

WHAT YOU SHOULD EXPECT FROM YOUR CARRIER

Carriers expect a lot out of their independent agency partners, often pulling them in a number of different directions all at once. But the agency-carrier relationship is a true partnership; neither agents nor carriers can exist without the other doing its part.



Since carriers expect a lot out of you, here are some things you should expect from your carrier:

They're There When You Need Them...And Even When You Don't

When bad things happen to your policyholders, every insurance company will respond in some fashion — that's the base expectation you surely have of any carrier. Of course, you should always expect the highest level of claim service and expertise in the business niche the company is serving.

But the best carriers make an effort to be present when things are going well, too. These companies utilizing cutting-edge technology to provide services that are both informative and selling tools to teach your customer why the company you're trying to sell is the carrier of choice.

Whether the materials are in the form of

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blogs, white papers, case studies or social media postings, they should be easily shareable in a way that can position you, the independent agent, as a thought leader with your customers. Topical, powerful material that you can share with your customers on a year-round basis not only keeps you on their radar — it builds a sense of loyalty and appreciation. Finally, services such as premium audit and risk control add even more substance to the value package an insurance carrier can offer to your clients.

The Details Matter To Them

With so many carriers and so many messages, it's difficult for customers to isolate what's best for their business. Partner with carriers willing to go the extra mile to make it easier for you to identify the details in coverage that make the biggest difference to your customers.

Dig in and learn carrier differences — coverage varies from carrier to carrier in sometimes small but impactful ways. For instance, while two carriers may offer business interruption insurance, one may kick in immediately when business is interrupted while the other doesn't begin until 72 hours later.

This can mean the difference between no loss and a loss of thousands of dollars for a business that simply can't afford it. And nobody wants to have to tell someone that they don't have coverage for an event that

could significantly impact their livelihood.

They're Responsive And Help You Build Great Relationships

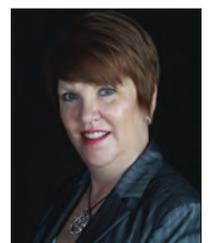
Above all else, relationships still rule in the commercial insurance world. As an independent agent, you play an integral role in connecting your customers with the right carriers, acting as the ambassador for these companies and their products. It's incumbent upon carriers to be responsive to your needs and provide you with the resources you need to be that ambassador and build those relationships.

While price will always be a factor in any purchase, it should never be the overriding factor in any decision, particularly when it comes to insurance — and especially when it comes to commercial insurance.

Customers rely on the expertise of their independent agent to help them decipher complicated coverages and identify what will best protect their businesses and livelihoods. By solidifying your relationship with carriers, you will be even more equipped to provide your customers with the guidance they need, which in turn will help you to build stronger long-term relationships and retain more business.

You're On The Same Wavelength

Policyholders are the ultimate reason we're all in business — without them there literally is no business for any of us — and no reason to exist. That's why we've made it our mission at Society Insurance to protect our policyholder's livelihoods, and we do our best to partner with agents who have the same core goal. Sharing the same beliefs with a carrier goes a long way in ensuring a solid and smooth relationship between the carrier, yourself and your client.



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