

AGENCY STANDARDS PLAYBOOK

DEFINE YOUR “WHY”

- A. For each standard, ask yourself: Why does this matter?
- B. When your team understands the why, they are more likely to stick with it.

ENFORCE IT

- A. Standards mean nothing unless you live by them.
- B. How to make sure your team follows through

02

04

01

DEFINE YOUR STANDARDS

- A. Keep it short and clear
- B. These should act like guardrails, not a novel.

03

SEE AN EXAMPLE

05

SCALE WITH BETTER CLIENTS

- A. Define better clients
- B. The benefits of better clients

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Introduction

Not every prospect is worth writing. In fact, the wrong clients will cost you more in time, money, and stress than you will ever make off them.

This playbook gives you a simple, repeatable process for creating standards inside your agency. Use it to define who you will write, who you will not, and how you will make sure your team sticks to it.

Your reward: better clients, stronger retention, and a business that scales without chaos.

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Step 1 – See an Example

Here are a few of the standards we used in our agency. Use them for inspiration, not as a rulebook.

- **We would write monoline home.** Referral partners in the mortgage space made this a strong lead source. Premiums were higher in our area, and homeowners matched our ideal client profile.
- **We would not write monoline auto.** Too many service headaches. Without other lines, retention dropped.
- **We had to write the home to write the flood.** This created smoother claims and helped us round out accounts.
- **Everyone had to be umbrella-eligible.** This automatically filtered out poor fits and supported our agency philosophy.
- **Everyone was offered umbrella, flood, and earthquake.** They did not have to accept, but the consistent offer increased lines per household and boosted retention.

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Step 2 – Define Your Standards

Start with the basics. Fill in the blanks below with what makes sense for your agency.

We will write *(Our best-fit policies and clients)*

We will not write *(Business that creates service headaches)*

We require *(Minimum coverages, limits, or bundling)*

Every client must be eligible for *(Baseline liability limits, etc)*

Every client will be offered *(Extra coverages we always present)*



Tip: These should act like ideas and/or guardrails. This should not turn into a novel.


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Step 3 – Define Your “Why”

For each standard, ask yourself: Why does this matter?

Does it:

- ☐ **Improve retention?**
- ☐ **Lower service costs?**
- ☐ **Align with our Ideal Client Profile?**
- ☐ **Create cross-sell opportunities?**
- ☐ **Protect the agency from unnecessary risk?**

 When your team understands the why, they are more likely to stick with it.

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Step 4 – Enforce It

Standards mean nothing unless you live by them. Here is how to make sure your team follows through:



Write them down & share them.



Train every team member on what qualifies and what does not.



Use your CRM or intake forms to flag unqualified prospects.



Review your book quarterly. Did you stick to your standards? Where did you bend? Was it worth it?

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Step 5 – Scale

Fewer service headaches.
More referrals.
Higher retention.
More profit.
Less stress.

That is the payoff when you stick to your standards.

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Make This Playbook Your Own

Want to brand this playbook for your agency? You can grab our Canva template, make a copy, and update it with your own logo, colors, and style.

👉 [\[Canva Template Link\]](#)

How to Use the Template:

1. Click the link above to open the Canva template.
 2. In the top right corner, click "Use template for new design."
 3. Canva will create a copy of the file in your account.
 4. Swap in your agency's logo, fonts, and brand colors.
 5. Edit the text or examples to reflect your agency's standards.
 6. Download as a PDF and share it with your team.
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This way, the playbook is not just a resource you read once — it becomes a working tool that reflects your agency's unique standards.