



Eddie K. Emmett, Editor / Publisher / Janitor

# I didn't know you sold that!

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Agents First



## Roundup those Accounts!

I didn't know you sold that!

Have you ever heard those words from one of your clients who suffered an uninsured loss?

If yes, shame on you.

You have done a poor job of letting your customers and prospects know all of the ways you can help protect their insurance needs.

I know many, many agencies that could be classified as “Auto Only” even though they represent other lines.

Why do you think they don't aggressively promote the other lines?

It can't be because they are busy selling auto insurance.

I was having a conversation recently with an agent who wanted to know how to get new auto insurance customers.

I reminded him that he didn't really need new auto insurance customers; he needed to address the other insurance needs of his current policyholders.

He admitted that he honestly did not know how to expand his business beyond auto.

What is your process for offering new products?

What do you do when a marketing rep asks you to project how much production can be expected from your office?

Do you just “ball park” it?



Agencies need to follow a 3-step process before even offering insurance to the public.

In fact, I think it should be mandatory for any agency wanting any appointment.

It forces the agency to prepare for quality production.

In order to project production figures, you need information from the marketing rep first.

Ask a copy of the specific product's Underwriting Guidelines.

Then ask for a copy of the policy language.

Using both of the above allows you to complete the 3-step process for your agency.

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**March 2017**



## **Independent Agents and their customers are seeing the value of Telemedicine Plans**

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Over the past two weeks, the response has been overwhelming to myDOCTORplan™, offered to Independent Agents throughout the Southeast through PTS Financial Services. It's no surprise!

In 2015, around 15 million people utilized the services of telemedicine programs in the country. **That number is estimated to grow 30% annually.** Working families can't resist the privacy, convenience, and cost effectiveness of treating routine illnesses, and Agents appreciate the satisfaction of offering their customers a truly valuable service, while earning 50% commission.

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- ✓ 50% commission on active memberships
- ✓ No L&H license is required
- ✓ Customer Billing is automatic
- ✓ Diversifies your products and services
- ✓ **Entire household is covered** for one monthly fee of only \$14.99, or
- ✓ A reduced annual fee of \$129 (Save almost 30%!)
- ✓ Family members in household from ages 2-26 are included.
- ✓ Physician access 24/7/365 by phone or web
- ✓ \$0 consultation fee or copay
- ✓ Many of your clients do not have health insurance/primary care physician

## Your customers will *love* myDOCTORplan™!

- ✓ No more having to take time off work
- ✓ App or toll-free access to care 24/7/365
- ✓ Family members including children ages 2 – 26 are covered
- ✓ No more having to visit the ER/Urgent Care Clinic for expensive care
- ✓ No more waiting in germ-filled doctors' offices
- ✓ No more trying to get squeezed in to be seen
- ✓ No office visit copays
- ✓ Less interference with child or eldercare responsibilities
- ✓ No more long waits in doctors' offices
- ✓ Access to doctors for new and refill prescriptions while traveling

### **Here is what one customer had to say:**

*"My daughter became ill late one Saturday evening, and I used the toll-free line. Within 15 minutes I was in contact with a physician who provided a consultation, and prescribed an antibiotic that I was able to pick up at my pharmacy the next morning."*

—Victoria, Lafayette, GA.

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### Roundup those Accounts!

*Continued from page 1*

Here is the 3-step process.

1. Understand the product, its exclusions, limitations and coverages that are specific to the line of business provided by the carrier.

Don't fall into the trap of thinking all coverages are alike regardless of the carrier.

2. Understand what each of the questions on the application really mean.

Trying to explain to a customer without knowing for certain is a surefire way to get involved in an E&O claim.

3. Put in place a promotional campaign.

Here are some low-cost promotional campaign ideas:

1. Contact your carriers for free promotional material on their products.

Include them in every mailing.

Offer them to every customer.

Don't just leave them out on a table.

2. Create a “Did You Know We Insure ...?” Slideshow on your computer, copy it to a thumb drive then pop it into a digital frame on the side of the desk facing your customers.

Your customer will watch it while you are busy taking their payments or some other transaction.

3. Create a Facebook Carousel ad campaign for \$1.00 per day and laser-target prospects whose demographics fit the insurance needs for the products being promoted.

For example, did you know there are 14,000 folks within a 10 mile radius of Columbia, SC who own a motorcycle and you can contact them for a penny each?

For example, did you know there are 5,000 folks who rent and speak primarily Spanish at home within 21 mile radius of Hardeeville, SC?

Join Agents First ([www.AgentsFirst.org](http://www.AgentsFirst.org)) for only \$99.00 per year and I'll teach you how to do all of the above.

A banner advertisement for SehMobile. The top left features the 'SehMobile' logo in a stylized font. To its right is the phone number '800-768-0907' and a green 'Sign Up Now' button. Further right are links for 'Home', 'Pricing', 'About Us', 'Contact Us', and 'Login'. The main content area has a light blue background. On the left, it says 'Mobile Apps for Your Business or Organization' followed by 'Native Apps and Web Apps', 'Apple iPhone & iPad Apps' (with an Apple logo), and 'Android Phone & Tablet Apps' (with an Android logo). Below this is a 'Learn More' button. On the right is a large image of a hand holding a glowing smartphone, with a globe and various icons floating around it. Navigation arrows are on either side of the image.

Would you pay a penny to attract qualified insurance prospects?



Agents First

Call or text Eddie K. Emmett at (770) 312-2342 or send an e-mail to [eddie@fyiexpress.com](mailto:eddie@fyiexpress.com).

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# Why should I join Agents First?

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<https://quizlet.com/class/3207160/>

We have created an On Demand Training University using interactive videos and quizzes to test your knowledge of SIU's HO3 product that was created exclusively for Georgia and Alabama.

The more you know about SIU's HO3 Conditions, Exclusions and Definitions, the more confident you will be in your sales process.

And the less likely to be involved in an E&O by saying the wrong things to an applicant.

Want to set realistic goals for your CSRs and Producers? It's in the library.

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If you can prove to me that some organization has better benefits, I'll give you a free year's membership to Agents First.

## 29 Ideas to Cross-Sell More Insurance to Current Clients

Written by [John F. Carroll](#)



Would you like ~~fries~~ life insurance with that?

Sometimes cross-sales fall in your lap.

“Do you guys also do life insurance?”

Beautiful thing, huh?

Most of the time though, you have to work hard to make it happen.

I'll assume you're already good with the ones that fall in your lap, today I want to give you a bunch of ideas for making cross-sales happen.

So I did a little “brain-dump” and came up with **29 different ways you can cross-sell more in your insurance agency.**

If you get an idea or two please share this resource with a colleague and if you have ideas to add let me know in the comments below.

### **1) Know the Two Types**

Did you know there are two distinct types of Cross Selling situations?

**Prospects who already own the product** - These people already bought the coverage from a competitor but you're trying to get the business with your agency.

The key with them is repetition, collecting the x date, good follow-up and selling the benefits of your agency.

**Prospects who DO NOT already own the product** - These people don't currently have the type of coverage you're trying to sell them.

The key with them is product awareness, education, creating a need, identifying interest, and then selling.

These aren't complete opposites, but they do require different approaches and sales tactics.

If you're currently treating all cross-sale prospects the same, take a few moments to think about how each one requires a different approach and how you can address it best.

### **2) Develop an Established Cross-Selling System**

It's great if you read my articles and get a few ideas to implement here. That's why I write the darn things.

The trouble is that most agents “think” they're going to use a few new ideas, some of them really do, but very few make changes to the procedures and systems they use in their agency to make process improvements last.

The only way to create lasting success is to establish formal systems for processes in your agency like cross selling.

And this article is the perfect resource to help you put something like that together. Use it and do it!

You don't have to write a manual, just make a list of what you want to do in each of the most common situations and share it with your staff.

### **3) Identify the Target Product(s) For Each Customer**

Assuming your agency doesn't specialize in specific lines of insurance, there are probably at least 4 different products that each of your customers could also buy from you.

And there are probably a bunch more that aren't even relevant to each client.

Find a way to prioritize the best products to cross-sell each client and get this information front and center for your sales and customer service folks.

### **4) Establish a Tracking System**

If your plan is to remember which products are the best cross-sale opportunities for each client, or to just always cross-sell the same one or two lines to everyone you're not cross-selling efficiently.

Ideally, you'd be able to pull up any of your client's accounts and see, at a glance, what products are the best cross sale opportunities for them. Having information like this top of mind when you're looking at a client's account will make a huge impact in how often your salespeople bring up the cross sale conversation.

In addition, it's also great if you could pull up a list of all the clients who are prospects for each type of insurance. This is helpful for email, direct mail, or other campaigns that are oriented around awareness of your different product lines.

**Continued on page 8**





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## 29 Ideas to Cross-Sell

Continued from page 6

While we're at it, you're also going to need a way to keep track of X-dates for each month.

### 5) Handle Immediate Needs First

Be careful not to push cross-sales too hard during an initial sale.

It's fine to plant seeds, but your prospects aren't remotely interested in buying a second product from you until they know you can take care of the first one.

I've witnessed a lot of agents pushing too hard for additional lines when it's clearly obvious the prospect only has one thing on their mind.

Respect your prospect, listen to your prospect, and put their immediate needs first.

### 6) Designate a Cross-Selling Leader

Pick one person in your agency and put them in charge of getting everyone to cross-sell more.

That way someone will always be paying attention to the goings-on in the agency and what could be done to boost cross-sales.

There's also the possibility that your producers will embrace the concept more if it's not coming from you.

This doesn't even need to be a salesperson. In fact, the person who answers your phones might be the best one!

You can give them a little extra commission for all cross sales the agency makes and the first thing they should do is read this article!

### 7) Follow Up For It

I understand many agents have the philosophy of "I want to sell every policy I possibly can while I have this person's attention"

I get it and I think it can work for some prospects and for some salespeople.

But I personally think it sends the wrong signals to push too hard for additional lines during an initial sale and I think it's better to focus on providing an amazing purchasing experience.

It's a judgement call and you have to do what you're comfortable with, but remember that once they become your customer, you'll have plenty of opportunities to follow up for that cross-sale.

### 8) Don't Raise the Price Too Much Today

There's a reason the Super Jumbo Monster popcorn only costs \$.35 more than the kid's size at the movie theater.

People's minds get set on paying one amount and they're just not going to dip too much further into their wallet in one purchasing event.

So if your life depends on making a cross-sale today, remember you're far more likely to upsell them a renter's policy than a life insurance policy.

*Continued on page 10*



# Spring Word Search

K	L	S	O	I	L	L	I	R	P	A	D	U	O	L	C	R	R
I	D	T	C	E	S	N	I	O	S	H	O	V	E	L	G	A	L
T	P	R	G	O	F	W	O	R	M	Z	S	W	D	N	L	H	G
E	B	U	A	R	E	W	O	H	S	T	A	E	I	L	T	V	A
B	E	L	D	I	X	P	F	T	O	H	E	R	I	R	W	X	R
I	B	W	O	D	N	H	I	O	T	S	P	P	A	P	S	M	D
R	R	A	V	O	L	C	R	C	W	S	R	E	K	L	E	A	E
D	L	R	I	W	M	E	O	O	N	E	F	C	L	A	A	R	N
E	E	M	O	M	A	Y	B	A	T	I	I	C	F	N	S	C	G
N	A	B	L	L	Y	N	R	A	T	H	C	S	L	T	O	H	R
E	F	U	E	I	I	E	C	S	C	D	I	G	P	I	N	J	O
S	F	T	T	A	T	H	A	T	C	H	P	W	S	R	L	R	W
T	R	T	R	A	W	D	A	F	F	O	D	I	L	T	O	A	K
U	X	E	W	J	I	S	U	N	S	H	I	N	E	W	O	U	C
I	K	R	L	G	N	S	F	R	A	I	N	Y	E	O	E	R	T
Z	C	F	K	X	D	Q	A	P	I	L	U	T	X	G	E	E	M
M	C	L	M	E	T	S	L	L	A	B	E	S	A	B	G	Q	D
O	M	Y	F	L	O	W	E	R	G	A	L	L	E	R	B	M	U

April  
baseball  
bird  
bloom  
butterfly  
caterpillar  
chick  
cloud  
daffodil  
dig  
earth  
egg  
flower

fog  
garden  
grow  
hatch  
insect  
kite  
leaf  
lilac  
March  
May  
nest  
picnic  
plant

puddle  
rainbow  
raincoat  
rainy  
roots  
season  
seed  
shovel  
shower  
soil  
spring  
sprout

stem  
storm  
sunshine  
thaw  
tulip  
umbrella  
violet  
warm  
water  
weed  
wind  
worm





## 29 Ideas to Cross-Sell

Continued from page 8

### 9) *Everything We Sell Sheet*

InsuranceSplash readers have all heard this one before because I mention it all the time.

Create a one-page flyer that shows all the different products you sell. It doesn't have to be “salesy” it can just be a checklist.

Take every new client through it and use it to guide your policy review conversations.

A nice added bonus is that you'll get more referrals when all your customers know everything you sell!

**Bonus Tip:** Create a page on your [insurance agency's website](#) that serves as the online version of your “everything we sell” sheet. This way you have something to email customers and share on social media.

### 10) *Get X-Dates*

X-Dates, (or expiration dates) are insurance slang for the date when a client's policy with another carrier or agency is set to expire.

The idea is, “if I can't quote your home policy today let me know when it renews and I'll reach out to you beforehand”.

I see many agents that are so head-over-heels-in-love with quotes, they miss out on cross-sale opportunities being over-aggressive for the quote when they should just be asking for an x-date.

To me, asking someone who's not interested to let you quote them is the equivalent of saying, “please let

me try to sell you something that you're not interested in because it's important to me.”

Asking for an X-Date is like saying, “I understand you probably only care about your home insurance once a year, and I'm willing to respect your feelings and wait.”

### 11) *Book of Business Audits*

Does your CRM let you run audits of your book of business to identify people with one line of insurance but not another?

For example, auto insurance clients who own homes but don't have homeowner insurance from you?

Or self-employed people who don't have business insurance.

Parents with children and no life insurance.

You get the point, right? I'm thinking different audit ideas might make a good article in the future...

### 12) *Be a Broken Record*

Most cross-sales don't happen the first time you suggest an additional line.

Most cross-sales don't happen the second time you suggest an additional line.

Most cross-sales don't happen the third time you suggest an additional line.

I could go on... Am I making my point?

### 13) *Learn the Policy-Change Triggers*

Some agents argue that every single change your customers make to their policy can be a cross-sale opportunity.

*Continued on page 12*



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## 29 Ideas to Cross-Sell

Continued from page 10

I can't disagree, even if it's just because the client is actually thinking about insurance for once.

But there are certain policy changes that are RED FLAG indicators of a cross-sale opportunity.

Let me paint the picture with a crystal clear example:

Back in 2009, I called my insurance agent in Philadelphia to find out if I'd get any discount for becoming a parent. (The carrier I worked for offered such a discount) and would you believe that dumba\*\* didn't ask me about life insurance?

I would have bought it from the first person that asked, and it should have been him.

### 14) Practice Cross Selling

Like anything in life, don't expect to be good at sales unless you practice.

And that certainly includes cross-sales.

I wrote an article to help you, [check it out](#).

### 15) Bump Commissions for Cross Sales

I know some agents that pay LESS commission for cross-sales.

#### Are you kidding?

Did you know a customer's retention rate jumps each time you sell them an additional line of insurance?

Build incentives into your producer's commission structure so they get even bigger bonuses for cross-sales than for sales to new customers.

Theoretically, producers should prefer cross-selling over other methods since the prospect is usually more receptive but it doesn't hurt to give them a nudge in the right direction.

### 16) Take Cross-Sellers Off the Phones

This is a spin on the one above it about commissions.

One of the ideas with cross-selling is that it prevents you from cold-calling.

What about driving home that fact by letting producers who make a cross-sale skip out on an undesirable cold-calling activity for the day?

It's a perk, but the real value is the lesson it teaches your salespeople: take care of, service, and upsell your existing customers and you shouldn't need to work so hard to find new ones.

### 17) Ask Cross Sale Related Questions During Quotes

When you're gathering information to give someone a quote, they don't know what questions you really need to ask.

You can ask anything!!!

Use that time to [find out everything you need to know](#) about their other policies and insurance needs during the quoting process.

What's that you say? People want their quotes quickly... You don't have time to ask extra questions?

Well then send them to E-Surance. (That's a joke, don't really do that)

### 18) Sign Off Sheets

I think this probably works best with life insurance but I'm sure you could use it for just about anything.

The basic idea is, you make clients “sign away” their right to a free quote for that other line.

There's nothing legally binding to it, it's just a conversation starter.

Conversation starters are good for cross selling.

### 19) Policy Reviews

Do I really need to add this one? I mean, every agent knows the main point of a policy review is to cross-sell.

Right?

Well actually, here's an idea you might not have thought of. (It's new to me... just popped into my head now)

Create a “Mini-Policy Review” for the people who will never take the time to go through your formal review process. Just ask a bunch of quick questions that would allow you to identify a new cross sale opportunity based on any life changes in your customer's life.

Questions like, Did you have any kids, get married, retire, etc.?

Keep it short and sweet so you can give it to every single customer in your book.

Your clients are constantly getting married, having kids, buying motorcycles, starting businesses and lots of other things that can lead to cross sales and I bet most agents are missing 90% of that information.

### 20) Prepare Them for Your Cross Selling “Experience”

Tell your customers upfront:

“I'm going to bug you about this other line until you buy from me.”

Continued on page 14

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## 29 Ideas to Cross-Sell

Continued from page 12

Make a joke, explain how you're going to, or just give them some information and let them know you'll talk about it in the future.

You don't have to cross-sell during the initial process, but if you set the stage for it you'll be glad you did later on.

### **21) Learn the Benefits of Having Only One Agency**

One of the biggest reasons people won't bring all their lines to your agency is because they don't see the value.

A lot of times you can't beat the price of their other policy so you better have some benefits ready to give them about why it makes sense to work with just one agency.

Here are a few examples to get you thinking, fewer coverage overlaps, multi-policy discounts, being a preferred customer, easier communication, simpler life, policy reviews that are more relevant, etc.

### **22) Start by Cross-Selling Renters Coverage**

It's the easiest thing to cross-sell, right?

It's cheap to begin with, many people have to buy it, and it can often get a multi-policy discount on a much more expensive line.

So if you're just getting started with a cross-selling initiative or bringing in a new salesperson have them start with the renters.

### **23) Get Around “Do Not Call”**

I'm not a lawyer, although I do play one on this blog. 😊

I'm pretty sure that if one of your customers is on the “Do Not Call” list you're not allowed to reach out to them about a new line of insurance.

However, if that new line of insurance gets them a discount on the line they already have with you... then you've got a conversation starter that is focused on a product they've purchased from you, which (I'm pretty sure) is 100% legit.

If you think this is unethical or illegal then DON'T DO IT.

### **24) Cross Sell Other Agents' Clients**

This one's more for the captive agents.

Most of the carriers I know don't transfer commissions when a customer changes their agent of record. (Trust me – it's better that way)

However, cross-sales are usually okay to capture commissions because the money deserves to go to whoever makes the sale.

So if you service other agents' clients in your agency, **DO EVERYTHING YOU CAN TO CROSS SELL THEM!**

What have you got to lose?

Obviously you're going to want to check with your sales manager to see how situations like that work. While you're at it, why don't you share this article with them... maybe they'll start giving better advice. 😊

### **25) Use Partners**

Obviously, cross-selling helps you make more money, but it also helps your retention.

Because of the boost in retention, even if you only sell one type of insurance it still makes sense to try to cross-sell your clients to another agent in your “network”.

If nothing else, when you refer your client to a friend of yours for other insurance lines, it's less likely another agent will be trying to cross-sell the policy you sold!

### **26) Use Social Media**

I know “use social media” should go without saying, but there's a deeper point I'm trying to make here.

I see a lot of agents promoting their “bread and butter” insurance lines on their Facebook pages.

But think about this... since most of your followers are probably already customers (I don't know anyone other than me that follows agencies they don't buy from) chances are most of your followers already have the main lines of insurance with you.

Social media is a better place to [raise awareness of the lesser known lines of insurance](#) so you can cross-sell more!

Just something to consider...

### **27) 74% of People Who Bought This Also Bought...**

Just a little [social psychology](#) trick here, tell your prospects that most people who buy the product they have also buy this other product.

It's kind of funny, because there are many times people won't trust what the salesperson says about something, but if the salesperson says “this is what everybody does” they'll go with it.

And by the way,

When you use random numbers in your made-up statistics, people believe them 83% more.

**Continued on page 16**





# More Than Just a Pen: An Identity.

## Make Your Mark.

Every time you reach for a pen, take a sip from your coffee mug, or make a note in your calendar, remember that 89% of consumers can tell you the name of the brand on a promotional product that they have received in the past 24 months. Investing as little as 23¢ cents per pen, with your logo on it, will make a lasting impression for your brand.

How do you and your business stand out? Are you inadvertently missing the mark?

The main use for promotional products is to increase brand recognition.

With the rise of visual marketing, businesses are learning to show, not just tell.

But why stop there? By giving your business a personal touch, your clients can carry your branded product, along with the memory of your quality of service.

It's time your clients have your brand in hand!

Pbay Promo can give you a hand with your brand by offering your company, or campaign, the utmost attention it deserves, and the expertise you need to make your promotions stand out, from start to finish.

Committed to offering clients an unmatched level of excellence in our products and services, Pbay Promo is focused on providing an exceptional customer experience, for your every promotional need. We meet or beat competitor's prices, and provide knowledgeable support to ensure your order suits your needs perfectly.

If you have a brand identity, we will bring you brand mobility.

***It's time to get noticed!***



## 29 Ideas to Cross-Sell

Continued from page 14

### 28) Sync the Renewals

This is just an objection rebuttal I thought of for the person that wants to buy one new policy today and wait until their other policy renews to switch to you.

"We can wait, but if we can switch the other policy over now it will put all your renewals in sync. You'll only have to think about insurance once a year, you can come in here and talk to us about everything at once, and you'll always know right before Easter is when you handle all your insurance."

Just a thought...

### 29) Be Patient and Keep Cross Selling

Cross selling is a unique sales situation because you're going to have lots of chances to interact with the prospect.

In some ways that's good because you don't have to be too aggressive.

But it can also be bad because it's too easy to say, "I don't want to irritate my customer" or "I'll talk to her about it next time".

The key is to develop processes that take both extremes into consideration and force you to go down the middle with everyone.

The more you talk about cross-sales with your customers, the more cross sales you'll make.

I promise.

#### Here's What to Do Next:

1. Go through this list and write down any new ideas you'd like to implement
2. Add these new ideas to your current process and keep track of the results.
3. If you found value in this article, spread the love and share it with a friend or manager.

I hope this helps,  
John



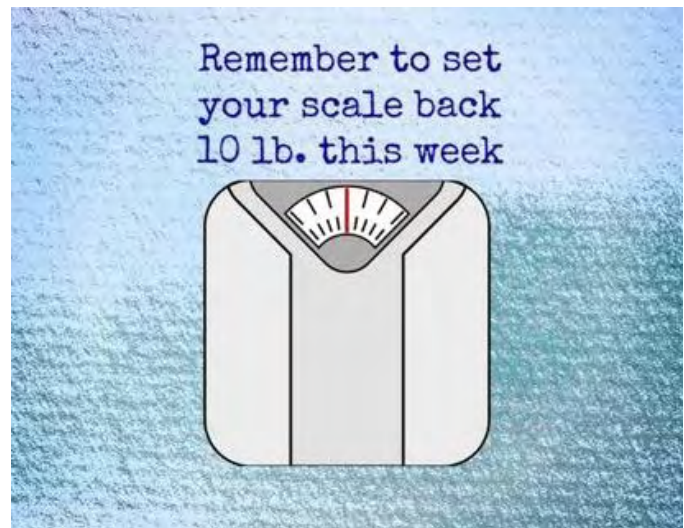
**John F. Carroll**

John F. Carroll is the founder and CEO of [InsuranceSplash](http://InsuranceSplash.com). For years, John has consulted insurance agencies with internet marketing and sales strategy and he is dedicated to making insurance marketing easy and effective for all insurance agents. If you're an agent, [connect with John on LinkedIn](#), he wants to connect with you!



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### Does your staff know what your promotional material states?

While this may sound like common sense, it is amazing how often agency staff have no idea what the website and the promotional material say about the agency. At times, they also advise that they have seen it but seem to discount the messaging as “marketing fluff”.

When the agency’s marketing message is developed (or updated), some may believe the primary goal is to convey a message that your agency is the best and that you will do everything to ensure the client is properly protected. Statements such as “we will make sure that you are properly protected” or “we will assure you that there are no gaps in your coverage” are common. While these types of statements are common and have good intentions, they are potentially very dangerous.

In reality, the agency cannot guarantee that the client will be properly protected since the agency can only suggest the coverage. It is up to the client whether they decide to purchase the coverage.

If a problem arises, the agency promotional material / website, etc. will be reviewed by the various attorneys to determine whether the agency has made any promises that they did not live up to.

I was an Expert Witness in an E&O lawsuit where the agency included on their website a promise to annually update the property values to ensure that the values were accurate. When the risk (a manufacturer) suffered a fire loss, they were advised that they would be hit with an \$800,000 co-insurance penalty because their values were significantly out of date.

The unfulfilled promise of the website was not honored and resulted in a substantial judgment against the agency. In this matter, the producer was not even aware of the commitment he was supposed to honor.

### Some lessons to be learned:

1) Don’t over-promise. This is a tough standard to honor. It might be better to “under-promise and over-deliver”.

2) When the marketing message is developed, ensure the staff is aware of how the agency is marketing themselves to the public. Procedures should be developed to ensure that the marketing message is fulfilled.

3) The marketing message (website / promotional material) should be reviewed at least annually. If it is no longer accurate, change it.

Bottom line, your marketing message is more than just “marketing fluff”. It is the expectation that your customers are going to hold you to so make sure the staff that will be expected to fulfill that message know what the message is.

More E&O Tips at <http://www.agentseotips.com>



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Questions? Contact Eddie K. Emmett at [eddie@fyiexpress.com](mailto:eddie@fyiexpress.com) or (770) 312-2342.

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**First, clearly identify the problem. Then move forward in finding the solution**

*The Producer Online IN ACTION* is a monthly reminder of how you can turn the knowledge gained from *The Producer Online* into powerful sales opportunities.

**Did the lack of experience cause the loss?**

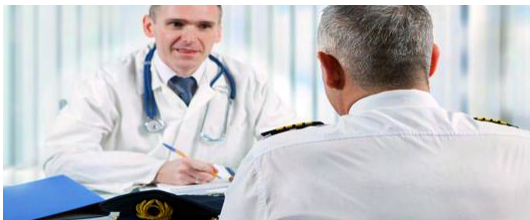


Holt Helicopters’ pilot was using his craft to herd cattle. Unfortunately, the helicopter crashed. The damaged helicopter was insured with AIG but after the claim was presented and investigated, AIG denied coverage. AIG argued that at the time of the crash the pilot did not have the required hours of experience which breached the Pilot Warranty. Holt sued AIG for coverage arguing that the pilot’s lack of experience was not the reason for the crash.

The district court agreed with Holt and AIG appealed.

[Click here to see how the appellate court ruled.](#)

**Underwriting pilots**



The most important part of any application for aircraft or aviation insurance is the pilot qualification statement.

The ability and the health of the pilot are paramount. Ability of a pilot is more than general experience with aircraft; a pilot must have experience in the specific type of aircraft. As an example, a pilot experienced in operating a Cessna would not be considered an acceptable helicopter pilot until he or she had piloted a helicopter under the supervision of an experienced helicopter instructor.

Click here to review an analysis of generic pilot history application.

[Click here to review an analysis of generic pilot history application](#)



**Material misrepresentations**

The insurance company underwriter depends on the application submitted to make a decision on acceptability of risk. The insurance company adjusting a claim depends on the statements of the insured and others to make a decision on paying a claim. Trust is implicit and without trust, the insurance mechanism breaks down. Therefore, all policies contain a condition stating that misrepresentations will void coverage. This protection for the insurance company could be abusive to the policyholder if taken too far. Therefore, in order for a misrepresentation to void a policy, it must be considered material.

[Click here to read the Misrepresentation Conditions contained in the Commercial Property Policy and the HO 00 03–Homeowners Policy.](#)



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# Answer Key

