to property still here. Many times, this puts our clients behind the 8-ball in terms of getting a claim started and mitigating further damage to their home or auto.

We also know most of our clients have someone keep an eye out for their property when they're away. The problem's always been those trusted friends and relatives never knew who we were, and we didn't know who they may be. To address this concern, we've developed a claim alert program. We're asking our clients to give us the names of 5 friends, neighbors and relatives who may look after your home and autos in the event that you are out of town. We'll send them an introductory letter with our business card in it, letting them know it's okay to call us in the event a claim needs to be started right away. We can then track you down to let you know what we'll be able to do for you before you even get home.

With this in mind, (client's first name), would you please fill out this list with those people who may be looking after your home when you're out of town?

XYZ INSURANCE AGENCY

CLAIM ALERT CONTACT LIST

FOR CLIENT JOHN DOE

NAME ADDRESS / PHONE NUMBER RELATIONSHIP

1)____

2)____

3)____

4)____

5)____

Introducing the Claim Alert Lead Program with an agency calling campaign:

An agency calling campaign provides not only an opportunity to introduce the Claim Alert Lead Program, but also an opportunity to deliver a “good news” contact from your agency. This will serve as a positive reminder you’re there for them and have an interest in them personally. Letting them know you’re both pro-active and prepared to help meet **their** needs for insurance protection.

During the conversation, or even when leaving a voicemail, you first describe the program and then ask for the names of their contacts. You can use the following discussion points for your conversation or the prepared script we’re making available on **page 10** of this guide. To collect contact information, you can use the contact form found on **page 11** of this guide.

Conversation talking points:

- Here at the agency we’ve put a program in place to better serve the need to help protect your home when you may be out of town.
- It’s possible that damage to your home may occur while you’re away – from a storm or other unfortunate event.
- When this happens – let’s say it causes your roof to leak – temporary repairs need to be put in place right away to keep there from being further damage to the things that you value in your home.
- You probably have someone, or could have someone, keep an eye out while you’re away. The only problem is they might not know to contact us in the event of damage or some other emergency to get a claim started to stop further damage.
- To help solve this problem, we’re asking that you give us the names of 5 friends, neighbors or relative you may have looking-after your home either now or in the future.
- We’ll then send them a letter regarding how to reach us in the event of a claim. This way, we can help get things going right away.
- And we can get in touch with you to let you know what’s being done for you even before you return home

If the client doesn’t have all of the information available during your conversation, then offer to send them the form on **page 8** of this guide along with a self-addressed, stamped envelope to return the form to the agency.

Script

Phone script for obtaining claim alert contacts

(insured's name), we've received a few phone calls recently from our clients asking what would happen if they had damage to their home or vehicles while they were out of town. These questions revolved around how we'd be contacted, how the client would be contacted, and what the agency could do to help them out in this awkward situation.

To address these concerns, we've developed a procedure in the agency called the claim alert process. Basically, we're asking each of our clients to provide us with the names of 5 neighbors, friends or relatives that will probably know you're out of town and are watching your home. We then mail them a letter letting them know you have given us their name, and informing them of how we can be reached in the event a loss does occur while you're away. With their help, we'll begin the claim process, and try to reach you by phone to ease any concerns you may have about the protection of your home or vehicles.

With this in mind, (insured's name), could I ask you for some information that will allow me to complete this process and update our records?
-complete the claim alert contact list
-if all of the information is not handy, tell the insured you will send them the list to return to you.

AGENCY CLAIM ALERT CONTACT LIST

Date: ________________

Client identification: ____

Agency contact taking this information: ______________________________

NAME ADDRESS / PHONE NUMBER RELATIONSHIP

1)____

2)____

3)____

4)____

5)____

Introducing the Claim Alert Lead Program with an agency mailing campaign:

An agency mailing campaign can provide a quick and cost effective way to introduce the **Claim Alert Lead Program** to many, if not all of your clients, either all at once or in separate groups. For the cost of a mailing you can deliver a “good news” contact from your agency. This will serve as a positive reminder you’re there for them and have an interest in them personally. You’ll be letting them know you are both pro-active and prepared to meet **their** needs for insurance protection.

Along with your invitation for them to participate in the program you can also insert a flyer reminding them of all of the insurance products and services your agency provides.

On **page 13** of this guide you’ll find a sample letter you can use to first describe the program and then ask for the names of their contacts.

The form they can use to reply can be found on **page 14** of this guide. Be sure to also include a self-addressed stamped envelope for their reply.

SAMPLE LETTER FOR EMERGENCY NOTIFICATION

Dear Insured,

One of the most important things any insurance agent can do for you is to ensure you and your assets are fully protected, no matter where you happen to be. Recently, we have been contacted by a number of our clients regarding how a claim would be initiated if there was damage to their home or vehicle while they were out of town. How would they know about the damage? How would we know about the damage? What could we do with the insured out of town to mitigate the damage and get a claim underway?

To answer these questions, we've developed a contact system that allows those people who look after your assets when you're away to get in touch with our office in the event of a loss. First, we ask you to complete the Claim Alert Contact List you will find attached to this letter. Then we ask you mail it back to our office in the enclosed, self-addressed stamped envelope.

Once received, we send out a letter to those on your list letting them know how they can reach us in the event any of your assets sustain damage while you're away. Should we hear from anyone on your list, we'll contact our claim department to initiate the claim process, and then make every attempt to reach you by phone to let you know we're on the job, providing the peace of mind we promised you when you first took out a policy with our agency.

We hope you find this process both easy and advantageous. We're always looking for ways to provide more service to each of our clients, and we feel this process will allow us to do just that. This is just one small way that we say "thanks" for allowing us to service your insurance needs.

_________________ AGENCY CLAIM ALERT CONTACT LIST

Please complete the following list and return it to our office in the attached, self-addressed stamped envelope. This is the list we'll keep in your file in case of a claim emergency when you're away from home. Thank you for your help and cooperation with this. Keeping you and your assets protected is what we're here for!

NAME ADDRESS / PHONE NUMBER RELATIONSHIP

1)____

2)____

3)____

4)____

5)____

STEP 3:
Following through

Now that you've introduced the program to your clients and received contact names from them, it's important you follow through with your clients and the contacts they have identified in an organized way.

When you do this, you'll both deliver and receive.

You'll **deliver** on the features of the program as you've already described them to your customers.

And, in the process of doing this, you'll **receive** introductions to new prospects who are being, in a sense, referred to your agency based on a value added service you're providing to their own friends, neighbors and relatives.

Regardless of the approach you employ, the following are ways you can follow through with both current and future clients.

- Send each referral contact offered by your client a letter informing them about the program. A sample letter is provided on **page 16** of this guide
- Follow-up with a courtesy phone call to each contact asking if they have any questions or concerns. At the same time you can ask if there is anything your agency can do for them. A sample script is provided on **page 17** of this guide.
- Send a confirming letter to your client letting them know the contacts they've provided you have received the information they need to help them know how to act in the event of a claim.
- Be on the lookout for examples of "happy outcomes" as a result of the program. These could be used as testimonials and for other marketing purposes.

Finally, be sure to keep good track of clients and contacts who are participating in the program. Use your agency management system or another way of tracking records and activities to help keep everything up and running smoothly. Be sure to add the emergency contact information to your client's file.

SAMPLE LETTER TO REFERRALS ON THE CLAIM ALERT CONTACT LIST

Referral's name, we've received your name from our client, *Insured's name* as a possible contact person in the event *Insured's name* home or vehicles are damaged while the Insured's *last name('s)* are out of town. We at the *agency name* feel it's important our clients feel secure in their insurance protection at all times, and including when they're out of town.

Insured's name told us you may be someone who'd be looking after their property or may know their whereabouts should their home or vehicles sustain a loss. If you find yourself in this position, please contact our office at *agency phone number*, anytime of the day or night. If we're not in, leave a message on our answering machine and we'll return your call as soon as possible. Please leave your name, number, and our client's name and address.

We appreciate the help you'll be providing your neighbor, friend, relative. We're confident *Insured's name* thanks you as well. Enclosed you'll find a business card with our number on it you can keep in a safe place. Again, thank you for your help in letting us provide superior service to our client.

Best regards,
xxx

Script

Phone script for contacting referrals

Good (morning, afternoon, evening**), this is (**your name**) calling on behalf of the (**agency name**). The purpose of my call is to follow-up with you on some information we sent you about two weeks ago concerning our client and your (**friend, neighbor, relative**), (**insured’s name**). Did you get our letter and business card?**

- **If yes - do you have any questions about the program? (**answer any questions they may have**). We’re happy to provide this level of service to our clients. Do you know if your agent has this program available?**

  <u>**if yes**</u> **- that’s great! That is what insurance is all about - helping people. Please do’ot hesitate to call me if you have any questions about this program or any other insurance related question.**

  <u>**if no**</u> **- perhaps you’d like to be covered by this type of program also. Who do you currently carry your homeowner insurance with? <from this point on, handle just like you would any other prospect>**

- **If no - I’m sorry, (**referral’s name**). That information was sent about 2 weeks ago. I’ll go ahead and send it to you again, and then call back. Do you still live at (**address given by client for referral**)? Sorry to have bothered you!**