



**Prospecting and
pipeline management
made easy**



This guide is intended for Brokers selling commercial lines insurance.

It is important to make sure that your prospecting and pipeline management strategy complies with all applicable law. This guide should not be relied on as legal advice. For information about your obligations under data protection law, see the UK Information Commissioner's Office website at <https://ico.org.uk>. The ICO produces guidance and resources for organisations, including about direct marketing. See for example <https://ico.org.uk/for-organisations/direct-marketing/>. Note that different rules can apply to direct marketing to sole traders, some types of partnerships and unincorporated bodies.

Four steps to **successful prospecting**

A steady pipeline of new business opportunities can be the secret to nurturing leads into clients. But where will they come from and how do you go about converting them? **Here's how.**



1

**Get
organised**

Go



2

**Know your
prospects**

Go



3

**Talk their
language**

Go



4

**Get set for
success**

Go

Step 1: Get organised

Prep before you pick up the phone

How you organise your client data and plan how you'll approach your conversations can have a huge impact. That's why you need...



The Pipeline Management Tool – your new best friend

Having key details at your fingertips can make all the difference between keeping or losing a client. Our tool helps you pull together all your vital prospect info so you're never caught out on a call.

[Download the tool](#)

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
1	Risk Profile																		
2	Risk Profile	Status	Product	PolicyHolder	Traded Premium	Segment	Sub Segment	Client Turnover	Address Line 1	PostCode	Experian Failure Scr	Fin Resilience Scr	Theft Verdict	Flood verdict	SW Verdict	Customer NB Propensity	Benchmark Score	Reason	Explanation
3	02/01/2023	Not taken	Property Owners	The Smith Trust	3800	Property Owners	Residential Property Owners		1 the Street	TT1 2LL		1	A	G	G	0.1	26	Uncompetitive	Placed with Allianz at half the premium
4	14/04/2023	Lapsed	Property Owners	Smith Manager	2500	Property Owners	Commercial Property Owner		5 The Street	TT1 2LL		0	A	G	G	0.1	33	Business sold	
5	26/06/2023	Not taken	Commercial Combin	Smith Limited	65600	Leisure	Eating Drinking & Hospitality	3400000	10 The Street	TT1 2LL	1480	0	R	G	R	0.16	60	Uncompetitive	
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Why keep records?

Keeping detailed prospecting records is all about building your knowledge of a company and the person you are speaking to. The more you know, the more you can help and the more they're likely to trust you.



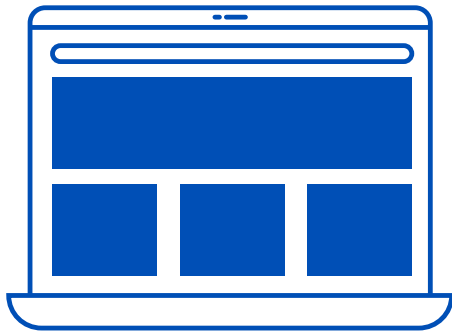
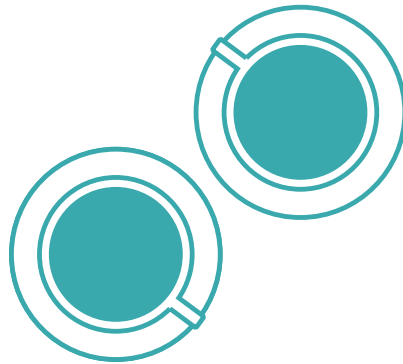
Step 2: Know your prospects

Top Tips

1

Start with your warmest leads

Focus first on previous clients and the prospects who have expressed an interest.



2

Research before you reach out

Check out the prospect's website and social channels to get a good handle on their business and what makes them tick.

3

Target relevant prospects

Make sure you're talking to the right person at the decision-making level within the target business.



4

Use prospect data from Aviva

Aviva can provide prospecting data on previous quotes that were not taken up, offering insights into where the greatest opportunities lie.

Key information to help your calls



Renewal date

Use their renewal date to plan your call schedule for the optimum chance of success.



The product

Consider the real-life implications of how what you're selling will benefit them, using anonymised examples.



Locality

Demonstrate your local knowledge and awareness of topical community issues.



Risk knowledge

Prove you understand the risks they're likely to face in their industry and how you can help.



Getting into your client's mindset

Understanding your ideal client and how they'll react and respond is how you'll achieve your goal – whether that's warming up a relationship, converting a hot lead or just checking in.

- 
- 1 What traits do your most profitable existing clients have in common?
 - 2 What are the needs and motivations that made those clients purchase?
 - 3 What is this prospect's biggest pain point?
 - 4 What solutions can I suggest to fix that problem?
 - 5 Why should they buy from me in particular? What unique value do I offer?
 - 6 How can I show them my expertise and understanding?
 - 7 What outcomes do I want to achieve from this contact?

Step 3: Talk their language

You only get one chance to make a first impression.
With a little planning, you can make sure it goes right.

1

Confirm contact details for the decision-maker you need to speak to

2

What channel will work best?

- > A mutual contact?
- > A local networking or business event?
- > Connect on LinkedIn?

3

Consider how to introduce yourself in a way that's memorable or interesting

4

Make contact

5

Record notes using our Pipeline Management tool

6

Follow up at least nine times to double your chances of success¹

Don't give up!

Almost two-thirds (63%) of people requesting information will not buy for at least three months, and **20% will take more than 12 months to make a purchase. Patience pays off!**²

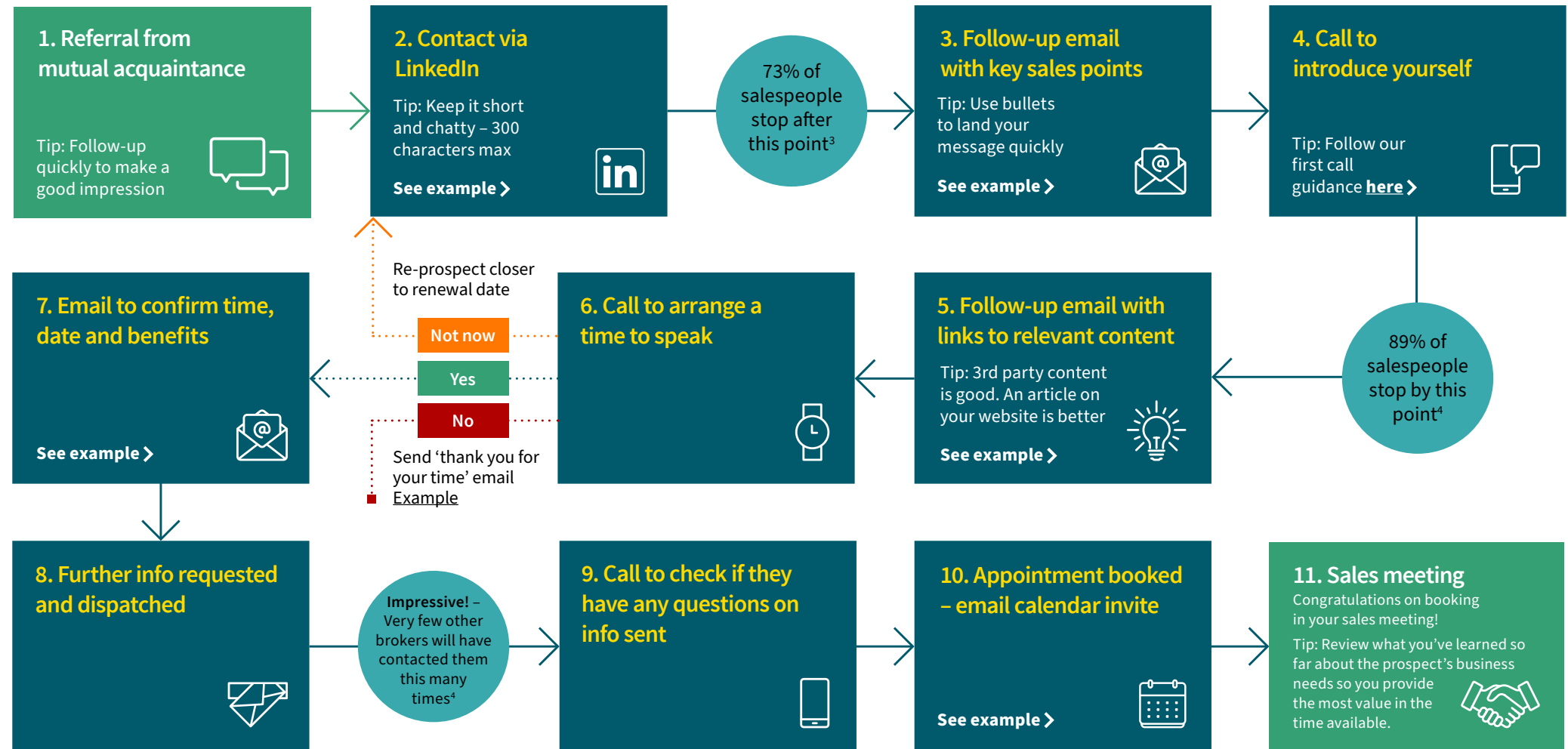
¹<https://www.marketingdonut.co.uk/sales/sales-techniques-and-negotiations/why-you-must-follow-up-leads>

²<https://www.marketingdonut.co.uk/sales/sales-techniques-and-negotiations/why-you-must-follow-up-leads>

Prospecting step-by-step

(Remember, this is just an example. Find a rhythm that is right for you).

Track your progress with each client (and ensure your contacts comply with data protection laws) by logging each action in your Pipeline Management tool. Then you'll have a clear overview of what you can do next to follow up with each prospect.



How this process might look



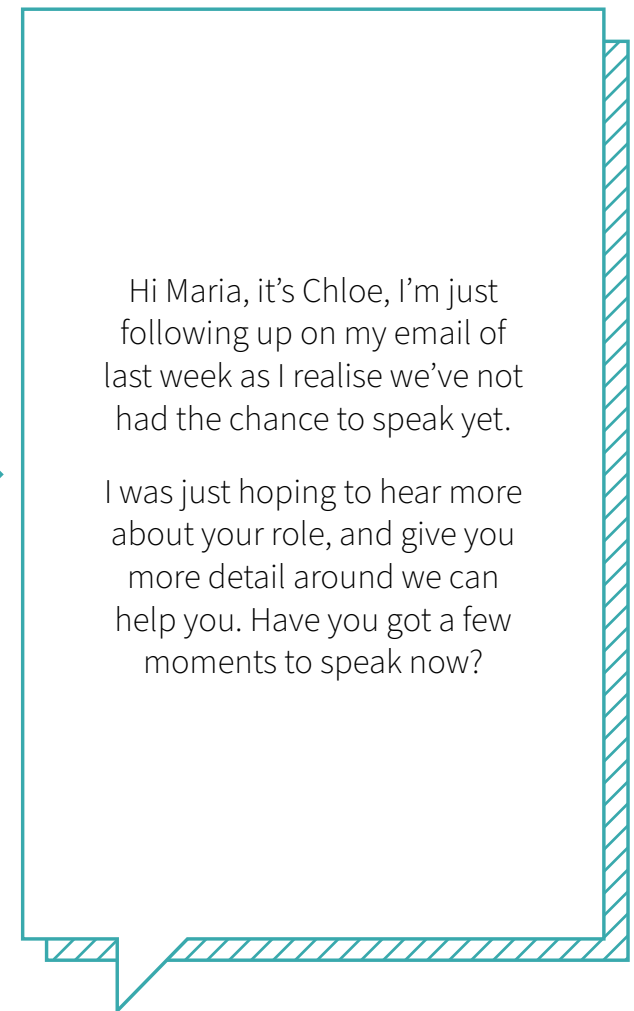
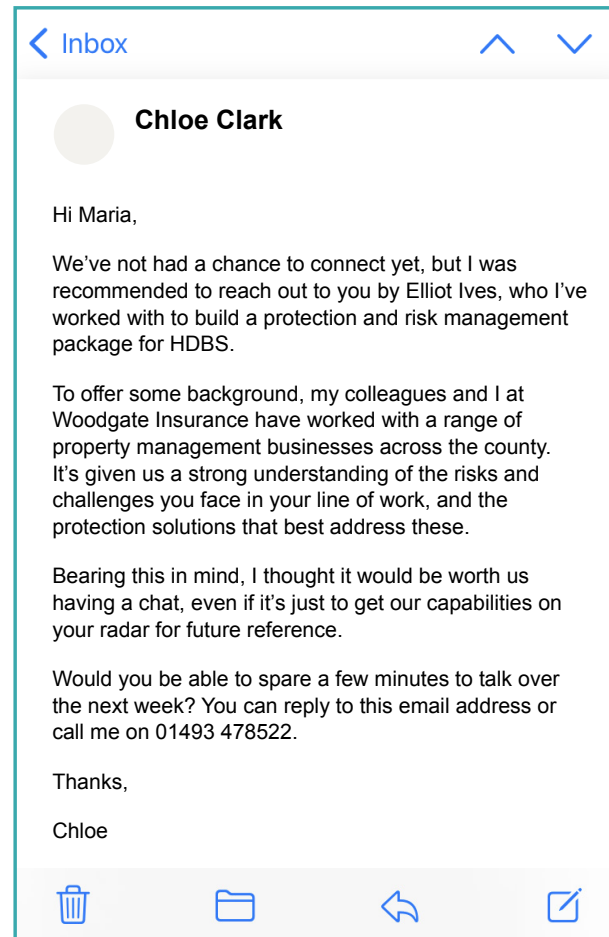
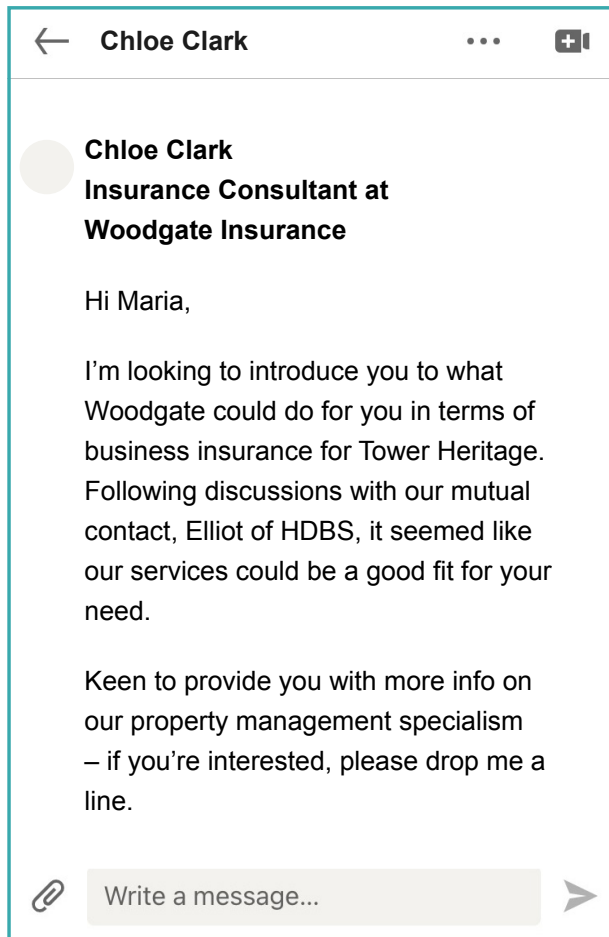
Contact via
LinkedIn



Follow-up email with
key sales points



Call to introduce
yourself



Ensure that your acquaintance is in approval of their reference / association in your communications.

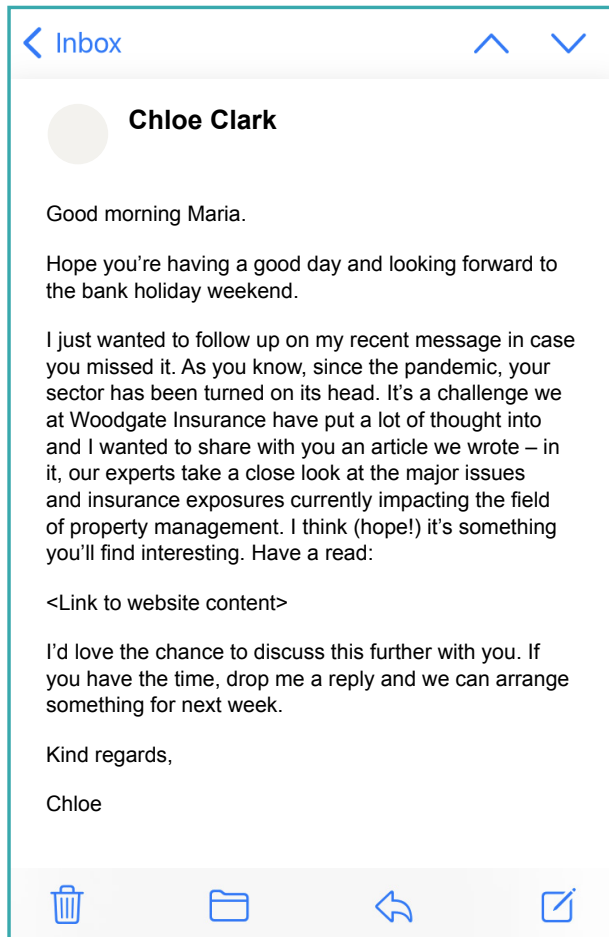
How this process might look



Follow-up email with links to relevant content



Appointment booked – email calendar invite



Make sure that your marketing complies with data protection law. See the UK Information Commissioner's Office website for guidance and resources on direct marketing (<https://ico.org.uk>). Note that different rules can apply to direct marketing to sole traders, some types of partnerships and unincorporated bodies.

Step 4: Get set for success

It's important to grab any opportunity to reinforce your connection with a client. Social media updates, blogs, free learning sessions – it's about helping them build trust in you.

The keys to converting



1. Always be there

Get your name in front of your client as much as possible. Consistently sharing helpful info will ensure you're top-of-mind when they're ready to buy.

Tip

Forward a news article about a topic relevant to their business. Use social media too. Posting relevant content on social platforms can help keep you front of mind.



2. Bring the need to life

Show them how a business like theirs benefitted from moving to you. By getting specific you can help them visualise the risk and realise the opportunity.

Tip

Create a list of real-life examples (using fully anonymised details so as not to breach confidentiality)

Step 4: Get set for success

It's important to grab any opportunity to reinforce your connection with a client. Social media updates, blogs, free learning sessions – it's about helping them build trust in you.

The keys to converting



3. Educate your prospect

Back-up your sales pitch with facts, testimonials and case studies. Help your prospect to develop trust in your expertise as an individual and as a business.

Tip

Trust is built on credibility and reliability. Make sure you deliver on promises and proactively offer useful and timely insights.



4. Respect their process

Most businesses will need multiple stakeholders to agree on a purchasing decision. You'll only have direct access to one or two, so you need to allow time for all involved to do their due diligence.

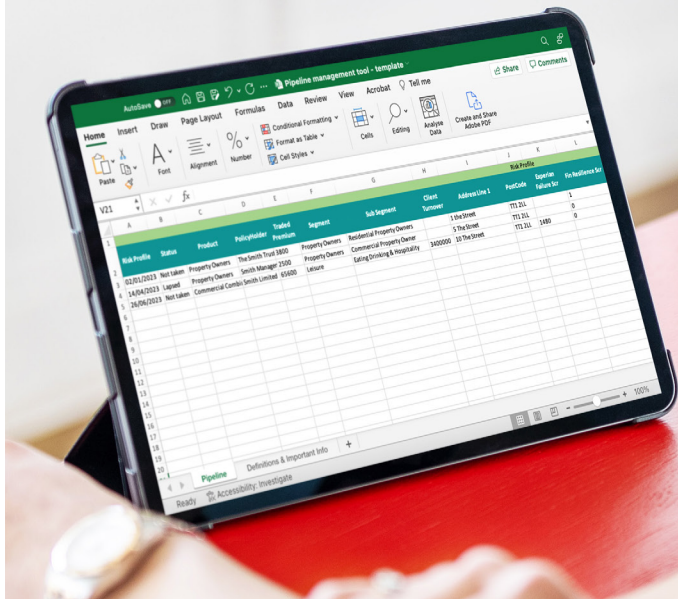
Tip

They will research you so make sure your website and socials paint a professional picture. Try to connect with other influencers in their business to increase brand awareness.

How did you do?

Metrics matter

Use your **pipeline management tool** to track and measure how you're doing so you're not relying on guesswork. The key is knowing which parts of your data matter.



What can the tool tell you?

Conversion rates

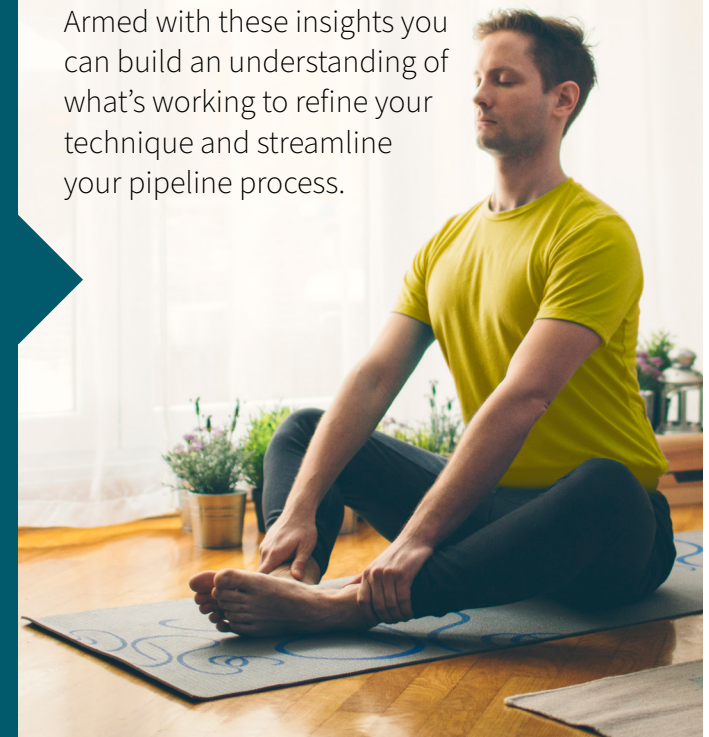
The number of contacts needed to reach a sale

Which contact channel generates most engagement

Trends in your conversion rates

From insights to improvements

Armed with these insights you can build an understanding of what's working to refine your technique and streamline your pipeline process.



We're exposed to around **300** marketing messages every day. **How many can you remember?**

Cutting through takes targeting, personalisation and **persistence**.⁵

Prospecting resource centre

More tips, tools and templates to make your life easier

Making social media work for you

[Find out more](#)



How to be remembered, recommended and referred

[Find out more](#)



Easy networking tips

[Find out more](#)



Making your website work harder

[Find out more](#)



You can get more sales and marketing support and guidance by visiting **brokermentor.co.uk**

This guide is intended for commercial lines brokers only. You are responsible for your own compliance with all applicable law and this guide should not be considered as legal advice. Aviva accepts no liability for any loss or damage suffered by you, your organisation or your clients arising from reliance by you on this guide.

Got a question about anything we've covered in this guide? We're always happy to help – feel free to email us at **marketingsupport@aviva.com**

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Contact via LinkedIn

New message

Type a name or multiple names

Hi <Prospect>,

I believe our mutual acquaintance,
<Acquaintance>, may have mentioned my name in
a recent conversation?

I'm a commercial lines broker for <Brokerage>
and I'd love the chance to chat through how we
can help you. If you're interested, just ping me a
message on here.

All the best,

<Name>



GIF



Send



Follow-up email with **key sales points**

New message

To

Subject

Hi <Prospect>,

I hope you're keeping well.

I just wanted to follow up on my recent LinkedIn message to check in with you about your insurance needs. I'm a broker for <Brokerage Name> who specialises in commercial lines for businesses like yours.

At <Brokerage>, we:

- have a long track record of working with businesses in the <sector> sector
- bring to the table a strong understanding of the risks and challenges you face throughout the year
- offer the protection solutions that best address these challenges.

I'd love the chance to have a chat through your risk and insurance situation and see if we can help you in the future?

If you'd like to get the ball rolling on reviewing your protection needs, just let me know and I'd be happy to help. You can reply to this email address or call me on <phone>.

Thanks for your time,

<Name>

Call to introduce yourself

Hi <Prospect>, it's <Name> calling from <Brokerage>. I'm calling to follow up on my email about how we could help you with your business's insurance and risk management needs as we've not had the chance to speak yet.

I don't know if you saw my earlier message, but I was speaking with <Acquaintance> who suggested you might be in the market for some help with at your public liability cover requirements and thought that I could be a good person to give you a hand with that.

I was just wanting to see if that was something you might be interested in taking a look at – have you got a few minutes to speak now?

Follow-up email with links to relevant content

New message

To

Subject

Hi <Prospect>,

I hope you're well?

I just wanted to share some information with you that I think you might find useful. As you know, we're living in uncertain times that are making business interruption not only a heightened risk, but one that could potentially be longer lasting – and therefore harder to bounce back from – than ever before.

We've extensive experience in business interruption, having supported many businesses like yours to work out a realistic assessment of their recovery timescales and cover levels.

<Link to website content>

But don't just take it from me – take a look at the case study linked below which really highlights the difference adequate Business Interruption insurance can make to the continued success of an organisation hit by an unexpected event.

Of course, business interruption is just one aspect of protection we can help you with. Whatever you'd like support with, just get in touch on <contact details>.

Kind regards,

<Name>



Thank you for your time email example

New message

To

Subject

Hi <Prospect>,

Thank you for taking the time to talk with me on our call today. It was interesting to hear about <point 1>, <point 2> and <point 3>.

I appreciate you're not looking for my services at this time, but should you like them in the future, I'd be delighted to see how I could help.

I hope to get the opportunity to talk with you again soon.

In the meantime, take care and all the best,

<Name>

Email to confirm **time, date and benefits**

New message

To

Subject

Hi <Prospect>,

Thank you for taking the time to talk through your business needs with me – it was great chatting with you.

Our next call is all booked in for <time> on <date>. If anything changes in that time, please just let me know.

As promised, here's a summary of the key benefits you'll get through me, as discussed during our call:

- USP 1
- USP 2
- USP 3

I look forward to talking again on our upcoming call. In the meantime, if you've got any questions, I'd be happy to answer them.

Kind regards,

<Name>

Appointment booked – email calendar invite

New message

To

Subject

Hi <Prospect>,

Thanks for your time on the phone just now, it was great to talk.

This is just a quick note to confirm our call at <time> on <date>. If anything changes in that time, please just let me know.

In the meantime, I've included a few links you might find handy below. Don't forget, with us you'll also benefit from:

- USP 1 <insert hyperlink here>
- USP 2 <insert hyperlink here>
- USP 3 <insert hyperlink here>

I look forward to talking to you soon.

Kind regards,

<Name>