

PERSONAL INSURANCE

NEW BUSINESS PROCEDURE

Once a customer has placed the coverage with the agency, what that agency does in the next 30 days will probably determine the long term or short term relationship that the customer has with that agency.

Also, at the time a customer buys the first policy is the best time to solicit other policies, X-dates, etc. We can't over emphasize the importance to the agency to project the best image to the customer during this time.

Finally, it is an old maxim of sales that, "People come to buy, sales people go to sell." This means that it is easier to sell a personal lines policy if the customer comes to your office than if you quote over the phone or go to the prospect's home or office.

If your agency prefers results to mere activity, it is suggested that the agency require the prospect to come to your office. There the sale can be controlled by the CSR/Marketer or the Producer instead of the customer.

In order for the agency to secure a "buy-in" to future account development activities, it is suggested that the CSR or Producer state the following:

"We at _____ feel it is our duty to keep our customers informed of ways to reduce cost on their current insurance as well as to keep them aware of areas of potential loss to them or their family.

Now that you are a customer of , we are going to provide you that service. Is that fair?"

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1. If possible, CSR/Marketer creates ACORD Personal Insurance application from the information stored in the prospect's computer file. (If not, complete application manually)
2. CSR/Marketer has customer sign application.
3. If the policy is to be agency bill CSR/Marketer collects premium before proceeding.
4. If necessary, CSR/Marketer orders MVR or Inspection.
5. CSR/Marketer reconfirms that the information contained on the application, proposal and computer file is all exactly the same.
6. The CSR/Marketer Emails the following to the customer:
 - o Cover Letter (APPLABPL)
 - o Binder
 - o Updated Personal Insurance Proposal
 - o Copy of the signed application
7. The CSR/Marketer requests issuance of the policy by Emailing the following to the company:
 - o Cover Letter (BINDCOPL)
 - o Binder
 - o Copy of the signed application
8. The CSR/Marketer Emails binders to all Loss Payees, Mortgagees and any other additional insureds.
9. The CSR/Marketer sets a follow up for the receipt of the policy. The follow up date should be 10 days prior to the expiration of the binder.

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10. The CSR/Marketer orders the "Thank you" Letter (PRESTYPL) to the customer.
11. If policy is not issued within the normal binding period, the CSR/Marketer should reissue the binder and set a new follow up for 10 days prior to the expiration of the binder.
12. When policy is received, the CSR/Marketer reviews for accuracy and completeness.
13. If policy has any errors, CSR/Marketer orders changes on ACORD Change form. (If policy is too bad to deliver, return to company for a flat cancellation and reissue)
14. Once the CSR/Marketer determines that the policy is correct, the policy, auto ID cards and cover letter are Emailed to the customer.
15. The CSR/Marketer Emails copies of the policy to all mortgagees, loss payees and additional insureds with Cover Letter (BINDLPPL).
16. The CSR/Marketer updates the customer's electronic file and note pad and all unnecessary follow-ups are deleted.

<Date>

<Name>

<Address>

<City, State, ZIP>

Dear <Salutation>:

We are pleased that you have chosen to place your insurance coverage with our agency. Please sign the enclosed application where indicated. You will also find enclosed an invoice for your premium payable upon receipt.

To recap our conversation regarding your insurance, we recommend the following coverages, limits and deductibles:

Coverages _____
Limits _____
Deductibles _____

You accepted the following:

Coverages _____
Limits _____
Deductibles _____

Your prompt response will be greatly appreciated. If you have any questions, please do not hesitate to call.

Sincerely,

Enclosure
applab.pl

<Date>

<Name>

<Address>

<City, State, ZIP>

Dear <Salutation>:

Enclosed is a binder issued to _____
for _____. You will also find enclosed the
application/renewal request. Please issue a policy and forward to us as soon
as possible.

Thank you for your prompt attention.

Sincerely,

Enclosure

bindco.pl

<Date>

<Name>

<Address>

<City, State, ZIP>

Dear <Salutation>:

I have been informed by that you have purchased your insurance coverage from our agency. I want to take this opportunity to thank you for allowing us to provide this most valuable coverage for you and your <business or family>.

Our goal is to provide you, our customer, the most comprehensive coverage at a very competitive price, while at the same time, providing excellent service for you in the event of a claim.

I look forward to a long relationship and should we not live up to your expectations, please feel free to contact me immediately.

Sincerely,

President

presty.cl

<Date>

<Name>

<Address>

<City, State, ZIP>

Re:

Dear <Salutation>:

Enclosed please find the binder/certificate of insurance for your above captioned customer. Should you have any questions regarding the attached, please call us at your convenience.

Sincerely,

bindlp.pl