



PacificCrest
S e r v i c e s

AGENCY FIELD GUIDE

Welcome to Pacific Crest Services

We are truly excited to have you as a member of our family, your success and happiness are very important to us. This guide will help you navigate through the process of starting your own independent insurance agency as efficiently as possible.

We hope that you are excited to get started. We can assure you we are already working on your behalf to make your agency a success.

How to Use the Guide

Pacific Crest founders know the difficulties of a career transition. We have successfully opened offices across the country and have taken our experiences and condensed them into a simple, easy to use agency blueprint. This guide will allow you to do what you do best - establish relationships, service clients and grow your business.

Many of your questions can be answered here but remember that as a part of our family, you're independent, but not alone. We also have resources to help you one on one. Please feel free to reach out to your territory representative and/or your state director at any time for assistance. You are always welcome to contact the corporate office for assistance as well.

We recommend that agents who are new to Pacific Crest read through this guide from beginning to end. Please store this somewhere reachable for future reference.

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SECTION I.

The Beginning

This section is designed to help you start an agency. If you already have an independent agency and will be operating under that same entity, you will be able to skip the initial section, but there is great value in completing the remaining 3 areas in Section I.

1. The Beginning

- Creating Your Agency
- Organizational Structure
- Strategic Planning
- Professional Partners

Creating Your Agency

Step 1 - Selecting a Name

Naming your agency is important as it is what customers see and remember in your business. This process can be simple or complex. There are many demands on your time when starting a new business. You can choose to keep this process simple and use your name (*Jane Doe Insurance Agency*). This will allow you to move through the process quicker and focus more time on other tasks. Down the road, if you feel you want a more marketable brand or for any reason wish to change the name, this can be pretty easily accomplished by filing a DBA.

Here are a few suggestions to consider when selecting a name.

- **Hybrids**—Some of the most popular brand and product names in the world are what branding experts would call “hybrids.” These are brand names that are developed using the combination of two words. Think about names such as PlayStation, AquaFresh, ThinkPad and SportsCenter.
- **Neologisms**—As it becomes increasingly difficult to find original brand names, some businesses are creating their own words. Examples of neologisms include Microsoft, Kleenex and Spotify. While they sound like real words now, they were completely made up.
- **Acronyms**—Sometimes a name is too long or complex and needs to be shortened. Popular acronym-based names include AT&T, CBS, ESPN, GE and IBM. Acronyms can be effective, but they also say very little about your brand from a branding point of view.
- **Founder names**—Brand names are often modeled after the founder’s name. Examples include Ford, Charles Schwab and Ogilvy. Again, you have to be careful with these names, as they often don’t give customers a clear picture of what value your brand offers.

<https://www.relevance.com/tips-for-naming-your-content-marketing-agency/>

If you want to use your name in your agency, you could consider the following points:

1. Capitalizes on your personal reputation: You are selling your knowledge and expertise. Using your own name maximizes the value of your personal credibility as a respected and reputable supplier in your market.
2. Builds trust and credibility: Customers like to know there are real people behind a business who will be accountable for their products and services.
3. Makes your business memorable: Your own name is so specific that it helps people remember your company, especially if they already know you as an individual or if your name is distinctive.
4. Demonstrates passion and commitment: You must love what you do to put your name on it and that passion probably shows in the way you run your enterprise and train your staff. Using your own name illustrates your commitment and underscores the reasons you became a business owner in the first place.

Potential Pitfalls

1. The ease of pronouncing your name.
2. What happens when ownership or management changes? Your name is still on a business and a product that you can no longer control.

Step 2 - Where will you operate and what products will you offer?

Will you operate in one state or more?

- This information is important for licensing purposes but also will come into the discussion regarding your carrier appointments.
- You will need to obtain a license to sell insurance in every state you plan to market and sell in and for every category of business you intend to offer.
 - Personal Lines Property and Casualty Insurance
 - Commercial Lines Property and Casualty Insurance
 - Life Insurance
 - Health Insurance
 - Financial Services
- If you are planning to operate in multiple states, you will need to speak with our licensing department regarding carriers that require resident

licenses and office locations and carriers that allow remote or non-resident agencies.

Step 3 - State Filing

You will need to file your business with the Secretary of State in your resident state. Prior to filing your business, you will need to decide what type of business you will operate as. It is highly recommended you consult a CPA and/or legal counsel to understand the different types of business structure and which one fits your situation best. There are perks and drawbacks to each.

Choose a Legal Structure: Sole Proprietorship, Partnership, Corporations, S Corporations, Limited Liability Company (LLC).

Learn about the different structures:

<https://www.irs.gov/businesses/small-businesses-self-employed/business-structures>

Step 4 - Agency Insurance License

After you have filed your business entity with the state you will operate in, you will then need to secure your agency insurance license.

<https://pdb.nipr.com/my-nipr/frontend/identify-licensee>

Step 5 - IRS Filing

After you have selected a name and filed your entity with the state, you will need to file your business with the IRS and obtain an Employer Identification Number (EIN). This process and filing is best completed under the guidance of your CPA or tax professional.

More information:

<https://www.irs.gov/businesses/small-businesses-self-employed/do-you-need-an-ein>

Step 6 - Bank Accounts

You will need at least one bank account for your agency and possibly a second. You will need your EIN number from the IRS before you can set up your bank accounts.

You must have an operating account for your business. All business funds and expenses need to be kept separate from your personal finances for IRS purposes. Co-mingling funds can cause issues with your tax filings and the IRS.

The second account you may need is a trust account to handle funds accepted as cash or check from your customers. Pacific Crest Services offers access to a sweep account that you can utilize in place of a trust account, but you will need one of these options. Trust accounts are highly regulated and audited. This can be a source of fines and discomfort if not properly managed and documented. Utilizing the Pacific Crest sweep account can be a great help to you in your agency.

Beyond these accounts the manner in which you run your business is yours to choose. You can set up accounts for tax withholding, business profits, payroll, and business investment or expansion.

Organizational Structure

Individually Owned or Partnership?

Owning your agency individually and outright offers an easy structure and the largest share of control and profit, but, all of the control and profit comes with all of the responsibility and work load.

There are many ways to have a partner in your agency; some agency owners choose to work with a bank and get a loan to start their agency, while others partner with friends or family as either silent financial partners or active co-owners.

In any business model, knowing who has the ownership of the agency, what the terms of the agreement are, and who is able to make decisions is very important. If you have an acting partner or even a silent financial partner, you may want to consider speaking with legal counsel and ensuring the necessary agreements and documents are completed to ensure all parties are represented and protected in the agreement. It is always easier to draw up ownership documents when there is less profit in the agency, than later when you have a profitable, successful agency and now want to tell your partner they don't have ownership.

Do you have Staff?

Growing your agency and hiring staff is when you transition from being self-employed to owning a practice. There is no perfect time to hire but there are things that should be considered in this process. Here are some items you should consider when you hire staff in your agency:

1. What is the financial commitment?

- a. The recommended book size to support hiring a service individual in your agency is \$750,000 written premium. This threshold is selected for two purposes; first, there is enough revenue in the book to support the cost of the employee, second, there is enough service work and cross-selling to support the position and ensure they are able to add value to your agency.

- b. Never financially go negative to add staff. If you feel it is the correct time in your business to add staff; create a plan, know the cost, set aside 6 months of expenses so that there are no undue pressures on yourself or the new individual based on the financial situation.
- c. Be careful committing hard money to sales positions. You as the business owner do not get paid if you do not produce. This should be the same for a producer or sales person. If you are adding service or office staff, they are serving you and your business and should be considered as an employee, but a producer should have to produce to be compensated.
- d. There is more to consider than just wages. You will have to pay payroll tax on any employee as well as possibly workmans comp. insurance, benefits and other expenses. Speak with your CPA prior to making this decision to ensure you fully understand the finances.

2. What will adding this position do for you and your agency?

- a. You have goals and metrics in your agency for revenue, expenses, growth and retention; ensure your team understands your business and how they contribute to its success. If you have 4 business minds in your agency you will have more success and profit in your agency than if you have 4 employees just following their job description. Empower your team to write good, profitable business and maintain strong relationships with your customers.
- b. Adding staff to your agency should increase the top line, but it should also give you/your business back time to grow in other areas.
- c. Identify where the agency will benefit from the new staff and what the expectation is for others with the additional support. If you add a service position for a producer that has been servicing their own clients, the producer is going to have more time to sell. Lay out what the expectation is and help them regain the focus

for growth that may have fallen off when they were responsible for servicing as well.

3. How do I get the right person in the right position?

- a. A production-based sales position skill set is very different from a service/support position. Identify the duties in the position and the best attributes and skill set to be a success in the position and allow those to lead your search. You may find a great person, but if their personality and strengths do not match the type of position you hire them for, they will not be a success. Pacific Crest Services can assist you in your due diligence with personality testing to ensure the person you are considering has the attributes you feel are best for the role. [**DISC Personal Evaluations Available**](#)
- b. Different personalities are motivated by different incentives. A “driver” who is focused on production and growth is more likely to be motivated by monetary rewards. A consistent process driven personality (service individual) could be encouraged more by community and acknowledgement rather than bonuses. Matching the right incentive with the correct personality will have a much greater impact on your success.
<https://www.workstride.com/insights/matching-incentive-promotions-to-partner-personality-types/>

4. What is your training process?

- a. Pacific Crest Services can support you in this process with the technical training regarding [Hawksoft](#), [EZLynx](#), [quoting platforms](#), etc...
- b. What is your brand? [Mission, Vision, Guiding Principles](#). Your staff will need to buy into your brand just as you have. Have you memorized it and is it in a document or place where they can read and review it?
- c. No one likes being micromanaged. You will need to create a training process that lays out the necessary values and priorities for the position so the new employee has a template to work from

and how to maintain the level of quality you have set. Set touch points for mentoring and training, but allow them to make their position their own without you having to be there every minute of every day.

“An empowered employee that knows their value and how they add to the top line of the agency will be happier, loyal, and serve you for many years. “

Are your employees Licensed or Unlicensed?

1. There are additional monthly fees that will be owed to Pacific Crest Services when you add staff. The license status of these individuals dictates the cost of the employee. There are more systems and processes that have to be set up and completed with licensed individuals and thus there is an increased cost.
2. The staff members in your agency need to have their own logins and access to systems to ensure the credibility of your information and the security in your data. Sharing logins across multiple individuals is a very risky decision to make and can have dire consequences in your agency.
3. What can an unlicensed staff individual do in your agency?
CSRs and other unlicensed employees are typically limited to providing technical advice and assistance to licensed insurance producers and are not permitted to engage in the sale, solicitation or negotiation of insurance.

However, a CSR can engage in administrative, managerial, and clerical activities which are only indirectly related to the sale, solicitation or negotiation of insurance.

<https://www.insurance-advocate.com/2018/04/09/permissible-activities-of-unlicensed-employees/>

How do I add staff?

1. Once you have made the decision as to who you will hire, contact the agency coordination team, they will work with your new employee and go over the onboarding process with Pacific Crest. The employee will need to sign a contract with Pacific Crest regarding company standards, business practices and the book of business in order to gain access to the company platforms and systems.
2. After the contract is signed, the agency coordination team will work with your employee to move licenses, if necessary, and start the training and appointment process.
3. You will need to contact your E&O insurance carrier and notify them of your new employee(if licensed) and ensure they are added to your policy. If the employee is required to carry their own E&O insurance, they will need to work with the coordination team to secure their own policy.

Strategic Planning

Creating a Business Plan

A strategic business plan is more than a document that banks request when issuing a loan. It is an executable strategy to operate and grow your agency. There is no way to know what success is unless you have set goals and then worked to achieve them. You will also never know where your strengths and weaknesses are if you don't lay out a plan and then measure and review that process.

This plan should be a living document. As your agency grows, so should the plan. This allows for very valuable and direct discussion about your annual goals, success of marketing and customer campaigns, and knowing the next step in your path to increased revenue and success.

Below are the primary sections that your initial business plan should include.

- I. Executive Summary
 - A. Professional Background
 - B. Core Values
 - C. Customer We Intend To Serve
 - D. Goals & Objectives
 - E. Products and Services
- II. Market Research
 - A. Demographics
 - B. Opportunities
- III. Strategies
 - A. Technology
 - B. Budget & Financials
 - C. Customer
 - D. Marketing
- IV. Goals & Measures
 - A. Brand Development
 - B. Production

Business Plan Templates:

1. [Pacific Crest Sample Launch Strategy](#)
2. [Pacific Crest Full Business Plan Template](#)
3. [“Big I” Insurance Template Business Plan](#)

Professional Partners

Certified Public Accountant

Although most small businesses are not required to have a CPA involved, you may engage a CPA to assist you in creating your entity, filing tax forms and ensuring your structure will align with your needs and financial position. They can also assist with reviewing your internal controls, evaluate accounting software, obtain tax advice, and so on.

As you work with a CPA, they will become familiar with and have the ability to monitor your total business assets, including the complete ledger balance and its detailed credits, debits, profits, and losses. CPAs are in a position to provide advice on how to keep your monetary resources up or improve them.

Legal Counsel

Many businesses, big and small, operate without adequate and effective legal counsel. Here are a few benefits to having legal counsel in your agency.

- ensure compliance: A lawyer can help make sure that your business opens and operates by federal, state and local laws.
- Reduce risk: Doing business exposes you to risk, but a business attorney can help you establish a set of procedures that will limit your risk.
- Minimize liability: A lawyer can help define business terms of service and contract language that restrict your liability in the event of a legal claim.
- Establish agreements: A lawyer can help you establish formal legal documents that govern relationships across the organization. This way, you know what you owe to your partners, employees, vendors, customers or clients and their deliverables in return.
- Master taxes: Attorneys trained in tax can help ensure that you pay the tax you owe; they can also help lower your tax liability by identifying valid business deductions and reimbursements. If you partner a credible attorney with a skilled CPA, you will have the best opportunity to limit your financial exposure and risk in your agency.

Business Consultant

Small business consultants give business owners advice on strategy, problem solving, and developing skills. They also come up with resources and lay out a plan to improve an organization's performance. Overall, small business consultants are contract workers that will spot problems, implement solutions, and give direction to achieve goals.

Pacific Crest Services offers in-house business consultant services to their agency partners. This service is at no additional cost.

SECTION II.

Setting Up Your Office

This section will help you navigate how to establish office space.

2. Setting up your office

Work Remote or Office Space?

Equipment

Technology & Software

Branding & Signage

Work Remote or Office Space?

Types and Arrangements

There are many factors that come into the discussion regarding where and how you will operate when you launch your agency. Some decisions can be made based on your preference for your agency, but others have outside influences regarding what your professional partners will require.

Security is king. In the insurance industry, you are collecting a customer's SSN, Driver's Lic. information, Banking information, etc. When selecting a space, security and privacy should be one of the highest considerations.

Also important is the lease term and conditions. Entering a long term lease can become troublesome if you grow quickly and wish to move to an alternate space, but are locked into a long term lease. Extending the length of a lease can often win you a better rate for the space, but there are trade offs. Your agency is in its infancy, be careful to not close doors to opportunity before you have even had the chance to open them.

Home Office - Potentially one of the most cost efficient options, utilizing a home office to launch your agency can increase early success with less start up overhead. Carriers do not have the same requirements for brick and mortar space as they once did. A home office can be part of your launch strategy, but there will still be certain factors in that decision which will play a pivotal role. See the equipment and technology sections...

Shared Business Space - With security being such a focus in the insurance industry, shared business space with other professionals and businesses is something that many partners are still not willing to accept for your agency. The desire is to see your records and information being secured under lock and key from anyone not part of your agency.

Executive Suite - An executive suite can offer the best of both worlds for a new agency. It is an identified business space with lock and key (different from a home office or shared space) but it also has a reduced cost and traditionally an all-inclusive approach to the lease with utilities, internet and other services often included. This choice will depend on the size of your agency and personnel. These spaces are traditionally small and having more than 1-2 people operate within them is difficult.

Brick and Mortar - Making the decision to operate within your own building and office is an important decision. It offers things that the other types of space do not in its exposure and exclusive display for your agency. It also offers substantially more space and opportunity to support growth in your agency. This can come with additional cost and other organizational decisions. Please reference equipment, signage and branding for a better understanding of some of the decisions that you will need to make in a brick and mortar space.

How to Choose a Location

There are many things to consider when choosing where to locate your agency. First, have you chosen brick and mortar or are you operating in an executive suite? If you have chosen brick and mortar, then you have a greater opportunity for signage and exposure. This will play into your decision regarding location.

Considerations:

1. Frontage and Exposure
2. Will you have walk-in clients?
3. Where are your targeted customers? Will your office location help you connect with your target market?
4. Commute time for yourself and your team
5. Does this space support your growth plan and model?
6. Are there opportunities to network with other businesses around you?

7. If you have a specific brand or appearance for your agency, does your location and space align with that as well? Consider continuity in your message

Forbes article about Location:

<https://www.forbes.com/sites/forbesbusinesscouncil/2019/12/19/choosing-an-office-location-keep-these-12-crucial-factors-in-mind/?sh=57a85ef5326b>

Equipment

Internet Connection

Almost more important than the computer you are operating on is the speed and dependability of your internet connection. With more and more business moving online with digital meetings, cloud based applications and storage, and more; having the speed to maintain a professional interaction with customers and business partners in digital meetings and still offers the speed for quick upload of documents and photos in your business processes.

- Recommended internet speed 65mps or higher.

Also to consider is a hard-wired connection to the internet router rather than a wireless connection. Traditional wireless routers gauge back the internet speed tremendously. It can become very unstable and drop connections or service.

Computers

What style and type of computer is best for your setup and business model? Laptop, Desktop, PC or Mac? A mobile device such as an ipad or tablet will not work on its own in running your business. You will need a computer but the tablet could partner with it in your agency.

Operating your agency from a Mac based computer is possible, but not recommended. There are many platforms (Hawksoft) and carrier quoting systems which are not compatible with Mac based operating systems. A PC based system is the suggested type of computer.

Laptop or Desktop - The days past when a desktop had more capabilities than a laptop have come to an end. Either choice has the ability to offer adequate computing power for your agency. The decision really comes down to your preference in your business model. Do you need your computer to have the ability to be mobile, then a desktop is not for you. **If you choose a mobile option, it is highly recommended to use a docking station at your desk to connect to monitors and the internet.**

Another option to consider is a Microsoft Surface. This device allows you to operate as a laptop (full computer operating systems not a mobile device platform) and connect to a dock and monitors; but if you see value in having a mobile device at your disposal, the device transitions to a tablet and then back to a laptop.

(\$1,000 - \$1,500)

<https://www.microsoft.com/en-us/surface>

More important is the hardware inside the device. Below are computer hardware suggestions:

- Hard Drive - Minimum 256GB SSD “Solid Slate Drive”
- Memory - Minimum 8GB, Preferred 12+GB
- Processor - 2.5Ghz or higher (also consider a Dual or Quad core)
- Ensure you have a keyboard with a 10-key on the right as you enter many numerical values daily in your agency and this will increase your efficiency
- Laptop - 15” Screen or larger (\$699 - \$999)
Wireless Mouse
- Desktop Tower - (\$699 - \$999)

Monitors & Arrangement

How many monitors should I have and how large should they be? Research shows that there is a large increase(25%) in productivity when you utilize 2 monitors instead of just a single display. Three displays increase production by 35%. If you choose to utilize a laptop, you can use that as one display and then connect 2 additional displays to the docking station.

[INC Magazine article on the benefits of 3 monitors](#)

As for size of display, the answer here is how much space do you have and how will you stand them up? A 21" monitor is the recommended size. (\$139-\$179 each)

When you transition to 2 or more monitors, it is a suggested practice to move to a pole and mounting setup for displays, rather than stands sitting on your desktop. This will free up space in your work area. If you do utilize a laptop, the laptop screen can operate as one of your 2-3 suggested monitors. A docking station is recommended for a laptop if that is your selection. Stand (\$40-\$100)



Webcams & Digital Equipment

Digital meetings and webinars are here to stay. Having a quality webcam that helps you make the best first impression with your customers and carrier partners is important. There is more to consider than just a quality image. Webcams can also improve audio and lighting.

<https://www.newegg.com/insider/webcam-buying-guide-how-to-choose/>

Suggested Device: \$60

<https://www.angetube.net/p-0967.html>

Printer/Scanner

We are moving more and more everyday to a paperless business process. Transitioning your business to paperless both for efficiency and ease of business but also for compliance and document retention is highly recommended. But what about a printer/scanner?

Having the ability to print documents for a customer to sign or scan in a driver's license or child's report card can be considered in your customer service model. Yes there are apps that can scan to pdf and digital signing apps for documents, but if a customer wants to come meet you in person to review their policy or sign the documents, not having this capability can become a negative in the relationship.

Having an all-in-one printer scanner is one solution that supports either a home office or professional space. These devices traditionally have a limited quantity of ink in their cartridges so be careful if you start to print in bulk. The ink can increase costs quickly. If you find yourself printing more than you expected, first ensure there is not an opportunity in your processes to become more efficient and reduce printing, but after that you may want to reach out to a local office equipment company and look into a machine with larger output.

All-in-one device information: (\$250-\$450)

- <https://epson.com/ecotank-home-office-printers>

Office Machine Information:

- <https://kmb.s.konicaminolta.us/kmb.s/technology/multifunction/black-white-multifunction>

- https://www.office.xerox.com/en-us/multifunction-printers?_ga=2.121984777.389234002.1635355235-1532276389.1635355235

Phone System

Many agents offer their personal phone # to their clients to reach out to them as needed. This may be a good customer service technique, but to use a personal cell number for all advertisements can become quite a headache with spam calls. Even if you wish to start your agency using only your cell phone, you may want to consider getting a ghost number, which you can forward to any existing phone number, to use for advertising. Google offers these for free, or there are other equity options such as Ring Central or Vonage.

Soft Phone Systems

GoTo a company by LogMeIn offers an app based contact solution. You can use an app on your computer to call in and out as well as on your mobile device. This allows you to use your mobile phone, without using your personal number on all calls.

Hard Line Phone System

When you make the decision to pursue brick and mortar or even an executive suite for your business, you will need to consider what type of phones you will use in that space. Continuing with a soft system is an option, but it will become difficult when you wish to utilize conference calling and other types of interactions. Setting up a hard line phone system will most likely be in your business plan at some stage. Here are a few things you will want to consider when choosing a phone system and partner: *“information courtesy of Lieberman Technologies”*

Scalability

Adding phones as your company grows. As your business grows, you’ll likely need to add staff. Hiring additional staff means adding phones to your system. Is this easy or difficult to do? Some phone systems require elaborate setup if you want to add another person, while others require a service call from your provider.

Backup LandLines

If the internet goes out, Do you lose your phone system? Voice over IP (VoIP) is popular for many reasons, but problems with your internet connection could mean your phones won't work.

Call Volume

How big is your phone system, not how loud. How many people are using your phone system at once? The number of calls your business receives in a day can affect how well your phone system works. If your customers can't reach you because of your system's limitations, you could lose business.

Who Answers the Phone

Receptionist-Routed or Call Tree? Initial contact with your business is a very important consideration. How you want your customers treated during that initial contact can affect your company's image. Do you want calls to go to a central receptionist and then routed into an IVR where callers will press one for this or two for that, or will everyone have direct dial numbers?

Advanced Phone System Features

Advanced features like this are sometimes built in, and sometimes carry an additional fee. Tell your consultant all of the different ways you use your phones. Do you need features like call queues, outlook integration, call routing, call recording, or reporting? Also consider what will make the best customer service experience. If routing calls to whoever is available is better than voicemail jail, ask for those features.

How Much Work is it going to be to maintain this system?

The maintenance of your phone system can be a big part of its success... or failure. Find out how easy the system is to use, if it will be a good fit for your staff, or if your provider will serve as the IT department to keep the system running as a service. Don't be tempted by the cost of a used or refurbished phone system. If you have to do a lot of repairs and maintenance on a used phone system, you are signing yourself up for trouble.

Is it a Mobile Friendly Phone System?

Increasingly, there are people entering the workforce who have never used a desk phone, or, by the very nature of their job description, may never need one. If your staff is on the go or mobile phone savvy, you need a phone system that blends in nicely with the way they work. Call forwarding, VoIP, and digital voicemail sent via email are all things that can make life much easier for your mobile workers.

Conference Calls

Even with all the technology available today, the conference call is still a fact of life for many businesses. The structure of conference calls can present challenges for your phone system. Are you going to be using multiple phones at the same time to conference call? Are you going to have several people talking with people outside of your network in a conference call.

Call Recording

Recording your business calls can assist you with documenting files if you miss something in a conversation. It may also assist you in an Errors and Omission situation if you have a recording of the conversation that occurred between yourself and your customer.

***Note:** Be sure to research the laws in your state regarding recording conversations.

Technology & Software

Pacific Crest Services offers many of the necessary technology platforms and software within the package provided to you as a member of the alliance. There are additional services or platforms you will need or want as you launch your agency. One thing to consider is, as a Hawksoft user, they have partnerships and discounts with specific platforms and services. This may

offer you exactly what you are looking for, but at a discounted price.

<https://www.hawksoft.com/about/partners//>

1. General Office Systems *Included in PCS Technology Package*

You will need basic office systems in your agency. Something that allows you to write a letter to your client, create and manage a spreadsheet of contacts, put together a presentation of coverage and the policies for a client, etc... When you join Pacific Crest Services, you receive a full [Google suite](#) as part of our technology package. This includes a Pacific Crest gmail address, google docs, sheets, slides, and more. <https://support.google.com/>

2. Email *Included in PCS Technology Package*

Pacific Crest Services asks that you consistently check the email account that you receive as part of our technology package. This address is where all official correspondence from the corporate office will be sent along with other helpful carrier information.

We also understand the desire to brand your agency and have a unified presentation with the same name and message. Having an email address that says Pacific Crest Insurance and not your agency name can be a little confusing to your customers. You are allowed to forward the Pacific Crest account to your primary email address, but there will be times that a message or attachment will not forward or will be lost in the transfer to the server. We are not able to tell when this occurs or prevent this from happening if you elect to forward the account.

Another option is to consider a program such as MS Outlook that will allow you to bring multiple email accounts into the same program. This allows you to operate your agency under the address that is branded to you, but you also have the Pacific Crest Account available for youtube check regularly without having to forward the address and risk losing a message or information.

3. Video Call *Included in PCS Technology Package*

Having the ability to connect with a customer in person, even when you are not able to meet them face to face is invaluable when building a

relationship. The world of communication has seen a big shift towards digital connections. There are many platforms available in this space. As part of the G-Suite you receive from Pacific Crest, you receive [Google Meet](#). This platform has a desktop version as well as a mobile app. It is free to you. Other options if desired can be found with [GoToMeeting](#), [Skype](#), and [Zoom](#). All are quality options, but the expense is not necessary as a free option is available.

4. Bookkeeping Program

As you start your business/agency, you will need software that will allow you to track your revenue, expenses and assist with all of the information you will need for tax filing. A leader in this space for many years is [Quickbooks](#). This is a solid option, but there are many others.

One feature that Quickbooks offers as part of their package is an app that tracks mileage and allows you to easily add it to your expenses for your agency. There are apps available that also do this, but many of them are a third-party app that you then have to send the information to your accountant or bookkeeper. The Quickbooks app automatically uploads the information to your records.

5. Agency Management System *Included in PCS Technology Package*

An agency management system will allow you to track leads, prospects, and customers. It will also connect with carriers and download policies, premiums, and documents. Pacific Crest uses [Hawksoft](#) as the agency management system for our organization. All agencies are required to operate in this system as this is where the internal accounting department manages written policies and commissions.

There are other options available to manage an agency, but with Hawksoft being included at no additional charge to your agency and the fact you are required to load all customers to the system for payment, utilizing another system on top of this would create a lot of duplicate work.

This system does not do; marketing or allow you to drip emails or ads on your customers. This system is designed to track policies, quotes, conversations, risks, etc...

6. Multi-Rater *Included in PCS Technology Package*

As an independent insurance agent, part of the benefit to this agency model is having multiple carriers and products to quote to ensure your customer has the best insurance. To make this process as efficient as possible, using a multi-rater to query multiple carriers for your customer and only enter the information once is a valuable tool.

[EXLynx](#) is the multi-rater that is included in the technology package from Pacific Crest. There are other options in the market such as [Applied rater](#), and you are allowed to use them if you wish, but any additional cost for this system is not covered by Pacific Crest.

One other reason you should use a multi-rater is, it allows you to track all of the quotes you do. As your agency grows and you look to add additional carriers, they will ask what your quote activity is. Using a rater allows you to simply export your quotes and show the number without having to keep a separate spreadsheet or even worse, have no way to show how many quotes your agency is completing monthly.

7. Digital Document Signing

In today's business world, there is an expectation that agents have the ability to send documents and applications digitally for customers to sign. Being able to facilitate this is valuable for the sales process, the customer relationship, and offers the best level of service. But there are perks to your agency as well in document retention and compliance.

There are multiple platforms available, a couple you may recognize are [DocuSign](#) and [PandaDoc](#). Pacific Crest does not offer this service in the technology package but we personally utilize PandaDoc.

8. CRM

As your agency grows your strategy may include a campaign to stay top of mind for your customers and prospects, this is best accomplished by using a Customer Relationship Management (CRM) system. This system can partner with Hawksoft to allow you to utilize drip email campaigns,

send birthday cards, track engagement, and much more. Working to ensure every customer has the same, quality experience is what builds an agency to stand the test of time. A CRM system can be a pivotal tool in this endeavor.

There are many options available in a large range of pricing. Some of the more robust systems are [Levitate](#), [Podium](#), and [Agency Zoom](#). Again, as you consider these products, many of them have discounts available to Hawksoft users. <https://www.hawksoft.com/about/partners//> Demo each platform and ask the difficult questions to ensure the system you select will meet the needs of your agency, customers, and strategies.

9. Creative Platform

As you operate your agency, there will come a time when you will want to create a postcard, flyer, leave behind, or some type of print media or marketing. This is a great opportunity to create a relationship with a local print shop and not only accomplish your marketing goal, but also build a relationship with another business.

If you want to create or design this piece yourself, there are many free or low cost platforms or services which may be able to assist you. [Canva](#), [Crello](#), [Zazzle](#) are to name a few. *SEE THE MARKETING SECTION FOR MORE INFORMATION.*

Branding & Signage

Pacific Crest - Showing Affiliation “Branding Guidelines”

As listed in your Pacific Crest Services Enterprise Agreement, the affiliation with PCS must be identified on all business correspondence.

Example:

Email signature, website, business cards, marketing ads. All instruction and information as to how the Pacific Crest Services logo is to be used can be found in the Branding Guidelines document.

[Pacific Crest Service Branding Guide](#)

Carrier Partners - Logo Use

All insurance carriers will want to review and approve how you intend to use their logos in advertising. Just as PCS, they will want to ensure the color, shape, size etc... is correct and the ad matches their brand guidelines. Prior to displaying any carrier logos on your website or other locations, please connect with your rep from the carrier and ensure you obtain approval for the usage.

SECTION III.

Daily/Weekly Operations

Within an insurance agency, there are certain tasks and processes that need to be completed daily, weekly, monthly, etc... for compliance purposes but there are also systems and processes you will identify in your own brand and operations that you wish to ensure are completed in a certain fashion to ensure your customers receive the best experience possible. This section will layout the basic operations you will need to execute in your agency. Take this information and build upon it to create your own operations manual for your agency.

3. Daily/Weekly Routine

- Prepare for the Week
- Daily Opening
- Daily Closing & End of Day
- Accounting & Commissions
- Carrier & Product Training

Prepare for the Week

The best way to ensure the plan for your agency is a success is to enter each and every week with organization, priorities, and goals. Sunday evening or 1st thing Monday morning, layout your week. Make sure you have not overlooked a training or scheduled more hours than are in the day. Remember, saying yes to something is also saying no to something else. Consider this as people ask you to participate in groups, organizations and meetings. Your time is money as a business owner. Here are items you should consider and balance time between in your weekly schedule.

1. Prospecting
2. Servicing
3. Renewals
4. Marketing
5. Individual Development
6. Carrier & Product Training
7. General office tasks and processes
8. Breaks (A small break “3-5 mins” can greatly improve focus on a task)

Modify your schedule as needed each week to meet your goals. If your production is not what it should be, set more prospecting time. If you just came back from being out of the office, you may need a little more time on servicing. Each week’s schedule is unique as the demands from your business change.

Daily Opening

Have a checklist that is completed daily to ensure all tasks are completed right when the office is opened so that they do not become distractions later when you are focused on work.

1. Recommended office hours 9am - 5pm, Mon. - Fri. Saturdays 10am - 2pm or by appointment
2. Be at your office before 9am so that you can have everything done and the office is open and operational at 9am
3. Make your daily priority list for tasks that have to be completed that day.
4. Review your schedule for the day
5. Set the daily voicemail greeting

Items 6-10 can be ordered however you prefer or have them in your daily schedule. Some people want to make 5 prospecting calls before they open anything so they have them done before there are distractions. No matter how you lay them out, these items need to be completed daily.

6. Check voicemail and set follow ups
7. Check your email and set follow ups
8. Check [Hawksoft](#) for any document downloads and/or reviews
9. Check [Hawksoft](#) Suspenses
10. Check any other mediums you interact with customers and ensure no request goes more than 24 business hrs without a response. This could be social media, email, text, etc...

Daily Closing & End of Day

Have a checklist that is completed daily to ensure all tasks are completed before the office is closed and no headaches come from errors and distractions.

1. Complete all prioritized tasks from your daily to-do list
2. Accomplished your prospecting and activity goals for the day
3. Return all voicemails from the day
4. Complete any time sensitive requests, claim submissions, or policy changes
5. Verify the mail was collected and processed
6. Complete [Sweep Account](#) process for any money collected that day and deposit in the appropriate bank

Accounting and Commissions

There are a few basic daily and weekly processes to complete in order to ensure your commissions, sweep deposits and policy payments are in compliance.

- 1. Daily Sweep** - When you accept cash or check from a customer for their policy, you must complete the sweep procedure that day.
 - a. Deposit the money in the appropriate bank and account.
 - b. Submit the Sweep form to ensure Pacific Crest's accounting department can identify the funds.

- c. Include any documentation for the funds with the sweep form i.e. invoice, policy doc etc...
- d. In the carrier system, note the payment and ensure the policy is in effect.

[Pacific Crest Sweep Account Procedures](#)

2. Payments for policies written with Surplus Carriers

- a. Be sure to always collect premium based on the gross amount not the net amount.
- b. If premium finance is being used, be sure to collect the down payment for the policy.
- c. All financed premiums have a 25% earned premium requirement from the carrier. So if the policy cancels before they have collected 25% of the premium, you will be charged the difference by the carrier.

[Surplus Lines Information](#)

- ## **3. Unassigned Client List** - Each week, the unassigned client list is sent out to all agents. This list has all policies that are received from carriers, but there is no client in Hawksoft to connect the policy to. You cannot be paid for policies that are not in Hawksoft. Checking this will ensure all of your commissions make it to you.

[Pacific Crest Services Unassigned Client Document](#)

Carrier & Product Training

One of the primary reasons you chose to open an independent insurance practice is to have the ability to contract with multiple carriers and have multiple products and options to serve your market. With that perk comes the work to stay current on all products, offerings, opportunities and training. Scheduling small bites of training on a consistent basis will ensure you are always up-to-date with your carrier products but it will also ensure you never spend too much time in any given day or week to training reducing your time to sell. Also, on days you have a longer carrier appointment, you can anticipate this and complete a few more tasks in the days before and after to ensure your sales systems does not drop off.

SECTION IV.

Business Procedures

Building your business around systems and processes will ensure every customer receives that same quality experience, but it also ensures your business operates efficiently, it meets the compliance and legal requirements, and as you grow, you will be able to measure and review the business to see what is successful and what needs reconsideration.

This section lays out recommendations for processes, systems, and practices. These recommendations will put your agency in the best place for success and profit.

What systems are recommended for a successful business? Brand Development, Marketing, Prospecting, Quoting, Sales, Servicing, Renewals, and Follow Up. This will not occur overnight, but as you launch your agency, work to identify your business best practices, quality standards and successful systems.

4. Business Procedures

- Customer Interactions
- Database & Prospecting
- Agency Management System (Hawksoft)
- Quoting
- Sales System
- Compliance
- Servicing
- Claims Handling
- Carriers & Products
- Logo & Branding
- Marketing

Customer Interactions

How you interact with your customer can improve or hurt your relationship and potential sale. Also as you add staff, you will want this interaction to be repeatable for your system. You want to be courteous, helpful, and professional; but there are things you cannot say that may put your agency in a tough spot possibly regarding a claim or coverage discussion.

1. Office Phone

Be helpful. If you do not remember any of the other tips or ideas from this manual, remember this one. The people who call you are calling because they need help with something. Consider yourself to be an advocate for your callers; try to find a way to help them no matter what. They need you. Do not leave them with a dead-end.

Phone Call Process

- Introduce your agency and your name when answering the call
- Identify the caller
- Confirm they should have access to client/policy information
- Ask questions to ensure you have helped them with all of their questions and not just the one they called with to get off the phone ASAP.
- Notate call in Hawksoft as soon as the call is complete
- Set follow up tasks if needed

Unlicensed Individual Answering the Phone

Non-licensed staff members are not qualified or allowed to discuss coverages and policy details with clients. They may take billing information, make appointments for licensed staff, take messages, etc... but they are not allowed to process changes to coverage or discuss coverage or policies at all.

Suggested Call Script

- Greeting:
“Thank you for calling ___”Agency Name”, this is ___”your first name”, how may I help you today?

- Closing:
Just to review, we completed ____ (task or question answered); is there anything else I can assist you with? Question I can answer?
- Individual is on a call or out:
____ “Agent or person’s name” is not available right now, may I put you to their voicemail or take a message? I can also offer you their email address and you can message them there as well? NEVER say, “____ is not in right now” This seems innocent, but if a customer calls in 3 or 4 times and every time the person is out of the office, they will start to wonder if they are ever in the office. Also if the agent has an appointment 1st thing in the morning and does not get to the office until 10am, telling a customer they are not in the office can be taken as they are lazy and do not come to work until 10am. Keep it simple, they are unavailable and offer them voicemail, message or email.

Voicemail

Always be helpful. Keep your messages simple, clear, concise and professional. Do not hesitate to communicate a response time in your message. If a call comes in after 4pm you may not be able to return the call until the following business day. If you check all messages daily and return calls to your customer, you can say that; but they will hold you to it.

Voicemail Greetings

Busy - “Thank you for calling ____”agency name”, we are currently assisting other clients. Please leave a message including your name and phone number and we will return your call as soon as we are able. All messages received after 4pm will be reviewed for emergencies, but may be contacted back the following business day. Please note that coverage cannot be bound, modified, or cancelled over this voicemail system.”

After Hours

“Thank you for calling ____”agency name”, you have reached our office outside of our normal business hours. Please leave a message with your name and phone number and we will return your call. Please

note that coverage cannot be bound, modified, or cancelled over this voicemail system.”

2. Cellphone

Your cellphone will most likely be a large part of your business. Adopting strong business etiquette for your cell phone will greatly increase your customer relationships, efficiency and success in your agency.

1. The modern consumer wants a response or answer faster than ever. They will adapt to your professional standards if you set one. If you fail to communicate with them, they will also make their mind up accordingly.

- a. If you are in a class or out of the office for a large portion of time, ensure this information is in your cell phone message so the customer is aware of your response time. Set a time which you will be returning messages so that they can be reassured they are not being ignored.

“Hello, you have reached the voicemail of __”name”, today is Wednesday, Aug. 23rd. I will be in a training class this afternoon between 1 & 3pm and will be unavailable. I will be returning all messages directly following. Please leave your name, contact information and the reason for your call and I will return your message as soon as I am able. Please note that coverage cannot be bound, modified, or cancelled over this voicemail.”

- b. **When in a meeting or appointment:** Be respectful of the person you are meeting with and do not answer your cell phone. They will respect you for honoring their time and focus and will also understand when you are with another customer and do not take their call as well. If you are consistent about checking messages and returning calls, there will be no issue with letting calls go to your voicemail and honoring your current customer.
2. When you speak with a customer on your cell phone and are away from your desk, be sure to make a quick note about your conversation so that you can note their file regarding your discussion.

3. There will be emergencies after hours that you will need to address for your customers, but that does not mean every call is an emergency. Focus on work when you are there and then focus on your own life and family when you are not at work. Again, set the expectation with your customer and they will adapt. If you give the appearance of always being available, they will expect you to always be available.

3. Email

Anything written in an email is now set in writing. Be careful what your interactions and statements are in email as it could become an issue later. It is always easier, on important issues, to have a phone or in person conversation rather than sending an email.

If you are sending an important message, proof read the message for errors and tone before sending. Do not sacrifice professionalism and credibility on a simple error.

Make sure you complete your thought before hitting send. Email is not text messaging. If you maintain a certain level of professionalism in your communication, your customers will mirror you. If you interact via email mirroring text messaging, the customer will as well.

Pacific Crest Provided Email Account

Pacific Crest provides each agent and staff member with an email account for business use. You will want to maintain your account multiple times a day to stay on top of all email correspondences.

Your Pacific Crest email account is the primary communication channel for your carrier partners and Pacific Crest team.


Setting Up Your Account

Set up your email signature in a professional manner to include the following. If any information should change be sure to update your email signature.

- Your name
- Your agency name
- Your phone number
- Your mailing address

- Your website URL if applicable
- Your Agency Logo if you have one
- Affiliation with Pacific Crest Services

How to Create an Email Signature

1. Open Gmail
2. In the top right, click Settings  > See all settings
3. In the "Signature" section, add your signature text in the box. If you want, you can format your message by adding an image or changing the text style
4. At the bottom of the page, click Save Changes

[Google Support](#)


Accessing Your Account

You will want to have access to your email account throughout your day even when you are out of the office. To do this you can set your email account on your cell phone, tablet, or laptop computer.

How to set an out of office responder

If you are leaving the office for an extended period you will want to set an out-of-office responder to let your clients and carrier partners know when they can expect a response. Using your out-of-office is a courtesy to the sender of the email.

On your computer, open Gmail.

- In the top right, click Settings  > See all settings.
- Scroll down to the "Vacation responder" section.
- Select vacation responder, on.
- Fill in the date range, subject, and message.
- Under your message, check the box if you only want your contacts to see your vacation reply.
- At the bottom of the page, click Save Changes.

Note: If you have a Gmail signature, it will be shown at the bottom of your vacation response.

What to Include with Your Out of Office Responder Script

- The date you are leaving
- The date of your return
- Who to contact for assistance, if anyone.
- When to expect a response by

Turn off your vacation reply

When your vacation reply is on, you'll see a banner across the top of your inbox that shows the subject of your vacation response.

To turn off your vacation response, click End now.

[Google Support](#)

4. Claim Call [“Also reference Claims Handling Section”](#)

You are in the business of helping people be safe and secure. When disaster strikes and they need help from their insurance, this is your chance to show them exactly why you are the best agent for them. You obviously do not want all of your customers to have claims, but when they do, be ready to fulfill your promise to them as your customer.

1. The person on the other end of the call has experienced an inconvenience or trauma, be patient and clear in your communication. They may not be processing information 100% accurately. You work in insurance everyday, they do not. Check for understanding multiple times in your conversation.
2. Ask if they are ok? You are helping a person. Many times your customer will get focused on what they need to fix their car or get their life back to normal for their kids or family and they may not have taken a moment yet to process the situation. Simply asking them if they are ok, gives them a moment to step back and evaluate themselves and tell you yes or no. Make sure they are ok, before you go into their insurance.
3. Gather the information necessary to file the claim with the carrier; this is not a complete statement of facts.
4. Review any coverage that may pertain to the loss. Make them the hero. Show them they made a good decision in purchasing the coverage they did and now that they have a loss, they can rest assured their policy has coverage.

5. Briefly go over the claims process regarding contact from their carrier, what they may ask for or need in their process, and who they can reach out to if they need help.
6. Encourage them to be proactive in the claims process to ensure their expectations and needs are met.
7. Encourage them to document everything and keep all receipts.
8. Serve the customer in their time of need and they will tell everyone, adversely neglect their needs and they will also tell everyone.

As soon as you are off the call with the insured, notate the Hawksoft file regarding the loss and conversation; include brief facts and information.

Database & Prospecting

Capturing your leads and prospects will enable you to build a database and sales system for your agency. Creating a sales system and database is what sustains growth for years to come. There are multiple ways to build a database and maintain it. Here are the recommended methods and systems.

Building a Database

In the first year of your agency, you are 100% in build mode. You want to get as many people in your database and sales system as possible. Your goal is to connect with and disposition 10 leads daily. This will build a database of 2,500 prospects in year one. The law of large numbers shows that if you simply contact a large number of prospects, you will close business. You will also get better at selling and operating in your agency. So capturing every individual, whether you close them or not, ensures you have an opportunity to engage them again later in your process.

If you are fortunate enough to enter your new agency with an existing database of leads you are in a great position for success. If not, you will need prospects and leads to engage for their business. Where do these leads come from?

There are three ways to build a database for your agency.

1. “Build it” This method is you capturing information and building the database yourself through your own efforts. Ex. cold calling from the phone book, going door to door, networking, etc...
2. “Borrow It” Networking with other professionals and asking them to endorse you and send information out to their database or co-branding ads and information that they send out to their database but simultaneously your agency and brand are gaining exposure to their database as they market the information as well.
3. “Buy it” Purchasing leads or a database.

The first 2 options do not cost money but it does take time. These are the two suggested methods for creating a database as it offers the highest return on investment, as you are not paying a percentage off the top to obtain the lead. Also as you build your database through Build & Borrow, you will most likely be interacting with customers that are more similar to you and align with your values. These customers have a higher close rate as you can connect and relate with them as well as they are more inclined to refer you and complete reviews for you.

If you are not a person who can organically build or network your way into a database, purchasing leads is a valid option as well. In the end you just need prospects to call.

Hawksoft

Good sales individuals close 30% of all of their prospecting. That means 70% of the people you connect with do not close on the first interaction. This is a marathon not a sprint. If you continue to interact with them, you will get the opportunity to sell them a product if you maintain the relationship and sales process. Having a system for your database will allow you to set follow ups, notate the files regarding the conversation and track your success and hurdles in your own processes.

Using a management system will allow you to track and systematically address your sales system. Hawksoft is provided to you in the technology

package from Pacific Crest Services. This system allows you to do a few things in regards to your database.

1. Track contact points and note interactions and conversations
2. Set a follow up to re-engage them in your sales system
3. Track the source of your leads for review and evaluation in your marketing strategy
4. Import quotes for future review and consideration
5. When you do bind a policy for a prospect, they will need to be in your Hawksoft system in order for your commissions to link to you. If you put every lead and prospect in the system, you will never have a customer end up on the “UnAssigned List”

If you use Hawksoft and do the work in the first 1-2 years in your agency, you will have a sales system that feeds you every day with leads, quotes and business. Don't be unemployed, showing up each Monday morning looking for your next customer; build a database and sales system that always has someone for you to follow up with, connect with, circle back to etc... That is a business.

Build a Prospecting System

We have all experienced the feast and famine of when you are not busy and you prospect and market and then it works and you get busy and then don't have time to prospect and market and the sales drop off again.

Studies have shown that it takes 6-8 touches/interactions with a prospect to convert them to a sale. How can you ensure that each prospect receives that same experience and none of them fall through the cracks; but at the same time you ensure you are always filling your pipeline with new business so you have consistent production and revenue? Creating a prospecting system will keep quotes and policies coming in your agency.

1. Create a system and get comfortable and confident in it. Spend less time trying to make sure you check each box and do it right and you have more time and energy to actually sell and make money. We are creatures of habit. Create a prospecting system that is easily executed.
2. Approach your day like a doctor. Schedule tasks appropriately. Be deliberate with your time. Identify certain times daily/weekly that you

prospect. Make it so normal for you to grow your business that it becomes unconscious. Everyday at 12 noon your mind tells your body it's lunch time. Be so committed to growing your business and prospecting that when it hits prospecting time, it is just 2nd nature to make the calls for your business.

3. Set standard follow-up time frames and cadence for every file. Every person you call needs insurance, it just may not be the right time for them. It will be the right time at some point, be sure you are the agent who is there when it is.

Example:

- a. Received a lead to contact.
- b. Call that day. If they answer, move to the sales system for factfinder and quoting, if no answer, leave a message.
- c. Next business day - call again, if no answer do not leave a message. Send a text message if a cell number or email if you have an address.
- d. 2 business days - call again.
- e. If no contact after 3 calls and a text message or email; suspend out a week, then call again
- f. If no connection is made after the 4th call, disposition the lead out for quarterly prospect calling.

You can see where this will ensure you have more than enough prospecting and work to do daily. Activity leads to sales and sales generate revenue and income.

Agency Management System (Hawksoft)

Hawksoft is exactly as the category implies, an agency management system. It can be your platform to track all contacts, conversations, quotes, policies, etc. You are required by Pacific Crest Services to have all customers possessing a policy input here as this system is where the policies download and commissions are paid. But it can also help you organize your sales system, track lead source, and improve efficiency.

[Hawksoft Training Guide](#)

Adding a Customer

If you build into the processes for your system to input all leads and track their sales process in Hawksoft, you will always have a record of interactions and conversation if they ever become necessary for an E&O situation or to reference when working with the customer. The other benefit source of the lead (for marketing review), move them through your prospecting or sales system with suspenses and follow ups, and finally have one location that houses your entire database. You do not have to find a list in this platform and a list in excel and another list in a notebook on your desk, every name, contact and note is in one location.

- To add a prospect or contact to the system you have to have: first and last name and contact information of some sort (email address, phone number).
- Other recommended information to have or update as you acquire: Address, Date of Birth, X Date for current policy, Follow Up “Suspense” date.

[Hawksoft Clients & Policies Guide](#)

Documenting File

As you grow your agency, there will come a time where a customer will have a different recollection of the coverage they requested or unfortunately, they will have a loss that is not covered and they will engage you to see why you did not offer them the necessary coverage. To help you ensure all customers receive the same experience and top notch service, create a quoting process and documenting procedures that is used in every file. If you quote all lines for each customer, then they have to decline coverage in order to remove it. This protects you from having to deal with an E&O situation for failing to offer the necessary coverage for a customer.

Beyond quoting it on every policy, be sure to document any coverage decision or conversation as well as any other pertinent facts for the customer. You may know every file by heart as you start your agency, but if you are successful in building a practice, it will not be possible to remember every fact about every customer. Noting their file will ensure

you always have the necessary information at your fingertips and your customer always receives a first class experience.

[Hawksoft Log Notes Guide](#)

Creating a Suspense

A suspense is a scheduled follow-up. You will use these a lot in prospecting to ensure timely follow up with the prospects but they are also used to touch base with current customers before a renewal or if you know they have an upcoming life event, you can set a suspense to reconnect with them.

[Hawksoft Suspense Guide](#)

Reviewing Carrier Downloads (Carriers talk to you about policies)

As you bind policies, the carriers will begin sending documents for Hawksoft to download. As the documents come in, you receive a notification of download to review the information and documents received from the carrier. This process should be completed every business day. You will receive new policy downloads, renewals, changes to premium or coverage, etc... These downloads are very important and at times are time sensitive.

After you review them, you will need to mark them as complete. You have an option to create a file note for the review. This can be helpful to note the file you reviewed a renewal, reviewed a policy change, etc. You also have an option to simply mark the review complete without a file note if it is a simple document.

[Hawksoft Documents for Review Guide](#)

Correcting Status for a Policy

As a business owner, knowing your numbers and the success of your agency is paramount to running a profitable operation. One simple task that can help in tracking your book of business is updating a customer or policy status in Hawksoft. When a policy expires, the status in Hawksoft changes to expired, but if you rewrite the policy with another carrier, you

will want to change the status of the cancelled or expired policy to rewritten. This will update your retention % for the agency.

[Hawksoft Changing Policy Status](#)

Quoting & Closing

As your agency grows and you generate more business, the temptation to start short changing your process for the sake of time will show itself. Setting a process for quoting, closing, and follow up; will allow you to become confident in a system and ensure a replicable experience both for your business standards and your customer. Be consistent in this process.

Setting an agency standard for quoting coverage and policies will ensure your customers always have the necessary coverage for their situation; but beyond that, it will also verify that you have offered the coverage they need for regulatory purposes and you have approached the customer in a manner considering the return on your time investment. How do you accomplish all of this in every interaction?

1. Factfinder

Create a document that captures all necessary information for every line of business you wish to quote. This will help you systematically move through the process and ensure nothing is missed. A good fact finding document will collect information for auto, property, personal umbrella, and life insurance. The document will also have questions to uncover, recreational vehicles, business opportunities and more.

[Pacific Crest Services Factfinder Document](#)

2. Multi-Rater (EZLynx)

If you are new to the independent insurance industry, using a multi-rater to launch your agency will be a fantastic tool. You have multiple carriers to consider when placing a risk, how do you know who is the right fit? In the beginning you may not know, this is where a

multi-rater helps you. You can enter the initial information and the system will show you who may be the most competitive rate for the risk. As you quote and get the experience of being an independent agent under your belt, you will start to know which carrier will be a good fit for what risk. At that time, you may elect to quote the risk directly in the carriers platform, but until then the multi-rater helps you ensure you are getting the best rate and coverage for your customers.

There are a few other benefits to you as the agent and agency owner in using a multi-rater:

- If you enter all prospect information into the multi-rater when you quote them, you can export and import into Hawksoft so that you do not have to enter the information twice.
- As you consider pursuing additional carriers for your agency, some information you will be asked to provide to support the appointment is activity, quotes and premium. Having the ability to show the number of quotes you are completing, and how many of those are package quotes in comparison to monoline business, will only improve your application on top of the policy and premium in your book. Using a multi-rater supplies all of this information for you.

[EZLynx Rating Support](#)

3. Carrier Sites

Every carrier's site will be different. Most of them ask for the same information to quote a risk, but the coverage packages, quoting platform, best browser to use, etc will change. There is really no shortcut to becoming an expert in quoting and selling; you simply have to get reps and quote policies. Using the carrier's help line and local representative can help some in learning the ins and outs, but this section simply requires good old sweat equity.

One tip while you are quoting is to click every hot button and link you see. These will help you with explanations of coverage, tips and tricks to rating, and even some best practices from the carrier.

As you quote, you will learn the different coverage packages and offerings from the carrier. Matching the right carrier with the right risk is one hurdle, but also, selecting the correct package and coverage for the client is another. Learning the different levels and products for coverage is another facet to being an insurance expert for your customer.

4. Presenting the Quote

The general consumer does not understand insurance, their coverage or what the values are in their policy. They have hired you as an insurance professional to help them protect their family and assets. Do not rush the quoting process.

1. Go over the basic information, name, address, lienholder, effective date, etc. verify this to ensure it is accurate.
2. Review your recommendations for the coverages included and limits for the coverage. Help the customer understand what protection and peace of mind they receive in these coverages.
3. Review any financial benefits to the level of coverage and package that was quoted. Ex. vanishing deductible, cash back claims free, discounts, and more.
4. Review the premium and options to pay. Ensure the amount fits within the insured's budget. Explain the financial benefit to them for single or two pay in comparison to monthly installments.
5. If the insured elects to remove coverage, ensure any necessary disclosures or documents are completed. Ex. med pay declined, low liability limits, etc.

[Pacific Crest Services Support Document](#)

5. Issuing a Policy

Take all necessary actions to ensure the insured is able to make a decision regarding the coverage and policy when you present the quote. Know the objections and ensure you have every opportunity to close the sale.

Once the customer has accepted the quote and agrees to the terms, collect a signed copy of the application (digitally or hard copy), collect the payment information for the premium, print or email a temp copy

of the insurance cards for the customer, and (if they have a mortgage) let them know they will be getting a letter from their mortgage company about their insurance and explain the process for their new policy and what they need to do with any checks or amounts they receive from their existing carrier.

Pacific Crest Services Support Document

6. Referrals & Reviews

The closing rate on referral business is 60% or more. Insuring you have a process to engage every customer and contact for referrals will pay off exponentially in the profitability of your agency.

When you complete the quote and sales process with your customer, they should be happy and in a good frame of mind. This is a perfect time to engage them for a referral. You just offered them exceptional service, who else do they know that would benefit from the same service?

One more benefit to your agency regarding referrals is by doing this, you are increasing the connection points with this customer and strengthening the relationship you have with them. This increases the longevity of that customer in your agency as it becomes more and more difficult to leave your business as more and more of their friends and family join your business from their advice.

Another opportunity to consider is your brand development. Consumers want to hear from customers you have served and what their experience was. They will trust this information over something you send or say to them, every time. Asking your customers to submit a review on your google page, social media acct, or on another platform, is allowing them the opportunity to evangelize for you and tell other consumers about their experience. Increasing the number of reviews on your google business page, increases your SEO placement with Google and will in turn generate more leads and business.

7. Follow Up

What if the customer does not buy when you present the quote? Are they still thinking about the presentation or did they say, No Thank You? No matter the response, you want to have a process ready to stay in contact with them and move towards winning the business at a later date.

If they said “maybe”:

- Call back next business day. Be ready to address any objections and reassure them this is the best decision for their family and needs. If you are not able to connect with them over the phone, engage them on another medium. Email or text.
- If you do not connect with them 24 hrs later, call again on the 2nd business day. ***If you wait and do not stay in contact with them, the sale is dead, period.*** You must stay in contact with them and engage them to show the urgency in the matter and how important it is for them to do business with you.
- If you do not connect with them in the first 2 attempts, Call again on the 4th business day after the quote was presented.
- If after a week's time and 3-4 contact attempts, you are not closing the sale, it is recommended to move them to the prospecting list again and set a follow-up for the next time they will be renewing their insurance.
 -
- You want to be motivated and energetic in winning the business, but if you persist when it is obvious they are not interested, you risk damaging your relationship with the person and closing them off to any future opportunity to win them.

Do everything you can to win the business, but it may not be the time for them now, that is ok, you will be the first person waiting when it is the right time for them.

Be sure to have a marketing system that periodically drips on them or engages them to keep you top of mind so they remember you when you call them again.

Agency Standards

Insuring your files are complete and proper documentation are retained will ensure you are protected if an audit ever takes place, but compliance is more than just document retention. Noting all conversations you have with your customers in your agency management system will help protect you from E&O exposures as well.

1. Required Documents for the Policy

States can vary as to what they require in your document support and retention for your files, so please be sure to verify the necessary documents required. Within these requirements, there are certain documents in nearly all transactions that you will need to collect from the policyholder and retain for your records.

- a. Signed applications or cancellations for all policies.
- b. Acknowledgement forms for Low Liability Limit, Declined Med Pay or PIP coverage, Excluded driver form, Declined Uninsured or Underinsured Motorist coverage
- c. Documentation to support discounts that are on the policy.
 - Good Student - Report Card
 - Completed driving training course
 - Home policy if bundled
 - Proof of home security system
- d. Appraisal forms for scheduled or agreed value items on a home policy
- e. Appraisal forms for collector or antique vehicle policies
- f. If you place a commercial policy with a surplus carrier, you will be required to show the declinations for the admitted carriers you quoted the policy with and were not able to place it. This is very important and a serious penalty if you do not quote the admitted carrier first and show the proof in your file.
- g. Non-Required but helpful documents. If a customer provides you a receipt or invoice showing aftermarket improvements for their vehicle or a boat, this is not required to have in your file, but if you remarket that vehicle a few years later, it will be helpful to have

this information that the insured has most likely disposed of by this time.

2. Storing Documents

Pacific Crest Services requests that all regulatory documents for compliance purposes be saved in Hawksoft and attached to the customer file. We do understand that you are an independent agency owner, but we are the organization that has the contract with the carrier and as partners with you in the book of business we have the same requirements to ensure the regulatory documentation is collected and available for an audit.

We also encourage digital storage offsite for any other documentation as accidents and weather events occur and hard copies on computers and drives can be destroyed. Digital remote copies are a safe option to ensure the information is not lost.

3. Checking Compliance Log

The compliance team with Pacific Crest Services review all policies for regulatory documents. As your policies are reviewed, if they find missing documents, they will add all the problem files to your compliance sheet and you will receive an email notifying you of the missing information. Outside of the notifications, it is advised to have a touchpoint in your agency process to consistently check this sheet and upload any missing documentation.

[Pacific Crest Services Agency Standards Checklist](#)

Servicing

What is servicing and why is it important? The day to day of an insurance agent is not only selling new policies, but servicing the policies and customers you already have in your agency. There are many companies and business models available in the marketplace that handle the servicing for their agents, but in exchange for a reduction in the commission paid to them. Renewals and servicing is one of the reasons you became an independent insurance agent. You can strengthen or create relationships, remarket policies when a rate changes, ask for additional lines of business, and above all look for ways to improve the return on your investment when you are servicing your customers.

With that said, servicing can become quite time demanding. To combat this, we recommend taking a systematic approach to servicing and regimenting your efforts. This allows you to focus on prospecting, selling, and growth, but with peace of mind knowing that nothing is going to fall through the cracks; it all has its time and place in the routine.

What tasks are considered as part of servicing?

- Receiving and addressing adjustment requests from the customers
- Checking if the change request will require any change in the policy premium
- Updating and finalizing policy service changes for Contact, Name, DOB, Occupation, Address, Signature, Ownership, Lienholder
- Issuing certificates of insurance
- Checking the policy for accuracy
- Updating the details of any missing information
- Checking the insurance policy status
- Generating quotes for remarketing an existing account
- Insuring the proposal matches with the insurance policy
- Reviewing both the previous term policies and the new ones during renewals
- Documenting any differences based on the review
- Requesting loss runs
- Reviewing the insurance policy accounting history

- Processing the request to revise the insurance policy document
- insuring the final document is received without any differences
- Processing payments

Process for service requests

You will be tempted to automate some of the servicing process. This can be very beneficial to the efficiency of your business processes but be careful to not remove your personal contact with your customer too much where they forget why they do business with you.

Items to consider in your processes:

1. Control the amount of time each day you spend completing non-money making tasks such as service work. It is part of the job and your promise to your customer so set specific times, focus and get through it as efficiently as possible.
2. Ensure your office message, cell phone message and email signature states that policy changes cannot be bound by the message; they need to speak with you directly.
3. Set time each day to complete service requests. Once in the morning and once before you complete your day. Anything that is time sensitive must be completed before the end of the business day. This allows you to focus on the other tasks and business you are working on throughout the day. If you use this practice, communicate this to your customers so they do not think they are being ignored, add this to your email signatures and messages.
4. Understand that there are types of business that have more service work than others. For example, working with contractors will require a certificate of insurance for every job they work on. Working in transportation will require more documents and forms for drivers, DOT filings, etc...

Process for renewals

Here are the close rates for business prospecting by source: Cold Call 5%-7%, Warm Call Transfer 12%-16%, Professional Referral Partners 25%, **Personal Referrals 40%-60%**. Connect with every person in your book annually and not only maintain the relationship you already have, but

ask for referrals. If you are exceeding their expectations, they will be more than happy to refer friends and family to you.

1. Thank customers for their business and loyalty. They have a choice to work with someone else and they chose you. Be grateful, it will go a long way with your customers.
2. Carriers send renewals to the policyholder 30 days before the renewal date. It is recommended to call your customer before they get that and touch base and reassure them that you will review their renewal and if anything is abnormal or there is a large increase, you will be remarketing their policy and ensuring they have a competitive rate. Don't let them get a surprise from the carrier and then make up their own mind that you are not working on their behalf. You are in the business of people, be an expert communicator.
3. Have a process or form you work off of when reviewing the renewal with your customer to ensure you ask all the questions you want and look for additional business. Remember, they are not the insurance experts, you are. They may not know they need to ensure something until you ask and show them their exposure.
4. Carriers adjust rates as their profitability and loss experience changes. Do not get too caught up regarding small premium changes. Changes under 10% should not alarm you but it may your customer, so reach out to them. You can do a quick search on a multi-rater to see if another carrier comes back more competitive than their current carrier. If you sell a policy on price, then every change in price will trigger them to ask for a remarket. If you sell value and your service then you can leverage that in these situations to be the expert and not waste time doing quotes that are dead ends.

Cross-Selling/Account Rounding

Most companies earn approximately 60 percent of their profit from existing customers, cross-selling makes a lot of financial sense. Cross-selling is different than upselling. Upselling is engaging the customer to spend more money to obtain more coverage or features. Many times cross-selling saves the customer money as they receive other discounts that were not available on monoline business. It also

increases their ease of business as they only have one agent to communicate with. Yes, you are asking for more business, but there is a large benefit to the customer, not just to you.

You will have customers that only want your assistance with a single policy or line of business. You can be a great salesperson, have a great process, and this will still happen from time to time. But, that does not mean that between each of your interactions, something may not change for the customer which opens them up to a quote on other lines of business. They don't know what they don't know. Always ask the question and respectfully explain to them the benefits to them if they bundle their coverage or even simply work with one agent for all their business.

There is nothing wrong with wanting to be compensated for your time and expertise. The customer would be much worse off without you. Your time is worth their money for peace of mind and expert representation.

Claims Handling

Your customers purchase insurance to protect against the unexpected. Although we all hope they never have to deal with a loss of any kind, we also know that it is the nature of the business that your customers will have a loss from time to time. What can you do to ensure it is the best experience they could have and you fulfill your commitment to them as well as strengthen the relationship, rather than lose a customer in the process.

1. How to receive a claim

You are the insurance expert for your customer. When they contact you, all they know is they have a problem and need help. There are some duties to the insured in the policy for any occurrence of a loss. You may need to review the duties with the insured to ensure they do not do something that affects the coverage for the loss.

Things to do or consider when you receive a new loss.

1. Remember, you see claims and talk about insurance all day every day, the customer does not. Be patient and helpful.
2. Above all, there is a person on the other end of this discussion. Yes you can help them with whatever insurance claim they may need to file, but check on them as a person. Are they ok? This goes a long way. If they just lost their house to a fire or were in an auto accident and have injured family members they may need more than just a claims number. They need someone to care, and help them.
3. If you feel confident collecting the correct information for the loss you can complete this yourself and then submit the information to the carrier. You may also simply warm transfer them to the carrier and allow the claims department to collect the necessary information for the policy and loss.
4. If you collect information for the claim, be careful not to steer the insured. Simply collect the basic information to file the claim and allow the carrier to complete their investigation.
5. Review the coverages they have in their policy so they understand what is available to them.
6. If they need emergency assistance, offer them information as to what they can do to help themselves and what documentation they will need to support the damages.
7. They are going to ask your opinion and input in many situations. Again, you are their expert. Be patient, courteous, and as helpful as possible, but be very careful discussing coverage or how a carrier will address a loss. You may not have all the information or the carrier may have an alternate interpretation of language in the policy. If you extend coverage and the carrier denies coverage, you may be liable for the damages in the claim.

2. How can you help your customer during a claim?

Although the coverage for the loss and many of the decisions in the claims process will fall to the carrier, you are still their representative and agent. Be helpful and supportive in ensuring they understand the process and options they have available to them but again, be careful

counseling them about coverage, damage evaluations, loss settlement etc... If there is a problem with the carrier and something as horrible as “bad faith” has occurred, the last thing you want is to be guilty of it as well. We operate in a litigious society, thus you unfortunately have to protect yourself and your agency.

What can you help with?

1. Help your customer understand the claims process, timeframes, duties in the policy and where they have choices they can make.
2. Remind them to keep all documentation of the loss or damages. Take photos of damage and have them available to the adjuster.
3. You can help them find assistance in the claims process, but be careful not to recommend a provider as if there is an issue with that company, you may again be on the hook for the damages. Offer them a couple names and have them choose, then it is their choice and not your recommendation.
4. You are always able to assist them in getting in contact with their carrier or adjuster.
5. If you truly feel there is an issue with a carrier or representative in a claim, you do have the ability to reach out to the carrier and request assistance from another individual to review the file. You are the insured’s select representative and you understand the insurance industry and process. The carrier may respond to you differently than the insured.

3. Do’s and Don’ts

1. Do, fulfil your commitment and process to your customer
2. DO, help them understand their policy and the coverage they purchased
3. Do, be patient, helpful, and supportive
4. Do, stay in contact with your policyholder throughout the claim to offer any support
5. Do, review what the claim may mean at their renewal and assure them you will do everything you can to ensure they have a competitive rate, coverage and the same service they have always received from your agency

6. Don't rush the policyholder and act like their loss is not worth your time
7. Don't speak to coverage or offer coverage statements. This has to come from the carrier.
8. Don't, tell your insured that you will handle everything for them. There are many things in a claim that are out of your control. Help them where you can, but they have to own the process as it is their choice and their decision how the repairs and settlement are addressed.
9. Don't, miss the opportunity to make an evangelist out of your customer. Exceed their expectations.

Carriers & Products

One of the largest advantages to being an independent insurance agent is the options and variety in carriers and products to serve your customers. This advantage comes as a double edged sword. Yes, you have the options and products to win every account, but you also have multiple carriers and products to learn and know.

Beyond this you have multiple customers in your agency. Your policyholder is one customer, but the carrier partnerships you have is another. They have given you the power to bind them to risks and sell their product. You need to ensure you are meeting their expectations and honoring commitments to them as well.

Know your carriers' appetite

Each carrier in your agency will have an appetite for what risks they prefer or are competitive in. It will take time when you open your agency to learn all of the nuances of your carriers' appetite but once you do, your efficiency and expertise will increase exponentially.

What can you do to stay current with your carrier partners?

1. Read the communications that come to your email from the carrier directly and from Pacific Crest.

2. Maintain contact with your local carrier reps on a monthly basis to ensure any changes or new products are made known to you.
3. Consistently quote the carrier. Consistent activity in the quoting platform will keep you sharp and current on their requests and processes.
4. When you venture into a specialized niche, contact the director at Pacific Crest and discuss your opportunity and who good carriers would be for it. Connect with those companies and understand their products and their position in your niche.

Have a strong carrier mix in your book

When you find a good policy with a competitive rate, you will want to write every one with that carrier as they have a high win rate for you. You are a business owner so you can make this decision. Why would it be a better idea to spread the policies around to a few carriers instead of just one?

What can happen if you do not have diversity in your carrier mix?

- a. If that carrier takes rate in your area, your entire book is going to be hit with rate and you will have many difficult conversations rather than a few if you have a diverse mix.
- b. If the carrier non-renews the business in your area due to loss experience or another factor, your entire book was just non-renewed and now you have to remarket it all.
- c. If you write a select few carriers, you will lose your comfort and efficiency with other carriers and platforms, so if you ever do need to quote another carrier, you will struggle to offer the same quality as if it were your preferred carrier.
- d. If a carrier modifies their compensation schedule and reduces the percentage, you just lost money on every policy in your book. This does not occur often with Pacific Crest, but it could.

How to get a new carrier appointment?

You want and need quality options for your customer that allow you to win in every situation. There will come a time that you want to add an additional carrier partner in your agency to increase your opportunity to win. When you are at this point, please reach out to Pacific Crest

Services and have a conversation with the licensing team. In this discussion they will help you identify what carriers are strong and winning in your area and identify what the qualifications are the carrier will ask for.

What might a carrier ask for to consider an appointment?

- a. Proof of a certain amount of premium in your book
- b. Proof of the loss experience you are seeing in your book
- c. Statement of what the carrier will bring to your agency and what opportunity to see that will support the appointment
- d. Metrics on your existing business and the percentage of Personal and Commercial business
- e. Quote activity that shows even if you are not winning everything you quote, it will show your activity and the bundles you are quoting as opposed to simply monoline business.
- f. Complete business plan for your agency

Marketing

Building your marketing strategy starts with defining goals. Setting goals allows you to construct a marketing plan that aligns the limited time, resources, and budget at your disposal towards the local marketing strategies that achieve your business and marketing objectives.

1. Marketing Plan

The first step in doing this is to create a clearly defined marketing plan that outlines how you will reach your ideal customers by effectively implementing your marketing strategy. Check out our free marketing plan PDF listed below.

[Agent Marketing Plan](#)

2. Lead Generation

How will you generate leads and get insurance quotes through marketing and advertising? What channels will you use? What strategy/platform has worked best for you?

Outbound Lead Generation – is the sending or pushing of messages out to a target audience, regardless of whether they have asked for it or

expressed an interest. Examples: Mass Email, Cold Calling, Display Advertising and Direct Mail.

Inbound Lead Generation – is the creation of content and campaigns that attract website visitors and convert them into leads. Examples: Content marketing, Blogging, SEO and Programmatic Advertising.

[Low Cost Lead Generation](#)

3. Follow-Up Strategy

Statistics show that it takes 6-7 touches to convert a prospect to a sale. What that means is the majority of leads you engage will not buy on the first call. That is ok, you understand it is a 9 inning game and you do not have to win the game in the 1st inning.

So, what is your follow-up strategy? Will you use drip marketing or lead nurturing to stay in touch with those consumers that do not purchase immediately? If they don't buy, how will you follow up with them to close the sale?

4. Why Create a Brand?

Branding is the most powerful marketing tool. For individuals and businesses alike, establishing your brand can be the difference between success, mediocrity, and failure.

What is a Brand?

When you ask most anyone what a brand is, you will get an answer talking about their logo, website, colors, marketing etc. What else is part of a brand? Professionalism, customer experience, honesty, how the customer is treated, responsiveness, and more.

Why is Branding so important?

Your brand is essentially the face of your business. If you don't have a good branding strategy, you won't be known, different, or stand out in this very competitive business climate. Your brand is what the customer remembers about you or what caught their eye when researching options. Specific colors, fonts, logos, dress codes, scripts, customer interactions, and so much more.

What else does Branding do?

Branding builds credibility and establishes trust between businesses and consumers. It's what entices people to buy from you in the first place and keeps them coming back for more in the future.

For example, Starbucks mission statement is, "To inspire and nurture human spirit – one person, one cup and one neighborhood at a time." Starbucks isn't selling coffee; they are selling a feeling—they are selling a brand.

[Pacific Crest Services Branding Requirements](#)

[Pacific Crest Services Brand Standards Guide](#)

[Agent Marketing Plan](#)

10 Steps to Building Your Brand

Step 1: Develop Your Mission Statement or “Why” Statement

[What is a Mission Statement?](#)

A mission statement is a short statement of why an organization exists, what its overall goal is, identifying the goal of operations, and should have 3 parts:

1. What you do
2. How you do it
3. Why do you do it

The “why” part of a mission statement is the most crucial aspect. That will be the most important piece of information to the consumer. This is the differentiation factor that separates your company from everyone else doing the exact same thing.

Your purpose will ultimately define your brand. It sets the standard for how your team and employees behave and becomes what your customers expect when they buy from your business.

Step 2: Identify Your Target Audience

- Who wants to buy your products or utilize your services?

Did you know that identifying your target audience is one of the most important aspects of building a successful business? If you overlook this step, your business can suffer.

- What does Target Audience mean anyways?

Target audience refers to the specific group of consumers most likely to want your product or service. The target audience may be dictated by age, gender, income, location, interests, or a myriad of other factors.

- How to identify your Target Audience:

One of the best ways to determine who your target audience is to look at who already buys your product or service. See if there is a commonality among your customers.

1. Age Demographic
2. Lifestyle
3. Income
4. Family Makeup

Research

Pull together relevant information about your industry, the market, your competition, and most importantly, the broad potential customer you have identified.

***PRO TIP: Know Who Your Competitors Are**

To properly define and reach your target audience, you also need to look at what the competition is doing. Here are some questions to think about when researching your competitors:

- What types of people are your competitors targeting?
- How are they reaching out to their target audience?
- What are they doing right?
- What's missing from their strategy?
- What key benefits are they emphasizing in their marketing?

- How often are they posting?
- Which content formats seem to work the best for them?
- What kind of tone are they using?

Step 3: Create a Unique Voice for Your Brand

Once you've identified your target market, you will want to develop a brand voice that speaks to your audience.

Do you want to sound formal, professional, casual, sarcastic, funny, sweet, or edgy?

Step 4: Tell Your Brand's Story

The brand story encompasses all three steps we've previously discussed. Treat your brand story as the extended version of the "why" in your mission statement. This is an explanation of why you're in business should appeal to your target market while being expressed in your brand voice. Here's an excellent example from TOMS.

Step 5: Designing Your Brand's Image

Your brand's image is what represents your business. These are visual elements like your logo, color palette, and typography.

A consistent brand image creates brand recognition. When you think of brand recognition, think of iconic brands like McDonalds, Starbucks, Nike, or Apple.

When choosing colors, think of what those colors represent in the world of branding. Use at least one color that stands out from the rest. Remember, don't be like everyone else, be different.

Step 6: Establish Your Brand Differentiation

What makes your brand unique within your industry? Don't be like everyone else, be different, and stand out. Tell your own unique story with a brand that is custom to you.

Step 7: Develop Your Brand

Now that we've covered all the components of creating a successful brand and the strategy behind it, let's put it all out there for the public to see.

Design your website. Create social media profiles. Establish your presence on as many different marketing channels as possible. Check out our website and social media guides!

While it might be tempting to do this step first, it's important to follow the process in order. You can't write website copy until your brand voice has been established. You won't be able to pick an effective color scheme until you've designed your logo and visual elements. You can't write an "about us" page or mission statement without establishing your brand's purpose and story.

I'm sure you've heard of the age-old idiom or proverb—don't try to run, until you've learned how to walk. If you complete this step out of order, your entire branding strategy will suffer. If you complete the steps in the sequence explained, everything will come to fruition when you start developing your brand.

Step 8: Promote Your Brand

Once your brand has been developed, it's time to start promoting it. Regardless of how you're running promotions (social media ads, PPC campaigns, email marketing, radio ads, guerilla marketing, etc.), it's important that each promotional method mirrors your branding strategy.

Presenting brand consistency across all channels results in higher profits.

Step 9: Ask Others to Advocate for Your Brand

Great branding spreads like wildfire. You should create marketing strategies that get your existing customers to become brand advocates for your business.

Encourage customer reviews. Run promotions to incentivize referrals. Create a customer loyalty program. Partner with small/local businesses and industry professionals.

Industry Professionals: Realtors, Mortgage Brokers, Loan Officers, Life Insurance Agents, Health Insurance Agents.

Step 10: Evolve as Your Brand Grows

Be prepared to adapt and change with the times. Your branding strategy for today might not be effective tomorrow. Brands change based on market needs or industry trends; even potential company mistakes could force you to rebrand your business.

Some of the most popular brands in the world have famously rebranded themselves for a wide range of reasons. Nike never sold basketball sneakers until they signed Michael Jordan. Today, they sell the most basketball shoes in the world. Even McDonald's had a reputation for being unhealthy and promoting obesity. But today, McDonald's offers a wide range of healthy options, including salads and fruit smoothies.

If you can't evolve, your brand won't survive the test of time.

Logo Creation

When it comes to creating a logo, you do not need to spend thousands of dollars for someone else to create one for you. Creating a professional logo nowadays is more common than you would think. There are free online platforms that allow you to easily create your own logo, such as [Canva](#), [Logaster](#), [LogoMakr](#), and more!

If you don't want to create your own logo, there are plenty of affordable professionals online that can create one for you, such as, [99designs](#), [DesignCrowd](#), [Upwork](#), [Fiverr](#), [Etsy](#), and many more!

If you're going to hire someone, make sure you have an idea of what you like, colors you want to use, and the look you want to portray. By having these things already defined you will save both time and money.

Marketing Materials

Be prepared with custom resources you can share both online and in person. You should always have something with you that represents your company's mission and image that you can hand to a lead. The same concepts apply in online forums; a digital presence is crucial to success.

Print Marketing Essentials

- a. Custom Branded Business Cards
- b. Agency Booklet, Flyer or Brochure – Outlining who you are, what your business is about, and what you offer. Make sure to give value to your customers. Remember it's not about you, it's about them and what you provide for them to solve their problem
- c. Agency Postcards or Mailers

Online Marketing Essentials

[How to Build an Online Presence Guide](#)

1. Website

In today's technology-based world, the first thing a potential customer or employee does is Google your business. You need a website to show you're real and to offer information about your business to potential customers. Digital customers expect speed, offer fast easy estimates from your website's lead generation form. Make sure your website is mobile friendly and incorporates search engine optimization.

Promote your business on free online directories and publish your articles on other websites with links to your site. For more information about building an online presence, check out, "How to Build an Online Presence Guide" linked above.

[Website Building Guide](#)

[SEO \(Search Engine Optimization\) Reference Guide 1.0](#)

[SEO \(Search Engine Optimization\) Reference Guide 2.0](#)

[SEO \(Search Engine Optimization\) Keyword Research Tool](#)

2. Google My Business

Google My Business is a free and easy-to-use tool for businesses and organizations to manage their online presence across Google, including Search and Maps. It also displays vital business details like your name, address, contact information, website link, and hours of operation.

One of the biggest benefits of using a Google My Business listing for marketing is that it improves your business's visibility on the web.

[Google My Business Guide](#)

3. Customer Reviews

Word-of-mouth marketing is the most effective tool for advertising your small business. The insurance business is all about relationships: who you know, how you know them, and how you have treated them. Those positive relationships often lead to quality referrals, which can lead to a client for life. By encouraging your customers to leave positive reviews on Google, Facebook, or Yelp are quick ways to help boost your online presence. Make sure to personally thank each person for their online reviews of your business.

4. Email Marketing

Email may be the internet's oldest marketing strategy, but it is still one of the strongest marketing channels. According to Lyfe Marketing, the median email marketing return on investment (ROI) is 122%. This highly effective channel allows you to build relationships with customers over time by providing content that is consistent, personal, useful, interesting, valuable, and actionable. There are even digital platforms like MailChimp to send out creative, premade, and customizable emails directly from.

Email Marketing Examples:

- Special discounts and exclusive sales
- Company announcements
- Personalized product recommendations
- New lines or product announcements
- Seasonal promotions

[Social Media Strategy Guide](#)

[LinkedIn Guide](#)

[Facebook Business Guide](#)

[Instagram Business Guide 1.0](#)

[Instagram Business Guide 2.0](#)

[Instagram Business Guide 3.0](#)

Niche Marketing

Insurance sales is a very saturated market as it is, that is why it is important for insurance agents to have a niche or area of service that they specialize in. By focusing on niches, agencies have increased their targeted leads and referrals, improved retention rates and boosted their competitiveness.

Having a passion for a certain industry or area of service is very important when choosing a niche, because you will be spending a large portion of your time understanding, serving and maintaining those accounts. When evaluating a niche or area of service to specialize in, remember to not be too broad, for example Health Care, instead try to narrow it down even further, i.e., Physical Therapists Offices.

When trying to figure out what niche to specialize in, ask yourself these questions:

1. What areas of service and industries are you most interested in?
2. What type of businesses do you frequently visit or research most often?
3. What is your local area most known for? What are some of the largest businesses or services within your local area?

Here are a few examples of niche markets that insurance agents can specialize in: Restaurants, Hotels, Churches, Charter Schools, Dentist Offices, Physical Therapists, Non-profits, General Contractors, Wedding Venues, Golf Courses, Car Dealerships, Storage Units, Doggie Daycares, Gyms, Real Estate Brokerages, Law Firms and more. Informative video or blog content

Video Marketing

Video content consumption is at an all-time high, and consumers watch videos to make purchase decisions. According to a very recent survey performed by Hubspot, 78% of people watch online videos every week, and 55% view online videos every day.

Video marketing provides a range of options to promote your business. If you offer a complex product, an educational or how-to video works best.

Creating an online video no longer requires expensive equipment. Your mobile phone or desktop computer camera can do the trick.

***Quick Tips for Video Marketing**

- a. Be yourself: Don't overthink it, don't be overly scripted or sound salesy. People want to connect with you, so the key is to just be authentic.
- b. Be efficient: Keep your videos short, sweet, and to the point. The magic number is to keep your videos two minutes or less. Videos that pertain to education or are further in-depth can be up to 15 minutes, just make sure they are engaging and offer value.

[*Video Creation Help](#)

Social Media Marketing

Get active on social media. Having a social presence for your business is paramount now-a-days. If you really want to boost and grow your businesses exponentially, social media is where it is at.

Start out with the most important social media channels and focus on growing those first, before going all out social. Quality over Quantity. Start out with having these three basic social media channels for your business:

1. [Facebook Business Page](#)
2. [Instagram Business Page](#)
3. [Professional LinkedIn Profile](#)

Check out our in-depth social media guides for more information on how to utilize and maximize your businesses growth through social media. *Pro tip: link your Instagram Business Page and your Facebook Business Page, by doing this will allow you to only have to post from one account, which can be set to

Niche Carrier Options

- a. Are you currently working with insurance carriers that serve that niche?
- b. Can you sell those insurance products to your customers?

Partner with at least 2 -3 quality insurance carriers that can serve, support, and help you market your niche business. Just like not every insurance carrier is the same, not every insurance policy is the same, that is why it is important to have multiple carrier options that will best fit your customer's needs. Accessing multiple carriers allows you to serve your niche at a higher level. Independent insurance agents who have a niche or services that they specialize in can build a credible reputation for themselves and exponentially grow their book of business.

Niche Market Profitability

Before choosing a niche make sure that there is a sufficient need, as well as profitability from it in your market. To do this, conduct market research to determine the number of customers in your area and find out what the average premium that clients in that industry are paying. Then, look at the competition. Is the market already served, or can you provide a valuable service to it?

What Criteria Makes a Niche Successful?

- They must have risks or characteristics that mark them out as different so you can tailor your product or service to them
- There must be enough of them to warrant the extra effort of targeted marketing to that sector
- There must be sufficient income from each sale, or a means of scaling up to a high-volume scheme over time
- There must be a way of identifying and targeting members of the niche for marketing purposes
- Preferably there will be few brokers (if any) already competing for them
- You must have an agency with an insurer that is willing to underwrite them

Once you have chosen your niche or service to specialize in, become an expert in it! Allow your efforts to show by marketing it on your website, blog, social media platforms and agency print marketing material. Make your niche unique to your agency. It's ok to get creative and have fun with it too!

Advertising Channels

- The internet (including business websites, email, social media campaigns, etc.)

- Direct mail
- Door-to-door flyer delivery
- Cooperative advertising with wholesalers, retailers, or other businesses
- Radio
- Newspapers
- Magazines
- Directories
- Billboards
- Bench/bus/subway ads
- Television

Tracking and Testing Criteria for Your Campaign

Depending on your objective most goals can be measured effectively using one of three methods. These methods include cost per sale, cost per qualified lead, and cost per visitor.

Calculating the Costs

Once you decide which result you want to measure, and you have the costs incurred for the event; calculating is fairly easy.

Cost per Sale = Amount Spent for Event/Campaign (A) / Number of sales (S) = Cost per sale (CPS)

Formula: $A / S = CPS$

Cost per Qualified Lead = Amount Spent for Event/Campaign (A) / Number of Qualified Leads (L) = Cost per qualified Lead (CPQL)

Formula: $A / L = (CPQL)$

Cost per Visitor or Response = Amount Spent for Event/Campaign (A) / Number of visitors or response (R) = Cost per Visitor or Response (CPR)

Formula: $A / R = CPR$

Analyzing Your Marketing Efforts

Another way to analyze the success of your marketing efforts is to add up the total amount of money you've spent on paid marketing over the year. If you divide this number by the total number of clients who closed in the past year, you will determine the amount of money you spent to attract each client. If you then further compare this to the total amount of revenue you made per client (the same calculation as before; just look at your total revenue for the year, instead of expenses), you can determine your margin (subtract expenses per client from revenue per client): the amount of profit made per client.