FREE GUIDE

The Magic Button for Referrals

How to handle life insurance referrals in minutes — without the complexity, the product knowledge, or the follow-up.

Dave Purvis · Purvis Agency · Farm Bureau Insurance of Michigan

You're already sitting on referral opportunities.

Every week, your clients come to you with life transitions — a new business, a growing family, a divorce, an estate question, a loan closing. Somewhere in those conversations, life insurance comes up. Or it should.

The problem isn't that you don't care. It's that you don't have a reliable, trusted place to send them — someone who will handle it professionally, keep you in the loop, and protect the client relationship you've worked hard to build.

That's the magic button. And this guide will show you exactly how to use it.

The Real Cost of a Missed Referral

When a client asks you about life insurance and you don't have a good answer, one of three things happens:

They figure it out on their own — often ending up with someone who doesn't know their situation, possibly displacing your relationship in the process.

They do nothing — leaving a real need unmet, which reflects on you as their trusted advisor.

You lose the revenue — a commission that could have come to you went somewhere else, or nowhere at all.

THE SOLUTION

The Three-Step Process

1 **Identify the Opportunity**

When a client conversation touches on life insurance — a new home, a new child, a new job, a business change, business loan insurance, a divorce, an estate question — that is a referral moment.

2 **Reach Out to Dave**

Schedule a meeting with Dave to discuss the referral opportunity: who the client is, what the situation is, what their goals/concerns are.

3 **Make the Introduction**

A warm email introduction to Dave and your client is all that's needed. Dave takes it from there.

You do not need to know life insurance. You do not need to explain products. You do not need to follow up on the case. Dave handles all of it and keeps you updated.

Congratulations! You just pressed the Magic Button.

From Introduction to Commission — Dave Manages Everything

Once you make the introduction:

- ✓ Dave schedules time with your client to understand their goals
- ✓ Dave takes the client through the product options and underwriting process
- ✓ Dave will update you
- ✓ Dave closes the case and handles all paperwork
- ✓ Commission is paid the month following issue of the policy

> *"Your client gets a thorough, professional experience. You maintain your relationship. No surprises."*

THE REWARD

What You Earn

For licensed professionals, you receive 100% of the first-year commission Dave earns from the carrier on every placed policy — paid monthly. Non-licensed professionals earn a flat referral fee per qualified referral, with terms documented in your partner agreement and compliant with Michigan insurance regulations.

$7,300	12	100%	$10,000
Average partner earnings 2024–2025 example	Policies placed in the example	First-year commission licensed partners	Top annual bonus at 20 placed policies

Example: One partner who worked with Dave in 2024-2025 earned an average of $7,300 in commissions from 12 policies placed. Note: Your earnings are based on the number of qualified referrals.

Year-End Bonus Structure (Licensed Partners)

Placed Policies	Year-End Bonus
10 policies	**$4,000**
15 policies	**$6,000**
20 policies	**$10,000**

An agency team could work together towards a bonus threshold goal.

Ready to Get Started?

Contact Dave directly to discuss whether the program is a fit. A 30-minute conversation is all it takes to identify opportunities already sitting in your current client base.

Request Program Information