

Source



P.L.A.N.T Your GI Pipeline

Intelligent Insurance

Are you looking to get started with GI? Or, are you looking to reignite your former interest in the ancillary product, creating a stronger, more consistent pipeline as a result?

It all starts with how you **P.L.A.N.T.** general insurance into your existing advice process.

By weaving GI into your mortgage conversations naturally and smoothly, you support your clients more holistically and unlock an easy way to boost your income. When positioned correctly, home insurance becomes a natural extension of your mortgage advice, offering additional protection for your clients and enhancing the value of your services.

Many advisers can be inconsistent when it comes to GI, with the ancillary product often dropping down the pecking order of priorities, especially when focusing on tasks such as mortgage completions, general administration, or managing workloads.

That's where the opportunity lies!

By integrating GI into your daily operations, rather than viewing it as an optional extra, you can expect to gain steady and reliable revenue streams while also enhancing client experiences.

The **P.L.A.N.T.** method helps you break down your strategy into manageable actions through achievable goals. So, whether you aim to grow from scratch or replant a few existing roots, this framework enables you to take control of your services and diversify your offering.



PLAN

Set clear, achievable goals for incorporating GI into your business strategy. You know the saying: Rome wasn't built in a day. Well, that's the same with incorporating GI into your offering. There's no need to try to juggle more than you can handle, so why not start small and build from there?

Incorporate specific cases where the client will need General Insurance, such as when buying their first home, and you can see a snowball effect from there. These strong foundations for your GI journey ensure you achieve solid, attainable results.



Top tip:

There's a valuable method for taking those first steps towards becoming a trusted general insurance adviser. Create yourself a roadmap consisting of one-month, three-month and eleven-month milestones. You can assign your first quote, first sale and first renewal call in each of these sections, creating manageable goals.

From here, you can set achievable KPIs that your company can strive to hit, observing steady growth in your GI numbers. Take on more clients as you become more fluent in your general insurance offering worthy of recognition.



LISTEN

Start the conversation early by understanding your client's needs and appetite for protection. After identifying the clients you think will benefit most from homeowner protection, you can then understand their specific needs.

Will they need specialist protection due to a flat roof? Will they require cover for anything worth more than the single-item limit on potential policies? Have they got a budget they want to stick to?

It's all about asking the right questions, listening to your client, and taking note of what they require to be fully covered.



Top tip:

Start by creating a list of questions you can ask your clients to absorb more information from them. Questions like "What's your biggest worry about your new home?" or "Are there any specific possessions or features in your home you're particularly keen to protect?" allow you to start a dialogue, collect information, and tailor your clients' experience to their needs.

Take appropriate notes, separating needs into risk types such as structure and high-value items to keep things organised and easily readable by anyone within your business. Refer back to the client's preferences and budgetary restraints, as well as any potential issues that may arise when purchasing a policy, such as listed buildings, a history of flooding, or the property's use for business purposes.



ADVISE

Recommend the right policy with confidence, using The Source to overcome objections and add value.

It's all about confidence in knowing your client's needs. You should now have more than enough information to proceed accordingly with the ideal policy that sufficiently covers the necessary aspects of your client's home.

Consumers may not be aware of all the details regarding the coverage they require, so you can guide them in making the right decision. Why not explain the dangers of underinsurance and why add-ons can make all the difference in protecting their home?

Implementing GI into your mortgage conversations helps to strengthen your offering, giving clients a more complete experience.



Top Tip:

Utilise Source's Policy Comparison Charts, showing core vs. add-on cover, to share on screen.

With these charts for reference, you can highlight and recommend relevant add-ons that meet your clients' needs, explaining what they do and how they'll enhance the cover.



[View the comparison charts](#)

NUTURE

Support your clients through the decision-making process, using tools like Share Quote to boost your conversion.

Advising isn't all about finding the right policy, however; it's about leading the perfect experience for your client. You will encounter various consumer behaviours. Some will require a fully-advised process, whereas others will prefer to handle certain aspects of the journey themselves.

Because of this, you can utilise the versatile system, The Source, to meet each unique client's requirements. You can hand over specific sections of the process to your clients for them to complete at their convenience and in their own time. This tactic of giving more control to your client not only counters self-service objections directly but also boosts your conversion chances by an average of 45%.

Ask yourself:

Do I tailor my client experience to each unique GI case?

Different clients require varying levels of support in their insurance journey.

Some may require a fully advised journey, whereas others will be given control over certain aspects. Understanding your specific client groups and their needs is paramount.

For example, first-time buyers will likely need close support throughout due to their unfamiliarity with owning a home. In contrast, a seasoned homeowner may prefer more control over their own decision-making.



NUTURE

From here, you can craft follow-up messages and check-ins to ensure your client receives the level of support they need, before or after purchasing their policy.

Do they need to make any adjustments to their insurance after policy inception? Do they need an extra hand pushing their policy over the line before committing to a year's cover? Do they have any questions they've thought of since you last spoke?

These are all questions to consider and apply in relevant circumstances.



THRIVE

Embed General Insurance consistently into your workflow and watch your back-book grow.

Now it's time to thrive and ensure your back-book allows you to continue growing your GI garden. Now that you've planted, you can look to add more GI policies to your offering, providing more clients with a comprehensive experience.

Implement a consistent GI theme into your mortgage conversations, starting early and finishing strong before your client moves into their new home. Of course, many mortgage lenders require a home insurance policy to be in place to qualify for a loan.

You'll already have all the details you need from your clients to refer via Source Go or utilise a modern quoting system like The Source, so use this information to find them the perfect policy that fits their needs exactly.

Evolving GI into a significant part of your services:

Once you're confident with your process and tools, consistency becomes the key to long-term success, which increases your back-book and boosts your income. You can start to treat GI as a natural part of the mortgage journey, not a bolt-on.

You can review your current workflow and identify touchpoints in the mortgage process where GI fits as seamlessly as possible. For example, the initial conversation about affordability, or just before a mortgage offer, can both be significant key points in the timeline that make a real impact.



THRIVE

Adding a post-completion strategy helps to remind you that although the house has been purchased, protecting it for your clients remains of the utmost priority and should be considered throughout the policy's lifespan.

Once you've finished with P.L.A.N.T.-ing your GI into your services, you can look ahead to watching your back-book B.L.O.O.M.! Remember – start smaller and play the long game as you hit your achievable goals.

Find this eBook helpful? Proceed to the second part, where you can focus on building upon this protection method.



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