



HawkSoft User Group

EMBRACING TECHNOLOGY TOGETHER

BUILDING A CLIENT ENGAGEMENT STRATEGY

Part 2- Determine Best Message & Tools

(Considering Demographics, Available Tools & Agency Brand)

Introduction of Presenter



KARAMARIE MORTON

Marketing & Organizational Development



Today's Agenda

- Client Engagement- Refresher of Part 1
- Building the Framework
- Homework!
- Questions

CLIENT ENGAGEMENT

What is Client Engagement?

- The result of numerous interactions with clients through a variety of mediums in order to strengthen your relationship with a client.
- Clear, consistent and helpful communications with clients that demonstrates your dedication to their needs.
- Closely tied to processes and should be fully entrenched into processes.



**IT IS ABOUT RETAINING &
MAXIMIZING THE VALUE OF YOUR CLIENTS!**

CLIENT ENGAGEMENT

Client Engagement Understanding

1. **Focus:** Client engagement is centered on maintaining and deepening relationships with existing customers or clients.
2. **Goals:** The primary goal of client engagement is to build loyalty, trust, and long-term relationships with current customers, resulting in repeat business, referrals, and higher customer lifetime value.
3. **Audience:** Client engagement focuses on the customers who have already made a purchase or entered into a business relationship.
4. **Strategies:** Strategies for client engagement include personalized communication, support, feedback collection, client retention initiatives, and creating a positive customer experience.
5. **Stages:** It primarily addresses the middle and bottom stages of the sales funnel, nurturing and retaining existing clients.
6. **Measurement:** Key performance indicators in client engagement often include customer satisfaction, retention rates, customer lifetime value, and net promoter scores (NPS).
7. **Initiative:** Client engagement is initiated by the business to maintain and enhance relationships with its current customers.

RESEARCH, ANALYZE, SEGMENT, & DEFINE

1. Identify 1 (One) Segmentation and 2 (Two) Client Engagement Programs Needed

- **Research** | Sit down and think about all the ways in which you communicate with this segment of active clients, prospects, leads and referral sources.
- **Analyze** | Study customer activity and preferences by analyzing the habits of your current customers in this segment, frequent issues and common areas of confusion that always arise. Think FAQ!
- **Develop Rules** | What are key factors to consider on where you/they engage.
- **Create & Innovate** | Create the workflow of what you/they need to communicate (each touch point) and what each elements needs to state and how you want to deliver it.

2. Create a List of All Assistance & Technology Assets Available to Your Agency

HOW TO DEFINE

Define Who A “Youthful” Named Insured Is

- **Licensing Status** | Youthful drivers may include those who have recently obtained their driver's licenses, often within the past 2-4 years.
- **Driving Experience** | They have limited or no substantial driving experience, as they have not been driving for an extended period. Youthful drivers are considered inexperienced because they haven't had the opportunity to build a significant driving history.
- **Graduated Standing** | Has never been a Named Insured on policy, but rather always a driver on someone else's policy for less than 6 months.
- **High-Risk Characteristics** | Insurance carriers may also classify drivers as youthful if they exhibit high-risk characteristics, such as a history of accidents, traffic violations, or a poor driving record.

GOALS, BUILD & CREATION IS NEXT!

Example: Rules of When to Engage

- When there is a need to clearly articulate expectation on how you will be working with them, what they will need to do to work with you, and what their Carrier requires.
- When there is a consistent misunderstanding of a product, service or process.
- When there is a new product that meets a clients need. (Segmentation)
- When there is an issue or alert about a policy.
- When you need to honor your role as an Advisor to the client. i.e. children in the home that will soon be driving, renewal reviews, etc.

CLEAR. CONSISTANT. HELPFUL.

SIMPLE FORMULA



SUMMARY OF PURPOSE



WHAT are we trying to accomplish? WHAT problem are you addressing?

- Assist New Clients / Policyholders on protecting their HOME through the weather of the North Country of New York, while minimizing impact of unexpected UW Repairs Required through education while strengthening client relationships and sourcing new opportunities.

SUMMARY OF PURPOSE

WHY? Drill Down Specific Bullet Points to Address

- Manage Risk Better: Assist New Home Policyholders unfamiliar with home ownership and/or the impact North County Winters on Homes
- High Amount of Service Work: Decrease UW Inspection Repairs Required due to North Country Weather
- High Amount of Claims: Decrease Claims for Ice & Snow Damage- Based on Policy Form & Carrier
- Service Work Reduction Needed: Decrease CSR UW Memo Processing & Chasing Insures for Repairs
- Coverage Explanation/Education: Decrease Misunderstandings on Snow & Ice Coverages
- Coverage Explanation/Education: Ensure Wind & Ice Endorsement is fully explained if a Farm.

SEGMENTATION

WHO specifically is the message being addressed to?

- New EIA Client and/or New Home Policy
- Also meets, 1st Time Homeowner and/or Just Moved to North Country

ADDRESS DATA COLLECTION ISSUES IN HAWKSOFT BY USE OF REQUIRED FIELDS, CUSTOM FIELDS. OR A CRM. MAKE SURE YOU ARE GATTHERING THE INFORMATION YOU NEED FOR YOUR CLIENT ENGAGEMENT PROGRAM TO BE SUCCESSFUL!

MAKE SURE TO FIX YOUR PROCESS!

DETERMINE TOOLS

WHERE, WHEN & HOW do you need to communicate with the insured?

- WHERE: HawkSoft, Customer Relationship Management (CRM), Customer Service Platform (CSP)
- WHEN: Immediately after Onboarding, Springtime Clean Up & Inspect, Early Fall Prepare, Before Major Storm.
- HOW: Email/Notification, Text, Manual Phone. Voicemail Drop & Social Media

DEFINE MEASUREMENT

You need to know if **WHAT** you are doing is working.

WHAT Measurement Are You Focusing On?	HOW & WHERE Are You Going To Monitor Them?
CSR Service Activities Related to UW Repairs Required	HawkSoft Activities Report- Communication Logs
Home Claims- Roof & Windows Due to Ice & Snow	HawkSoft- Advanced Reporting- All Year
Home Claims- Due to Ice & Snow Denied	HawkSoft- Advanced Reporting- All Year
New Client/ New Policy HOME- Retention 1 st , 2 nd & 3 rd Year with NPS (90), Client Survey (9.5), Sentimentality- Promotor	HawkSoft, CRM, Reputation Management Tool (RMT)
Referrals from Segment	HawkSoft Source, CRM, Reputation Management Tool (RMT)

Start to Outline Every Touchpoint, Action & Point of Action

Start laying out the details of engagement.

WHEN	HOW	WHERE	WHAT
Immediately After Onboarding of New Client or Policy that meets Rules	Email	Client Circle	Template- Home Ownership in the North Country
Spring Equinox	Email	Client Circle	AutoTemplate- Spring Cleanup & Inspection Checklist with Infographic
	Social Media Post	FB, Instagram, YouTube	Infographic & Video How To
Fall Equinox	Email	Client Circle	AutoTemplate- Fall Prep & Inspection Checklist with Infographic
	Social Media Post	FB, Instagram, YouTube	Checklist & Video Insulation 101 Infographic Free Print-out to Create an Emergency Service Provider/Assistance List
1 st Week of November	Email	Client Circle	Reminder to do a Home Inventory with Mobile App Tool & Infographic with handy snow removal tools and tricks.
	Social Media Post	FB, Instagram, YouTube	Inventory App Reminder Infographic with Handy Snow Removal Tips
As Needed	Notifications	Insurance Agent App	Direct Message for Blizzard <u>Or</u> Ice Storm with Best Practices
	Text	Client Circle	Direct Text with Claims & FAQ
	Email	Client Circle	Infographic for Best Practices for Safe Snow and Ice Removal and Hazards
	Social Media Post	FB, Instagram, YouTube	Infographics & Video for Best Practices for Safe Snow and Ice Removal and Hazards

EXAMPLES

There are numerous types of Client Engagement.

- **TRANSACTIONAL:** related to transactions, invoicing, receipts, confirmation emails...
- **EDUCATION:** sharing educational content, such as articles, webinars, or tutorials, helps clients understand the value of products or services and stay informed about industry trends.
- **CUSTOMER SUPPORT:** Responding promptly to inquiries, addressing concerns, and providing technical support are crucial for maintaining positive client relationships. This communication type often includes emails, phone calls, and live chat.
- **FEEDBACK & SURVEYS:** Requesting feedback through surveys, interviews, or feedback forms allows businesses to understand clients' needs better and make improvements based on their input.
- **ONBOARDING & EXPECTATIONS:** Welcome messages, orientation materials, and introductions to key team members help clients feel comfortable and informed as they start their relationship with a business.
- **RENEWALS & UPSELLS:** Communicating renewal options, upgrades, or additional services helps clients understand the value of continued engagement and offers opportunities for upselling.
- **CRISIS COMMUNICATIONS:** In the event of unforeseen circumstances, providing transparent and timely communication helps manage client expectations and maintain trust during challenging situations.
- **SAFETY & PROTECTION:** Keeping clients safe and helping to build value in their assets.
- **CLIENT APPRECIATION:** Expressing gratitude for client loyalty through thank-you notes, appreciation emails, or small tokens of appreciation strengthens the relationship.
- **ENGAGEMENT & TRUST BUILDING:** Interacting with clients on social media platforms through comments, messages, and direct engagement helps build a community around the brand and provides a platform for sharing updates and content.

CREATE

Add content, create and reuse!

- ChatGPT
- AI Writing Tools (Jasper AI)
- AI Art Creator (Jasper AI)
- Look at Other Agency's Content
- Look to Carriers
- Look to InsureTech Partners
- Images, Video & Vector Art (iStockphoto)
- Infographic Creator (Piktochart, Visme)



PROGRESSIVE
COMMERCIAL

Insurance Claims Resources

1-888-806-9598

Log In

EXPLORE BUSINESS RESOURCES
Discounts, coverages, & more

Business Resources · Prepare & Prevent

Prepare & Prevent

- [5 steps to develop a business continuity plan](#)
- [Workplace safety tips for your small business](#)
- [Cyber security tips for small business data protection](#)
- [Data loss prevention: What is it and how can it keep your business's data safe?](#)
- [Protecting your small business from cyber security threats](#)
- [Tips for fire safety in the workplace](#)
- [How to prevent employee theft](#)
- [Tips to prevent commercial burglary](#)
- [Prepare and protect: A small business owner's guide to identifying and managing risks](#)

HOMework

Add content, create and reuse!

- Write Up Your Two (2) Client Engagement Programs
- Identify Resources for Content
- Start Writing Your Content

QUESTIONS



Today's Presenter(s) – Contact Information

Feel Free to Reach Out to Me/Us



KARAMARIE MORTON

Marketing & Organizational Development

Eastern Insuring Agency

Email: kara.Morton@easterninsuring.com

Phone: 800.698.1222 ext 302