

Selling Life Insurance in a MultiLine Agency

If you are an owner or a producer of an agency today, you may have lots of customers, but you may not have the "penetration" of additional lines of insurance that you would like to have. In other words, you may only have 1 or 2 different coverages in a household or business.

Many studies have shown that the more lines of business that you have with a particular client, the more likely that you will retain that customer in the future. One line of business that has been shown to increase customer satisfaction with an agency is Life Insurance.

One problem for multiline agents is to define "how" best to market Life to a large number of customers. Well, here is a way that may help, and it provides:

- * **a systematic way of going through your entire book of customers**
- * **a reason to make contact with them**
- * **a "sense of urgency", so the clients will make a decision soon**
- * **a "money saving" approach for the customer**
- * **a SIMPLE marketing tool for you, and**
- * **a chance to solidify your relationship with the customer.**

It is called the **Age Change Marketing System (ACMS)**. Life Insurance rates are based to a great degree on age. So, if you have the ability to run a computer report of clients by their dates of birth, or if you simply start an index card system (like x-dating with DOBs), then you can have all of the above advantages.

***CALL YOUR RAM GROUP MARKETING REPRESENTATIVE FOR A COMPLETE
POWERPOINT PRESENTATION & EXPLANATION ON THIS CONCEPT AND TO
DISCUSS THESE CONCEPTS AND THEIR VARIATIONS***

800-686-4238

******Important Note: The information in this section is only intended as a general overview and is not intended to provide tax advice. There may be carrier, product or state variations or there may have been changes in the tax law that may affect the information in this section. Please consult a tax-advisor for specific tax advice. Also, please consult RAM Group and the specific carrier for specific product and state variations.***