

## Role of an Agent

**Navigation** – Help the client Navigate through the complexity of risk and insurance.

- 1.Learn... about client and the industry.
- 2.Know... about my client, the industry, and constant changes in insurance/risk.
- 3.Strategic... guidance to manage risk well into the future vs only looking at the past.
- 4.Represent Client to... insurance companies, financing options, and providers.
- 5.Negotiate... insurance and third party provider pricing and offerings.
- 6.Buy... insurance on behalf of client
- 7.Make risk/insurance as easy... including response times and clarity of offering.
- 8.Clear plan... for all items that can be planned (insurance renewal, risk management, training, etc)
- 9.Measure and monitor... the results the client and agent agree must be accomplished.

### Motivate

- 1.Inspire... the client to do items that will make them a better risk and insured.
- 2.Incite action... to make each plan item a priority and be executed.

### Education

- 1.Risk awareness and exposure clarity... identification is beginning of risk management.
- 2.Trends... clearly communicated so clients can be up to speed with the latest options.
- 3.Better ways to buy insurance... made clear to allow for lowest cost and right coverage.
- 4.Best ways to manage risk... provided to allow for losses to not happen.

### Mitigate

- 1.Proactive Strategies... to reduce loss when it occurs.
- 2.Reduce client workload... by administrative and risk management support services.

### Challenge

- 1.Tell them the truth... that is need vs telling a client what they want to hear.
- 2.Give clarity of consequences... if client chooses to not follow advice.
- 3.Challenge current systems/methods... with facts that will support new methods.

### Advocate

- 1.Hold carrier accountable... in underwriting, response times, and claims payments.
- 2.Support relationship with client/carrier... to build relationship capital when needed.
- 3.Claims Support... to help the client get a check in the right amount.
- 4.Simplify... time and effort of client in relationship with risk and insurance.

### Connect

- 1.Connect... to potential business relationships that bring value to the business
- 2.Connect... to service providers that will assist in risk management.