



2026 DISTRIBUTION AND MARKETING CONFERENCE

Agility in Action

**From Efficiency to Impact:
Elevating Practice Management
Systems to Drive Client Retention**



LIMRA **LOMA**
Navigate With Confidence

HOOPIS
PERFORMANCE NETWORK



Jacquie Lucas, CPTS, ACS, CSM

Assistant Vice President, Talent Solutions
LIMRA and LOMA



Joey Davenport, CLU, CLF

President
Hoopis Performance Network



Today's Agenda

- Setting the Stage with Practice Management Research
- Time in the “Green”: The Path to Peak Productivity
- Systems to Increase Practice Efficiency
- Delivering Value Through Effective Training Programs



Setting the Stage with Practice Management Research



Collaboration Leads to Better Outcomes

- As practice models change, advisors require new types of support

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- Almost 9 in 10 insurance advisors collaborate with other professionals in or outside of their offices

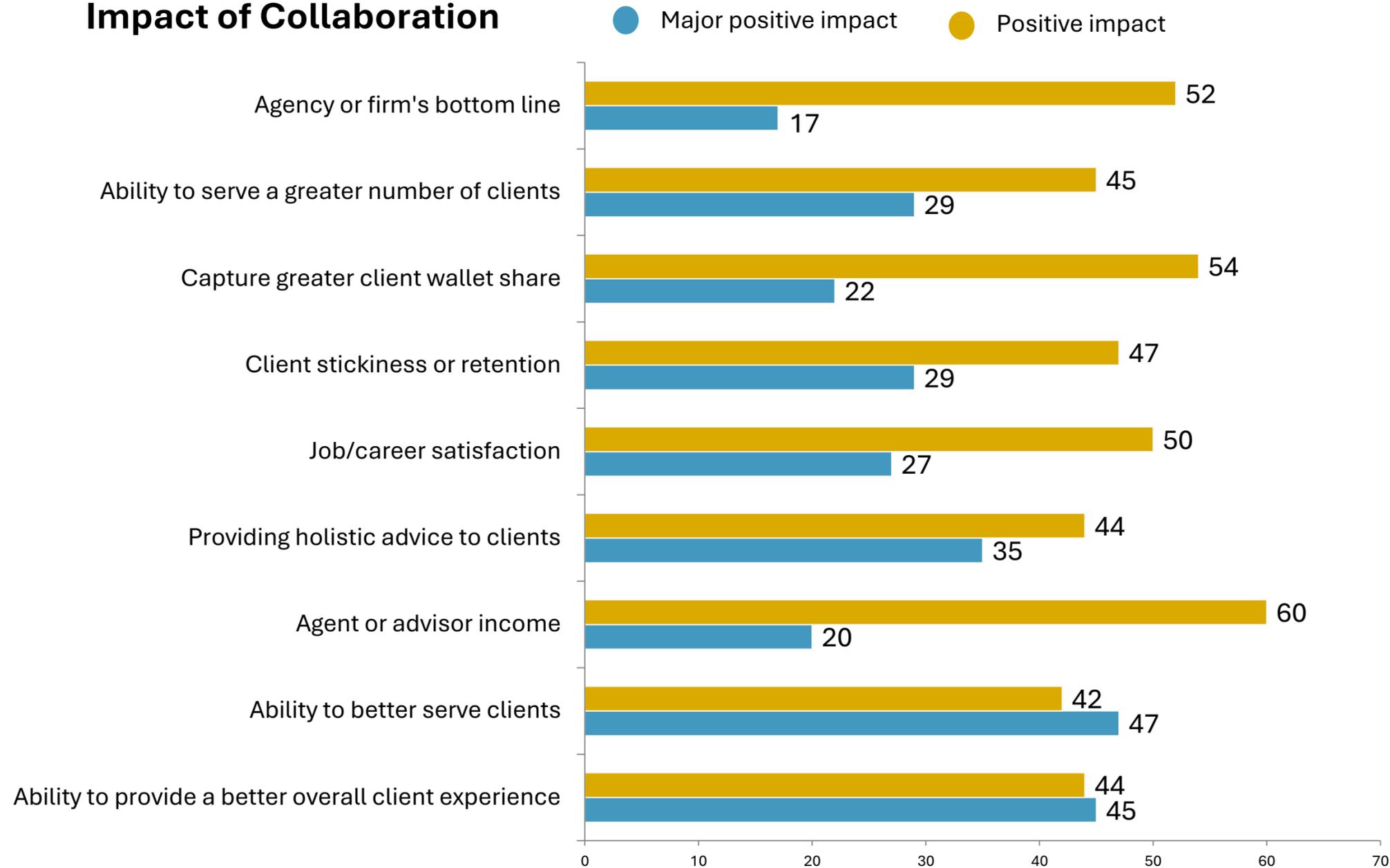
Collaboration Leads to Better Outcomes

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- Almost 9 in 10 insurance advisors collaborate with other professionals in or outside of their offices
- Almost 9 in 10 advisors who collaborate feel it positively impacted their ability to provide an overall better client experience, and 8 in 10 believe collaboration positively impacts their income
- Advisors believe collaboration contributes to higher client retention, career satisfaction, and practice success

Impact of Collaboration



Leverage and Collaboration: How New Practice Models are Changing the Game, LIMRA, 2020.

Source/Base: Insurance advisors who (1) occasionally or regularly partner or conduct joint field work with other professionals or (2) are part of a formal team of sales and/or other professionals that share clients, revenue, expenses, or support.



Collaboration and Team Selling



- Agents and advisors can collaborate with one another through joint field work, mentoring, referrals, and sharing best practices together

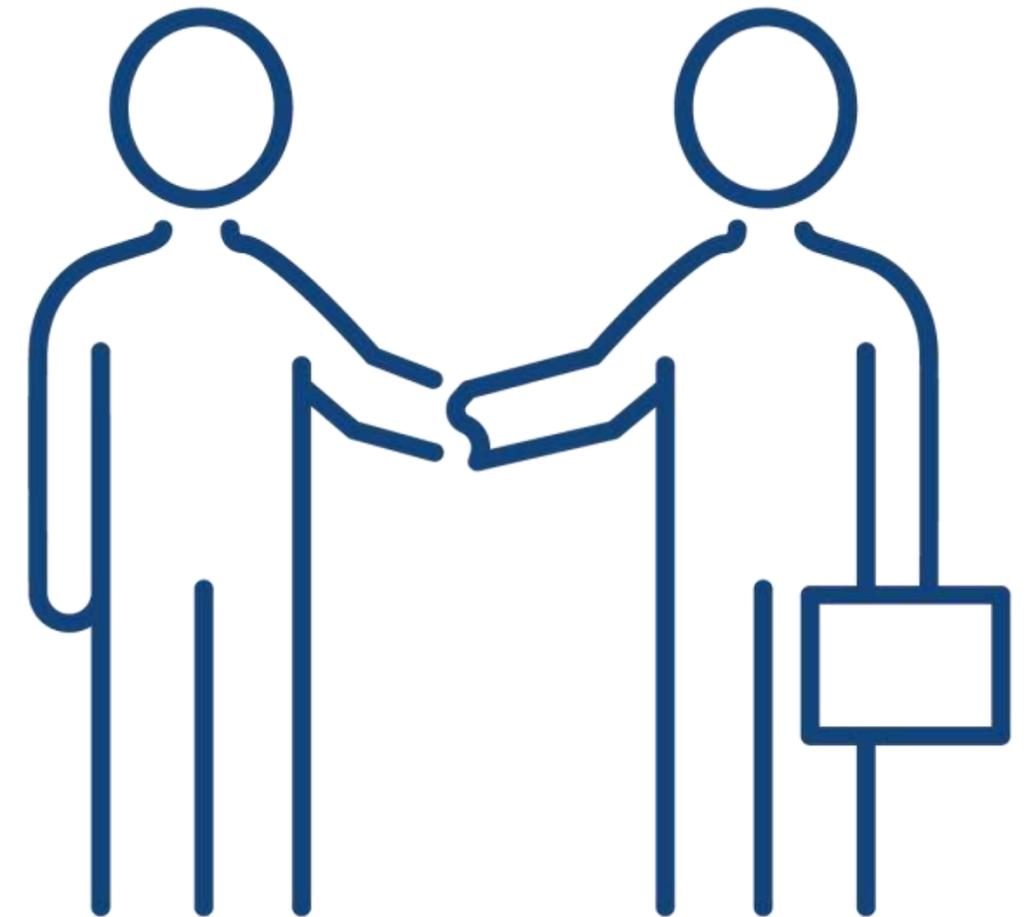
Collaboration and Team Selling



- Agents and advisors can collaborate with one another through joint field work, mentoring, referrals, and sharing best practices together
- Team-based practice models are defined as agents and advisors partnering or teaming with other financial services professionals on a formal basis
- These models can be on a sliding scale of formal to non-formal, depending on roles and structure

Define Clear Business Goals

- Defining your ideal client profile
- Understanding your client base
- Segmenting your client base





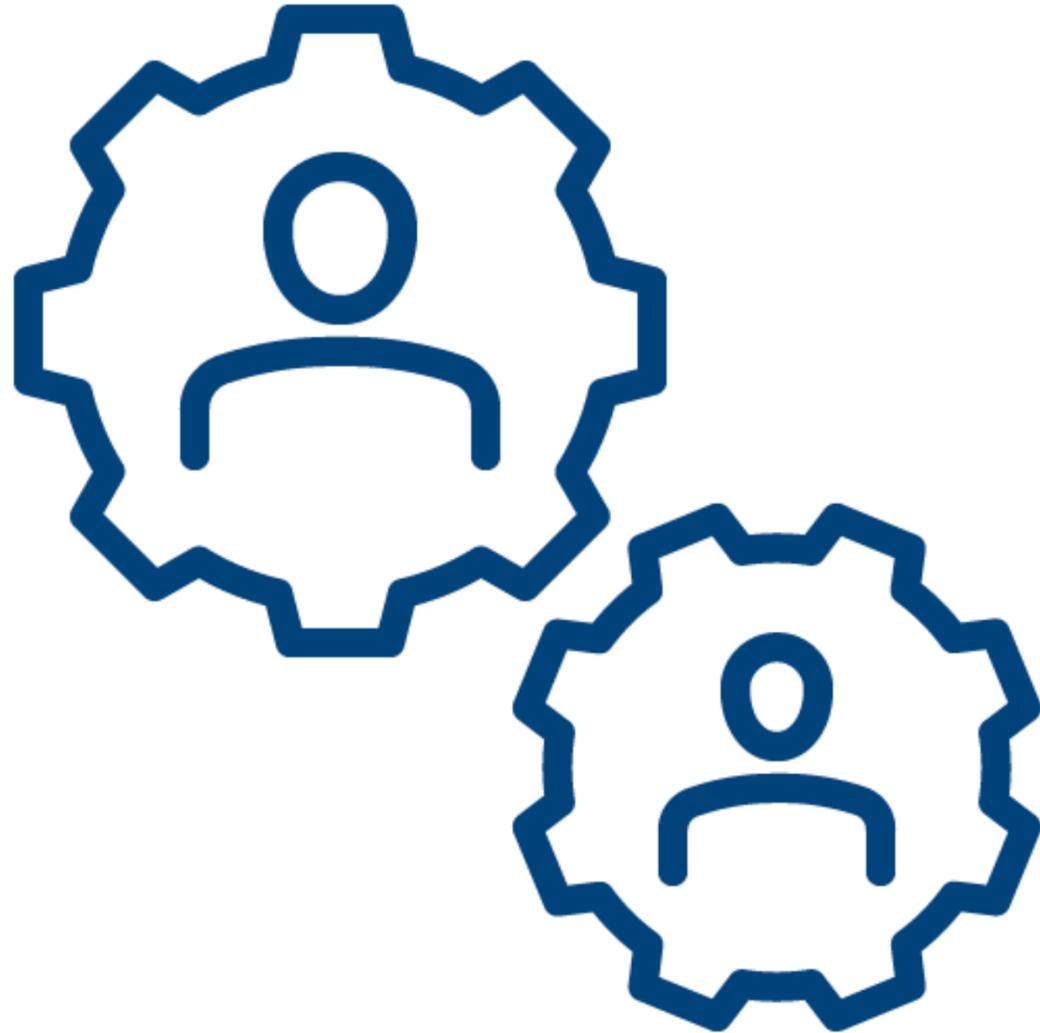
Identify Short and Long-term Business Goals Based on Your Client Base

- Revenue targets
- Client acquisition goals
- Service expansion plans

Understand Your Client Base

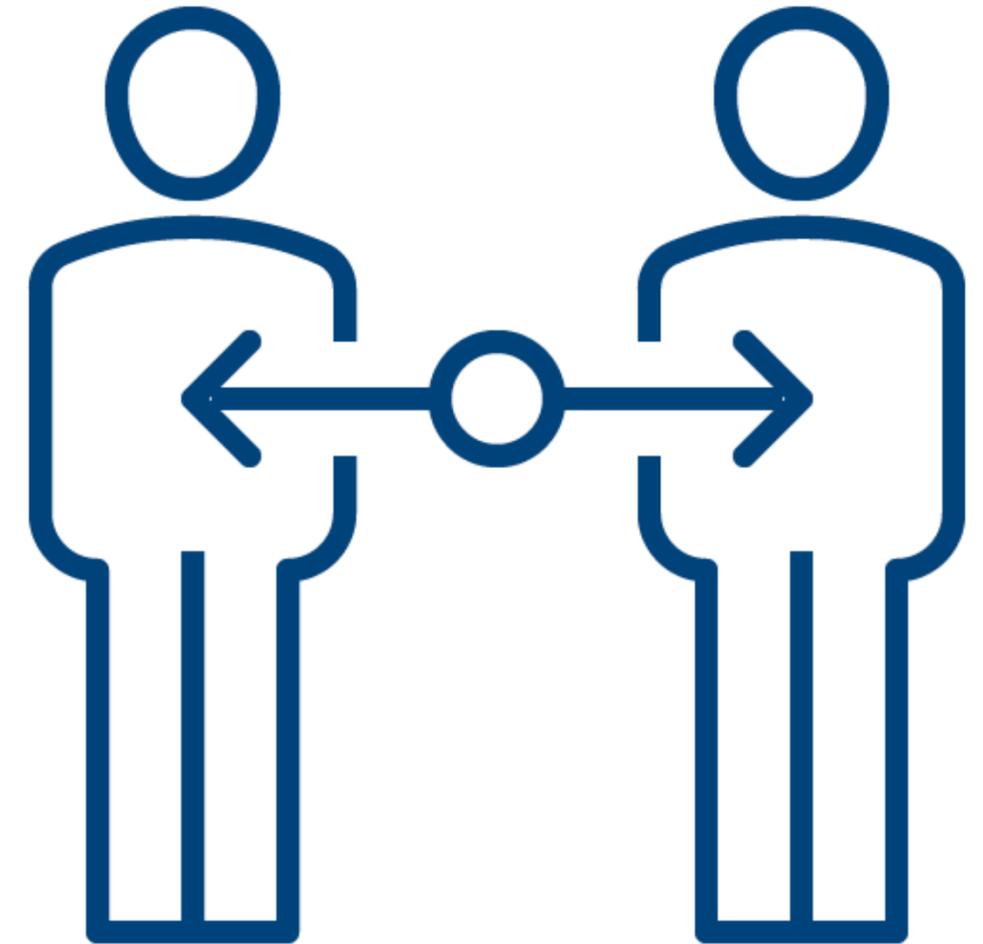
- Identify ways to personalize and customize your engagement strategies
- Leverage digital platforms, client portals, and automated email campaigns to stay connected





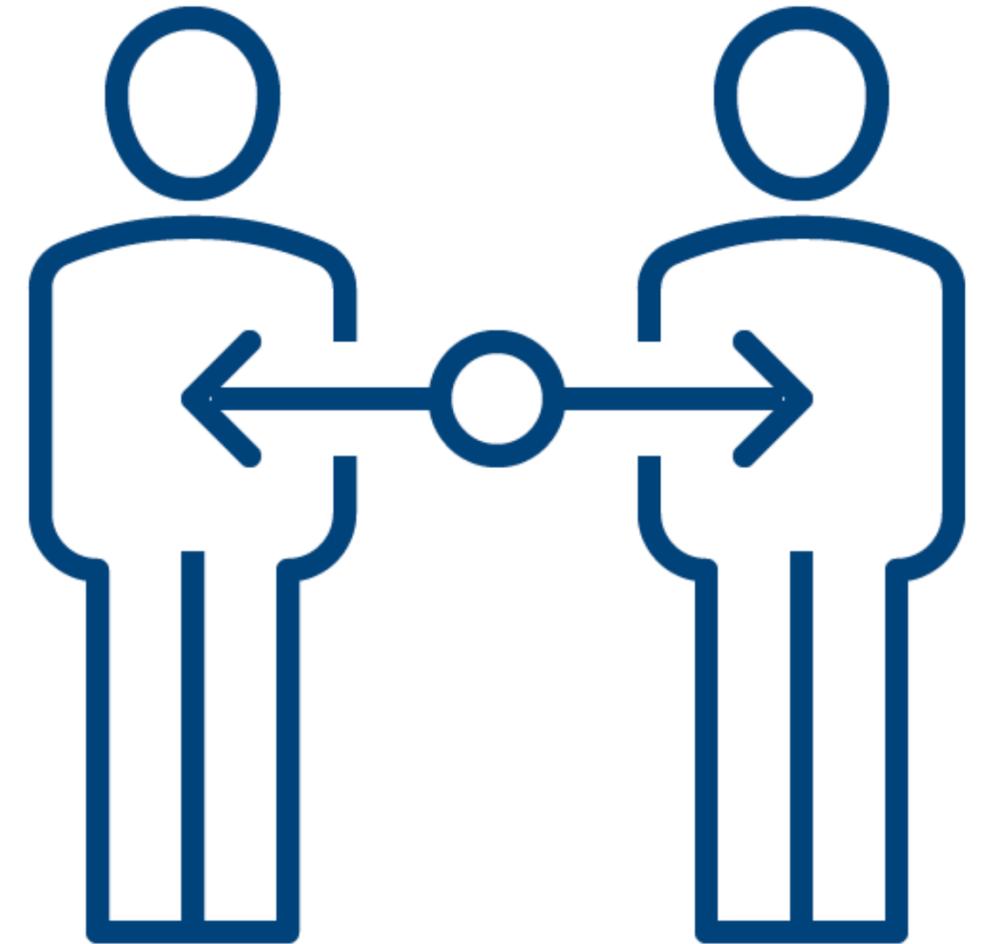
Streamline Operations

Enhance Client Engagement



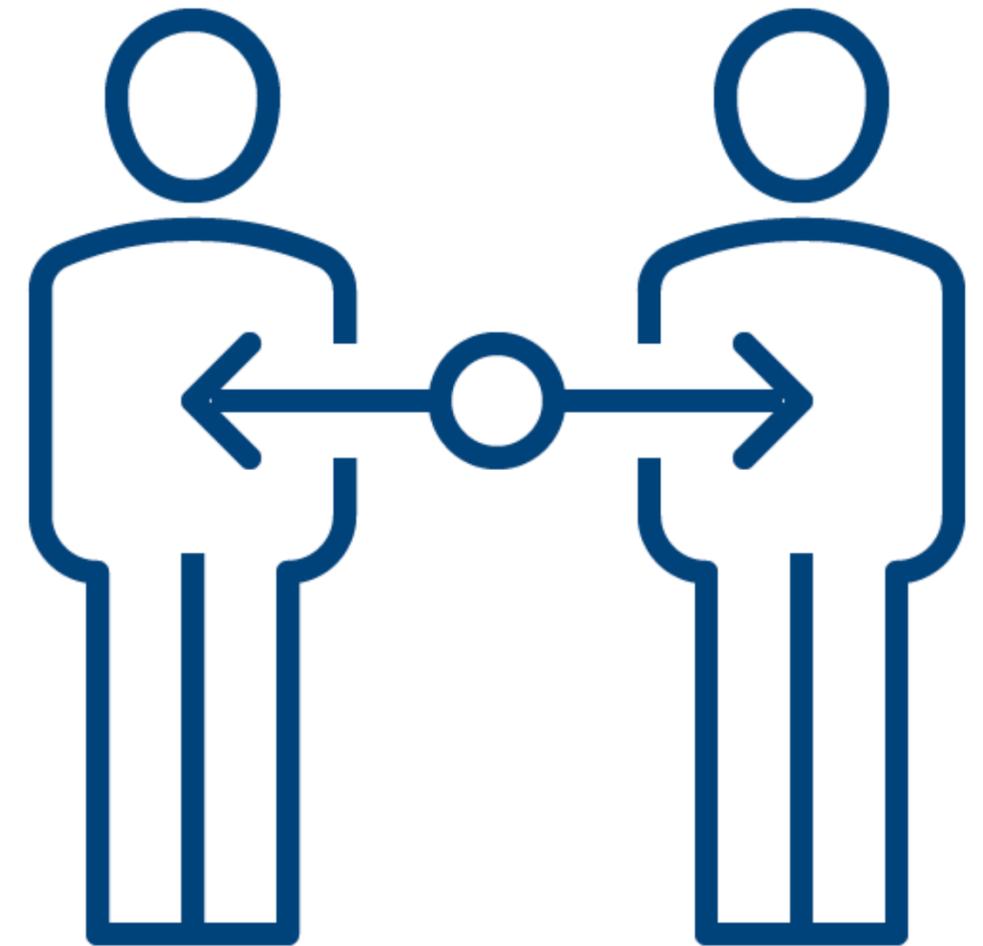
Enhance Client Engagement

- Tailor communications to client preferences
- Use proactive, scheduled touchpoints
- Provide educational content



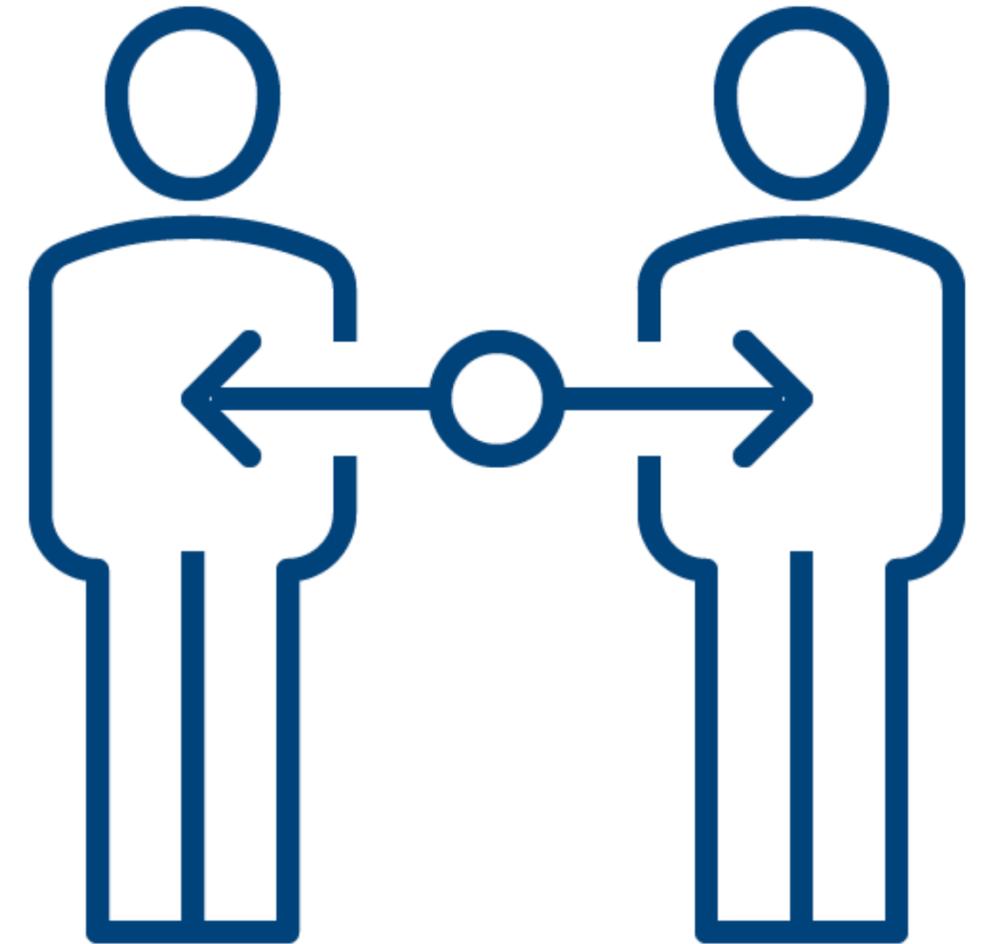
Enhance Client Engagement

- Use multi-channel communication
- Incorporate personalized messaging
- Conduct meaningful review meetings
- Use storytelling to simplify complex topics



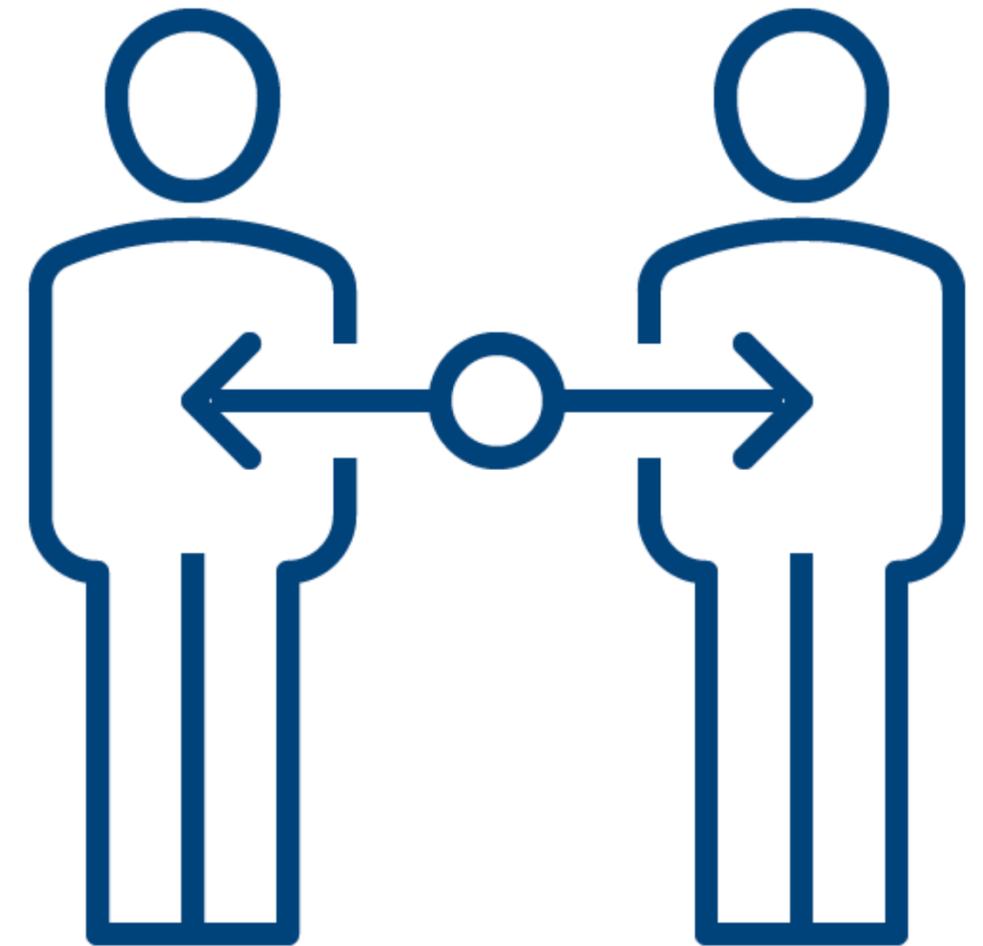
Enhance Client Engagement

- Practice Active Listening
- Be Transparent and Clear
- Use Technology to enhance communication



Enhance Client Engagement

- Follow a consistent service model – segmentation based!

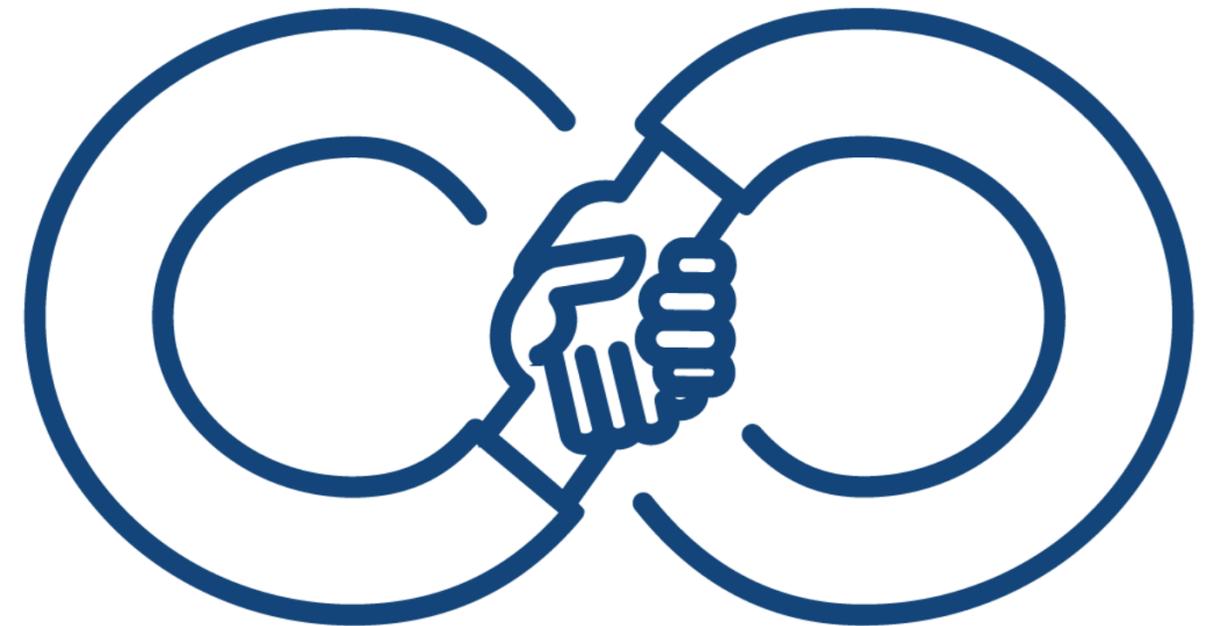




**Keep Up with
Changes in
Our Industry**

Align Your Marketing Strategy with Your Overarching Business Goals

- Your value proposition should dictate the narrative to build awareness of your brand
- Try a few to see what attracts clients best
- Use social media, content marketing, and invest in a website



Why Does This Matter?



- Strong client relationships leads to better retention and advocacy from your customers
- To be successful in selling, you must be able to nurture your clients with purpose to deliver lasting value
- With greater efficiency comes higher productivity and long-lasting client loyalty
- Everyone can win!



The Life Insurance and Retirement Planning Market Opportunity

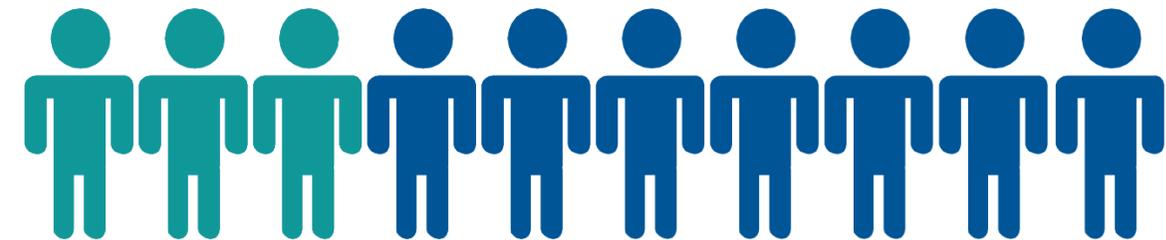


The Life Insurance Opportunity

50% say they'd feel the loss of the primary wage earner within 6 months.



30% of families with dependent children admit they'll have immediate trouble meeting everyday living expenses.



7/10 households have life insurance, but can replace income for only **3.5 years**.

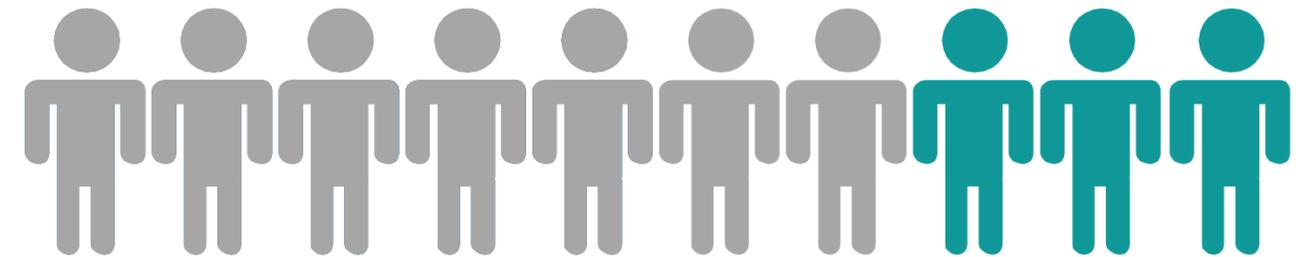
The Retirement Planning Opportunity



1 out of 6 retirees has a written retirement plan.

66% of pre-retirees, within two months of retirement, have no idea what they're going to do with their 401k balance.

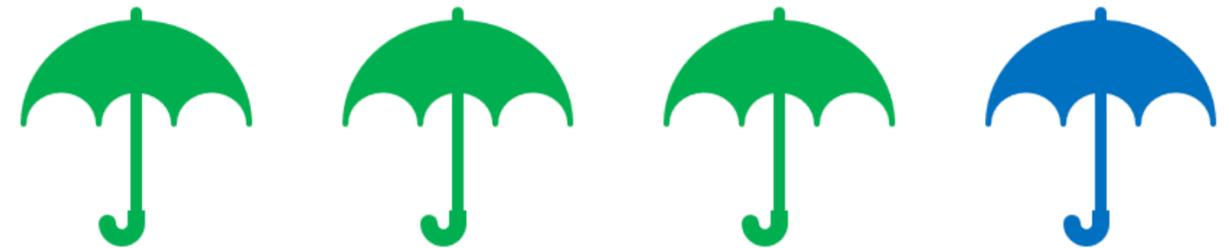
3/10 consumers feel they are well prepared for retirement.



The Multiline Market Opportunity



Almost 1 in 3 people who buy life insurance from a company other than their auto insurance company do so because they are **not aware** their multi-line company offers the product



3 in 4 middle-market consumers are willing to consider buying life insurance through their auto insurance company or agent

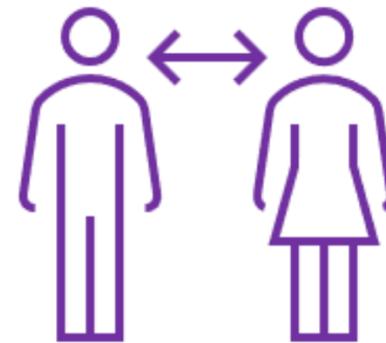
The Multiline Market Opportunity

52%

Say their multi-line companies don't sell life insurance, when in fact,

95%

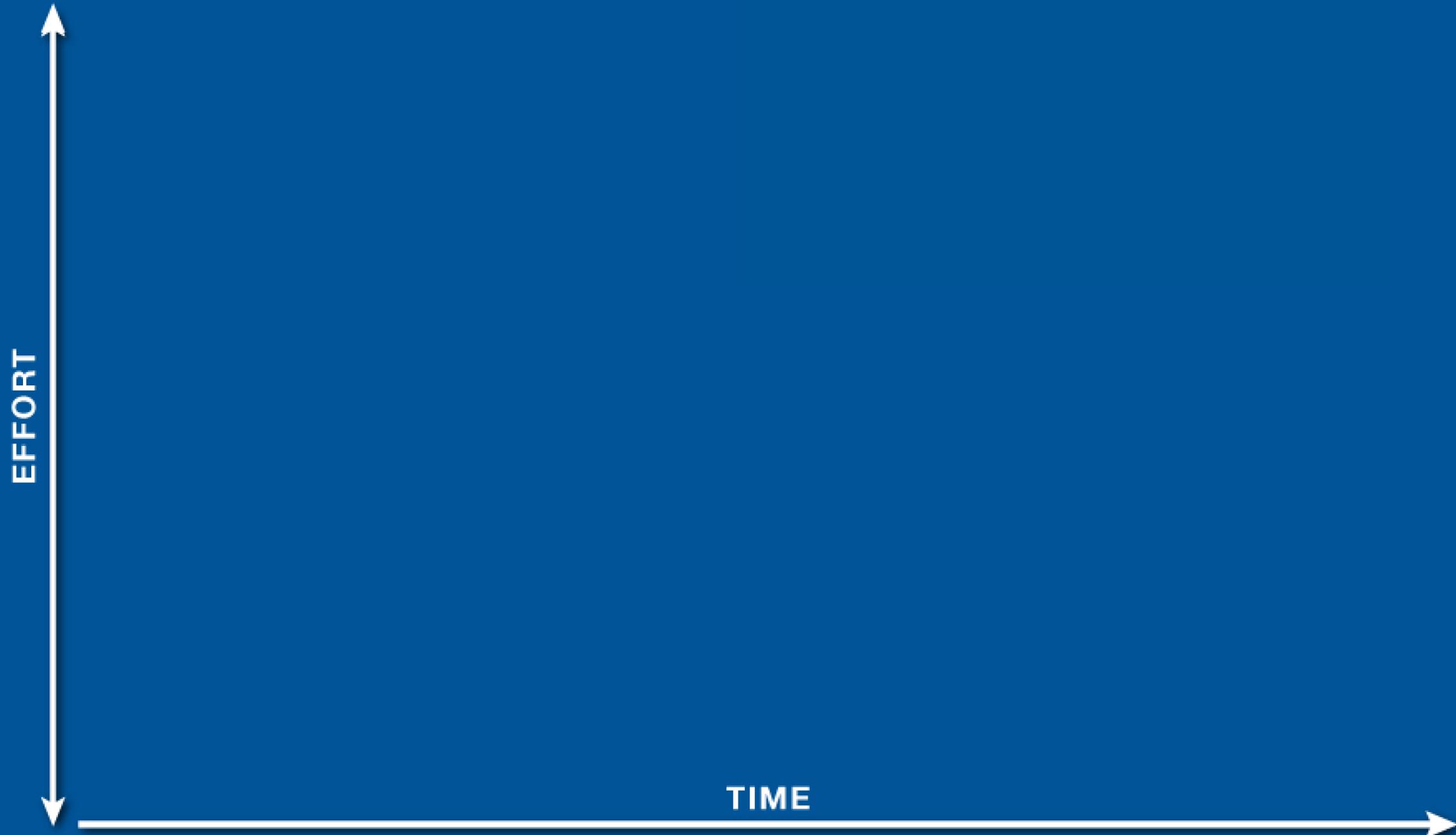
of the companies do

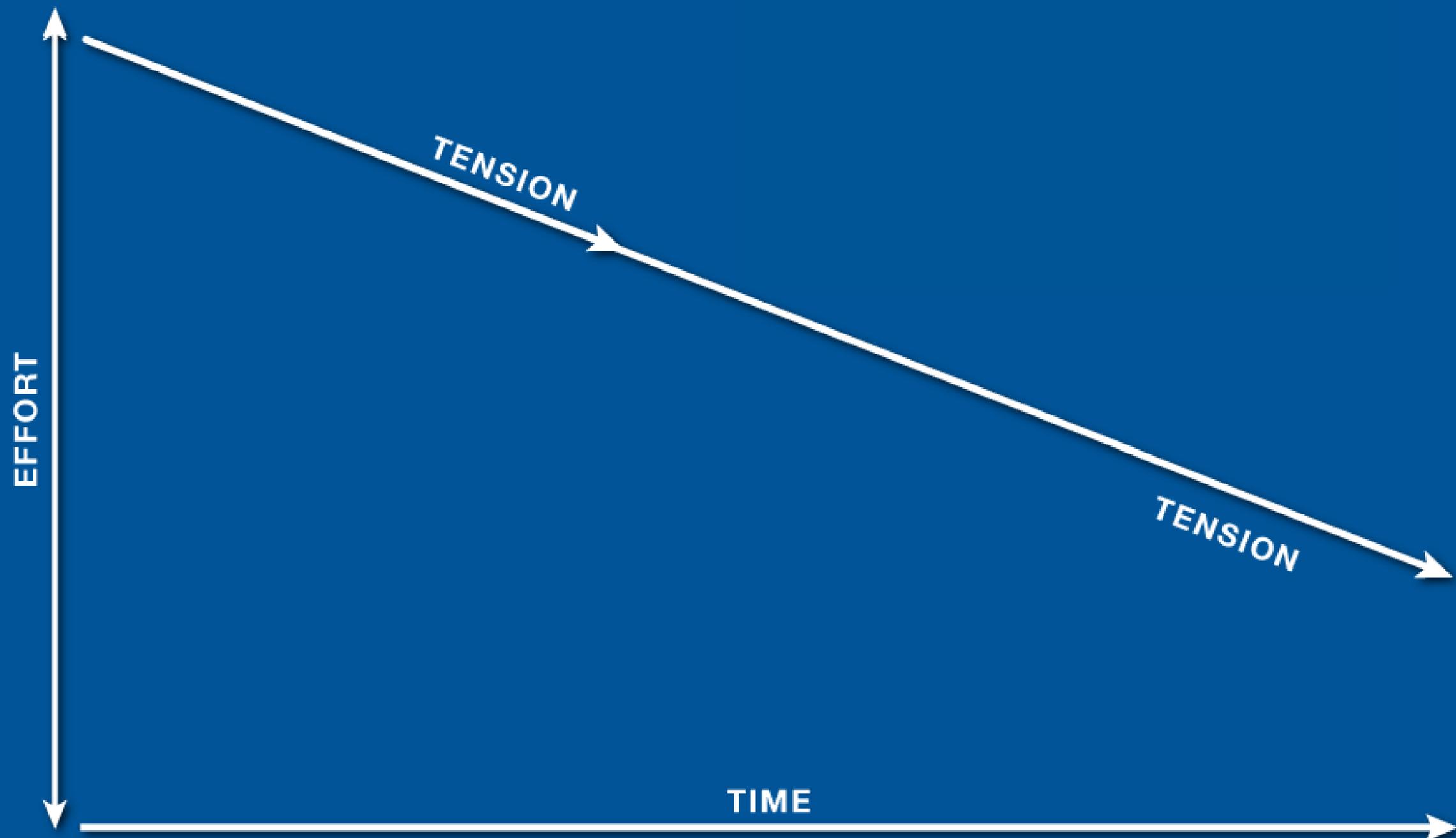


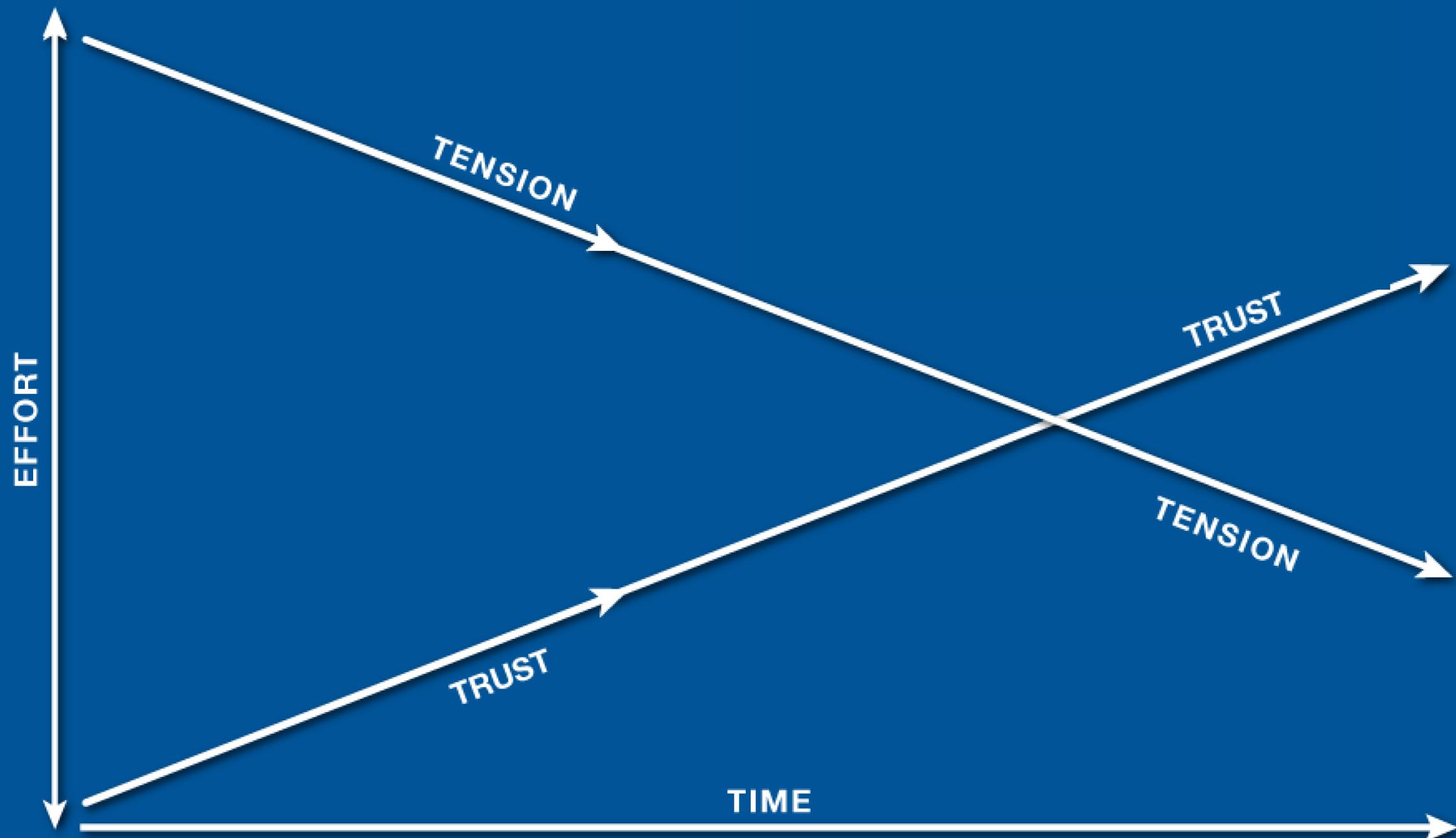
Almost **2/3** of participants whose life insurance is with their multiline company initiate the conversation about life insurance with their agent

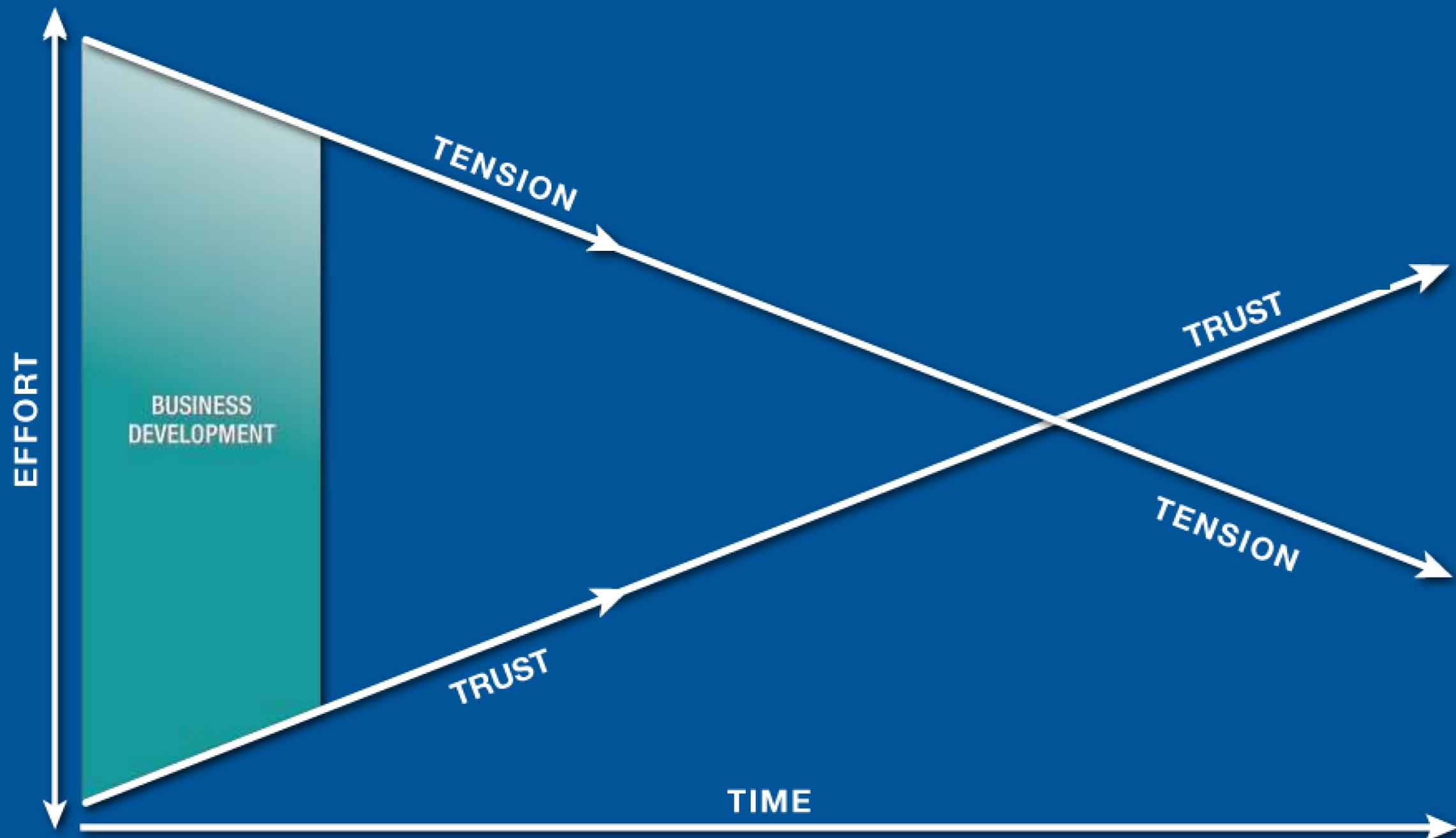


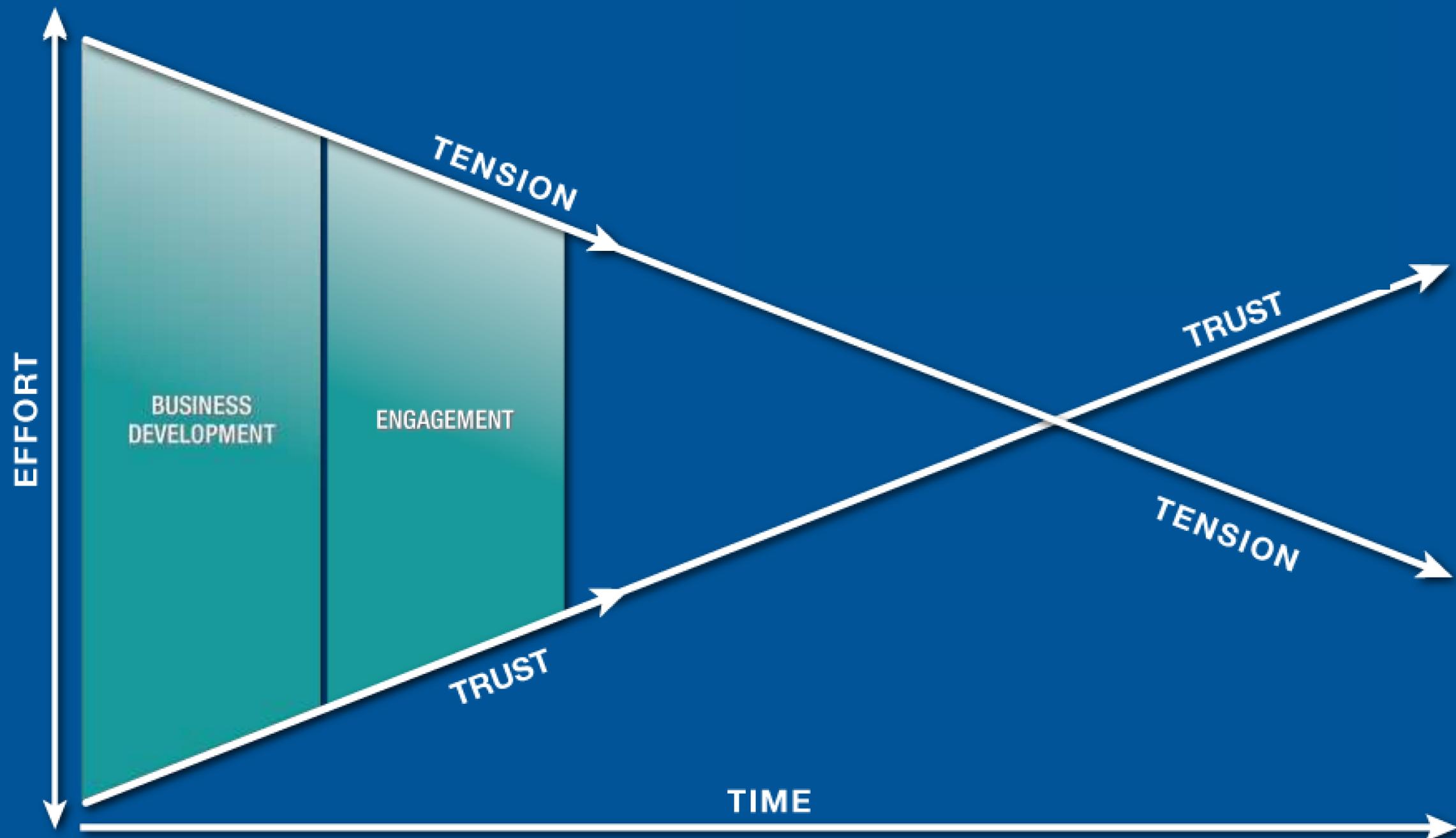
Only **13%** of those surveyed have spoken to their multi-line agent about life insurance

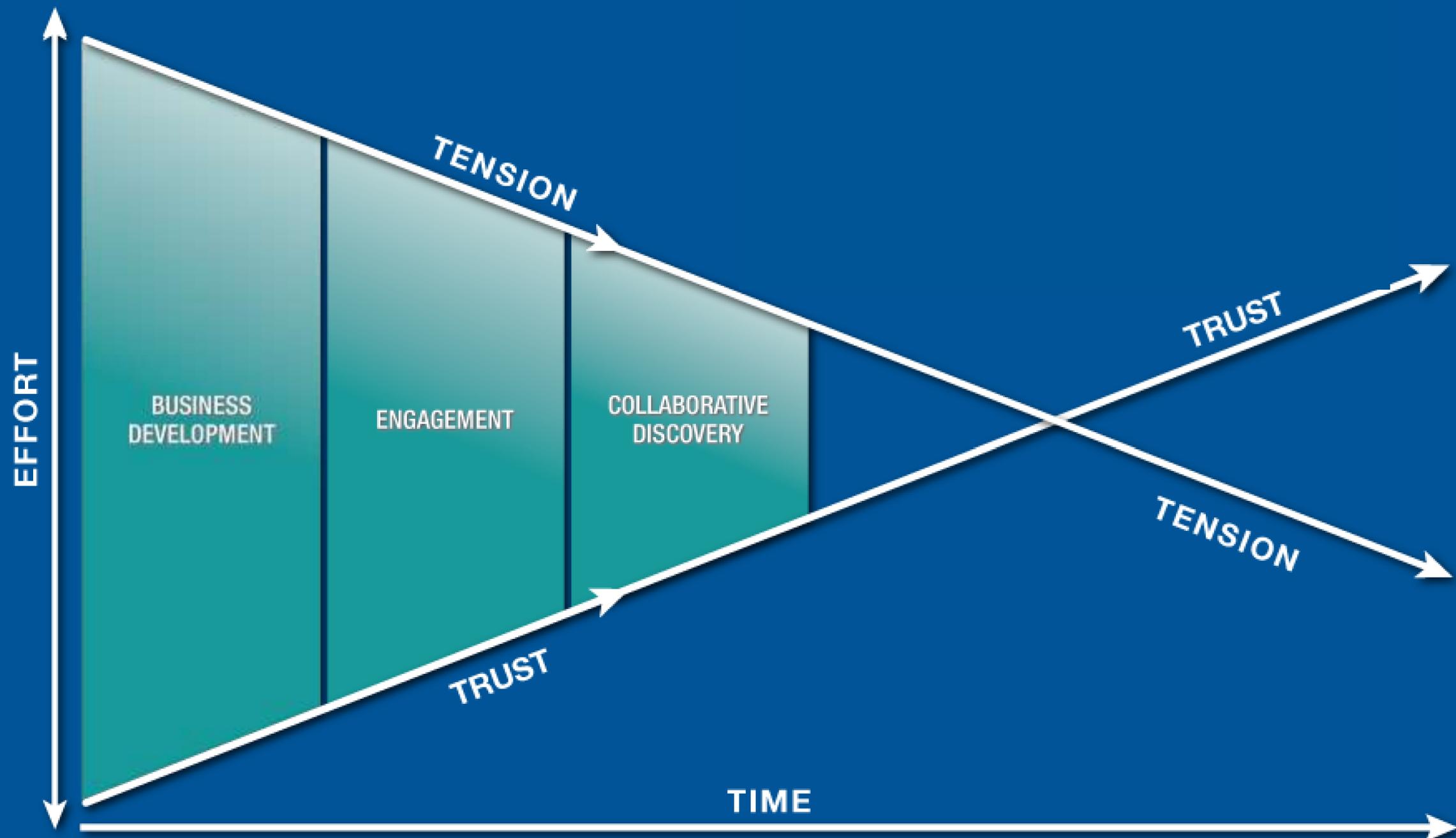


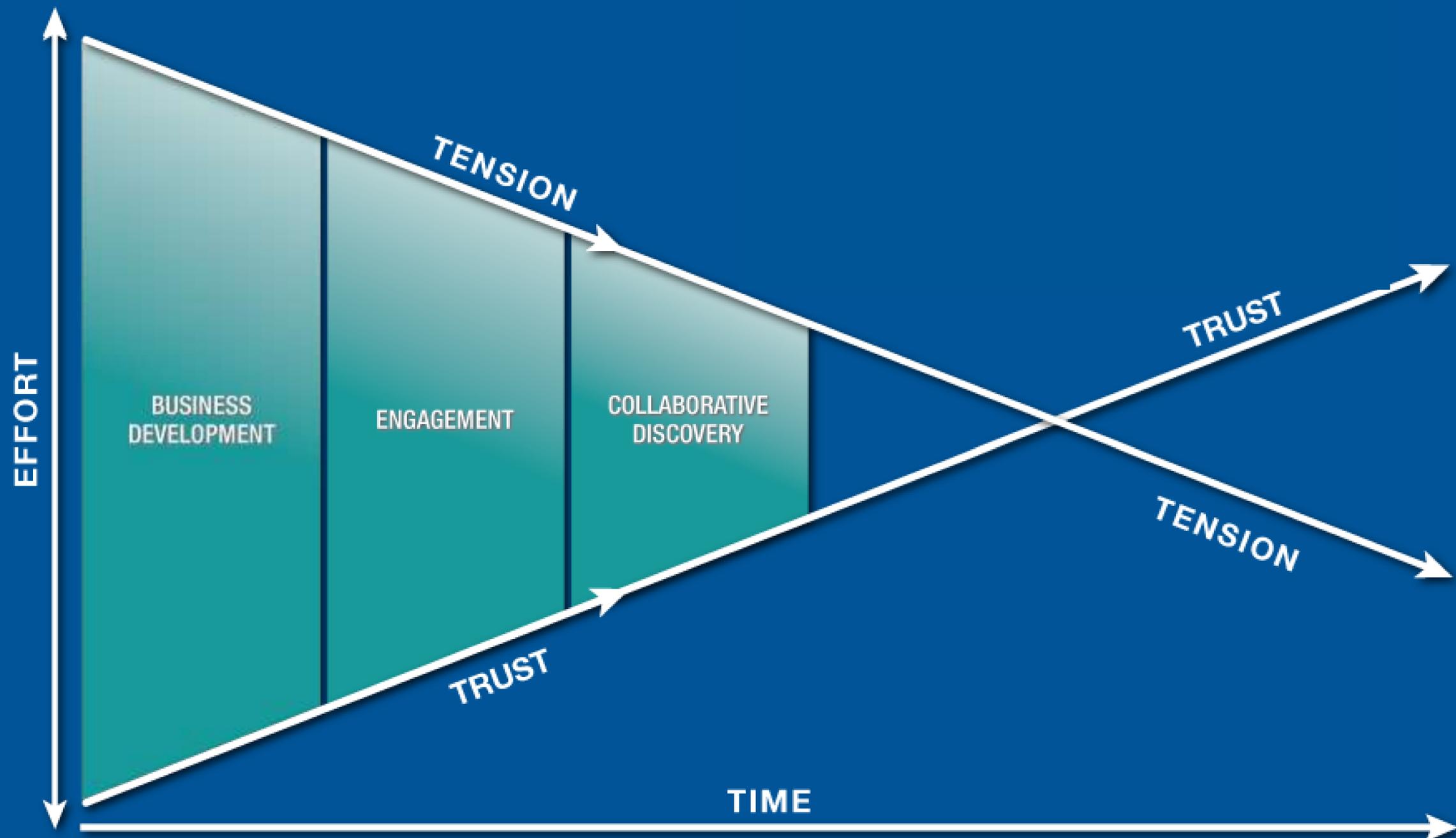


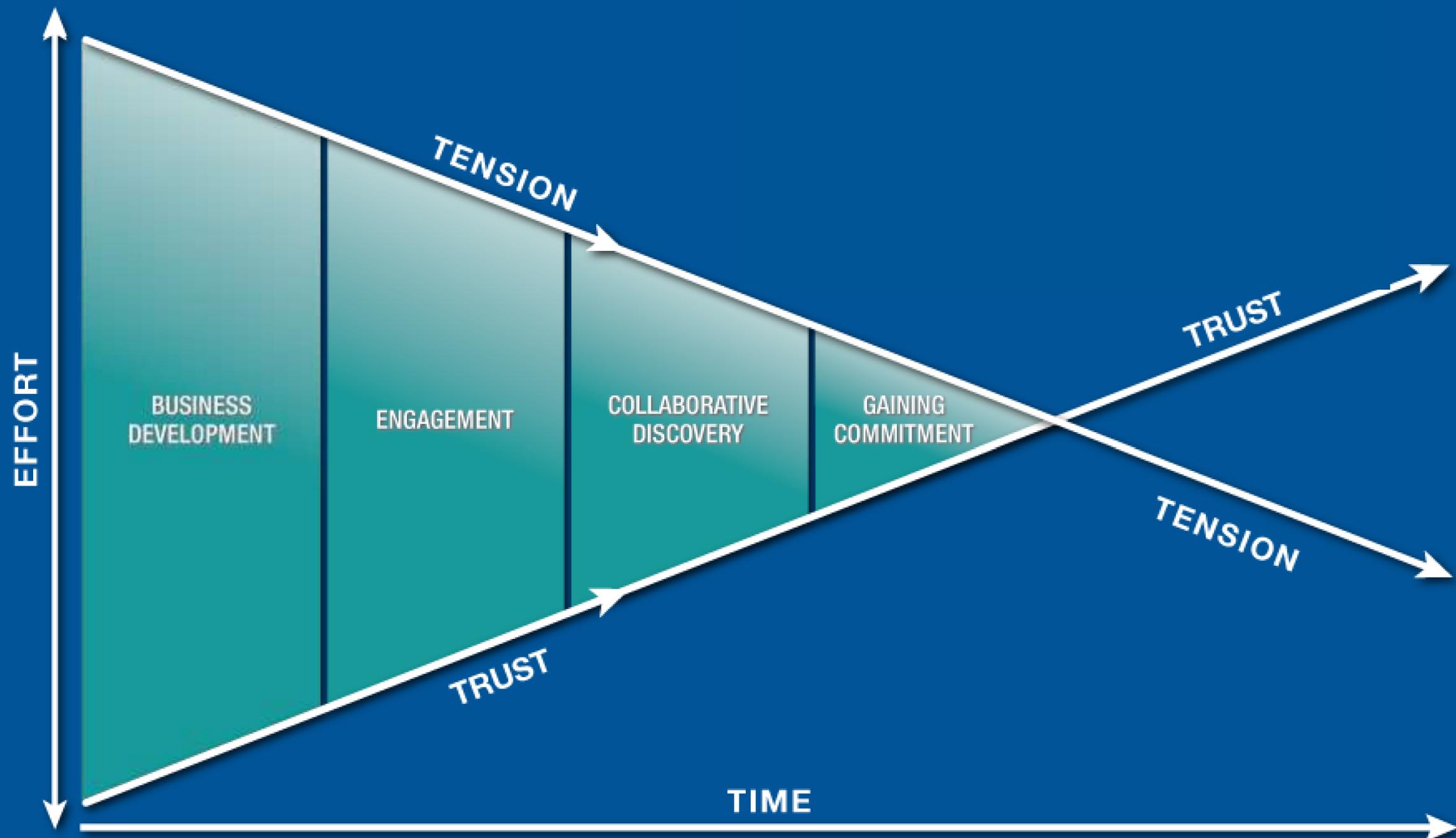


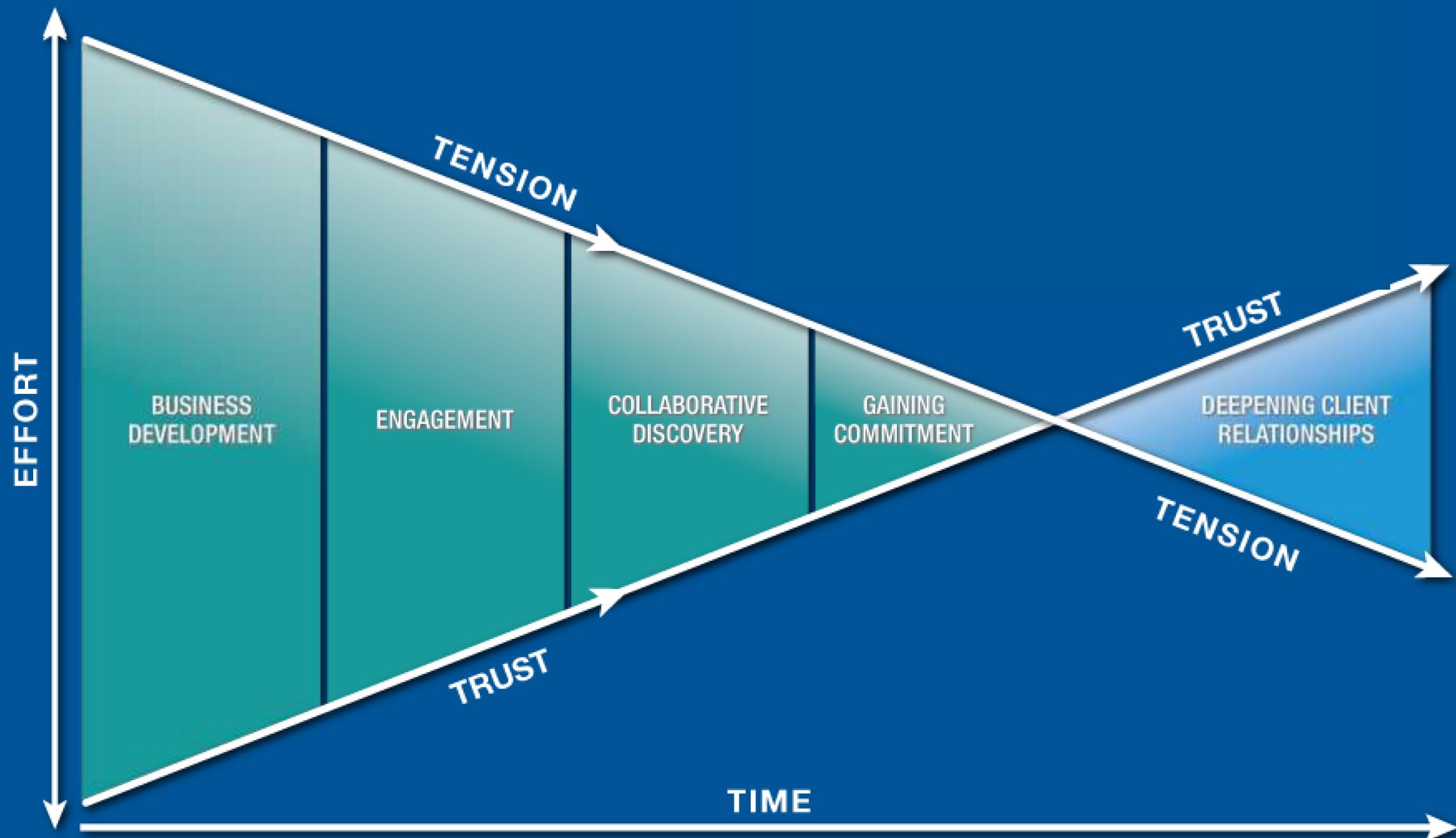


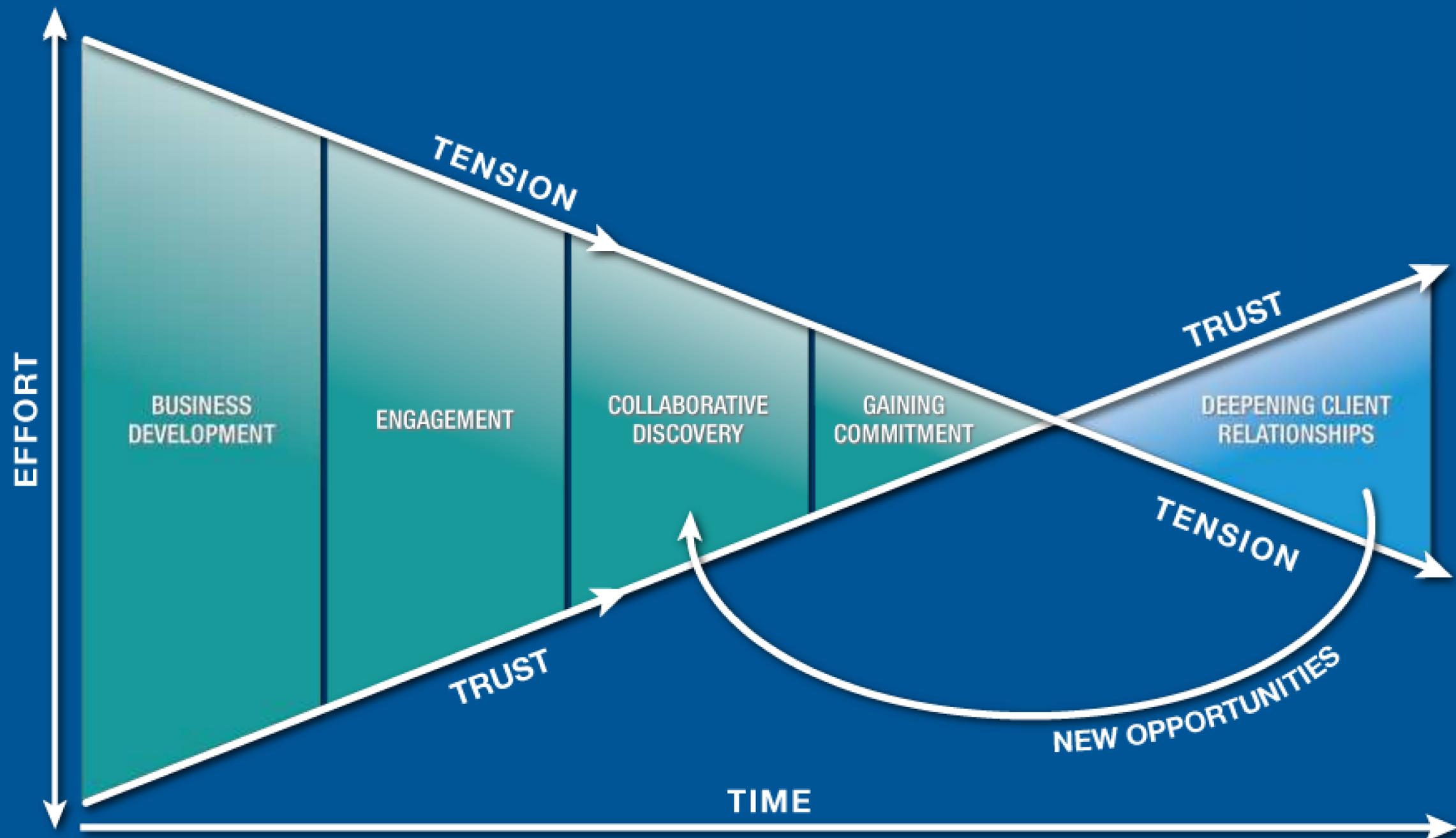














Time in the “Green” – The Path to Peak Productivity



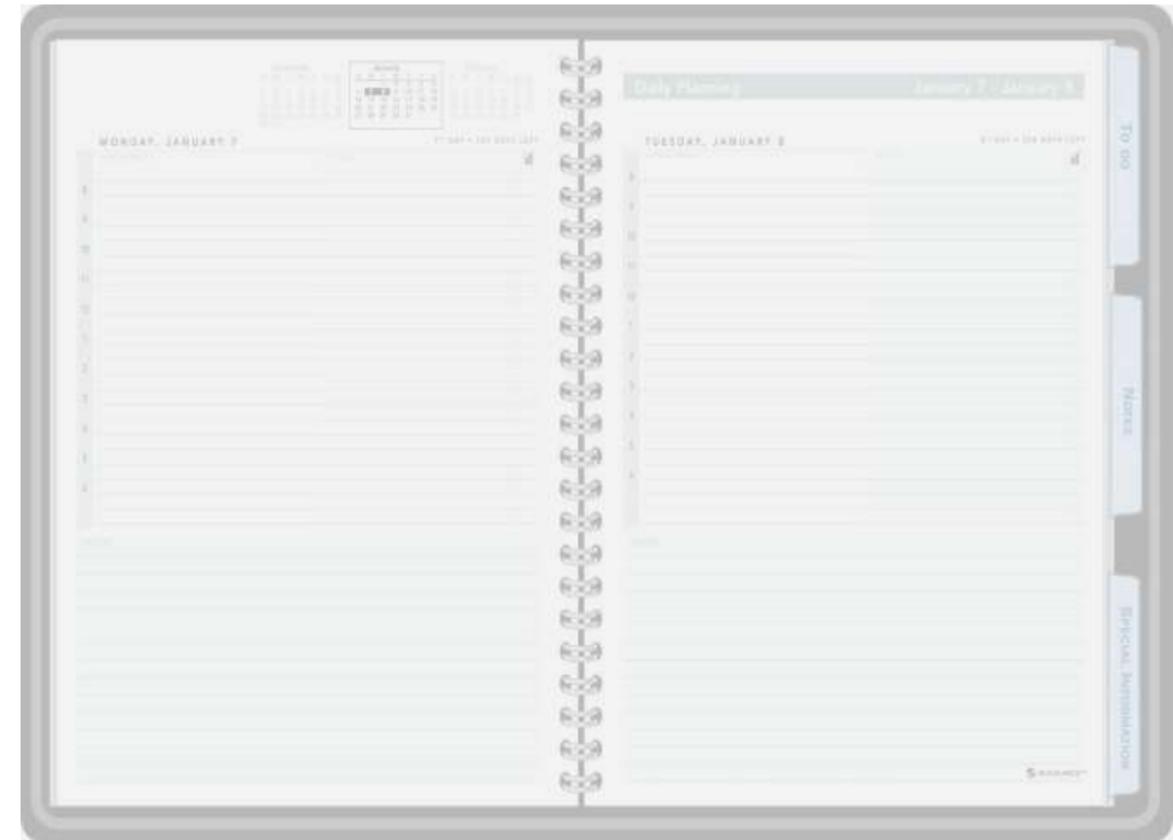
Traffic Light Approach to Time Management



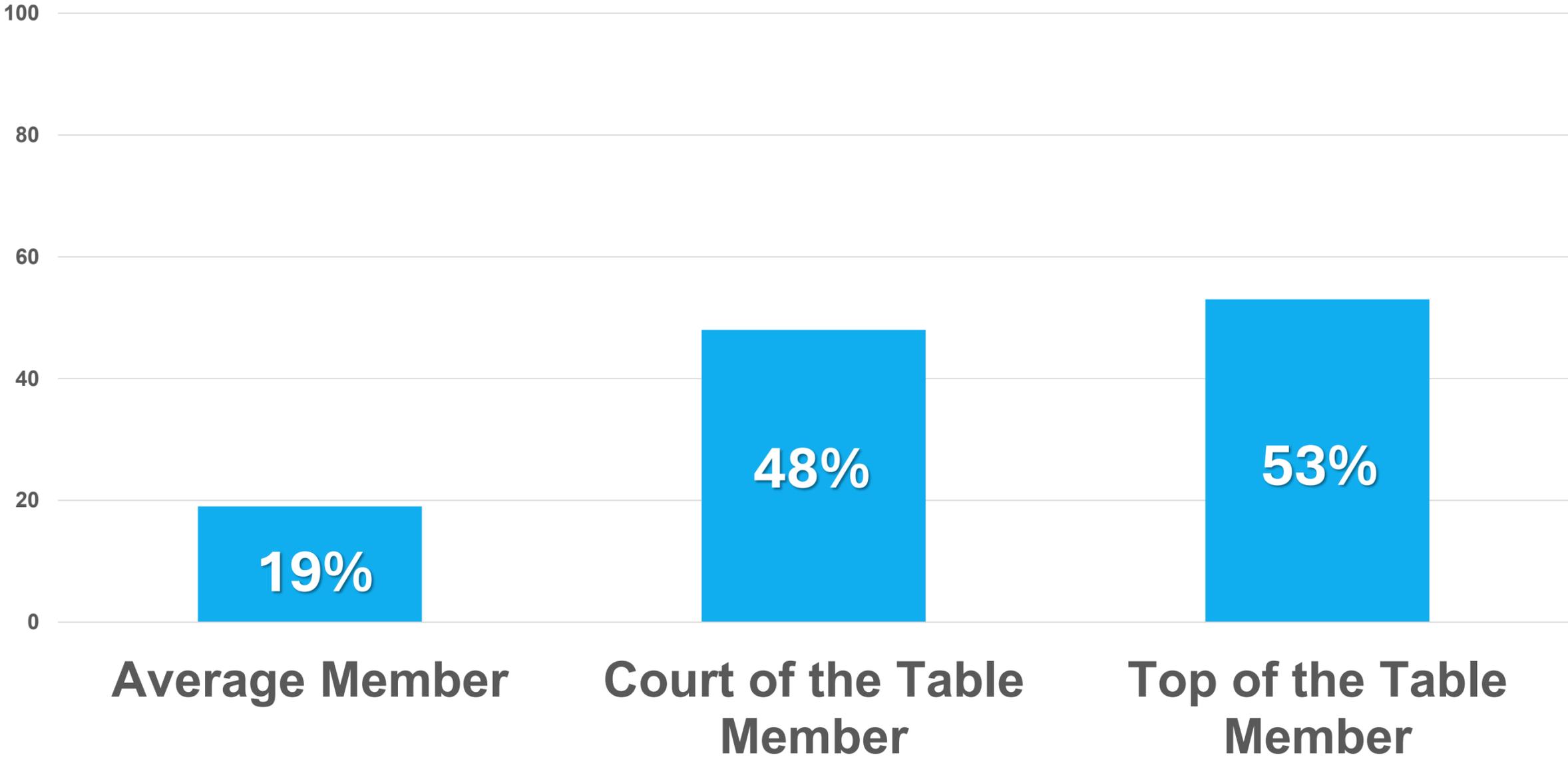
Average Time Spent During the Day

- 7% spent on Red Tasks
- 73% spent on Yellow Tasks (43% spent on travel!)
- 20% spent on Green Tasks

Only 96 minutes per day spent face-to-face or phoning!!



Time Spent in Front of a Client



Working Smarter, Not Harder



MDRT - TIME 19% = 58 hours

COT - TIME 48% = 54 hours

TOT - TIME 53% = 51 hours

Traffic Light Approach to Time Management





Covey's Time Management Matrix: How to Prioritize What Really Matters



Why Time Management Matters

- We all have 24 hours in a day
- But we don't all use them the same way
- Covey's matrix helps us prioritize tasks based on urgency and importance



Covey's Time Management Matrix

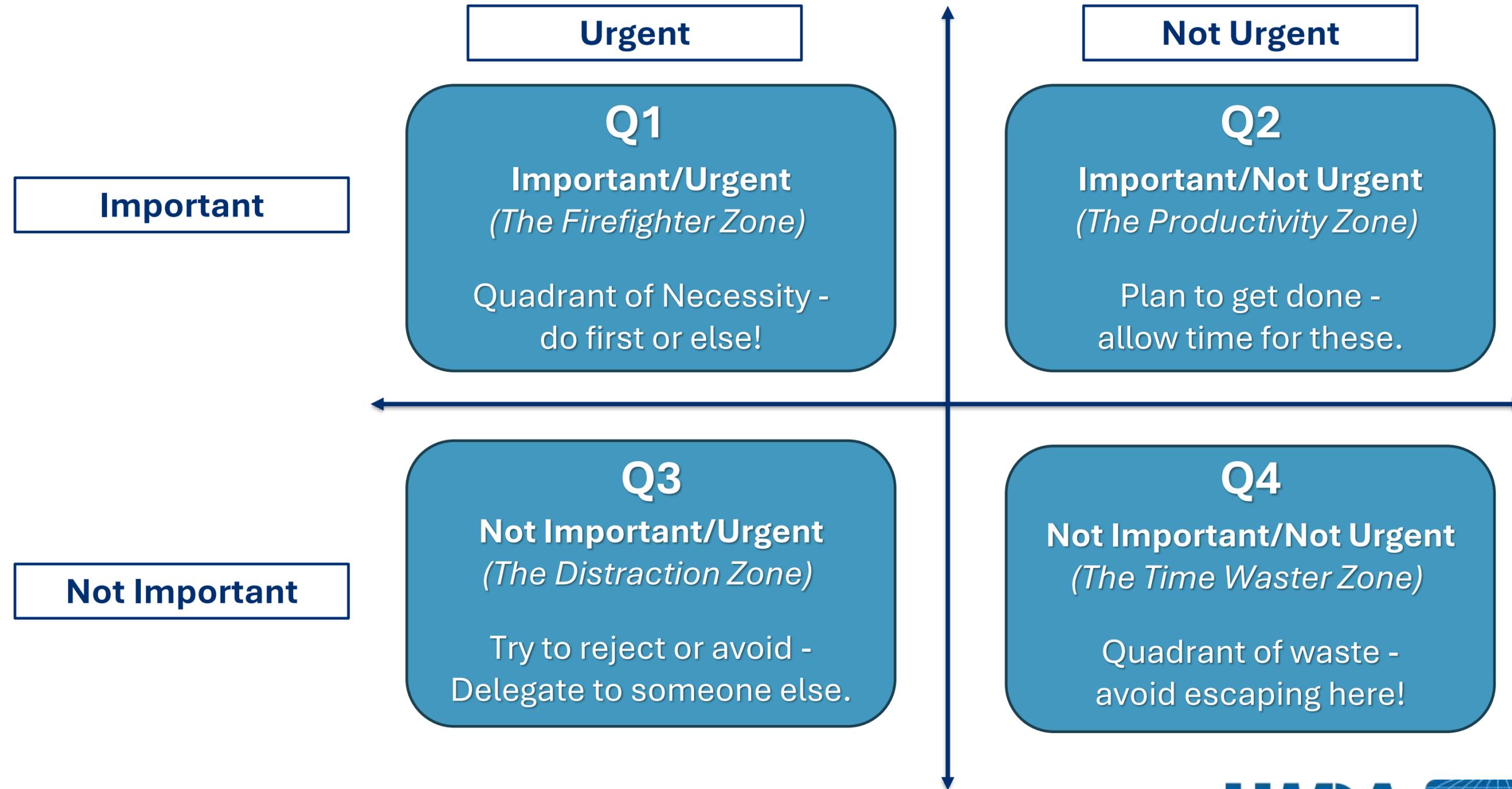
Based on Two Questions:

1. Is it Urgent?
2. Is it Important?

➤ Tasks are sorted into Four Quadrants.

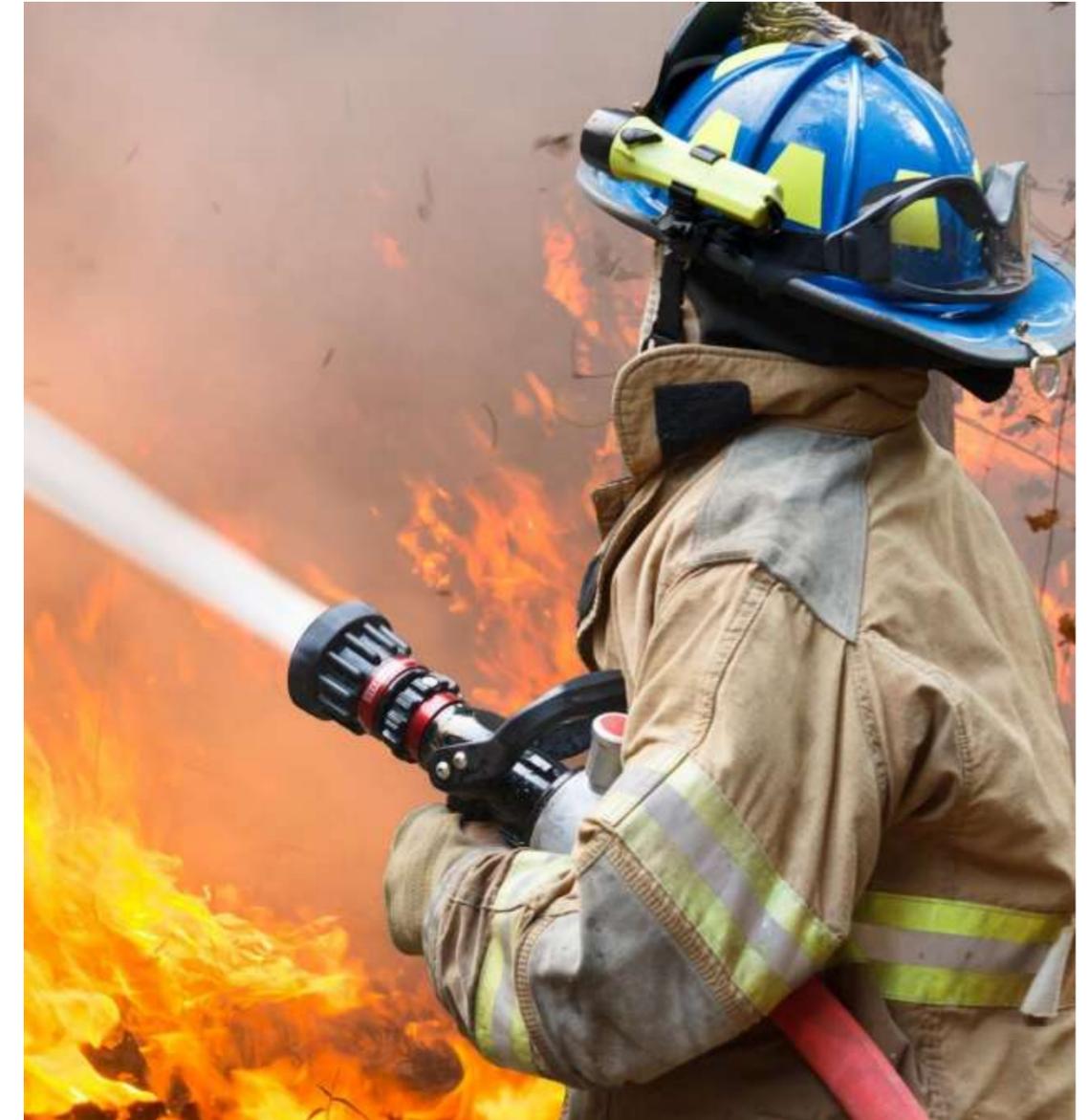


The Four Quadrants



Q1: The Firefighter Zone – Urgent, Important

- **Definition:** Tasks that require immediate attention and have significant consequences if ignored.
- Typically considered “Crisis Management” quadrant
- **Examples:** Emergencies, last-minute deadlines, pressing problems.
- **Why it matters:** These are high-stress, high-impact activities that cannot be postponed.





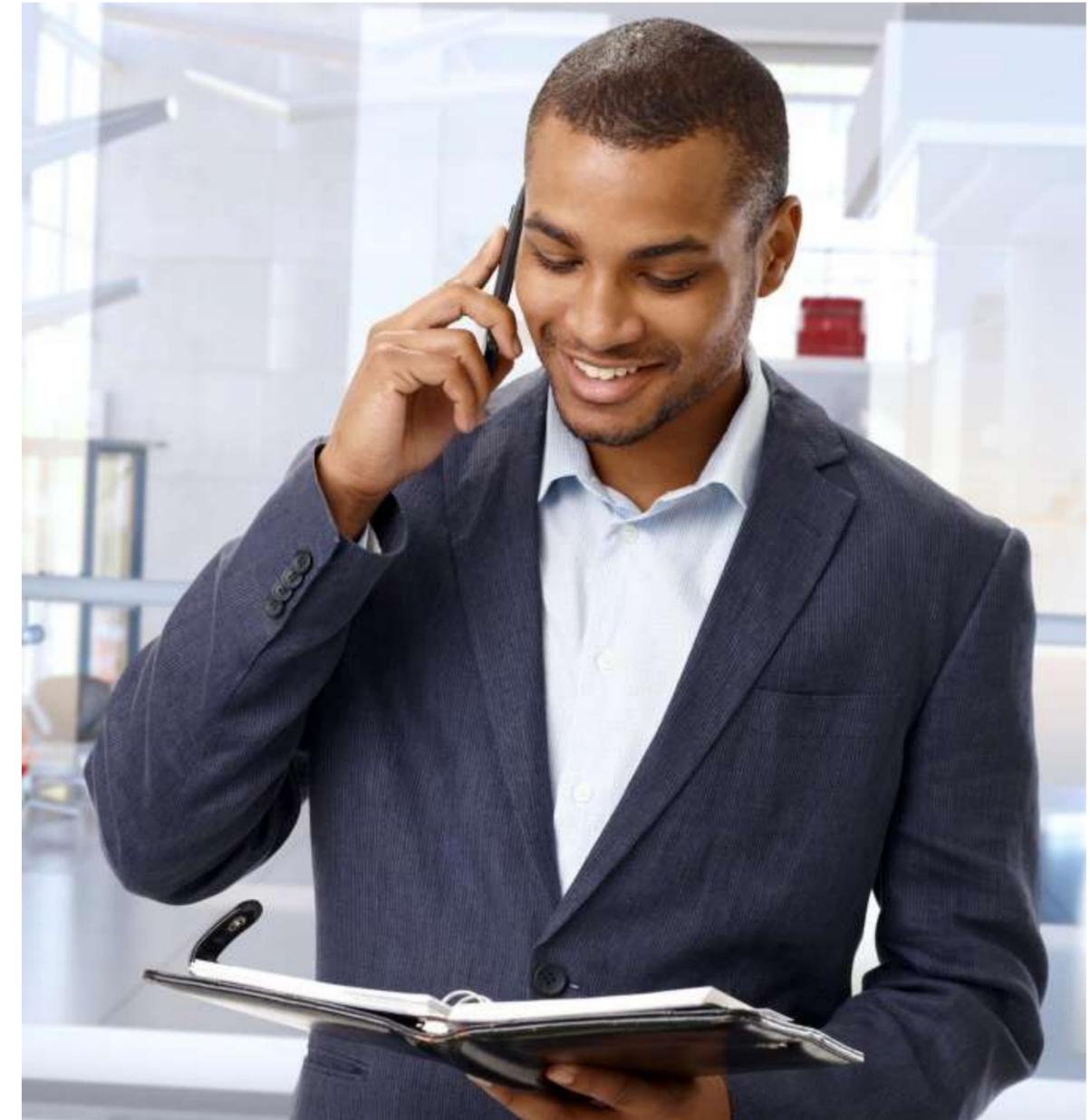
Q2: The Productivity Zone – Not Urgent, Important

- **Definition:** Activities that are important for achieving long-term goals, but do not require immediate action.
- **Examples:** Planning, relationship building, professional development, prevention, goal setting.
- **Why it matters:** This is the *productivity quadrant*. Investing here reduces time spent in Quadrant I.



Q3: The Distraction Zone – Urgent, Not Important

- **Definition:** Tasks that seem pressing but do not contribute meaningfully to your priorities.
- **Examples:** Interruptions, some calls / emails / meetings, other people's minor urgencies.
- **Why it matters:** These tasks often hijack our day and reduce effectiveness.

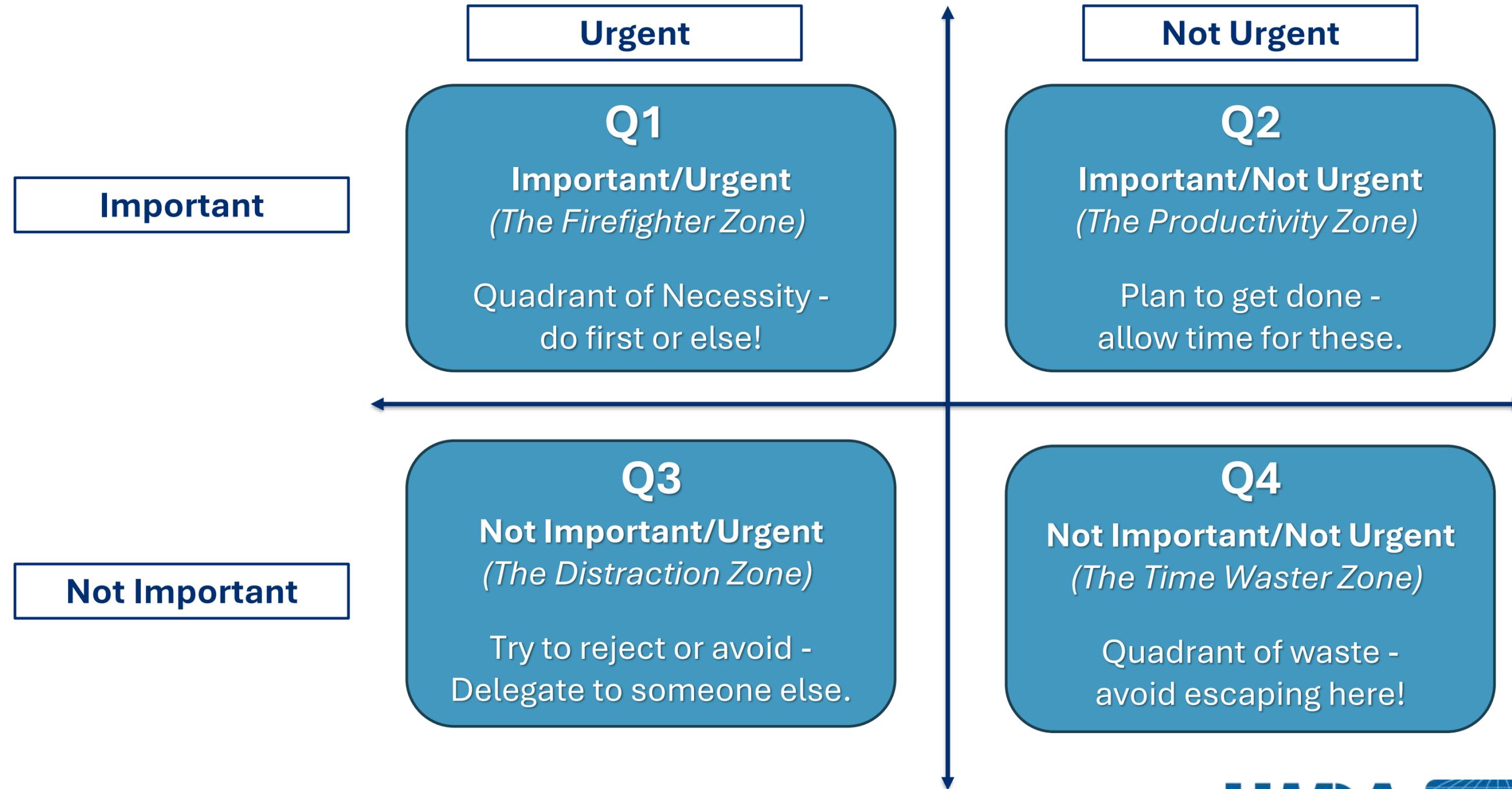


Q4: The Time-Waster Zone – Not Urgent, Not Important

- **Definition:** Activities with little to no value—often used to avoid more meaningful work.
- **Examples:** Excessive social media, mindless web browsing, binge-watching.
- **Why it matters:** Time here offers little return and saps energy and focus.



The Four Quadrants



How to Apply It

- Audit your current tasks
- Label them by quadrant
- Eliminate or delegate Q3 & Q4
- Invest time in Q2 activities daily

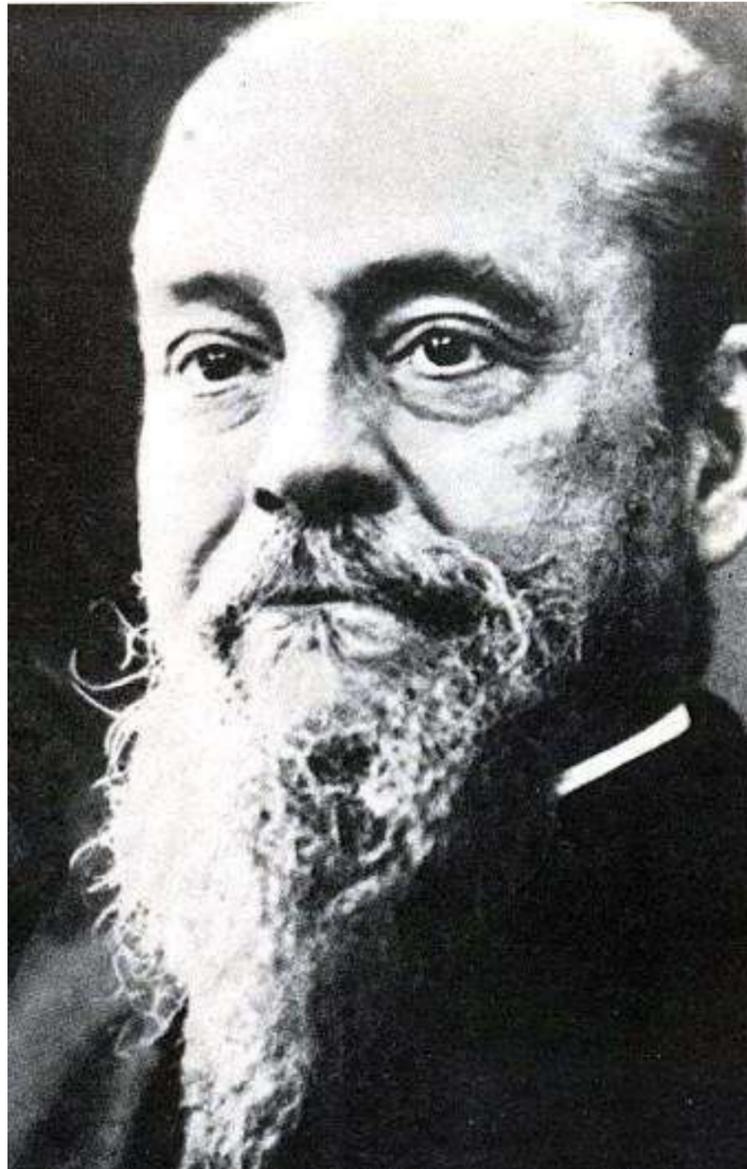




Client Segmentation and Cross Selling



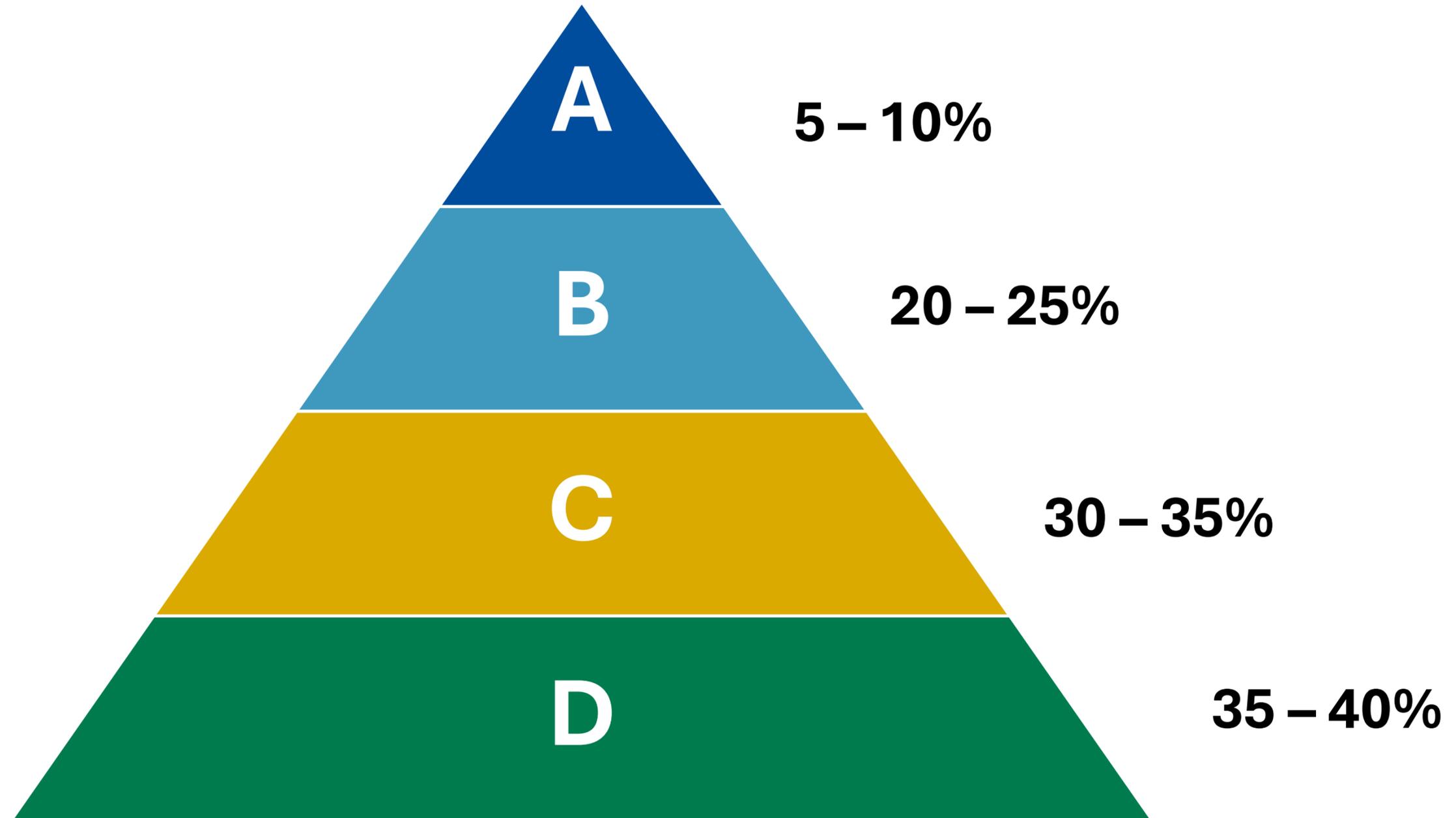
“Pareto Principle” or 80/20 Rule



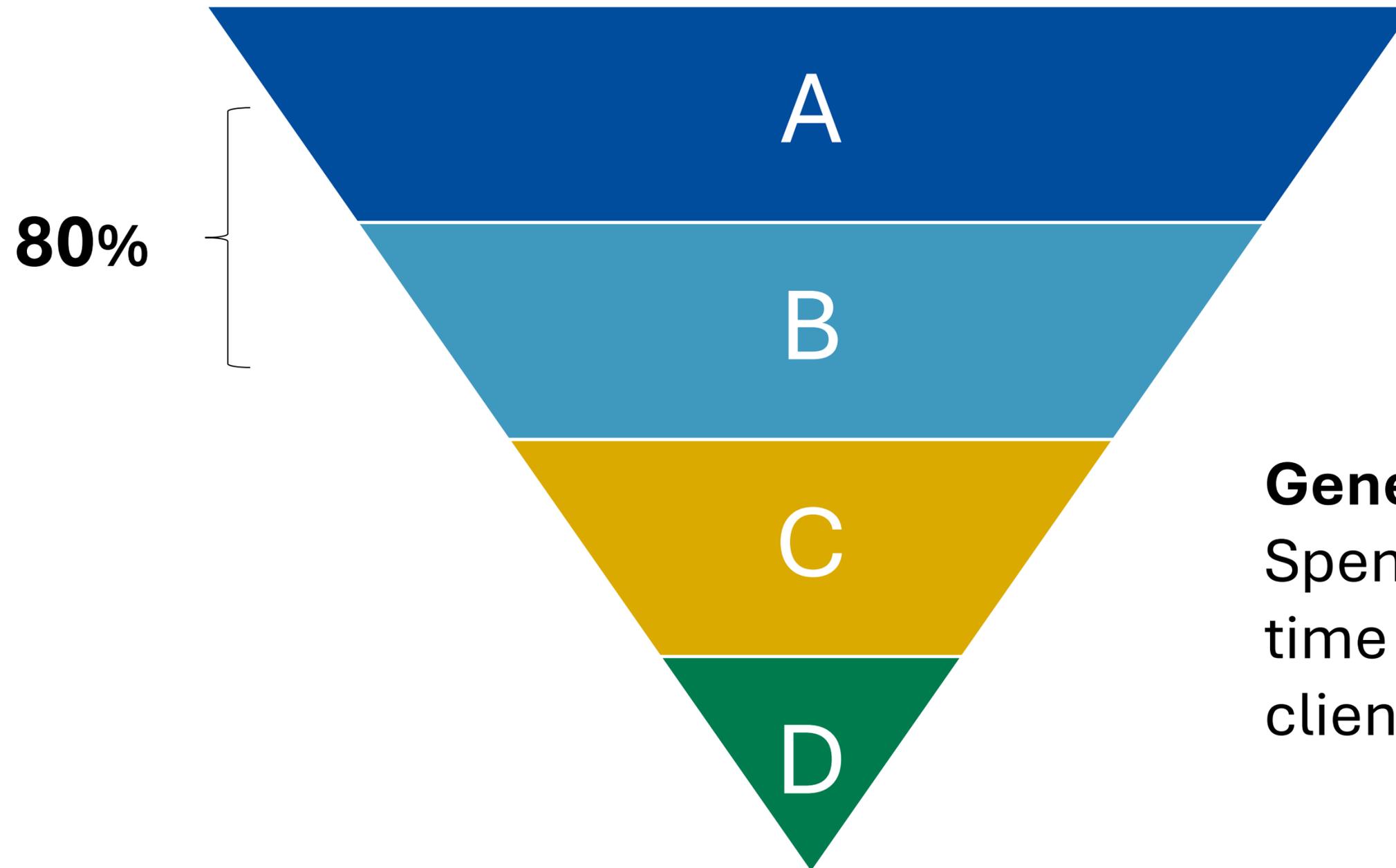
20% of all possible inputs of any given task will create 80% of the output or results.

Treat everyone fairly, not necessarily equally!

Typical Client Distribution



Desired Marketing Efforts



General Rule:
Spend 80% of your
time with A & B
clients.

Potential Segmentation Criteria

	Household Income	# of Products	Potential	Favorable Introductions
A Clients	\$150k+	Four	4	Often
B Clients	\$100k - \$150k	Three	3	Sometimes
C Clients	\$75k - \$100k	Two	2	Rarely
D Clients	\$50k - \$75k	One	1	Never

Strategic Client “Touch Points”

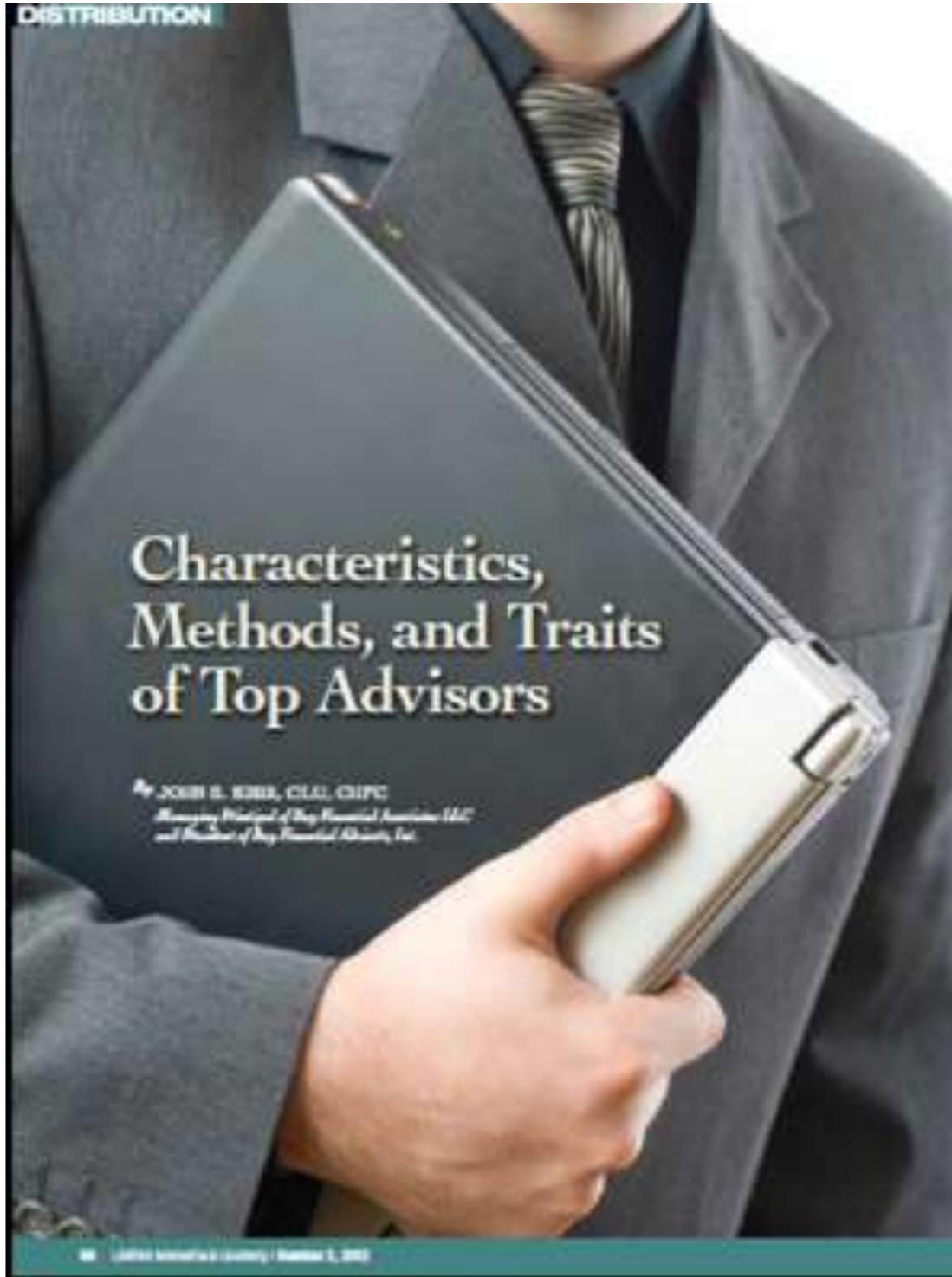
A+	18 x per year
A	12 x per year
B	8 x per year
C	4 x per year
D	At least annually



Developing Your Client Service Model



1. Determine the total number of proactive reviews for each client per year
2. Determine the method of contact for each client (face to face vs. virtual vs. email)
3. Determine the responsibility for the client contact (you vs. jr. advisor vs. sales associate)



Develop a Strong Team and Commitment to Service



What Constitutes Great Service?

- Welcome letters to new clients
- Terrific client experience, particularly in the first 90 days
- Proactive outreach to new clients
- Random acts of kindness
- Prompt and accurate response to questions
- Invite to events clients would enjoy
- Well-prepared review meetings
- Systematic touches by advisor or staff
- Everything done to further relationship and build trust

Marketing/Client Service Strategy

Service	A+ (18)	A (12)	B (8)	C
Semi-Annual Meetings (count as 2)	✓	✓	✓	
Timely Service	✓	✓	✓	✓
Client Appreciation Events	✓	✓		
E-Newsletter (count as 4 touches)	✓	✓	✓	✓
Handwritten Notes	✓			
Birthday / Holiday Cards (count as 2)	✓	✓	✓	✓
Non-business Breakfast / Lunch	✓	✓		
Gifts	✓			
Non-Business Activity	✓	✓		
Charitable Donation	✓		✓	
Invitation to Seminars / Speakers	✓	✓		

Increasing Efficiency by Segmenting Activity

# Phoning Attempts by Segment	Segment	# of Clients	# of Attempts	% of Effort
2	A	35	70	7%
2	B	115	230	23%
2	C	150	300	30%
2	D	200	400	40%
Total		500	1000	100%
4	A	35	140	19%
3	B	115	345	47%
1	C	150	150	20%
0.5	D	200	100	14%
Total		500	735	100%

30%
A and B Activity Totals Without Segmentation

66%
A and B Activity Totals With Segmentation

20 Year Client Builder Study

30% Increase In Activity =

50% Increase In Productivity

50% Increase In Activity =

100% Increase In Productivity



Small Group Discussion

What resources is your organization providing your advisors as it pertains to client segmentation and cross-selling?

How are you training your advisors on the marketing / practice management resources you provide?

**Where are you finding success in this area?
What are some of your challenges?**

Why Does This Matter?



- Strong client relationships leads to better retention and advocacy from your customers
- To be successful in selling, you must be able to nurture your clients with purpose to deliver lasting value
- With greater efficiency comes higher productivity and long-lasting client loyalty
- Everyone can win

Enhancing Practice Management

- Set up a foundation for success
- Understanding your client base, creating more tailored services and strategies tailored to their needs, preferences, and financial aspirations
- Enhancing client engagement and prioritizing client satisfaction. Doing so will turn your clients into advocates



Quality Sales Training Makes All the Difference

Your sales training should be:

Relevant

Engaging

Effective

Our Experience with the Impact of Effective Sales Training

25+%

Increases on average
across the board*

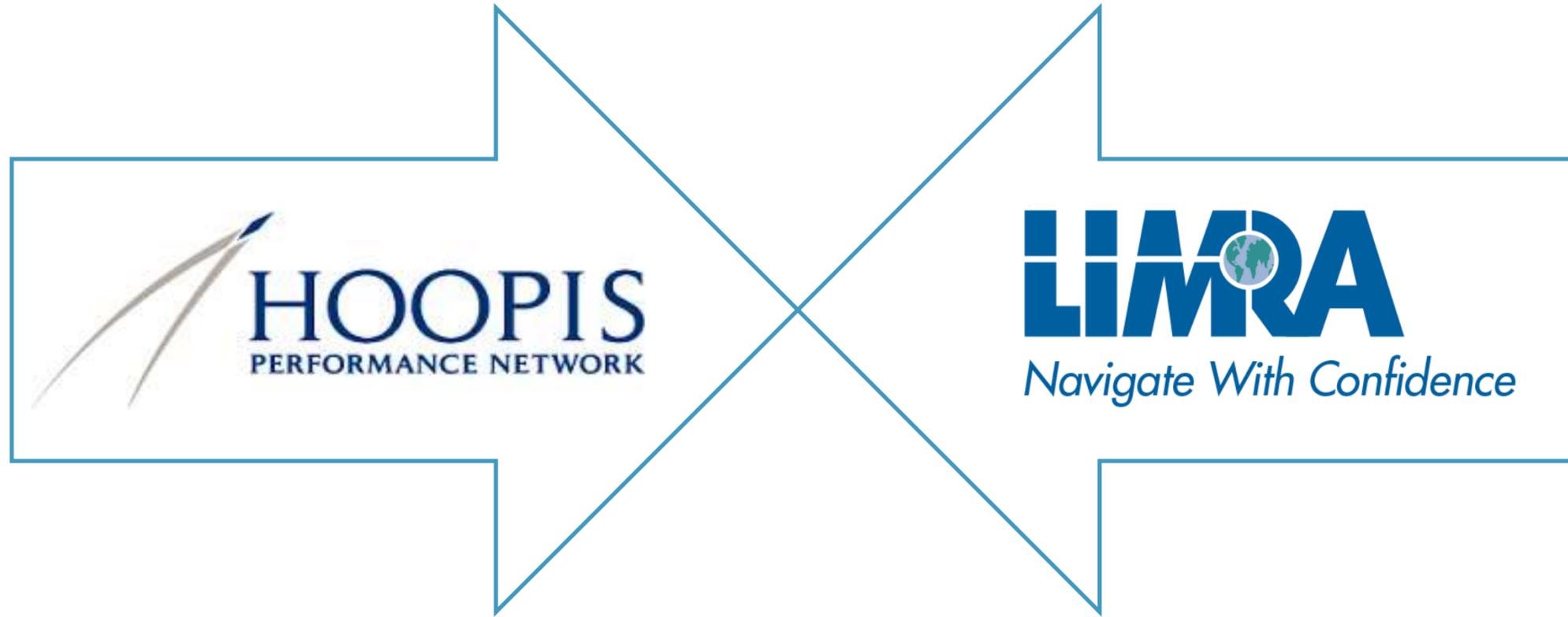
*Productivity impact
recorded with over three
dozen companies

Premium
32% increase

Policies
17% increase

Retention
21% increase

Built By the Industry For the Industry



Field-Tested
Language & Techniques
“The Art”

Research
“The Science”



Trustworthy Selling Accolades

- Over **40,000 graduates** and growing
- Recognized by **Selling Power** as one of the “**Top 25 Sales Training Companies**”
- ROI Institute’s “**Top 10 Case Studies of the Year**”
- Recognized by *The American College* as an elective towards the **FSCP™ Designation**



Gain Access to Additional Materials



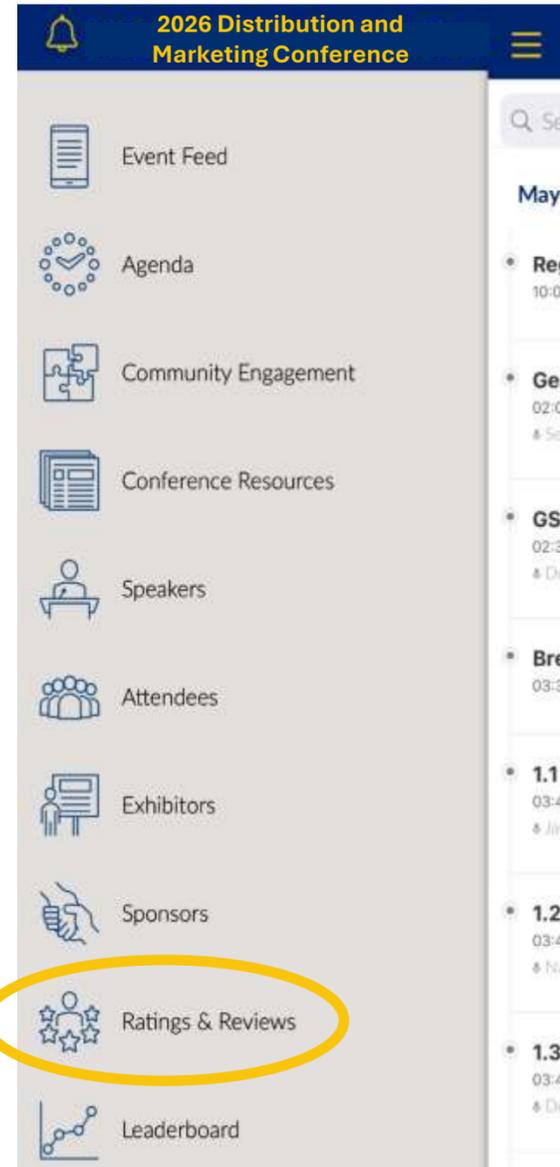
Find today's presentation and additional materials here, to help your team sell with confidence:

<https://hoopisinfo.com/TrustworthyDMC>

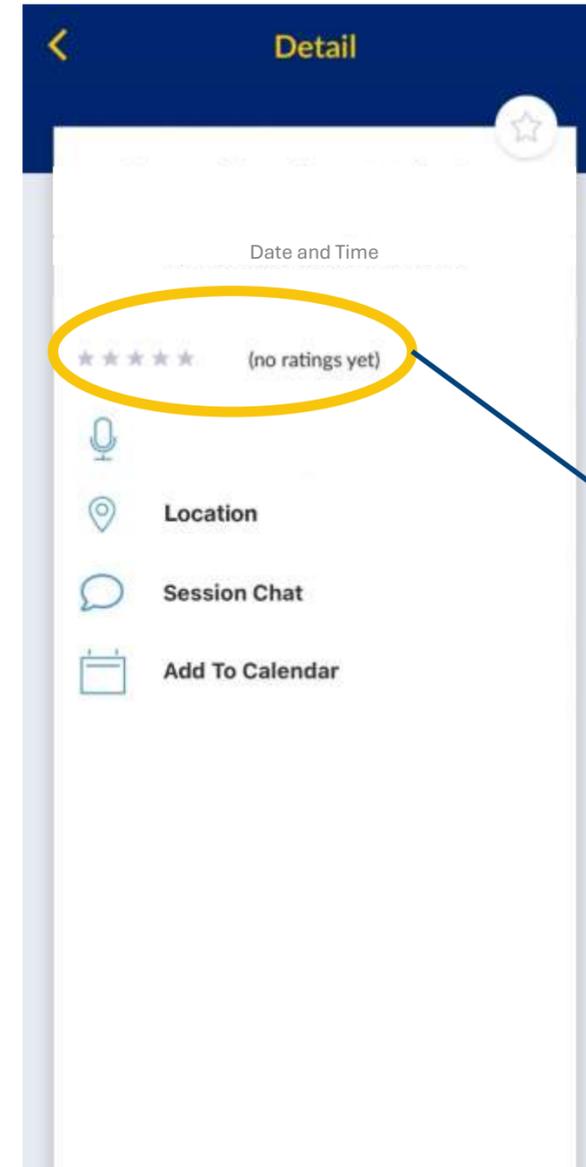


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