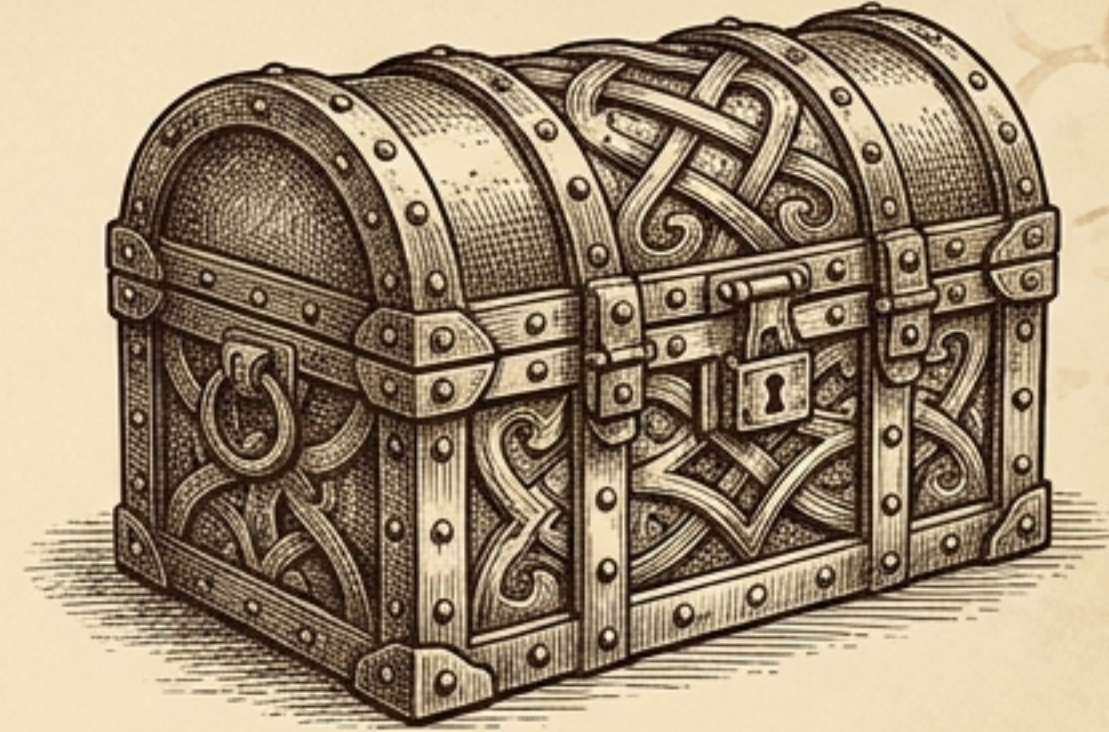
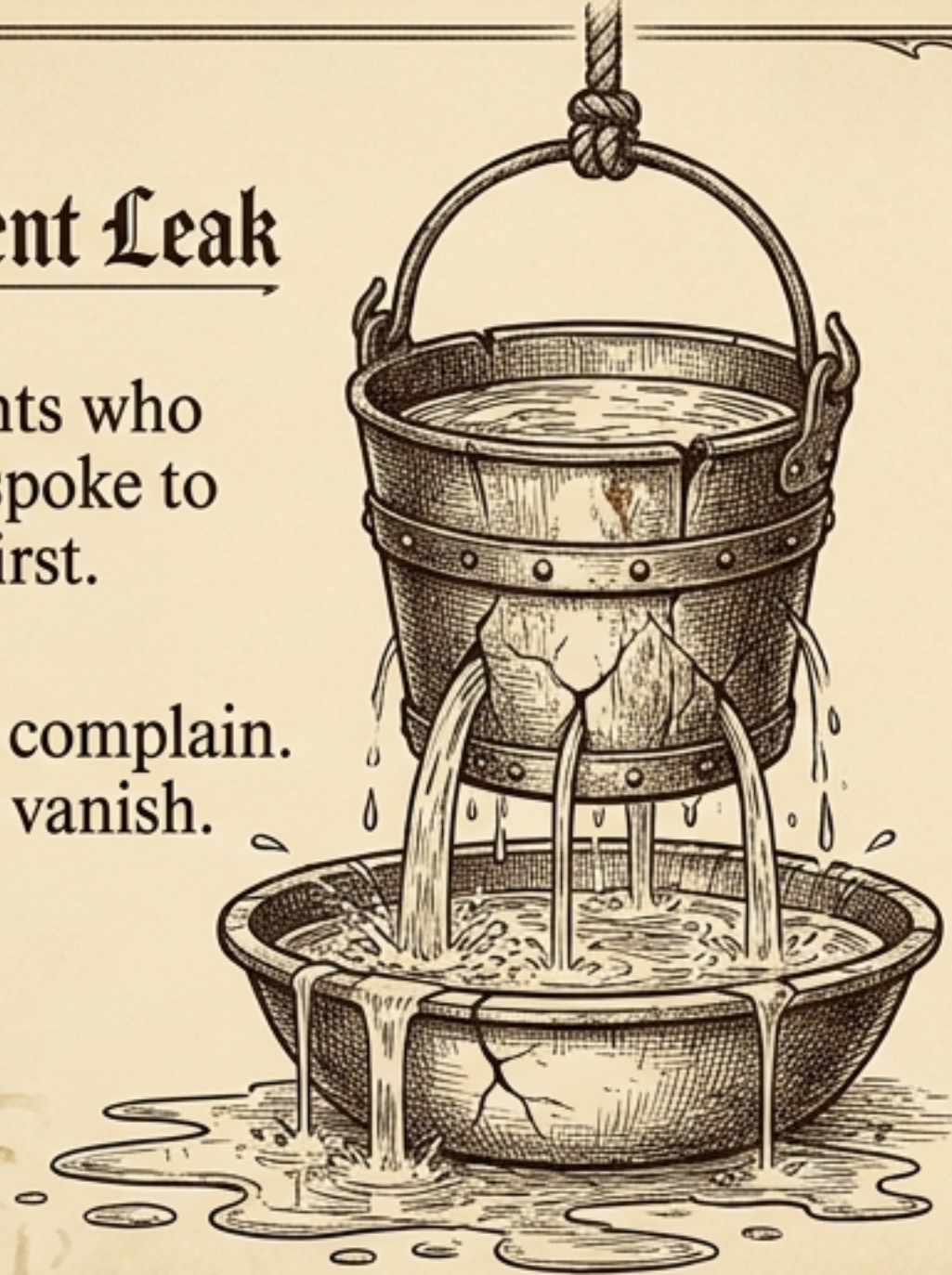


# You Are Losing Clients You Never Knew Were Leaving.

## The Silent Leak

65% of clients who leave never spoke to their agent first.

They do not complain.  
They simply vanish.



## The Performance Chasm

Average Agency:	Retains 84% (The Trap)
Top Performers:	Retain 93-95% (The Standard)

*The difference is not luck; it is a system.*

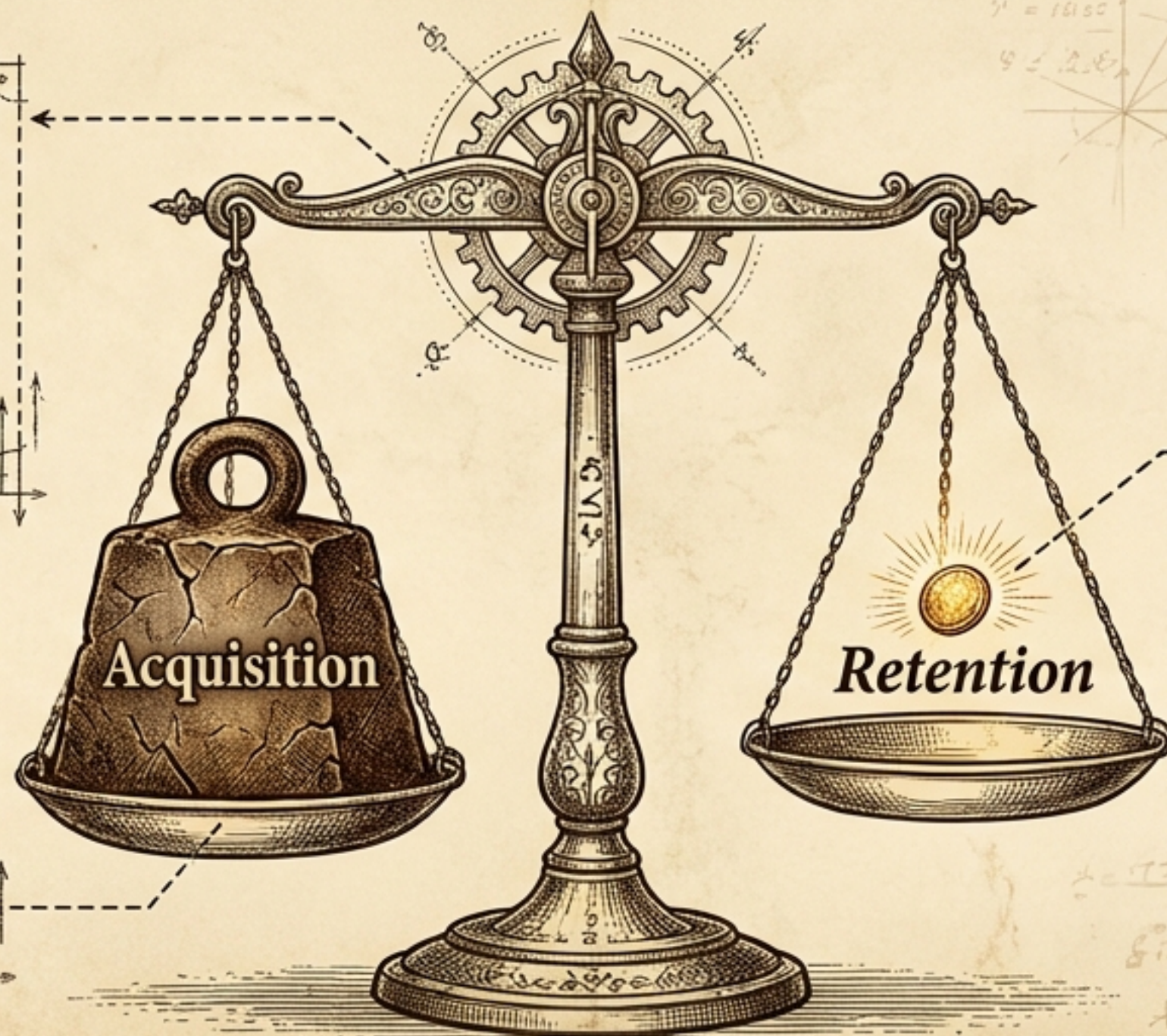
# The Math That Changes Everything



**The Lever:**  
A 5% improvement in retention can **double** profits in five years.

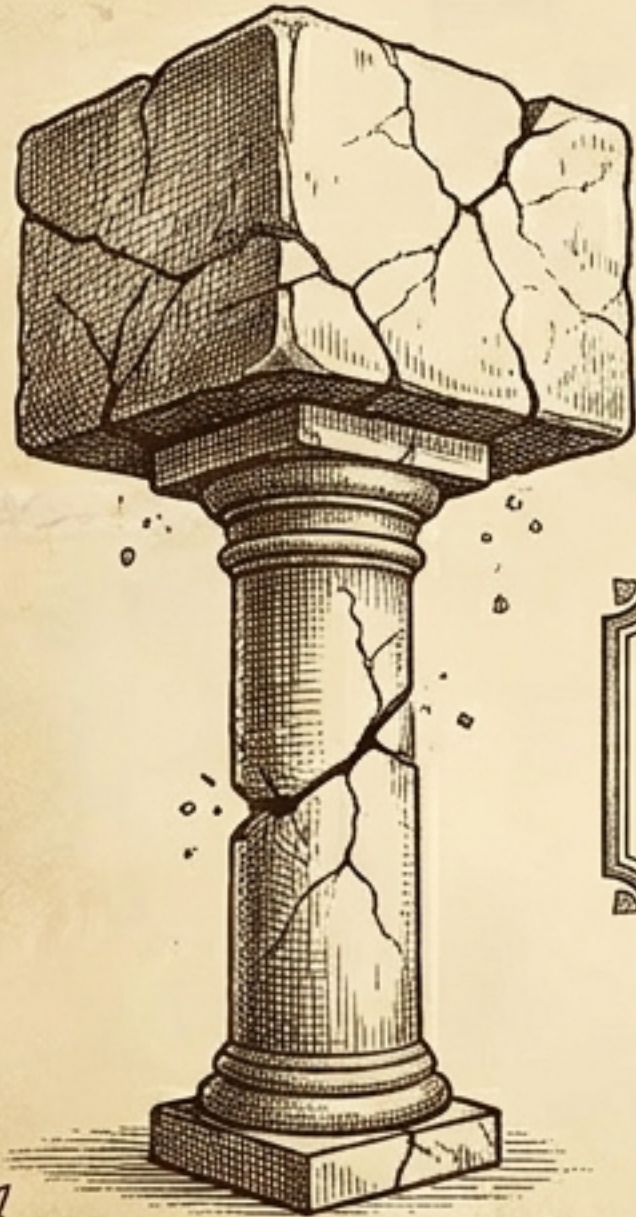


**The Cost:**  
Acquiring a new client costs **7-9 times** more than keeping one.



**The Harvest:**  
A five-year client generates **three times** more profit than a first-year client.

# One Policy Is a Risk. Two Is a Relationship.



61% of policyholders have only one policy with their agent.

**Single-Line Clients**  
67% Retention

**Bundled Clients**  
91% Retention



Every annual review is a cross-sell opportunity.

# One Conversation Keeps 80%.



## The Intervention

80% of clients who talk to an agent before shopping will stay.



## The Blueprint

Build a formal annual review program. Agencies see retention jump 1.5 to 2 points within six months.



## The Return

10 minutes can save a \$15,000 lifetime client.



# Referrals Are Your Best Clients.



## The Baseline:

Referred clients retain at 92%  
(versus 67% from other channels).

## The Glue:

Agent relationships reduce lapse  
by 40% per LIMRA.

## The Habit:

Ask after every review, not once a year.

# Your Next Step.

## Schedule 5 annual reviews this week.

PSM Brokerage agents get retention tools and cross-sell resources.

**[psmbrokerage.com](https://psmbrokerage.com)**

