

CASE STUDY 4: THE BRANCH THAT SELLS WELL BUT LOSES CUSTOMERS

A coastal NSIA branch is among the strongest in the network for new motor and SME business. Its manager runs an energetic sales floor and the monthly new-business numbers look excellent. Yet when the regional team reviews the figures more carefully, a pattern appears: the branch's renewal retention is among the weakest in the network. It writes a great deal of new business and quietly loses much of it within a year.

On closer look, the branch treats every renewal as a fresh sale, contacts customers only when the policy has almost lapsed, and rarely follows up after a claim. Customers report that NSIA was warm and quick when selling, but hard to reach afterwards. Two large fleet clients have moved to a competitor that called them a month before renewal. The branch is running hard to refill a bucket it keeps emptying.

Discussion Questions

1. Using the loyalty loop, where exactly is this branch losing its customers?
2. What would you measure, beyond new-business volume?
3. How would you coach a sales-driven manager to value retention?

