



HawkSoft User Group

EMBRACING TECHNOLOGY TOGETHER

HUG Webinar:

Renewal Reviews

December 14, 2022

12PM Central

HawkSoft User Group (HUG)



Have questions... contact us!



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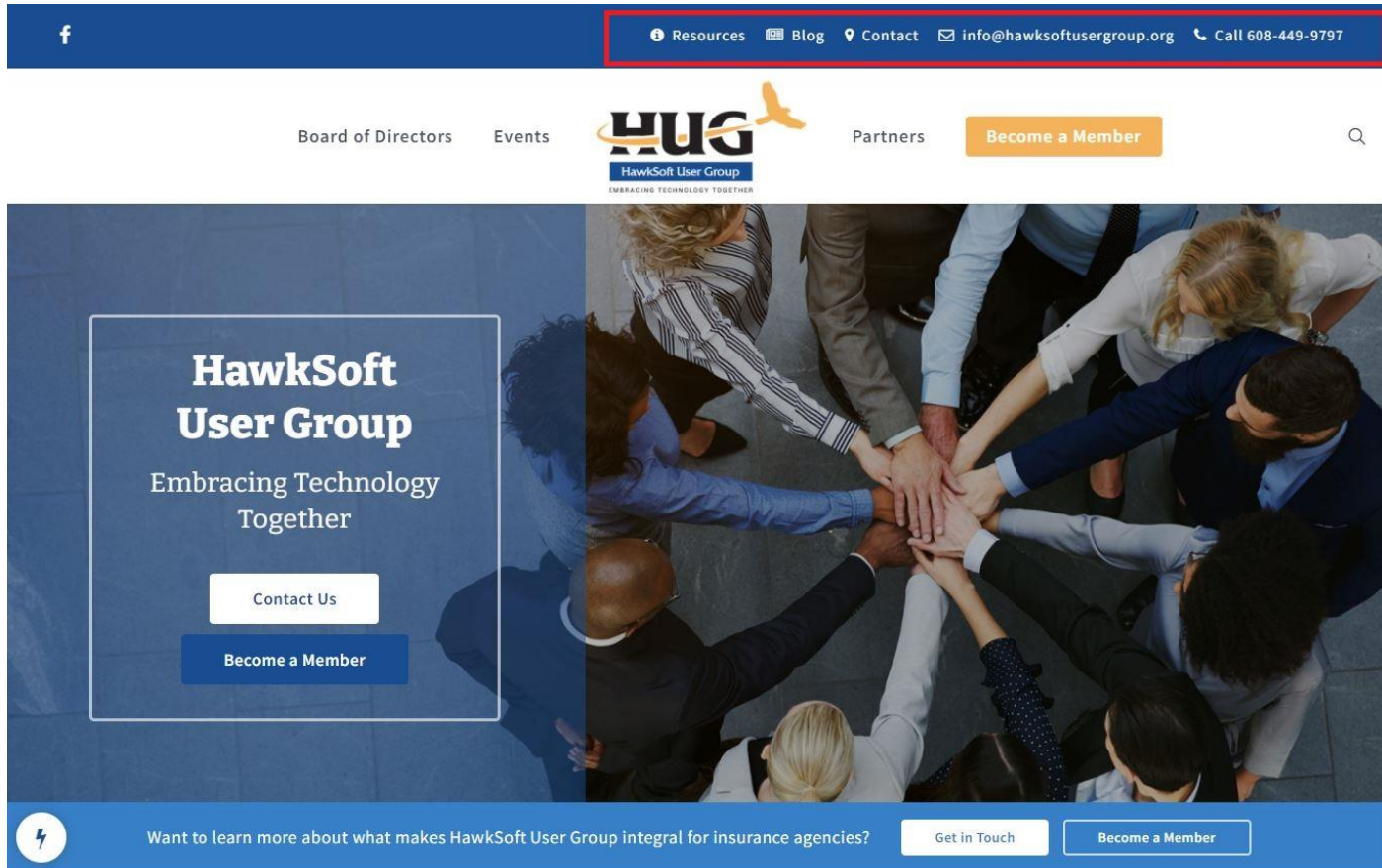
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HUG Website

<http://hawksoftusergroup.org/>



You're already a member, don't forget to enjoy the benefits!

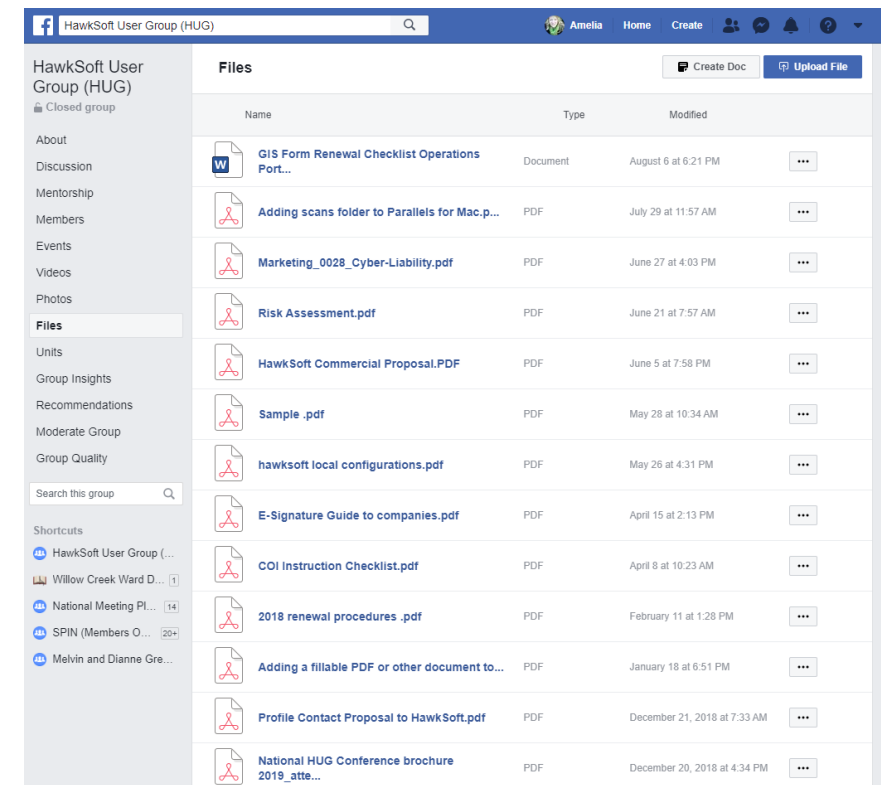
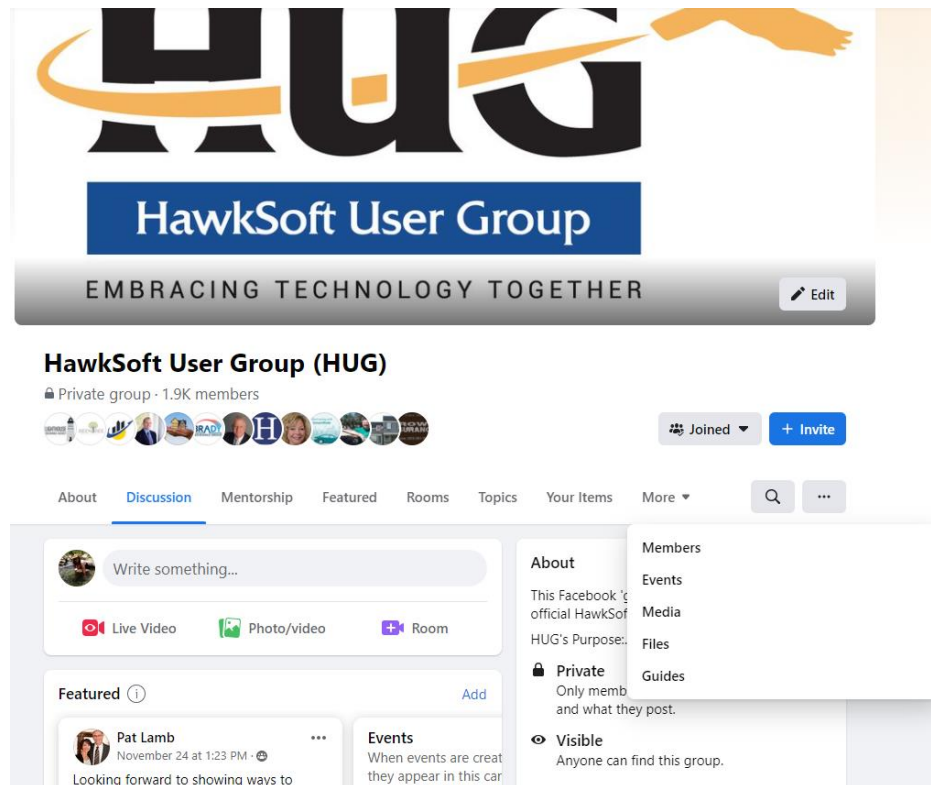
At the top, click **Resources** menu to see

- Mentor Program
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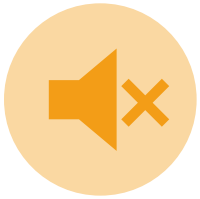
HUG Facebook Page

<https://www.facebook.com/groups/Hawksoft/>

Over 2,100 members!



Housekeeping



- During the webinar, participants will be muted. Please ask your questions using the Q & A feature, NOT the chat.



- If you are having difficulties hearing the speakers, consider calling in on the phone for the audio rather than listening via your computer.



- We are recording the webinar and you will be emailed a link to the recorded webinar within 24 hours.



NATIONAL CONFERENCE
AUSTIN, TX (ROUND ROCK)
APRIL 26-28



INTRODUCTIONS



Taylor Wood

Customer Service Specialist & Trainer

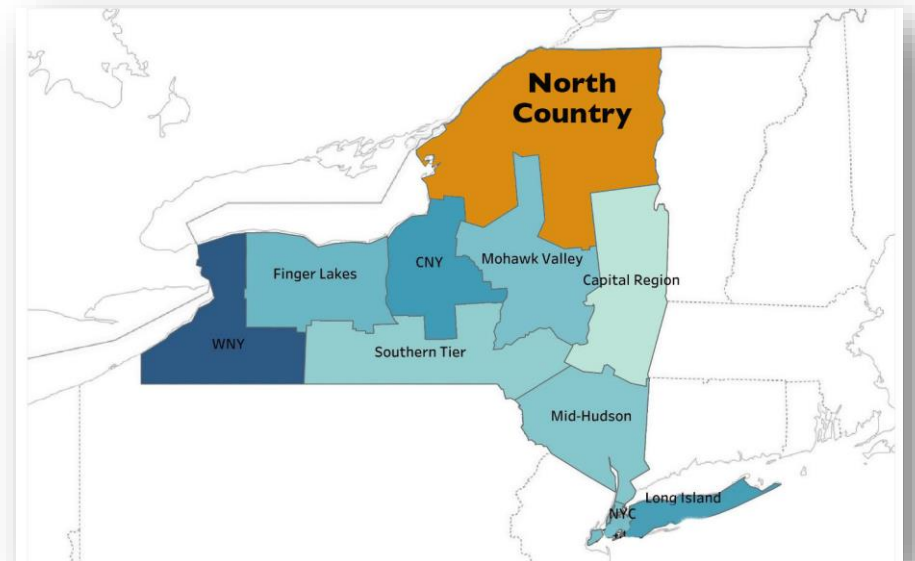
EASTERN INSURING AGENCY

taylor.wood@easterninsuring.com

Insurance can be daunting, but it does not have to be.

LIVE LIFE. WE'VE GOT THIS.

www.easterninsuring.com



OUTLINE

1. What is A Renewal Review
2. Why Do We Do A Renewal Review
3. What is the Process of a Renewal Review
4. What Do You Ask During a Renewal Review
5. Questions & Answers

WHAT IS A RENEWAL REVIEW?



A renewal review is going over all aspects of the policy with your named insured!

But WAIT! I Know What You Are Thinking...

- The customers are going to think I am annoying,
- The customers are just going to ask to be requoted,
- We are going to draw more attention to yourselves and make the customers shop,
- I just do not have anymore time in my day!



MY PASSION FOR RENEWALS

I had all of these thoughts. Until I was proven wrong and saw the value.

Now I am here, teaching you about why I think they are one of the most important things I do through out the day!





- OPPORTUNITY TO EDUCATE -



-OPPORTUNITY TO CROSS SELL & UPSELL-



**-OPPORTUNITY
TO UPDATE
CHANGES-**

**WHAT'S
NEW**





-OPPORTUNITY TO CONNECT-

WHY ARE WE DOING A RENEWAL REVIEW?

- Retention
- Education
- Verify All Policy Information & Update Changes
- Upselling/Cross Selling
- **Emotional Connection/Building Advisor Relationship with Insured**

THE PROCESS

AUTO RENEWAL REVIEW



Focusing On the Importance Of Who Is
In Your Vehicle & In Other Vehicles

HOME RENEWAL REVIEW

Focusing On the Importance Of What
Your Home Offers You & Who Is In It



IT STARTS WITH THE DAILY DOWNLOAD

Client		2-AUTOP		1-HOME							
GPI	Logs	2020 Honda	2021 Chevrolet	Taylor	Cory	Fees	Accounting	Claims	History	Attachments	
Company		Main Street America Insurance* (NY)				Term		12 Months		Application Type Personal	
Program		Main Street America Protection Insurance Compan				Effective Date		12/18/2021		Lines of Business AUTOP	
NAIC		13026				Expiration Date		12/18/2022		Policy Form	
Agent 1		TRW	2	3		Status		Renewal (Pending)		Billing Type Direct Bill	
Agent Code		312562				Status Date		12/18/2022		Payment Plan Other	
						Inception Date		12/18/2018			
Policy #		02U2080W				Sold Date		12/18/2018			
Account #		ACCU2080W									
Source		Call in				Quoted Premium		1,787.00			
Office		Plattsburgh				Current Rate		1,787.00			
						Annualized Premium		1,787.00		Most Recent Policy Download	
Search Log (Alt+E) <input type="text"/> <input type="checkbox"/> Show Logs for All <input type="button" value="Log View Options"/>											
#	🔍	Date & Time	User	Susp For	Susp Due	Pol	Log				
292	🔍	11/16/2022 9:23 AM	CVD	MKT	11/16/2022	2	Int Log MSA Auto Renewal Review 12/18/2022 \$2013 (inc \$226) ** ** ++				
291		11/16/2022 9:22 AM	CVD			2	Closed Suspense on Log 290 ** MSA Auto Renewal 12/18/2022 \$2013 (inc \$226)				
290	🔍	11/16/2022 9:12 AM	DWN			2	Download from Company Renewal ** Pending Renewal Date: 12/18/2022 **				

Compare to previous

Vehicle: 2021 CHEVROLET SILVERADO 1GČPYFED7MZ199023		
Total Vehicle Full Term Amount	841.00	931.00
Vehicle Information:		
Physical Damage Symbol	44	39
Collision Symbol	041	035
Comprehensive/Other than Collision Symbol	044	039
Coverage: Bodily Injury Liability Bodily Injury Liability Premium	\$82.00	\$72.00
Coverage: Property Damage-Single Limit Property Damage - Single Limit Premium	\$97.00	\$92.00
Coverage: Collision Coverage Collision Coverage Premium	\$277.00	\$250.00
Coverage: Comprehensive Coverage Comprehensive Coverage Premium	\$231.00	\$351.00
Added Coverage(s):		Uninsured Motorists Liability and Underinsured Motorists Liability Combined Coverage (For use ONLY where Uninsured Motorist coverage is also available alone. As of June, 1998, the only state where this situation is known to occur is North Carolina.) Uninsured and Underinsured Motorists Liability Combined
Coverage: Supplementary Uninsured/Underinsured Motorist Supplemental Uninsured Motorist Bodily Injury Premium	\$40.00	Deleted
Coverage: Personal Injury Protection (VI) Personal Injury Protection/Basic Economic Loss Premium	\$33.00	\$30.00
Coverage: Towing and Labor Towing and Labor Premium	\$17.00	\$15.00
Coverage: Rental Reimbursement Rental Reimbursement Premium	\$36.00	\$57.00
Coverage: Anti-lock brake discount Anti-lock Brake Discount Discount or Surcharge Information Premium	\$-24.00	\$-22.00
Coverage: Anti-Theft Anti-Theft Device Credit Discount or Surcharge Information Premium	\$-28.00	\$-43.00
Coverage: Daytime Running Light Credit Daytime Running Light Credit Discount or Surcharge Information Premium	\$-10.00	\$-9.00
Coverage: Multi-Car Discount Multi-Car Discount Discount or Surcharge Information Premium	\$-83.00	\$-90.00
Coverage: Vehicle Safety Discount (Vehicle) Safety Feature Discount Discount or Surcharge Information Premium	\$-36.00	\$-33.00
Vehicle: 2020 HONDA CR-V 2HKRW2H53LH619622		



MOVES TO A SUSPENSE

Being prepared and utilizing Agency Minimum Standards are key to success!
Example of Suspense Created In HawkSoft:

Title: RR-Process Begins

Type: Task

Priority: high

Description: It is time to start the process for the insureds Renewal Review:

- 1.) Perform Policy Weakness Review Compared to Agency Minimum Standards*
- 2.) Prepare Policy Weakness Review Form (if applicable)*
- 3.) Note Any Policy Increase/Decrease Issues (if any)*
- 4.) Determine if a Rewrite/Requote is Needed*
- 5.) Assign Rewrite/ReQuote in HawkSoft & Suspend due in 10 days.*
- 6.) Determine & Quote (if possible) Any Cross Sells*

Show how to create a suspense.



CONTINUES WITH THE PREP WORK

In the Insured's Client Profile we enter all information in the same Log Note as the Renewal Suspense. This ensures that all CSR's have information at there fingertips and opportunity is clearly outlined.

We Use:

- Rate Increase Alerts ([HawkSoft Function- Customized to Our %](#))
- Defined Agency Standards ([Hot Link to Document Resource](#))
- Just Incorporated DONNA (Artificial Intelligence) for Recommendations
- Log Templates ([HawkSoft Function](#))
- PL Rater for updated Quoting When Needed ([HawkSoft Bridge](#))
- Policy Weakness Letter Prep ([HawkSoft Correspondence Templates](#))
- Policy Weakness Form ([Working Document](#))



RATE INCREASE ALERT

Linked Logs

Append Log

New Log

Suspend

Close Susp

Add Client Tag

Void



Link To Log

Remove Links

515) 11/22/2022 10:29 AM: Download (DWN): 02 Download from Company Renewal/Uprate **

Pending Renewal Date: 12/28/2022 : Premium uprate is 24%.

Compared to Previous Download



HOT LINKS



LOG TEMPLATES

AccountingClaimsHistory

Choose an action to

Add Log Entry Comments

Date & Time: 12/05/2022 06:03 PM
User: Taylor Wood (TRW)
Log Entry: Append To Existing Log

Log Templates

Select Log Templates

☐ 10 Year Purge Client

☐ Adding New Customer to HS

☐ Adding new policy customer to HS

☐ Advanced Cancellation notice recvd

☐ Annual Auto Renewal Review

☐ Asked About Life Insurance

☐ Bad Review

☐ Billing Inquiry

☐ Call & e-mail

☐ Cancel HP Letter Sent to Insured

☐ Certificate of Insurance Sent

☐ Change Signature From Set Up

☐ Changed Cell Phone Number

☐ Changed Mailing Address

☐ Changed Phone Number

OK

Cancel

Add Client Tag

0 Client Tags Added

Drag and drop files anywhere on this dialog to attach them to the customer's file.

Open In New Window

Add Log Entry Comments

Date & Time: 12/05/2022 06:03 PM
User: Taylor Wood (TRW)
Log Entry: Append To Existing Log

Renewal Review closed.
Annual Auto renewal.
1. Verify client contact information DL listed -yes
2. Reviewed coverage levels-yes
3. Recommend standard 100/300 liability explain why.- has 250/500
4. Recommend Driver Defensive course- completed on X date
5. Any additional drivers in household- No
6. Coverage meet agency standards? Yes

Add Client Tag

0 Client Tags Added

Drag and drop files anywhere on this dialog to attach them to the customer's file.

Open In New Window

Add/Edit - Personal Profile

Name

Title

First TestMiddle

Last User

Suffix

Preferred Name Testy McTesterson

☒ Named Insured ☐ Deceased

Personal Underwriting

Marital Status Single

Gender Male

Relationship Insured

Date of Birth 10/21/1993

Social Security # 111-11-1111

Driver's License # 111111111

Licensed State NY

Occupation Artist

Education

Contact Info (Phone Numbers and Email Addresses)

Type	Phone/Email	Description
Home Email	wood.taylor102193@gmail.com	Testing
Cell Phone	(518)353-3007	Kara's Mobile
Other Email	karamariefayemorton@gmail.com	

Add

Edit

Delete

Personal Information

Anniversary Date

Hobbies

Residence

Comments

Employer

Income

OK

Cancel



Log Templates continued

Add Log Entry Comments

Date & Time: 12/14/2022 08:15 AM
User: Taylor Wood (TRW)
Log Entry: Phone From Ins Log
Description: Homeowners Renewal Review

Log Templates

Select Log Templates

- ☐ DRIP Shows Bad Email Address
- ☐ Endorsement Confirmation
- ☐ Google Review - 4 Star
- ☐ Google Review - 5 Star
- ☒ Homeowners Renewal Review
- ☐ ID cards sent
- ☐ Left Voicemail Message
- ☐ Lienholder req verification of auto covg
- ☐ Mailed Letter Marketing Campaign (MRKT L
- ☐ New Car - rate
- ☐ Notice of Cancellation- Non Pay
- ☐ Paid in Full Rnwl Template
- ☐ Policy Cancelled as requested
- ☐ Policy sent to Mortgage
- ☐ Research cancellation

☐ Suspend Transaction (Tickler)

Add Client Tag 0 Client Tags Added

OK Cancel

Drag and drop files anywhere on this dialog to attach them to the customer's file.

Open In New Window

Add Log Entry Comments

Date & Time: 12/14/2022 08:15 AM
User: Taylor Wood (TRW)
Log Entry: Phone From Ins Log
Description: Homeowners Renewal Review

1. Do you have purchased/ built any new buildings?
2. Have you done any additions to that house? Or done anything that add value?
3. Have you attached your garage to your home?
4. Have you got any new animals?
5. Purchased any new high value jewelry?
6. Are your utility wires buried or above ground?
7. Finished basement?
8. Any updates to wiring, plumbing, heating, roofing?
9. Are you renting out your home?

☐ Suspend Transaction (Tickler)

Add Client Tag 0 Client Tags Added

OK Cancel

Drag and drop files anywhere on this dialog to attach them to the customer's file.

Open In New Window



1 Action

Choose an action to ?

Int >

- Archive Policy
- Move Policy
- Merge Clients
- Archive Client
- Links to Client(s)
- Customer Account
- Scan
- Print/Create
- Inquiry/Website
- Send Email
- Send Text Message
- ACORD Forms
- Create Snapshot
- Quote/Export**
- Log
- Reindex
- Convert Policy Type
- Done

back Finish

Bridge 18...

Bridge Name	Type	URL
<input type="checkbox"/> PL Rating	Bridge	
<input type="checkbox"/> PMC Insurance Group	Website	www.pmcinsurance.com
<input type="checkbox"/> Preferred Mutual Insurance Company*	Website	preferredmutual.com
<input type="checkbox"/> Preferred Mutual Insurance Company*	Website	preferredmutual.com
<input type="checkbox"/> Progressive Insurance Company*	Website	www.foragentsonly.com
<input type="checkbox"/> Progressive Insurance Company*	Website	www.foragentsonly.com
<input type="checkbox"/> Risk Placement Services	Website	www.rpsins.com
<input type="checkbox"/> Risk Placement Services	Website	www.rpsins.com
<input type="checkbox"/> Risk Placement Services*	Website	www.rpsins.com
<input type="checkbox"/> RT Specialty/Lovullo*	Website	www.lovullo.com
<input type="checkbox"/> RT Specialty/Lovullo*	Website	www.lovullo.com
<input type="checkbox"/> Sadler & Company, Inc.	Website	www.sadler.com

Setup OK

Bridge To...

3

Bridge Name Type URL

☒ PL Rating HawkSoft CMS

☐ PMC Insurance Group

☐ Preferred Mutual Insurance

☐ Preferred Mutual Insurance

☐ Progressive Insurance

☐ Progressive Insurance

☐ Risk Placement Services

☐ Risk Placement Services

☐ Risk Placement Services

☐ RT Specialty/LoVullo*

☐ RT Specialty/LoVullo*

☐ Sedgwick & Company, Inc.

Policy information has been transferred to:
PL Rating

Please review all information transferred before rating.

OK

Website: www.lovullo.com

Website: www.sedgwick.com

Setup OK Cancel

4

Add Log Entry Comments

Date & Time: 12/07/2022 11:06 AM

User: Taylor Wood (TRW)

Log Entry: Int Quote/Export

OK

Cancel

Policy information has been transferred to:
PL Rating


☐ Suspend Transaction (Tidder)



Add Client Tag 0 Client Tags Added

① Drag and drop files anywhere on this dialog to attach them to the customer's file.

Open In New Window

5


PL Rating
powered by Vertafore

[Admin](#)
[Reports](#)
[Support](#)
[Help](#)
[Exit](#)

Client Selection

Existing Clients for: [53420] Eastern Insuring Agency - Plattsburgh, NY

VERTAFORE # 3200885

Clients

New

Import

Agency

Search


Client Last Name


for

Go

Reset

Did You Know...


PL Rating



Next Cancel	Clients Admin Reports Support Help Exit	
	Client Information	

Client Information [Update]

Client Type: ☐ Prospect ☒ Client Management System #

Client's Name: Prefix First Name Middle Name Last Name Suffix

Date of Birth SSN Marital Status State Licensed Driver License #

Current Address of Contact Information

Address Line 1 Home Phone
Address Line 2 Cell Phone

ZIP Code County Work Phone
City/State Email Address

Residence Preferred Contact Method
Time at Address Years Months ☐ Mailing Address (Check if different than Current Address)

Additional Insured

Name	First Name	Middle Name	Last Name	Suffix	Co-Agent	Additional Insured?
Date of Birth		SSN		Marital Status		Relationship to Client
				-select-		-select-

☐ Check if address information is different from the Client's current address.

Agency/Activity Information

Agency	Eastern Insuring Agency	Last Modified	12/7/2022 10:09:45 AM
Created By	Taylor Ray Wood	Date Created	12/7/2022 10:09:45 AM

CORRESPONDENCE TEMPLATE

Correspondence Templates ? X

Form Letters

Email

Proposals

Text Messaging

E-Signature

Base Templates

Select Category: All Form Letters

Name of Letter	Type
Carco Photo Inspection Letter	CMS Letter
Labels - Avery 5160 or 8160	Microsoft Word 97 - 2003 Document
Labels - Avery 5160 or 8160 - Or Current Resident	Microsoft Word 97 - 2003 Document
Merchant Termination	CMS Letter
Missing Info	CMS Letter
Multi-Policy Discount Offer (Auto not Home)	CMS Letter
New Business Com Lines	CMS Letter
Renewal	CMS Letter
Requote Letter	CMS Letter
Service Agreement	CMS Letter
Vehicle Schedule	CMS Letter
Welcome New Customer	CMS Letter

Edit

Add

Rename

Duplicate

Remove

Import

Export

Categories

Close

WORKING DOCUMENTS

<https://www.youtube.com/watch?v=NA-f1wTJv0w>

CONTINUES WITH THE PREP WORK

In the Insured's Client Profile, we enter all information in the same Log Note as the Renewal Suspense. This ensures that all CSR's have information at there fingertips and opportunity is clearly outlined.

72-1 12/5/2022 1:14 PM: Taylor Wood (TRW): Re-Suspending log number 72

Suggest equipment break down and underground utility line coverage.

Also suggest increasing water and sewer back up for \$5,000

Suspense set - due 12/05/2022 for MKT by TRW

Suggest increasing liability to \$500k

Suspense set - due 11/12/2022 for MKT

Cross sell home and auto

Suggest underground utility

Suggest equipment breakdown

Suspense set - due 11/12/2022

Weakness:

No personal property coverage verify they do not want to add/ do not own anything in the home ie: appliances

Suspense set - due 11/17/2022 for MKT by TRW



FORMS USED

We create form letters to document Policy Weaknesses, giving the insured an opportunity to accept or decline coverage. We do this to further educate the importance of our recommendations and comfort level of insured risk management versus cost.

Insert Policy Weakness
Email from Hawk Soft
Correspondence &
Insuredmine



FORMS USED- Home Owners Recommendations

RENEWAL REVIEW COVERAGE CHECKLIST & ACKNOWLEDGMENT FORM

Personal Lines: Primary Residence



Name:

Address:

Reviewed with:

Today's Date:

MM-dd-yyyy

Submit

PRIMARY RESIDENCE

Effective Date:

MM-dd-yyyy

Changed Effective Date:

MM-dd-yyyy

Confirm:

☐ Coverage/Recommended

☐ Rejected by Insured

Home Owners Form:

Recommended Home Owners Form:

Confirm:

☐ Coverage/Recommended

☐ Declined Recommendation by Insured

Deductible:

Recommended Deductible:

Confirm:

☐ Coverage/Recommended

☐ Rejected by Insured

Coverage A: Dwelling

Recommended Coverage A: Dwelling

Confirm:

☐ Coverage/Recommended

☐ Rejected by Insured

Coverage B: Other Structures

Recommended Coverage B: Other Structures

Confirm:

☐ Coverage/Recommended

☐ Rejected by Insured

Coverage C: Personal Property

Recommended Coverage C: Personal Property

Confirm:

☐ Coverage/Recommended

☐ Rejected by Insured

Coverage D: Loss of Use

Recommended Coverage D: Loss of Use

Confirm:

☐ Coverage/Recommended

☐ Rejected by Insured

Coverage F: Medical Payments

Recommended Coverage F: Medical Payments

Confirm:

☐ Coverage/Recommended

☐ Rejected by Insured

PROPERTY OPTIONS

Replacement Cost for Personal Property:

☐ Coverage/Recommended

☐ Declined by Insured

Replacement Cost for Structures:

☐ Coverage/Recommended

☐ Rejected by Insured

Specified Additional Amount on Dwelling (%)

Water/Sewer Backup:

☐ Coverage/Recommended

☐ Rejected by Insured

Increase Limit Jewelry/Furs/Etc. (\$)

Identity Fraud Expense Coverage:

☐ Coverage/Recommended

☐ Rejected by Insured

Special Computer Coverage (\$)

Home Business Endorsement:

☐ Coverage/Recommended

☐ Rejected by Insured

Additional Insured:

☐ Coverage/Recommended

☐ Rejected by Insured

Condo Rental to Others

☐ Coverage/Recommended

☐ Declined by Insured

Loss Assessment:

☐ Coverage/Recommended

☐ Rejected by Insured

Condo Unit Owner Con. A Special:

☐ Coverage/Recommended

☐ Rejected by Insured

Condo Unit Owner Con. C Special:

☐ Coverage/Recommended

☐ Declined by Insured

Other:

NOTES:

NOTES FROM AGENT:

The recommended coverages have been discussed with me, and I agree to accept or reject them as I have indicated in the check boxes above.

Signature of Named Insured:

Signature

Sign above

Sign above

**FOLLOW UP ON THE
PROCESS**

HOW WE FOCUS ON RENEWAL & NOT BUSY WORK

This is where we use a tech stack that integrates with HawkSoft. Our Tech Stack incorporates a Customer Relationship Management (CRM), Voice Mail Drop Delivery System, and Texting (out of HawkSoft).



AUTOMATION

1

Task
After 1 day
At 7:30am

Automated Stages for "Open"

Add New Automation Stage

Task

RR-Process Begins

Assignee: CSR

It is time to start the process for the insureds Renewal Review. 1) Perform Policy Weakness Review Compared to Agency Minimum Standards 2) Prepare Policy Weakness Review form (If applicable) 3) Note Any Policy Increases/Decreases (If any) 4) Determine if a Renewal/Quote is needed 5) Assign Renewal/Quote in Hawkfish & Suspend due in 10 days 6) Determine if a Renewal/Quote is needed (If possible) 7) Prepare for RR Drop Campaign to start 30 days from expiration. Please be prepared when the insured calls back 8) Add Any Labels Needed to the Client File (This will only occur when you start to use RR)

Voicemail Drop
After 31 days
At 10:00am

Email
After 32 days
At 10:00am

Email
After 33 days
At 10:00am

Voicemail Drop
After 41 days
At 10:00am

2

Task
After 1 day
At 7:30am

Automated Stages for "Open"

Add New Automation Stage

Email

Please call us to discuss one or more of your policies today.

Sender - CSR's Email

Please Call or Text Us

PLEASE CALL US OR SCHEDULE A TIME TO TALK

Hello ([Contact First Name]),

One or more of your policies will be up for renewal in the next 30 days. Please call us, or schedule an appointment below so we may review your policy for any changes.

POLICY(IES) SET TO RENEW
Carrier: ([Quote Carrier Name])
Type of Policy: ([Quote Line of Business])
Policy Number: ([Quote Policy Number])

3

Task
After 1 day
At 7:30am

Automated Stages for "Open"

Add New Automation Stage

Text

RR- Alert 25 Days Out

Hello, please call our agency about your insurance policy. ([CSR Name]) Eastern Insuring/Labarge Agency.

Sender - CSR's Phone Number

4

Task
After 1 day
At 7:30am

Automated Stages for "Open"

Add New Automation Stage

Voicemail Drop

RR- Next 15 Days

Text
After 21 days
At 8:30am

Voicemail Drop
After 31 days
At 10:00am

Email
After 32 days
At 10:00am

Email

5

Task
After 1 day
At 7:30am

Automated Stages for "Open"

Add New Automation Stage

Email

Please call us to discuss one or more of your policies today.

Sender - CSR's Email

Please Call or Text Us

PLEASE CALL US OR SCHEDULE A TIME TO TALK

Hello ([Contact First Name]),

One or more of your policies will be up for renewal in the next 14 days. Please call us, or schedule an appointment below so we may review your policy for any changes.

POLICY(IES) SET TO RENEW
Carrier: ([Quote Carrier Name])

6

Task
After 1 day
At 7:30am

Automated Stages for "Open"

Add New Automation Stage

Email

Please call us to discuss one or more of your policies today.

Sender - CSR's Email

Please Call or Text Us

PLEASE CALL US OR SCHEDULE A TIME TO TALK

Hello ([Contact First Name]),

One or more of your policies will be up for renewal in the next 14 days. Please call us, or schedule an appointment below so we may review your policy for any changes.

POLICY(IES) SET TO RENEW
Carrier: ([Quote Carrier Name])
Policy Type: ([Quote Line of Business])

7

Task
After 21 days
At 8:30am

Automated Stages for "Open"

Add New Automation Stage

Voicemail Drop

RR- Next 5 days

Voicemail Drop
After 31 days
At 10:00am

Email
After 32 days
At 10:00am

Email
After 33 days
At 10:00am

Voicemail Drop
After 41 days
At 10:00am

Task
After 43 days
At 7:30am

8

Task
After 21 days
At 8:30am

Automated Stages for "Open"

Add New Automation Stage

Task

RR- Call Insured

The client has not responded to the RR Drop Campaign. Policy is due for renewal. Please call TODAY.

Assignee: CSR

Voicemail Drop
After 31 days
At 10:00am

Email
After 32 days
At 10:00am

Email
After 33 days
At 10:00am

Voicemail Drop
After 41 days
At 10:00am

Task
After 43 days
At 7:30am

9

Task
After 21 days
At 8:30am

Automated Stages for "Open"

Add New Automation Stage

Task

RR- Move Deal Card

If the Insured has not renewed and is set to cancel, move the client to Stage 'Non-renewal/Cancel'.

Assignee: CSR

Voicemail Drop
After 31 days
At 10:00am

Email
After 32 days
At 10:00am

Email
After 33 days
At 10:00am

Voicemail Drop
After 41 days
At 10:00am

Task
After 43 days
At 7:30am

Task
After 45 days
At 8:00am



TEMPLATED EMAIL

HawkSoft Email Message

Please Call Us to Dicuss Your Policy

From:
To:
Cc:
Bcc:

Dear <<Cll_FirstNames-PC>>.

PLEASE CALL US OR SCHEDULE A TIME TO TALK

Hello {{Contact First Name}},

One or more of your policies are coming up for renewal within the next 30 days. Please call us, or schedule an appointment below so we may review your policy for any changes.

POLICY(IES) SET TO RENEW

<<Pol_Company>>
<<Pol_PolNum>>

MAKE AN APPOINTMENT HERE

<https://schedule.nylas.com/taylor.wood-RenewalReview>

WHY HAVE A RENEWAL REVIEW?

A National Study showed most insured individuals allow their policy to renew year after year without checking to ensure their current plan appropriately covers any changes they've recently had. This has led to disappointment and frustration when an incident does occur.

Let's set aside time for a brief call to ensure you are covered appropriately! **Allowing us to ask the right questions is the first step in ensuring your policy is the best fit for your needs.**

Here are just a few questions to think about:

1. Did you have a life change recently? Getting married, having a baby, buying a home, or getting a new job may have created a lifestyle change for you. Do these changes affect your coverage needs or the possibility for you to bundle your policies?
2. Does your auto insurance reflect the correct information, such as safety features and miles on your vehicle?
3. Have you moved into a newly rented apartment and now require a renters policy?

HawkSoft Email Message

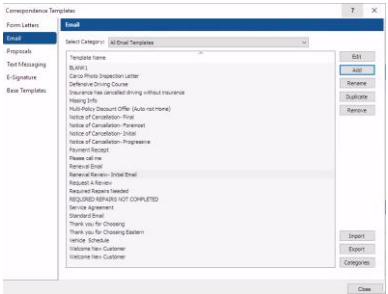
4. If you've made a high-value purchase, does your homeowners' policy cover the cost of damage or loss?
5. In 2020, we all worked out of our homes much more. Did you start a business or create a DIY home-work space that needs insurance?
6. Some safety features, such as an alarm system, can earn you deductibles. Check with your agent to see if you have one that might qualify.
7. What other discounts might you qualify for? Some insurance companies offer credits if you live close to a fire station, have an alarm system, or take driver safety training.
8. Do you have different insurance policies with other insurance companies? Bundling your insurance policies with one company may result in additional discounts. Explore the options with each to see where you can get the best coverage option.

Insurance Can Be Daunting, But Not With Us!
LOVE LIFE. WE'VE GOT THIS.

Sincerely,

<<User Name>>
**EASTERN INSURING AGENCY
& LaBarge Agency, an Eastern Insuring Company**

1.800.698.1222 Toll Free & Text
<<Agency_Fax>> Fax
<<User_Email>>
www.easterninsuring.com



Please Call or Text Us



PLEASE CALL US OR SCHEDULE A TIME TO TALK

Hello {{Contact First Name}},

One or more of your policies are coming up for renewal within the next 30 days. Please call us, or schedule an appointment below so we may review your policy for any changes.

POLICY(IES) SET TO RENEW

{{#insurances}}
{{policy_number}} {{lob}} {{insurances}}

MAKE AN APPOINTMENT HERE

{{Scheduler}}

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**EASTERN INSURING AGENCY
& LABARGE AGENCY (An Eastern Insuring Company)**
1.800.698.1222 Call or Text

**EASTERN
INSURING**
agency

**LABARGE
AGENCY**
an Eastern Insuring Company

VOICEMAIL DROP SERVICE



HAWKSOFT TEXTING

Test User - HawkSoft Text Messaging

Test User
Cust ID: 77887 ☒ Follow Client

Testy User
(518) 651-4875 0
(518) 578-4810 0

Test User (Testy McTes...
Archived Profile
This profile is archived.

Testy User
All Messages Processed

Start of Conversation Reached
Today 2:23 PM
Taylor Wood (TRW)
Hello!
Delivered on 2:23 PM

Hi am reaching out about an atv policy.
Are you able to help me with this?

Sending Messages as (800) 698-1222

Send



CALENDAR SCHEDULING SERVICE

Scheduling Pages

Claims Support

15 minutes — 518-481-0402

/kara.morton-claimssupport

Copy link

View

Edit

Quote

30 minutes — 518-481-0402

/kara.morton-quote

Copy link

View

Edit

Internal Meeting

30 minutes — Teams

/kara.morton-30min-1

Copy link

View

Edit

Renewal Review

30 minutes — 518-481-0402

/kara.morton-RenewalReview

Copy link

View

Edit

+

Add Scheduling Page

EASTERN
INSURING
agency

LABARGE
AGENCY
an Eastern Insuring Company

4-8 DAYS OUT & NO RETURN COMMUNICATION?

**SUSPENSE IS SET FOR
AGENT TO START
CALLING UNTIL THEY
REACH INSURED**



WHAT HAPPENS ON THE PHONE

Auto:

1. Reviewed coverage levels
2. Recommend standard 100/300 liability explain why- if they do not have this- have a quote done ahead of time.
3. Recommend Driver Defensive course-save them money!!
4. Any additional drivers in household- New drivers? -New Household members for some of our companies
5. Upsell the policy!- -Add rental –Add towing (quotes ahead of time works best)
6. Cross sell!

Home:

1. Coverage Review
2. Detailed Explanation of each coverage (A,B,C,D,L)
3. Ask questions- a. did you do any improvements to add value?, b. did you attach the garage to the home, c. did you get any new pets, d. any new outbuildings, e. any new house members, f. did you get married?
4. Upsell!!!! Offer new endorsements they may not have
5. Cross sell if applicable



WHAT HAPPENS AFTER THE PHONE CALL

1. Make any changes if applicable!
2. Even if they deny the upsell, send them an email follow up with coverage explanation. This way the full understand what you trying to sell them!



Erie and Niagara Insurance Association Homeowners Equipment Breakdown Coverage

Erie and Niagara Insurance Association is pleased to offer an affordable alternative to costly product and home warranty plans - Equipment Breakdown Coverage through your Homeowners Insurance Policy. Whether you are a renter or a high-value homeowner, we have your equipment breakdown exposures covered.

The modern home contains many expensive systems and appliances subject to equipment breakdown. These include:

- Clothes Washers and Dryers
- Computer Equipment
- Dishwashers
- Freezer Units
- Garbage Disposals
- Heat Pumps
- High Efficiency Home Heating and Central A/C Systems
- High Energy Electrical Service Panels
- Home Security Systems
- Kitchen Refrigerators
- Lighting and Home Environment Monitoring
- Microwaves
- Ovens
- Sump Pumps
- Surround Sound Systems
- Swimming Pool Equipment
- Televisions (Plasma, LCD, etc.)
- Water Heaters
- Well Water Pumps

Even items that you typically think of as disposable, such as, garage door openers, exhaust ceiling fans, DVD players and much more, could benefit from this coverage as a result of an electrical power surge.

"If it uses electric power, it is most likely subject to Equipment Breakdown."

Often this equipment requires sophisticated diagnostic tools and skilled technicians to oversee a potential repair. Equipment breakdown coverage protects you against unexpected repair or replacement costs due to a electrical, mechanical, or pressure systems breakdown. In addition to coverage, loss prevention information and loss adjustment services are customized at a fraction of the cost of limiting home warranty products.

Best of all, this additional coverage follows the terms and conditions of your insurance policy. Off-Premises Coverage is

now included. Coverage was previously limited to "Residence Premise" and now we've extended coverage for property that is away from the described premises.

Did You Know?

Thirty-eight percent of all equipment breakdown losses are mechanical in nature. Until now, along with electrical breakdown, these losses were typically excluded under your homeowners policy.

Equipment Breakdown	% of Losses
Electrical Breakdown	46%
Mechanical Breakdown	38%
Pressure Systems Breakdown	16%

Typical Losses

A domestic water 230-volt deep well pump short-circuited to ground. Upon being pulled from the well to determine its condition, it was concluded that cost to repair the motor was greater than the cost of replacement.

Cost of Replacement:	\$1,850
Loss of Use:	\$186

During a family vacation, a storm caused a power outage. A laptop computer and cell phone were charging when the outage occurred. When power was restored, a voltage spike damaged the items beyond repair and required their replacement. With the Off-Premises Coverage the homeowner would now be covered!

Cost of Repairs:	\$3,750
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A personal computer (PC) used to control multiple systems (HVAC, lighting and irrigation) within the home sustained electrical damage from a power surge. Replacement of the computer and the unique programming was required.

Property Damage:	\$2,975
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An air conditioning system suffered an ice buildup in the evaporator due to a cracked compression fitting. The ice plugged the condensate drain causing water to flow into the control cabinet, short-circuiting the solid state controls for the air conditioning system and furnace.

Cost to Repair:	\$2,800
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Ellenburg | 5049 State Route 11, Ellenburg Depot, NY 12935
1.800.698.1222 (Call or Text)
www.easterninsuring.com

LaBarge Agency
5049 State Route 11
Ellenburg Depot NY 12935
Policy#-1234567

Dear X,

I wanted to thank you for allowing Eastern Insuring Agency to write you X policy. I also just wanted to give you an opportunity to read some additional information about additional coverages that could be added to your policy. If you would like to add any of these additional coverages on your policy, please call me or send me an email.

Thank you,

Taylor Wood

518-594-3935

Taylor.wood@easterninsuring.com



IT WORKS!



421-5 7/29/2022 12:42 PM: Taylor Wood (TRW): Re-Suspending log number 421

Sent photos to Kevin with questions:
Kevin,

I was doing a renewal review with these people. Is there a reason that the house is ML-2 ACV? It has a full basement everywhere except under the addition they just put on. I would really like to try to write ML-3 with replacement cost. Is this something that we can consider?

Thank you,
Suspense set - due 08/01/2022 for TRW

421-6 8/1/2022 10:04 AM: Taylor Wood (TRW): Append To Existing Log

Sorry ... didn't see this email with the photos ... I would consider this with ML-3 perils and RC ... this is in much better shape than when it was first written. I would need a completed cost estimator with your change request.

Thanks,
Kevin



ONWARD & UPWARD

EMAIL: taylor.wood@easterninsuring.com

PHONE: 1.800.698.1222 ext. 200

- Watch the recorded webinar that goes with this presentation:
<https://youtu.be/E6ZDTVFEH0>