

# Playbook for General Business



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## I. Buyer Persona

Background:

Demographics:

Identifiers:

Goals:

Challenges:



**What Can We Do:**

**Objections:**

**Marketing Message:**

**Elevator Pitch:**



## II. Initial Meeting Questions

1. Can you detail your current insurance coverage and the reasons for selecting your existing provider?

2. What aspects of your current insurance arrangement do you appreciate, and which do you think could be improved?

3. How do you currently manage operational risks, such as worker safety and asset protection?

4. How often do you meet with your current insurance provider for policy reviews and risk assessments?

5. How has your experience been with your current provider regarding claims?



6. Are there specific or emerging risks that you're currently concerned about?

7. What are your company's short-term and long-term growth objectives?

8. Are there any major recent or upcoming changes in your business, such as expansions, acquisitions, or new technology integrations?

9. How does insurance fit into your overall business strategy?

10. What budget have you allocated for insurance?



### III. Setting the Pre-Close

### IV. Delivering the Rules of Engagement

### V. Risk Assessment

**Company Profile:**

Company Name:	
Business Structure (e.g., LLC, Corporation):	
Industry Sector:	
Location(s) and Billing Address(es):	



FEIN:	
Website URL:	
Decision Maker's Name & Contact Info:	
Annual Sales Revenue:	
Annual Payroll:	
Total Property Value:	
Key Employees or Managers:	

## VII. Coverage Risk Assessment

### General Liability:

1. Are there any pending or past lawsuits?
2. Do you have a documented safety training program for employees?

### Property Coverage:

1. What is the total value of your business property?
2. Is your property located in a disaster-prone area?



## Commercial Auto:

1. Do you own, lease, or rent vehicles for business use?
2. Do your employees use their own vehicles for business purposes?

## Worker's Compensation:

1. What is your protocol for reporting and managing workplace injuries?
2. Are safety measures and protective gear in place?

## Cyber Liability:

1. Do you store customer or employee data digitally?
2. What cybersecurity measures are currently in place?

## Business Interruption:

1. Do you have a business continuity plan?
2. What is your average daily business income?



## High-Value Equipment:

1. Do you use specialized, high-cost machinery?
2. Is it leased or owned?

## Errors & Omissions:

1. Are there professional services offered that could expose you to liability for errors, omissions, or negligence?

## Employment Practices Liability:

1. Have you ever had issues related to employment practices that could lead to lawsuits?

## Directors & Officers Insurance:

1. Are there any governance or board-related risks that should be accounted for?