

The Partnership



PIA PARTNERSHIP TOOLS FOR PROFESSIONAL INDEPENDENT AGENTS

Claim Alert Lead Program

FORMS, SCRIPTS & LETTERS

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)		
6)		
7)		
8)		
9)		
10)		

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) _____	_____	_____
6) _____	_____	_____
7) _____	_____	_____
8) _____	_____	_____
9) _____	_____	_____
10) _____	_____	_____

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)	_____	_____	_____

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?**

if yes - 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.

if no - 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!**