

Insurance Client Retention Workflows That Work

**Acquisition is
expensive.
Retention is
free, but only
if you have a
workflow.**

4

Annual touches
that make
retention free.

The Leak

10-20%

Natural annual attrition

The Blueprint

90%

Compounding Retention

75% Retention

Same effort, completely different income trajectories.

**Fear 1: Paralyzing
guilt of not calling**

**Fear 2: Losing a
renewal to
another agent**

**A workflow doesn't depend
on motivation. It runs whether
you feel like it or not.**



**Spaced roughly one per quarter.
Driven by CRM dates.**



Touch 1: The Birthday

The highest-impact, lowest-effort touch. Send on the actual day via text or handwritten card. Skip email.

Warmth, not business.

No plan mentions.

No offers.

3 sentences max.

Touch 2: Mid-Year Check-In

6 Months

(after enrollment/last review)

- Confirm claims cleared.
- Check prescriptions.
- Catch problems before October.

3-4 minutes

Hi [Name], just calling to check in. We're about halfway through your plan year, and I wanted to make sure everything's been smooth. Have you used the plan yet? Any claims surprises?

YOU ARE NOT SELLING. YOU ARE PROVING YOU PAY ATTENTION.

Touch 3: AEP or Renewal Review

The agent who never calls only finds out they lost the client **when the commission stops.**



Fall (AEP) or 1 month prior to policy anniversary.

Review Checklist:

- Plans
- Networks
- Drug Formularies
- Life Changes

3-4 minutes

AEP is open and I want to make sure your current plan is still the right fit. There've been some changes this year...
[22DDDD0] I have an opening Tuesday at 10 or Thursday at 2. Which works better? [/]

Protect the relationship. If a switch is warranted, make it. If not, confirm it.

Touch 4: Holiday or Year-End Card

Cost: almost nothing.

Physical mail. Hand-addressed. Signed personally.
No business message. Just human connection.

The Compounding Effect: Mrs. Patel (Q1-Q2)

March

Birthday text sent -> She replies about granddaughter's graduation -> Data logged in CRM.

June

Mid-year call -> No claim issues -> Mentions husband Carlos turns 65 next year -> Lead logged.

The Compounding Effect: Mrs. Patel (Q3-Q4)

October

AEP Review booked -> Plan confirmed -> Renewal commission locked -> Carlos's pipeline confirmed.

December

Holiday card mailed -> Texts a photo of it on her fridge -> Client secured for life.

The Compounding Effect: Synthesis

The exact math of a compounding book.

45
Minutes

Total Effort
for the Year

1

Renewal
Protected

1

New Referral
Generated

Your Next 30 Days

1

Create the CRM templates
(Map the 4 touch dates)



2

Assign dates to every active client
(Block one afternoon)



3

Execute this month's touches immediately
(Don't wait for perfection)

