



Sample RLI Marketing Plan

for use by IIAC members

Getting started is the hardest part of any marketing plan. Following up on your marketing efforts is the second hardest part. IIAC hopes that this marketing plan and these free materials will make getting started easier. Follow up is still your responsibility. But, we've scheduled that as well so you'll be reminded when to do it.

One of the key marketing secrets for a plan like this is to only send out only as many letters as you can follow up on. If you send out 1,000 letters all at once, there is no chance you will be able to follow up on all of them in a timely manner. There just aren't enough hours in the day! Figure out a reasonable number of prospects with whom you can follow up in a week. Depending on your schedule and priorities, it might be ten, fifty or one hundred.

Getting Started

Decide what you want to market – Personal Umbrella Policy or In-Home Business Insurance Policy (BOP).

Prepare a list of clients that you want to contact. It may be those who have both an auto and homeowners. They are well qualified leads. Those clients must already trust you because they have both policies with your agency.

Order the appropriate quantity of [free RLI brochures and a supply of RLI applications](#).

Select how you will attack the list. Do you want to work by zip code, alphabetically, whatever? Now, choose the number of letters you want to send in a week. For this example, we will use 25 per week.

First Week:

Print the first 25 letters ([PUP](#) or [Home Business Insurance](#)) on your list and sign them personally. Mail them out early in the week with the corresponding flyer (PUP or Home Business Insurance) available free from RLI.

Second Week:

Set a plan to make a set number of calls each day: five (of the twenty five) prospects mailed to last week – Monday through Friday. Five phone calls a day to follow up on a letter that was sent is a very attainable goal. When you call, have a supply of applications and the rates right on top of your desk. The application is self underwriting. The underwriting, rating and application is done in one step.

Print and mail the next 25 letters and send them early in the week. Be sure to change the date on the letter each week.

Third Week:

Just do it all again. Make your five follow up phone calls a day. Print and mail the next 25 letters.

Fourth Week

Make your five follow up phone calls a day. Print and mail the next 25 letters.

Congratulations!!!

You are executing a marketing plan. Keep going until you've contacted and followed up on all your leads. Good luck on closing the sale!



More marketing ideas to see RLI products to your clients

Generating awareness is critical. Offer an umbrella policy every time you offer an auto, homeowner or renter's policy. When working up these quotes, also provide an umbrella a quote. Explain why an umbrella should be considered. Don't ask permission to do the umbrella quote, just do it and assume your customer will understand the need after you educate him or her.

Cross-selling is a key strategy in growing your agency. Consider implementing a cross-sales process that includes cross selling specifically for umbrella protection. With a phone based process you can call your customers 60 days prior to renewal and ask questions to uncover a need. For example, customers with low auto liability limits need to be coached on the wisdom of increasing the limits and it makes it easy to transition into a conversation about umbrella protection.

Just ask. Implement a "Just Ask" program. Have your CSR's "just ask" everyone who walks or calls in if they have a personal umbrella policy. Have a brochure ready to hand out. You might be surprised at how much business can be generated by a simple question.

Remind your clients. Place [stuffers](#) for PUP or Home Business Insurance in all correspondence that is mailed out. These are available free from RLI.

Display a "Got PUP" poster. RLI will send you, on request, a 12" x 18" poster to display in your office or at a trade show to generate interest in a personal umbrella policy.

Checklist on renewal. Have a checklist of exposures that is used on new business and renewals. Ask clients if they have a home business, collectibles or collections, jewelry, furs, silverware (exposures that are limited on their homeowners). The client will appreciate you being thorough. You have the opportunity to cross sell additional policies. And, it helps limit your E&O exposure.

Become the expert. Many local publications welcome "expert" contributors. You can write a weekly or monthly column about insurance for consumers. All those articles should uncover a need or gap in coverage to which you can provide the solution. There are consumer articles on both PUP and Home Business Insurance posted online for your immediate use.