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## The Power of a Pre-Inspection

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**Strike FOUR, you're safe?!** Believe it or not fellow advisors, February marks the fourth time we have conducted a pre-inspection of a property risk in the past eight months that has resulted in a win for the client. Far too often in today's "instant on demand" and "autobot" rating systems we pass over an opportunity to dig deeper into the client's actual facility to ensure we have presented the true risk analysis. Pre-inspection can be used as a selling tool for a prospect and a relationship builder for your current clients.

Many times, pre-inspection can be used to overturn declinations, gain entry into a program with superior coverage form and pricing, bring an application to life for an underwriter, or reassure your client you have them placed correctly. A strong relationship with your client is paramount to your success in today's world of new capacity and slumping pricing. Pre-inspection can be a good way to foster that relationship. There is a cost related to pre-inspection, and of course it is not a substitute for accurate information on every account, but I have highlighted a few recent successes:

1) **Roof pre-inspection, previous decline: cost \$150, resulting premium \$56k**

2) **Impact window confirmation: cost \$75, resulting premium \$132k**

3) **Builders Risk "RE-START": cost \$250, resulting premium \$115k**

4) **Construction confirmation, previous decline: cost \$600, resulting premium \$306k**

Start with the end in mind: do your research and know you may have to spend a little money to secure the answers. The goal is to make sure your client is well represented in the marketplace. Socius is a relationship-based broker on both sides of the coin, carrier and agent. Pick up the phone and call your favorite Socius broker to discuss your new opportunity or your long-term client. Creativity and information are powerful tools in today's market—employ the powerful Socius think tank today!

*Please contact your Socius producer to discuss available coverage solutions.*

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