

OPERATIONS MANUAL
AND
EMPLOYEE HANDBOOK

PROPERTY CASUALTY AGENCY

Disclaimer:

We have attempted to address all aspects of personnel administration, however it is recommended that you have your Human Resources attorney review your final draft before it is given to your employees.

The Employee Handbook and Agent's Guide
for Establishing Job Descriptions, Salary Ranges and
A Performance Review System

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WELCOME !

I hope you find «1» a pleasant place to work and that our relationship will be mutually beneficial and long lasting. Ours is a team effort; every job is vital to the success of the company. Each person is important in this team effort.

As independent insurance brokers, we have really only three things to sell--price, product, and service. We have somewhat limited control over the first two, however, we have total control over the service we provide our clients. Your help in providing the very best service possible to our clients will not only help assure our success as a company, but will be personally rewarding to you.

Our company has grown substantially in every respect over the past several years. This growth has been based on each employee's contribution toward quality, productivity and service to our clients. With your help, growth will continue and we shall all benefit.

This handbook has been published to assist you in better understanding the operating philosophies, policies and benefits established within «1». This is only a summary booklet. In any situation where there is confusion, the actual policy document will govern.

I hope you will be happy here and that together we will prosper and be able to share in the rewards of accomplishment.

Sincerely,

«3»
President

HOW TO USE THIS EMPLOYEE HANDBOOK

This Employee Handbook is provided for your use as a ready reference and is a summary of most of our personnel policies, work rules and benefits. It is designed to acquaint you with «1» as quickly as possible. In order to fully administer our programs, it is essential that all employees familiarize themselves with these contents.

While we expect to continue offering all the benefits described in this guide in the future, we reserve the right to alter, suspend, or eliminate benefits and/or policies based on the goals and needs of our organization and its clients at any time. After any changes occur, updated or supplemental pages will be released.

Please understand that this booklet merely highlights company policies, practices and benefits for your personal education and cannot be construed as a legal document nor used for strict interpretation of the policies or benefits which are described. The policies, practices and benefits described in this booklet do not represent a contractual agreement as to your terms of employment.

SECTION I THE COMPANY

I-1 MISSION STATEMENT

«1» is in business to provide individuals with a unique opportunity to combine career paths, personal and professional development, in a friendly and professional work atmosphere; while at the same time, earning an excellent compensation package based upon their personal contributions to the agency as a whole.

«1» will provide excellent service to our customers, the insurance companies we represent and our community as a whole.

Our overriding objective is to produce an acceptable profit in each operating profit center; while at the same time, providing the above mentioned services and professionalism.

Our goal is to be the best and no less.

I-2 OBJECTIVES

The objectives of «1» are:

To merit the goodwill of our clients and the public:

- By providing our clients with top quality products at competitive prices.
- By working together with mutual respect and friendly cooperation.
- Through employee and public relations, in order that we may continue to enjoy the reputation of honesty, dependability and integrity.

To operate our business so that we will earn the profits deemed necessary, we endeavor to:

- Promote employment opportunities through continued acquisition of new clients and service of existing clients.
- Furnish facilities and equipment necessary for efficient service and marketing.
- Provide opportunities which allow for individual growth through the initiative of each employee.
- Pay fair and equitable wages based upon employee performance.

Responsibility for our success as a company or your success as individuals rests upon each of us. No one person can do it alone, but as a team we can and will!

I-3 HISTORY

«2»

I-4 PRODUCTS

Products represent a substantial part of what we have to sell. Relative to products, our commitment to our clients is to be certain that each client has the best product for the premium at any given time.

This means that we must keep abreast of product changes within the marketplace. these changes necessitate searching for new markets while at the same time discontinuing representation of products which are no longer competitive. The ability to remain competitive in a changing marketplace necessitates continued research and a willingness to change.

The relationship that we have with the insurance carriers, therefore, becomes vital. They are essential to our business as are our clients. The representatives of each carrier should be treated with respect.

I-5 CONFIDENTIALITY

In the course of your work, you may have access to confidential information regarding the company, products, marketing plans, suppliers or clients. We believe that in sharing this information with you, we are all part of the same team. In turn, it is your responsibility to maintain the confidentiality charged to you. Because this trust is so essential to our business operation, violation of this trust will result in your immediate termination of employment.

I-6 QUALITY

We are proud of the reputation that «1» has earned in the insurance industry for high quality and client oriented service. We are continually striving to maintain this reputation through the commitment of service to our clients.

Our effort to provide quality service to our clients is a company- wide effort and all employees play a vital role in the success of this effort. The service given to our clients represents some of each individual employee's concentrated effort to maintain a high level of performance.

The obvious benefits of maintaining quality service are increased efficiency, fewer errors, and improved client satisfaction. All of these result in our ability to maintain satisfied clients and to obtain new clients. We want all of our clients to have total confidence in the advice and recommendations given by «1».

«1»'s goals for quality are high; these goals can be met only by individual effort on the part of every employee.

(This is an abbreviated portion of this manual)