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**Client Segmentation Worksheet**

**Step 1: Define Your Ideal Insurance Client**

**Assets (use Premium to denote Assets)**

Define your Client Equation by Assets:

1. Desired Total Premiums:
2. # of Client Relationships:
3. Premium per Client Relationship (A/B):

**How will you manage their risk:**

What are your preferred insurance solutions (check as many as apply to your core business model)?

Life Insurance

Long-Term Care & Annuities

Disability Insurance

Critical Illness Insurance

Health & Dental Insurance

Travel Insurance

Group/Employee Benefits for Companies

Other (specify)

Do you have preferred types of insurance solutions and/or carriers?

**Attitude** (Be specific: list specific attributes you expect)

**Advocacy** (Be realistic: how many referrals would you expect per year?)

**Step 2: Insurance Advisor “No Fit” Factors**

It is not the mandate of the Credit Union/organization to turn clients away. However, clients are sometimes looking for insurance solutions you are unable to provide or have unreasonable expectations with respect to deliverables and/or turn around times.

**ASSETS**

Premiums of Less than:

**ATTITUDE** (Be specific)

**Step 3: Insurance Client Segmentation**

**AAA** **HIGHEST VALUE CLIENTS**

* Group Insurance Clients
* *Guideline: $3,000 or more in Annual Premium*

**A** **HIGHEST VALUE CLIENTS**

* Individual Insurance Clients
* *Guideline: $3,000 or more in Annual Premium*

**AF/AS IMPORTANT AFFILIATES & INFLUENCERS**

* AF - These are family clients of a client in one of the ‘A’ groups.
* AS - These are employees of the Credit Union who are clients of yours.

**B MID-TIER CLIENTS**

* Individual Insurance Clients
* *Guideline: $1,000 and $3,000 in Annual Premium*

**C BOTTOM TIER CLIENTS**

* Individual Insurance Clients
* *Guideline: Less than $1,000 in Annual Premium*