LESSON 15

The Discovery Card

Ask better. Talk less. Before, during and after every first meeting.

1 · Tier 1 · The five that find the money

Ask in order. **Don't quote until you've asked all five.** Only get three? Ask 1, 2 and 5: the window, the mod, the bid. The mod is the *likely* pain, not the assumed one. Ask, don't assume.

#	Ask (Ronnie's words)	Follow-up	What they said
1 · Window	"When's your comp renewal, the exact effective date, and who's quoting it for you this year?"	"Are you planning to just renew, or are you actually looking, and what's got you looking?"	
2 · Mod	"Do you know what your experience mod is right now, and has anyone ever shown you whether it's even accurate?"	"Is it trending up or down over the last three years, and does anyone ever explain why?"	
3 · Claims	"When's the last time your agent walked your loss runs with you and pushed to close the open claims?"	"Any claims sitting open you'd swear should've closed years ago?"	
4 · Audit	"How'd your last premium audit go? Did you get a bill you weren't expecting?"	"Do you actually know your class codes and payroll splits are right, or are you taking their word for it?"	
5 · Bid	"Is your mod ever costing you more than premium, like keeping you off a bid or a vendor list because it's over 1.0?"	"If we got that number down and kept it down, what would that open up for you?"	

2 · Tier 2 · The four that find the neglect (middle-market and up)

Tier 1 makes them feel overcharged. Tier 2 makes them feel neglected. **Only sell what you can deliver** (build it or orchestrate it through a partner), and qualify first: enough premium to fund the service, enough exposure to need it.

Area	Ask	What they said
Claims	"When you have a claim, who's actually in your corner working it?"	
Loss control	"Who comes out to walk your operation, to catch exposures before they become claims? How often?"	
Safety culture	"What are you doing to build a safety culture, and does anyone help you run it?"	
Stewardship	"How often does your agent sit down with you? Just at renewal, or quarterly?"	

3 · During the call

☐ Their story before mine ☐ No "any problems?" ☐ Asked about an event ☐ Held the silence ☐ Said it back: "What I'm hearing is... Am I on the right track?" ☐ Asked for loss runs and the mod worksheet ☐ Who else has a say / when / who signs

4 · After the call (yes / no)

Sell the process before you meet; book the next one with two times. Recap the same day. Never make up the pain.

Call	A story?	Said back, "that's right"?	Next meeting on both calendars?	Recap sent?
1				
2				
3				

5 · Drill (with a partner, 3 minutes)

Made-up roofer, 40 employees, renews in about 90 days, mod over 1.0, a claim the *employee* reported a month late. Run the window, the mod and the bid. Hold the silence. Say it back. Book it with two times. Partner scores the table above.

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