

---

# How to Educate Clients on Emerging Risks & Trends

## 7 Ways to Educate Your Clients

Keeping clients apprised of emerging risks is one of the most important services a broker can provide – aside from helping them acquire quality coverage at a great price.

Helping clients anticipate what's around the corner can put your agency on a whole new growth trajectory. Assuming you stay on top of evolving issues that will impact your clients' businesses, how do you deliver strategic advice in a consultative manner? Here are seven things you can do to proactively educate clients on emerging risks and trends.

### 1 ASSESS AND UNDERSTAND YOUR CLIENTS' NEEDS.

Insurance brokers who are most successful take time to thoroughly understand their clients needs. If at all possible, sit face-to-face to learn more about your client's business, listen to concerns, ascertain needs, and finally, assess the level and types of risks that should be covered. This personalized approach will help build trust and credibility and differentiate you from those who simply want to sell a product. Solve for issues that are in your client's best interest first and you'll be off to the start of a long and rewarding relationship.

### 2 UNDERSTAND MARKET CONDITIONS, TRENDS, AND EMERGING RISKS.

Look to stay on top, not only of the ever-evolving insurance industry, but of each client's business and emerging risks. Regular, high-quality communication with clients about market conditions that are bound to impact them lets them know you're consistently looking out for their needs. Get to know each client's preferred channel of communication and use it to inform them. Some clients may prefer a phone call, while others would prefer to read articles, posts, or other timely information you send along. For thought leadership on [Future Insurance Trends](#), be sure to check out our [Interactive Guide](#).

### 3 HELP CLIENTS STAY FOCUSED ON THEIR BUSINESSES.

Be selective in the risk information you share. With businesses and organizations to run, you don't want to distract your clients with unnecessary information that doesn't apply to them. Help your clients to focus on the risks that are or will be most important to their success.

*continued*

---

# How to Educate Clients on Emerging Risks & Trends

**4 SHOW CLIENTS A VARIETY OF OPTIONS AND EDUCATE THEM ON TRADE-OFFS**  
Savvy brokers who understand their clients' businesses can help them make informed choices about insurance products, policies, limits, options, and even conditions and exclusions that work best for the business. Make sure to perform due diligence and explore different scenarios prior to making a recommendation. Consider cross-sell or upsell opportunities that meet your client's needs. And above all, remember the KISS rule: Keep It Supremely Simple so as not to confuse or overwhelm your client who is relying on you for insurance and industry expertise.

**5 DEMONSTRATE EFFECTIVE TWO-WAY COMMUNICATION**  
Be available to clients. Listen and respond with open and transparent communication. Elicit regular feedback on your agency's performance during meetings or through surveys. Set up regular communications to keep clients informed and to nurture your relationship. Try to simplify the complex insurance landscape for clients in consumable ways.

**6 MANAGE CLIENT RESISTANCE**  
Put yourself in your client's shoes. Try and understand why they are resistant to your recommendations. Is it a coverage or price concern? Do they need more risk education? Are they considering one or more competitors? Be empathetic in understanding the root cause of their resistance so you can understand and address it accordingly.

**7 CONSTANTLY MONITOR AND PROVIDE CONTINUAL RISK MANAGEMENT EDUCATION**  
Your goal should be to not only help protect clients from loss events but help them prevent loss scenarios in the first place.

A broker or agent who successfully monitors ever-evolving insurance and industry risks, keeps their clients informed, and guides them to appropriate solutions that can help protect their businesses or prevent loss in the first place will be a highly-valued partner for years to come.



Aon Programs

---

This article is provided for general informational purposes only and is not intended to provide individualized business, insurance or legal advice.

Aon Programs is a division of ASPN Insurance Agency, LLC., a licensed producer in all states (TX Lic # 1327976) (AR #100109618) Operating under the DBA Agency Specialty Product Network Insurance Agency in NH; and operating under the DBA, Agency Specialty Product Network Insurance Agency, LLC in CA, license # 0E86575. ASPN is a registered trademark of Financial & Professional Risk Solutions, Inc.