LESSON 13

The Drawer Card

One account nobody wants. One honest call.

1 · Find it: the trigger

Nonrenewal or cancellation notice (60–90 days out) · state fund or assigned risk · mod jump after a big loss · lapse, late pay or audit fight · carrier leaving the class · new venture · a certificate they can't get.

Example (made up): a small roofer, declined two years ago after a couple of falls.

Account (names changed)	Trigger	Where it came from

2 · Diagnose: the bucket

Mod · class of work · money · management. Pull five years of loss runs, the mod worksheet, payroll by class, audits and declination letters. Read the mod trend: a usual credit mod pushed up by one severe claim is a buy signal.

Bucket	What changed	Two or three things I learned in research

3 · Consent (before you reach out)

Scrub against the do-not-call lists (use a scrubbing service) · texts only to people who engaged · stop on opt-out · no automated or AI calls · log it.

Scrubbed? Y/N	Allowed to call / text?	Logged? Y/N

4 · Approach, repair, ladder

Lead with the diagnosis, not the price. One honest reason, about them. Never promise a market you don't have.

My first two sentences	File repairs needed	Next rung on the market ladder

5 · Keep it: the three-year roadmap

Which losses roll off and when · target mod · next market each renewal · quarterly claim and reserve review.

Year 1	Year 2	Year 3

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