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Beyond Price and Policy: CX as the Insurance Agent's Differentiator

How Insurance Agents Can Harness CX to Drive Retention

By: Tessa Tavares Costa

In today's hypercompetitive insurance landscape, clients have more choices than ever. With pricing often dictated by carriers and coverage language indistinguishable from one provider to the next, what truly sets an insurance agent apart? The answer is simple: customer experience (CX).

You've probably heard the saying, "In an era of automation, a human touch still matters most."

When price and coverage are equal, CX becomes your most powerful differentiator. It's not just a way to enhance service — it's a strategic lever that drives client retention, satisfaction and long-term growth. For independent agents looking to thrive, a strong CX strategy isn't optional; it's essential.

What Is CX, Really?

Customer experience is the sum of every interaction a client has with your agency — before, during and after the sale. It's how they feel about your service, how easy it is to get help, how responsive you are and whether they feel understood.

Think of CX as the emotional thread that ties each part of the buyer's journey together. It's more than just a nice-to-have — it's a competitive edge that can build loyalty and trust over time. A seamless and thoughtful experience from start to finish can differentiate one agency from another even when coverage offerings are nearly identical.

Why CX Is Critical in Insurance for Renewals and Referrals

Insurance is a relationship business. Your clients aren't just buying policies — they're buying peace of mind. When they feel heard and valued, they're far more likely to renew and refer.

Unlike some other industries, insurance relies heavily on trust. Clients may only interact with you during stressful or confusing times, such as a claim or renewal. These moments can define their perception of your value.

Studies show that customers who receive a positive experience are more than 80% more likely to stay loyal and rec-

ommend their agent to others. That's the kind of growth you can't buy with advertising alone.

Five Ways to Improve Your Agency's CX

1. Step Into Your Clients' Shoes

Map your client's journey. What does their experience look like from first contact through claims and renewals? Are there gaps in communication? Long wait times for answers? Look for friction points and opportunities to add value or clarity. Even small tweaks to emails, phone etiquette, or online forms can create noticeable improvements.

2. Communicate Proactively

Don't wait for questions to come in. Proactively reach out during key milestones — policy issuance, renewals and especially during claims. A check-in can go a long way in building trust. Clients appreciate transparency and timely updates, especially during uncertain times.

Set reminders to reach out during slower periods, too. A "just checking in" message

can show that you're invested beyond the transaction. These touchpoints build familiarity and comfort, which can tip the scale during renewal season.

3. Follow Up After Claims

Claims are emotional. A simple check-in — “How did the process go?” or “Is there anything you need now that your claim has closed?” — can turn a difficult moment into a loyalty-building one. Even if the carrier manages the claim,

your follow-up makes it personal.

This is also an opportunity to identify red flags. Was the process smooth? Were there delays or misunderstandings? When agents are part of the post-claim dialogue, clients feel supported and less likely to shop around.

4. Turn Feedback into Fuel: How Surveys and Metrics Elevate CX

Implementing customer surveys is one

of the most effective ways to understand and improve your client experience. Post-interaction surveys — sent after onboarding, mid-term check-ins or following a claim — can reveal exactly where you shine and where there's room to grow.

- Metrics like CSAT (Customer Satisfaction Score), NPS (Net Promoter Score), and CES (Customer Effort Score) help you quantify how customers feel:
- CSAT tells you how satisfied clients are with a specific interaction.
- NPS measures client loyalty and how likely they are to recommend your agency.
- CES reveals how easy it is for clients to complete tasks — like reporting a claim or getting a coverage change.

Survey tools like Google Forms, SurveyMonkey, Qualtrics and Formstack make it easy to gather this feedback, but the real magic happens when you act on what you learn. If responses show that clients struggle with billing or want more digital options, take the next step: simplify your statements or explore a client portal.

A well-timed survey shows clients you're not just selling — you're listening.

Use survey data to spot trends over time. Are the same service issues coming up? Is there a dip in satisfaction after policy renewals? When you use feedback to inform training, process updates and outreach, CX shifts from reactive to proactive.

5. Empower. Adapt. Improve.

Train and empower your team to consistently deliver great experiences. Recognize and reward team members who go above and beyond. Most importantly, make CX a cycle of continuous improvement: measure, learn, adapt — and repeat.

6. Request Feedback — Then Close the Loop

Surveys are only the beginning. Clients want to know their input led to change.

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When you close the feedback loop and say, “We heard you, and here’s what we did,” trust and retention skyrocket.

Not all feedback needs to lead to a huge overhaul. Even small improvements — a better welcome email, an easier-to-use online form or more responsive claims assistance — can be meaningful when they reflect real concerns.

CX in Action: Listening and Evolving Through Feedback

Surveys aren’t just for marketing — they’re powerful tools for growth. Many forward-thinking agencies and carriers now build customer feedback loops directly into their strategy. The most successful ones don’t just collect data — they act on it.

“We regularly survey both our policyholders and agency partners to understand how satisfied they are with our service and where we can do bet-

ter — whether it’s offering more safety training, improving digital tools or exploring opportunities to serve new markets,” said Billy Gross, vice president of underwriting, agent distribution and premium audit at Beacon Mutual Insurance Company.

This kind of listening mindset — paired with follow-through — drives meaningful improvements and keeps partnerships strong. Over time, CX-informed decisions become woven into the fabric of operations, from marketing to claims to underwriting.

Final Word: CX Is Your Differentiator

Delivering exceptional CX doesn’t require a massive overhaul — it starts with intentionality, empathy and follow-through. When your clients feel supported, the result is simple: they stay.

Whether you’re an agency principal or

a producer building your book, prioritizing CX is one of the smartest investments you can make. It’s the kind of strategy that pays off in better client relationships, fewer cancellations and more referrals.

The best part? Any agency can do it. Start small. Pick one area to improve. Use a brief survey. Call a client after a claim. Let CX be your secret weapon.

Use it. Own it. Deliver it. And watch your relationships — and retention — grow. ■



Tessa Tavares Costa is the customer experience and content marketer at Beacon Mutual, Rhode Island’s leading workers comp insurer for over 30 years, now serving businesses in Massachusetts and Connecticut.

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