

Agent Focus Group

Get

“Round out” = Broaden product offer

↓ Leave

↑ Retention

Cross-selling

↑ \$

Differentiate on brand

Create a niche

Create affinity

↑ Opportunities for referrals

↓ Saying “no”

↑ Relationships

↑ General awareness

Possible future sales

Personal satisfaction

Give up

- Time – not for large agencies
for personal lines
- Details
- Low level bridge for trade-off
- Potential low commissions
- What does agent add – value added?
- Training necessary?
- Not for every customer – other lives do
- Insurance brand
- Awareness of reputation (SQ)
- Unhappy customers may leave
- Interceding for customers

GET

Incentive program
A) contingent commission
Know that claims will be paid
Good claim (cannot read)
Coop advertising
Dedicated underwriter
Educate consumers
Simple app process – streamlined
Train up (webinars)
Simple policies – usually
Vets limits
How to pay ?
Coot must below
(cannot read) & plans

“Better Off”

- did good job
- personal satisfaction
- happy client/happy agent
- helping more people
- passion
- communities
- \$/good

GIVE UP

simpler procedures
saves time
clarifies
expectations
geared to younger