

Insurance - Auto, Boat, Home, Apartment & Life policies

Reducing Acquisition Cost While Strengthening Retention

DMA: Rochester, NY

THE ISSUE

An independent insurance agency was facing rising acquisition costs in a competitive regional market.

Paid search campaigns were broad, referral tracking was inconsistent, and renewal marketing was largely reactive. New policy growth was volatile. Retention was assumed — not measured. Cross-sell opportunities were underutilized.

The agency needed disciplined growth without dramatically increasing spend.

THE STRATEGY

I rebuilt the acquisition and retention framework around precision targeting and lifecycle engagement.

Key initiatives included:

- Geo-targeted paid search restructuring
- Audience segmentation by policy type
- Automated renewal and cross-sell communication
- Referral tracking integration
- Performance dashboards measuring CAC and LTV

We shifted focus from short-term policy wins to long-term client value.

Retention became strategy — not assumption.

THE OUTCOME

- Lowered cost per policy acquisition
- Improved retention rates
- Increased multi-policy penetration
- Clear ROI visibility across acquisition channels
- More efficient marketing spend allocation

Growth stabilized and became more profitable.

TESTIMONIAL

“John helped us tighten our acquisition strategy and build retention discipline. We reduced policy acquisition costs, increased multi-line penetration, and gained clarity into lifetime client value. His work improved both our efficiency and our profitability — without increasing overall spend.”