

# SPECIAL REPORT

## FORM LETTERS

(10-14-14)

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I recently wrote a Special Report on how insurance brokers tout “service teams.” My feeling is that large service teams with multiple people interacting with a client are really an attempt to create service silos. These silos may enhance the efficiency of the broker’s operations, but they do not lend themselves to the quality service that the typical client needs. This is an example of organizing a service business for its own needs, rather than the needs of its client.

Another example of efficiency gone wrong is the use of form letters. Everyone knows when a form letter is being used, and I think it creates the perception that the client is really not special to the writer.

There is no substitute for having a close relationship with a client built on trust. Our clients trust that we are carefully looking at their exposures and that we have taken the time to write to them specifically about a particular subject matter, rather than sending a form letter which (again) only enhances our efficiency and profitability at the expense of our clients.

Form letters have no place when you are charged with the responsibility of caring for someone else’s assets.

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