AgencyPacket Retention | Checklist

Account Rounding and Cross-Sell Checklist

Find the coverage a client actually needs, bring it up when it matters, and write down what they decided.

WHO USES IT	Account Manager, Producer, CSR
LINES	Not line-specific
VERSION	1.0	Last reviewed November 19, 2026
MAINTAINED BY	AgencyPacket
ONLINE	https://agencypacket.com/resources/account-rounding-cross-sell-checklist

BEFORE YOU USE THIS
Review this against your agency's current processes, carrier guidelines, and E&O requirements before you put it into practice. Insurance rules vary by state, and some requirements are set at the local level, so confirm the licensing, disclosure, filing, and recordkeeping rules that apply where you operate. This resource is general guidance, not legal, compliance, or insurance advice. See our Terms at https://agencypacket.com/terms.

Purpose

Clients with more than one policy stay longer. They also tend to need those other policies. The goal is not to sell more. It is to make sure the client is not exposed to something they thought was covered.

Start with what the client needs. If they do not need it, don't sell it.

When to use it

Use it during onboarding, annual reviews, a life or business change, or any time you notice a gap in an account.

Process owner

The account manager or producer owns the account review. The CSR flags opportunities and gaps from daily service calls.

Before you begin: required information

- The account's current policies, limits, and premiums
- Information about the household or business: ownership, vehicles, employees, assets, activities
- The client's stated priorities and concerns
- Notes from prior discussions or declined coverage

Procedure

Existing account review

- [ ] List every policy the client has with the agency, and note others you know they have elsewhere.
- [ ] Check the last review date. If it has been a year or more, schedule one.
- [ ] Check declined coverages and the reasons.

Coverage inventory

- [ ] For personal accounts: home, auto, umbrella, flood, valuable items, recreational vehicles, boats, life, renters.
- [ ] For commercial accounts: property, general liability, commercial auto, workers' compensation, umbrella, cyber, professional, employment practices, equipment breakdown.
- [ ] Mark what the client has, what they don't, and what you don't know.

Changes in exposure

- [ ] Ask what has changed: new home, new driver, new vehicle, side business, rental property, new hires, new locations, new equipment.
- [ ] Ask about activities that create liability: pools, dogs, rideshare, short-term rentals, events.
- [ ] Check whether insured values and limits still fit.

Gaps and appropriate discussions

- [ ] Note gaps that could be serious: low liability limits, no umbrella with substantial assets, no flood coverage in a flood zone, no cyber coverage for a business that takes payments.
- [ ] Choose the one to three that matter most. Do not drown the client in a long list.
- [ ] Prepare a plain explanation of the risk and what coverage would do about it.
- [ ] Do not pressure. If the client says no, record it and respect it.

Customer priorities and quote requests

- [ ] Ask what worries them. Start there.
- [ ] Offer quotes only for coverage they are interested in or that fixes a real gap.
- [ ] Collect only the information you need for the quote.
- [ ] Record the date, what you discussed, and what they decided.

Outreach timing and follow-up

- [ ] Pick the time that fits: at onboarding, at the annual review, after a life event, or ahead of renewal.
- [ ] Do not make cross-sell calls right after a claim or during a billing problem.
- [ ] Follow up on quotes you offered. Set the date and keep it.

Outcome documentation

- [ ] Record each offer and decision in the AMS: accepted, declined, deferred.
- [ ] For declined coverage important to the client's protection, get it in writing.
- [ ] Set a reminder to revisit at the next review.

Execution checklist

- [ ] Policies and last review date checked
- [ ] Coverage inventory completed

- [ ] Changes in exposure asked about
- [ ] Top gaps chosen
- [ ] Client priorities discussed
- [ ] Quotes offered only where they fit
- [ ] Follow-up dates set
- [ ] Outcomes documented

Exceptions and escalation

- **Client says they have it elsewhere.** Ask for the declarations page. Note the carrier and date.
- **Client can't afford more coverage.** Prioritize. Explain the biggest risk, and respect their choice.
- **You notice a coverage problem in an existing policy.** Fix it as a service issue, not a sales conversation.
- **A gap would create E&O exposure if left unaddressed.** Document the conversation and the client's decision.

Completion criteria

- The account has a coverage inventory and a recorded review date.
- Each discussion has a documented outcome.
- Declined coverage that matters is in writing.
- No client was pressured or sold something that doesn't fit.

Make it yours: agency customization

This is a starting point built for independent agencies in general. Fill in the details below so it matches how your agency actually works, then keep your version with your other procedures.

Coverage gaps we always raise
For example: umbrella, water backup, cyber.

Review frequency
Annual, or by account size.

Where declined-coverage decisions are filed
AMS document type.

How we measure account rounding
Policies per client, or another measure.

ASSIGN IT, TRACK IT
Need to assign this process to your team? Turn it into a repeatable workflow with AgencyPacket.

General guidance only, not legal, compliance, or insurance advice. Review against your agency's processes and the state and local requirements that apply to you before use. Version 1.0, last reviewed November 19, 2026. agencypacket.com/terms

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