Agent Focus Group

Get

“Round out” = Broaden product offer

\[ \downarrow \text{Leave} \]

\[ \uparrow \text{Retention} \]

Cross-selling

\[ \uparrow \text{\$} \]

Differentiate on brand

Create a niche

Create affinity

\[ \uparrow \text{Opportunities for referrals} \]

\[ \downarrow \text{Saying “no”} \]

\[ \uparrow \text{Relationships} \]

\[ \uparrow \text{General awareness} \]

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