

INSURANCE CENTER GROUP

AGENCY RULES, POLICY & PROCEDURES

MANUAL

SECTIONS

Business Concepts / Strategy

Security

Quoting

Writing Business

Service

Claims

General Guidelines

Office Practices

Marketing

Commissions

INSURANCE CENTER GROUP

BUSINESS CONCEPTS / STRATEGY

Markets:

The agencies will seek to primarily insure personal lines risks from successful, stable and involved clients. Clients who own small businesses will be considered as highly desirable due to having the best potential for multiple lines of business.

Higher risk individuals will be an acceptable market due to the agency's experience in these markets. This market, when properly managed, can be profitable with low customer acquisition cost (from word of mouth and other agency referrals).

In general, the agencies will attempt to focus (whenever possible) on seeking members of the Millennial generation. They are the largest consumer group and can provide long term client potential while having consumer desires matching the modern independent agency model (technology, advice, and service) which can be attractive to all ages and demographics.

Another highly potential marketplace will be Property/Casualty marketing through the workplace. This is daytime activity providing the leveraging of larger numbers and attractive introduction to potential customers.

Culture and philosophy:

Our company "Mission Statement" will guide us, while informing others of our culture and philosophy in a short, simplified manner as follows -

Insurance. for the people

Good Advice * Coverage You Desire * Priced Right * When, and How, You Need Us

Our goal - Easy to work with and a good experience for you!

This can be explored further as follows -

Insurance. for the people - Prospective consumers (and current insureds possibly looking for alternatives) look at 4 factors when choosing an agency. Improvements in -

Relationship - Service - Price - Product

These are in order; with a good Relationship possibly rendering the remainder moot points. Price / Service can initially be interchangeable as decision points, but good service is integral to not losing business on price. Product is generally not a consumer priority, but can impact claims, which can have a great impact on retaining business.

To be the insurance choice “for the people” we must excel in all 4 aspects. Our strongest point is to build relationships by being counselors and educators to the consumer (vs. sales people or price focused).

We need to create a good impression from the start. We should work to articulate value and establish focus where we want it to be (NOT PRICE). This allows an easier path to maintaining business in a successful manner.

Good Advice - Ultimately, this is what a consumer wants and where we can gain an advantage over our competition. To be able to properly and successfully advise the consumer, we need to embrace being different and being educators.

We can start by using simple, non-technical words and avoiding insurance jargon. We must ask questions related to evaluating the persons risks and tolerances of them. Relating coverages to a concern or fear of the consumer’s makes insurance relative and real.

We must understand that providing good advice is a process that takes effort; and may need to be done with patience over time. The more someone understands their insurance, the more likely they are to stay with you.

Coverage You Desire - We understand insurance is generally a commodity and few people want to talk about it. So, what is “coverage you desire”? Coverage is just a softer word for insurance. Everyone (to some extent) is forced to have, needs, or possibly wants insurance. They just are not happy to be subjected to the cost, time, confusion, headaches, etc. to deal with it.

The focus needs to be on the “you (desire)”. We must overcome feelings of fear, trepidations and uncertainty by being on the side of the consumer. It is what they want, not our desires or agendas. The consumer (in working with us) should experience comfort, peace of mind and satisfaction.

In the end, the product we are offering is not insurance (a commodity), but the experience of dealing with it. We need to make what everyone takes with them (the experience), exceptional.

Priced Right - This has everything to do with understanding the consumer. We must first seek to understand from where the consumer comes. If price is everything to them, we must accommodate that (while protecting ourselves from malpractice claims!).

It is helpful here to identify if someone is simply a customer (in which we should not invest excess time and energy), or if they are (or we can possibly build them into) a client who appreciates our counsel, understands the value, and who feels that whatever price they are paying, is the “right” price.

Business acquisition is expensive and time consuming. If we try to attract consumers by low price, there will always be somebody with a lower price. It is difficult to grow (and be profitable) if price is our primary focus.

When, and How, You Need Us - Everyone is different in how they want to be a consumer. We must provide multi-channel options for people. We must understand and embrace technology while helping our customers and clients to do the same. We must teach everyone how to work with us and how to reach out to us at any time (24 hours, 7 days a week).

Communicating options, educating our clientele and encouraging the use of the various options, will simplify our lives and reduce workload while making our insureds happy.

It is critically important to stay in touch with our clients. They need to be repeatedly reminded we are there for them “when, and how, they need us”.

If we measure our work and efforts by these four principles, use them to educate our clientele on how we do business, we will reach our goal - Easy to work with and a good experience for you!

Daily Work Philosophy

To maximize achievement, our work philosophy needs to be based on the following -

Knowledge - Focus - Efficiency - Repetition

To accomplish this, we must use these principles as a lens through which we look at, and as a measure of, what we are doing -

- Knowledge: Take learning seriously. Use the continuing education requirements to actually learn something valuable. Take a few minutes daily to learn something new about our products or selling them.
- Focus: Pay attention to the value of what you are doing. Is it accomplishing our goals? Does it match up with our culture and philosophy?
- Efficiency: Are you doing things in a manner that can be improved? Are you the best person to be doing the work? Are you spinning your wheels on low profit and/or troublesome clientele while ignoring good profitable clientele?
- Repetition: A challenge in our independent agency world is to know and understand the many companies and products. Your best strategy is to learn as much as you can about primary companies and use them as much as possible. The repetitious use will make you more comfortable and a better agent to your customers.

Agency Growth, Profitability, and Marketing

Why should you even care about this (isn't this about benefiting ownership)? Because jobs, pay, and promotions are driven by growth, profitability, and marketing. It's in your self-interest. It also does not need to be complicated or outside comfort zones. Just keep the following in mind –

- New sales are the lifeblood of the organization. New sales to existing clientele should always be a priority as the acquisition cost is the lowest and it builds loyalty. Just ask.
- Pay attention to proper underwriting. Getting a “good deal” for someone, securing new business, or even retaining a marginal risk by cutting corners, inappropriate placement (questionable risks in “green” companies on portal) or not caring about consequences (claims) ultimately impacts profitability. Let's keep our book of business as clean as possible!
- Cultivate referrals. Investment of time and energy here pays big dividends. Do a good job for people, go the extra mile, and then ask for referrals. The best situations result in multiple and repeat referrals. Seek out others who can be centers of influence. What can be better than your phone ringing with people asking to do business with you, that already feel trust and appreciation for what you do?

The most valuable thing you can do is create appreciative customers and clients. Do a good job for them. Communicate well (use language they can understand). Help them to overcome their fears and uncertainties involving insurance. Be thorough. Stay in touch.

INSURANCE CENTER GROUP

SECURITY

Security:

Email Security

The purpose of this policy is to ensure the proper use of The Insurance Center Group's email system. All messages distributed via the company's email system, even personal emails, are The PROES Group's property. You must have no expectation of privacy in anything that you create, store, send or receive on the company's email system. Your emails can be monitored without prior notification if The PROES Group deems this necessary. If there is evidence that you are not adhering to the guidelines set out in this policy, the company reserves the right to take disciplinary action. If you have any questions or comments about this Email Policy, please contact the Director of Operations.

It is strictly prohibited to:

- Send or forward emails containing libelous, defamatory, offensive, racist or obscene remarks/images. If you receive an email of this nature, you must promptly notify Paul.
- It is your responsibility to know what a suspicious email looks like. If you don't know how to identify a suspicious email, see Paul. Failure to recognize a suspicious email and your actions with that email (causing harm or problems) may subject you to repair costs or other disciplinary actions.
- Forward non-work related emails to other employees/personnel.

User Responsibility

Users must take the same care in drafting an email as they would for any other communication. Confidential or certain Personally Identifiable Information should not be sent via email.

Personally Identifiable Information (PII)

Don't email personal information that isn't publicly available. For example, the following PII information should not be emailed:

- Social Security Number
- Bank Account Information
- Credit card information

Personal usage

The PROES Group's email system is meant for business use, The PROES Group does not allow personal usage of email system.

Disclaimer

The following disclaimer should be in your outgoing and forward email signature. If it is not, please add.

INSURANCE TRANSACTION NOTICE:

Please be aware that no insurance coverage, policy or plans can or will be officially cancelled, started or changed via email. For your protection, all insurance transactions should not be considered completed without confirmation directly from the insurance company.

PRIVACY NOTICE:

To protect your privacy, please do not send your confidential personal information by e-mail. Instead, discuss personal information with us by phone or send by fax.

CONFIDENTIALITY NOTICE:

The information contained in this e-mail and in any accompanying attachments is confidential information which belongs to **[Your Name]**. This information may be protected by legal privilege and is only for the use of the intended recipient. If you are not the intended recipient of this information, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance of this information is strictly prohibited. If you have received this e-mail in error, please notify me immediately by returning it to **[your email address]** and deleting/destroying this copy from your system. Thank you.

Fax Security

Use Cover Sheets

All faxes sent should be accompanied by a cover sheet containing the name, title and organization of the intended recipient, along with a notation indicating the total number of pages faxed.

Confirm number before dialing

Check on a regular basis that the fax number you are using is not out-of-date or simply inaccurate. Most of the information we fax is personally identifiable information and very sensitive. We should take every precaution to make sure we are sending it to the correct fax number.

Check Confirmation and Activity Reports

The fax machine will print out a fax confirmation after every fax. These reports confirm whether a document has been correctly transmitted by indicating the destination fax number and the number of pages transmitted. The sender of each fax should confirm the success of a transmission by checking this report after the fax has been sent. A copy of the fax confirmation should be attached to the proper file in the agency management system.

Unattended fax documents

Do not leave your fax documents unattended while faxing. Your documents contain sensitive information and shouldn't be left in a public area.

Texting Security

Security

Do not use your phone to text clients. Please use EZLynx to send texts to your clients. If you use your mobile device to text fellow employee's information about our clients, password protect your phone. If there is anything in the text message that may be embarrassing, delete the message chain from your phone. Do NOT send Personally Identifiable Information via text message.

Physical Security

Computer: To protect sensitive information in your email and on your computer, you should never leave your computer open and unattended. If you have a client near your computer and need to leave the area you should lock the computer. To do this, press Ctrl+Alt+Del then click Lock. This will lock your computer and require you to enter your password to unlock your computer. If you need to leave your area and no clients are nearby, your computer will auto lock after a few minutes.

Cell Phone: If you have your email on your cell phone, notify Paul immediately if your phone is lost or stolen.

"Offsite" Security

Agents without an office in a PROES Group Building (or agents removing client files from office premises) are responsible for information security. Security should include the following:

- Whenever possible all information should be electronically stored and accessed using our agency management system.
- Only copies of original file contents should be removed from premises to remove risk of loss by fire, theft, etc.
- Information (as copies) necessary to be held as paper copies should be stored in a locked cabinet when not being used.

Credit Card Data:

Credit Card Data, and forms and documents containing Credit Card Data, should not be copied, saved, or stored on any computer, share drive, system, device or file.

Credit Card Data should not be transmitted by email, instant message, fax (unless required by carrier), or other electronic delivery method, or sent in any attachment, to anyone, including to other producer personnel. You may transmit the last four digits (and only the last four digits) of a credit or debit card or other account number.

If the insurance company payment system is temporarily unavailable, you should follow these steps to complete the transaction:

- Write the credit card data on a piece of paper. Do not make copies. Do not save any credit card data electronically on a computer or other device, in an email, in an instant message, on a shared drive, or in any other system;
- Store the written credit card data in a secure place (e.g., in a locked file cabinet) until the payment system is available.
- As soon as the payment system is available, enter the credit card data into the payment system to complete the transaction; and
- Destroy the paper with the written credit card data immediately after entering into the payment system by shredding.

INSURANCE CENTER GROUP

QUOTING

Quoting is the backbone of our business. Everything starts (and sometimes ends) here. Here are the principles we must always apply -

- We can't close business until it (quoting) is done.
- If we don't have a deadline (customer or self-imposed), it is easy to "get busy" and be slow to respond.
- If we are too slow, the best-case scenario is irritated people, the worst case is loss of business.
- Most people are forgiving if they are aware of what is slowing things down.

Please keep these principles in mind and be sure quoting is always your (daily) highest priority and focus. Do it first!

If you are having difficulty being quick and responsive, then -

1. Ask for someone to help you (in another office if necessary). You can return the favor later.
2. Not possible or delays not within your control? Communicate. Contact the customer and let them know why you have not gotten back to them. Let other person(s) (agent) involved know what is going on to alleviate frustration or blame.

No day should go by without touching all quotes you are working on to complete, to consider what the status is, and if you need to reach out to someone.

In general, response time goals are as follows:

New customer request - immediate if possible, but no longer than 24 hours.

Current client request to price compare current coverage - immediate if possible, but no longer than 24 hours (they may be shopping others!).

Current client needing quote for new coverage or change to policy - ask when needed and comply (but as quickly as possible - good service!).

Commercial coverage (new or current client) - ask when needed and comply (but as quickly as possible - good service!).

Always stay in communication as much as possible with client (and agent as applicable) as to situation and timelines.

QUOTING GUIDELINES

- Initial quotes should be based on the prospect's current coverage. If that coverage is below agency standards, an additional quote should be provided.
- Home quotes should be based on current Coverage A limit or, for new purchases, the purchase price or a reasonable estimate. Replacement cost estimates should be completed only if the prospect is interested in pursuing a firm quote after receiving the initial quote.
- All quoting should initially be limited in scope & time frame. Quotes requiring extensive scope and / or time should only be performed with good reason (good client, quality business, high premium, etc. or at specific request of producer with other good reasoning).
- Quoting should be done according to the following mix of criteria & priorities: coverage ending deadlines, completeness of information provided, premium amount & client status.
- Midterm quotes (subject to insurance company guidelines and rules) should generally be given low priority.
- All quotes delivered to prospects should be done in writing (mail, e-mail, or in person) to include the actual insurance company quote. The preferred method of delivery is in person.
- EZLynx should be used as the platform for all quoting. This assures they are in the system for future prospecting if not written. Include the maximum reasonable number of companies to quote to provide proper due diligence and to help satisfy insurance company quote quotas.

QUOTE REQUEST Protocol and Procedures:

Please review Quoting General Guidelines page for important basic information!

GENERAL INFORMATION

- The person quoting shall be the final decision maker on who should contact the client for missing information. To not take advantage of the situation, the only reasons for not assisting with information gathering are - priority of workload as noted, or CSR is not comfortable interacting with client, or feeling others are better situated or suited.
- No person should become involved in changing or manipulating quotes being worked on by others without disclosure to the original quoting person.
- EZLynx should be used for quote information collection and transmission of requests to others.
- Quote forms will continue to be available for use in situations where EZLynx cannot be, or if impractical to use.
- Please indicate if person quoting can contact the prospect.
- Please provide any additional supporting documents you have (Dec sheets, real estate offer, etc.)
- If you wish to explore other quotes that were run, please see the EXLynx system before any other action.
- When quotes are requested from others, all binding requirements (forms, applications, money) - as well as any other follow-up - will be the responsibility of the original source of the quote request.

PRODUCER IS RESPONSIBLE FOR ACCURACY OF QUOTES TO INCLUDE DISCOUNTS, CORRECT LIMITS, ETC.

QUOTE REQUEST Protocol and Procedures:

REQUESTING QUOTES (for new clients & new business or new residence for existing clients).

Requester Responsibilities

- For new clients – create new “applicant” in EZ Lynx
- Complete “Risk Info for Quoting” in EZ Lynx (accessed from Overview screen) *
- Use current dwelling limit or purchase price for coverage amount
- Assign a task to person quoting with the following:
 - date quote needed
 - any specific companies quote requests
 - a short narrative outlining the situation **
 - Please call with lengthy info or to better explain details).

* for Manufactured homes, RV, Watercraft, etc. - complete quote sheets available on Agency Portal and attach in EZ Lynx (or fax or e-mail)

**woodstove professionally installed, pet situations, good credit, 15-year-old twins with good GPA, etc.

Quoting Person’s Responsibilities

- Task will be re-assigned back to producer upon completion
- Quote will be for current coverage (or purchase price) only
- Recommendations will be provided as to best fit
- Information needed to make quote firm or bind will be noted
- If current client – only current company will be quoted unless otherwise requested

IMPORTANT NOTE: New clients will NOT have any reports run and all quotes will be subject to final information received.

QUOTE REQUEST Protocol and Procedures:

Upon indication prospect wishes to pursue binding coverage -

NEW BUSINESS -

Homeowners:

Requester Responsibilities

- Notify client of reports to be run
- Notify client of replacement cost requirements
- Explain quote may change based on results of 1 and 2
- Visit property to inspect and take pictures*
- Secure RCE form from Agents Portal
- Provide information required on form
- Submit RCE form and pictures to person quoting

*If not by producer, pictures should be taken by agency personnel knowledgeable of what is needed.

In special situations, inspection can be done via pictures taken by client with proper instructions (and sent to producer).

Person Quoting Responsibilities

- RCE will be completed for specific company
- Task will be re-assigned back to producer upon completion
- Recommendations will be provided as to best fit (if changes make sense)
- Information needed to make quote firm or bind will be noted

Auto:

Requester Responsibilities

- Notify client of reports to be run
- Explain quote may change based on results
- Complete quote or authorize quote specialist to proceed

Person Quoting Responsibilities

- will complete and notify you.

QUOTE REQUEST Protocol and Procedures:

Upon indication prospect wishes to pursue binding coverage (continued) -

EXISTING BUSINESS –

Homeowners:

Requester Responsibilities -

- Notify client of reports to be run
- Secure dwelling (or other) updates including roof year
- Include any existing replacement cost estimator
- Assign a task to person quoting with the following -
 - date quote needed
 - any specific companies quote requests
 - a short narrative outlining the situation
 - please call quote specialist with lengthy info or to better explain details.

Person Quoting Responsibilities

- Task will be re-assigned back to producer upon completion
- Recommendations will be provided as to best fit (if changes make sense)
- Information needed to make quote firm or bind will be noted

Auto:

Requester Responsibilities

- Notify client that reports will be run in conjunction with quote request

Person Quoting Responsibilities

- Reports will be run for existing company at time of quote request.

Upon indication prospect wishes to pursue binding coverage -

NEW BUSINESS -

- **Homeowners**

Producer Responsibilities

- Notify client of reports to be run
- Notify client of replacement cost requirements
- Explain quote may change based on results of 1 and 2
- Visit property to inspect and take pictures*
- Secure RCE form from Agents Portal
- Provide information required on form
- Submit RCE form and pictures to person quoting

*If not by producer, pictures should be taken by agency personnel knowledgeable of what is needed.

In special situations, inspection can be done via pictures taken by client with proper instructions (and sent to producer).

Person Quoting Responsibilities

- RCE will be completed for specific company
- Task will be re-assigned back to producer upon completion
- Recommendations will be provided as to best fit (if changes make sense)
- Information needed to make quote firm or bind will be noted

- **Auto**

Producer Responsibilities

- Notify client of reports to be run
- Explain quote may change based on results
- Complete quote or authorize quote specialist to proceed

Person Quoting Responsibilities

- will complete and notify you.

PRODUCER IS RESPONSIBLE FOR ACCURACY OF QUOTES TO INCLUDE DISCOUNTS, CORRECT LIMITS, ETC.

Upon indication prospect wishes to pursue binding coverage (continued) -

EXISTING BUSINESS –

- **Homeowners**

Producer Responsibilities -

- Notify client of reports to be run
- Secure dwelling (or other) updates including roof year
- Include any existing replacement cost estimator
- Assign a task to person quoting with the following -
 - date quote needed
 - any specific companies quote requests
 - a short narrative outlining the situation
 - please call quote specialist with lengthy info or to better explain details.

Person Quoting Responsibilities

- Task will be re-assigned back to producer upon completion
- Recommendations will be provided as to best fit (if changes make sense)
- Information needed to make quote firm or bind will be noted

- **Auto**

Producer Responsibilities

- Notify client that reports will be run in conjunction with quote request

Person Quoting Responsibilities

- Reports will be run for existing company at time of quote request

PRODUCER IS RESPONSIBLE FOR ACCURACY OF QUOTES TO INCLUDE DISCOUNTS, CORRECT LIMITS, ETC.

Auto Questionnaire Effective Date _____ Agent _____

Name on Title of Vehicle _____

Address where vehicle is kept _____

Mailing Address _____ County _____

Phone _____ Cell _____ Work _____

Inside City limits Y N Own (offer HO quote) or Rent (renters quote) home Continuous Covg for 6 months Y N

Current Ins company _____ Pol # _____ Exp. Date _____

Marital - M S D W Liability Amt 50/100 100/300 Other _____ Med _____ UM/UIM/PD _____ Gap Y N

Yr _____ Make _____ Model _____ VIN _____

Comp _____ Coll _____ Rental Towing

Yr _____ Make _____ Model _____ VIN _____

Comp _____ Coll _____ Rental Towing

Yr _____ Make _____ Model _____ VIN _____

Comp _____ Coll _____ Rental Towing

Yr _____ Make _____ Model _____ VIN _____

Comp _____ Coll _____ Rental Towing

Drivers in HH: ALL licensed drivers must be disclosed

Any driver Accident or Violation last 5 years _____

Is there a lien on any of the veh _____

Name _____ DOB ____ / ____ / ____ SS# ----- DL# _____

Veh driven _____ Used for: Pleasure Commute Business Miles to work 1 way _____ # of days per wk _____

Occupation _____ City Location Empl. _____ Education _____

Name _____ DOB ____ / ____ / ____ SS# ----- DL# _____

Veh driven _____ Used for: Pleasure Commute Business Miles to work 1 way _____ # of days per wk _____

Occupation _____ City Location Empl. _____ Education _____

Name _____ DOB ____ / ____ / ____ SS# ----- DL# _____

Veh driven _____ Used for: Pleasure Commute Business Miles to work 1 way _____ # of days per wk _____

Occupation _____ City Location Empl. _____ Education _____

Covg to pay off loan if something happened to you Y N How did you hear about us _____

Homeowner Questionnaire

Effective Date _____ Agent _____

Name _____ Spouse Name _____

Occup _____ Educ. _____ Empl. Location city _____

Spouse Occup _____ Educ. _____ Empl. Location city _____

Address _____ In city limits Y N

County _____

Mailing Address _____

Home Phone # _____ Work # _____ Cell # _____

Social Security # _____ Spouse SS # _____

Date of Birth ____/____/____ Spouse Date of Birth ____/____/____ Home purchase date _____

Real Estate Agent Name / # _____

Purchase Price \$ _____ # of Claims in last 5 yrs _____ Weather related? _____ Theft _____ Water _____

Current Mortgage Amount \$ _____ Covg to pay off mortg Y N # of yrs left on mortg _____

Mortgage Company Name/Add/Ph _____

Insurance Amt \$ _____ Deductible \$ _____ Liability Amt: 100k 200k 300k 500k 1MM

Current Insurance Company _____ Eff. Date of new policy _____

Construction Year ____ Construction Type Frame Masonry Both Foundation Type Slab Crawl Bsmnt Type

of Roof Metal Asphalt Shingle Other _____

Updates – Year completed: Roof _____ Electrical _____ Plumbing _____ HVAC _____

Heating Source _____ Fireplace _____ Type _____

Ground floor Sq ftg _____ Basement Y N Finished Y N Walkout Y N # of stories 1 2 3 Bi-level Tri-level

of baths 1 1.5 2 2.5 3 Amt of land _____ acres Own other property Y N

Fire Depart Name _____ # miles from Fire Dept _____ Hydrant within 500 ft _____ 1000 _____

Pool _____ Fence _____ Trampoline _____ fence or netting _____ Other _____

Security alarm Y N - Local Monitored Dogs _____ Breed _____ Bite history Y N

Guns _____ Jewelry _____ Collections _____ Descrip. _____

EQ _____ Wtr bckup _____ Mine _____ Other _____

How did you hear about us? _____

COMMERCIAL APPLICANT INFO

Requested Effective Date: _____ Agent: _____

All Named Insureds: _____

Mail Address: _____

Primary Contact: _____

Ph: _____ Email: _____

Business Name: _____

Corporation Sole Proprietor LLC NonProfit Joint Venture Partnership S Corp Trust

FEIN/SS#: _____ Date Bus. Started: _____

Address: _____

Description of business operation: _____

Annual Gross Revenue: _____ #FT Emp's: _____ #PT Emp's: _____

of Subcontractors: _____ Annual pay to subs: _____ COI's obtained: Yes / No

Current Carrier: _____ How long: _____

Claims: _____

Other helpful items:

NOTES:

- *Loss Runs
- *Dec pages
- *Website address
- *Company brochures
- *Any hold harmless agreements
- *Any waivers

PROPERTY

(Complete for each building)

Building ___ of ___

Location address:

Vacant Land

Street _____ City/Zip _____

County _____ Township _____ Fire Station _____

Name on deed if different from insured: _____

Construction type: Frame Joisted Masonry Non-Combustible Masonry Non-Combustible

#of Stories: _____ Roof type: _____ Roof year: _____

Elec. year: _____ Breaker Box: Yes / No ** HVAC Year: _____ Plumbing year: _____

Sprinklers: Yes / No **** Alarm System: Burglar Fire Both Monitored: Yes / No

Occupancy: Owner Tenant Vacant Other: _____

Mortgage or Add'l Insureds: _____

	Coverage	Coinsurance	Deductible
Building:	_____	_____	_____
BPP:	_____	_____	_____
Bus. Income	_____	_____	_____

Circle any additional coverages wanted:

Earthquake Equip Breakdown Water Backup Spoilage Builders Risk Mine Sub

Other: _____ Notes:

Crime – (Outside BOP)

Limit Requested

- | | |
|---|-------|
| <input type="checkbox"/> Employee Dishonesty | _____ |
| <input type="checkbox"/> ERISA | _____ |
| <input type="checkbox"/> Forgery or Alterations | _____ |
| <input type="checkbox"/> Theft of Money & Securities – Inside | _____ |
| – Outside | _____ |
| <input type="checkbox"/> Robbery or Safe Burglary | _____ |
| <input type="checkbox"/> Computer Fraud | _____ |
| <input type="checkbox"/> Funds Transfer Fraud | _____ |
| <input type="checkbox"/> Money Orders & Counterfeit Currency | _____ |

Inland Marine

Limit Requested

- | | |
|--------------------------------------|-------|
| Contractor's Equipment | |
| Scheduled | _____ |
| Unscheduled | _____ |
| Electronic Data Processing Equipment | |
| Scheduled | _____ |
| Unscheduled | _____ |
| Miscellaneous | |
| Installation Floater | _____ |
| Motor Truck Cargo | _____ |
| Other | |

General Liability

Primary Operation: _____

(\$1,000,000 each occurrence will be quoted unless higher limits are wanted.)

Higher limit wanted: _____

Any other business pursuits where GL is in place: Yes / No

Explain: _____

Insurance Carrier: _____

GL limit on that policy: _____

Annual Gross Sales: _____ Annual payroll: _____

Additional Insured (s) other than building owner: _____

Other options:

Employee Benefits Employment Practices Data/Cyber Security Hired/Non-owned auto

Directors & Officers Fiduciary Professional/Errors & Omissions Blanket Add'l Insureds

Other: _____

IS AN UMBRELLA QUOTE WANTED ?

Amount: _____

Notes:

BUSINESS AUTO

BI / PD CSL: _____

Med Pay: _____

Comp Ded: _____

Coll Ded: _____

UM/UIM/UMPD: _____

Hired/Non-Owned Liability: Yes / No

Hired/Non-Owned Phys Damage: Yes / No

Drivers: Please attach the list of drivers and include the following info for each.

Name

Date of Birth

Drivers license #

Marital Status

Vehicles: Please attach the list of vehicles and include the following for each.

Year

Make

Model

Vin#

Value

NOTES:

Workers Compensation

List all job classes and payroll for that class individually. (Do not include officers, partners, owners or members)

Example: Tree trimming = \$20,000
 Trash hauling = \$10,000
 Exterior painting = \$30,000
 Etc..

Job Class: _____

Annual payroll: \$ _____

Job Class: _____

Annual payroll: \$ _____

Job Class: _____

Annual payroll: \$ _____

(If more than three – use backside of this sheet for additional classes)

Officers, Partners, Owners, Members to include/exclude

Name: _____ Include / Exclude

Name: _____ Include / Exclude

Name: _____ Include / Exclude

.....

Limits wanted:

Each Accident: \$ _____ Policy limit \$ _____ Each Employee \$ _____

Other helpful info:

Experience Mod: _____

Deductible if desired: _____

Anniversary date: _____

NOTES:

INSURANCE CENTER GROUP

WRITING BUSINESS

Writing Business

General Rules:

- All business is to be written in agency name / no personally held agent appointments.
- No coverage should be offered or bound without proper authority & knowledge of availability.
- All requests to bind coverage should utilize “Binding Instructions” form.
- All policies should be issued by CSR (when possible) or communicated by producer issuing policy
- All policies should be written at minimum recommended coverage limits, listed on Coverage Rejection/Reduction Request forms, or the form completed, signed and placed in the client’s file in agency management system.

Agency Billing:

When the agency needs to bill a client and pay an insurance company directly, the following procedures will be followed.

- The CSR responsible for the block of business should handle this task (NOT the agent).
- Complete the “Premium Invoice” located on the Agents Portal under forms. Please be sure it is complete; and clear as to the subject of the invoice.
- The invoice should be completed in duplicate.
- The person completing the invoice should send one copy to the insured and a copy to Cindy. The invoice date should be the date the invoice was mailed.
- Cindy will be responsible for assuring collection, late notices, and payment to the insurance company.

Policy Delivery Guidelines:

- Whenever possible, policies should be sent directly to clients from the insurance company.
- Clients should be contacted to confirm they have their policy and see if they have questions or concerns.
- Clients should be notified of ability to see (available) policies online through the insurance company and/or policy information in our Service Center on our website.
- For hard copy policies sent to the agent:
 - Client should be notified upon receipt
 - Inquire of preference as delivery policy (electronic availability, in person, or by mail).
 - Any hard copy policy to be delivered (in person or by mail) should be:
 - For new clients, the policy should be placed in a 3-ring binder or appropriate quality folder.
 - For renewals, the policy should be placed in a good quality folder or (for thicker items) a heavy-duty file with a label identifying the contents.
 - For new clients, a new client packet should be included if not previously provided.
 - A thank you letter should be included

Insurance Center Group

Binding Instructions

PERSONAL LINES

Customer Name: _____

Effective Date: _____ **Expiration Date:** _____

Insurance Company: _____

Please submit a separate form for each company.

Pay Plan (Circle One – If this plan is not available, the CSR will contact you):

Mortgagee	Annual	Semi-Annual	Quarterly
10-Pay	11-Pay	12-Pay	EFT (Form Required)

Premiums should be issued per line as follows:

Home	\$ _____	Personal Auto	\$ _____
Watercraft	\$ _____	Recreational Vehicle	\$ _____
Motorcycle	\$ _____	Dwelling Fire	\$ _____
Umbrella	\$ _____	Other _____	\$ _____

Comments:

Items Need to Bind:

- Signed application _____
- _____
- _____
- _____
- _____

Insurance Center Group

Binding Instructions

COMMERCIAL LINES

Customer Name: _____

Effective Date: _____ **Expiration Date:** _____

Insurance Company: _____

Please submit a separate form for each company.

Pay Plan (Circle One – If this plan is not available, the CSR will contact you):

Annual	Semi-Annual	Quarterly	
10-Pay	11-Pay	12-Pay	EFT (Form Required)

Premiums should be issued per line as follows:

General Liability	\$ _____	Crime & Fidelity	\$ _____
Property	\$ _____	Business Auto	\$ _____
Work Comp	\$ _____	Inland Marine	\$ _____
Umbrella	\$ _____	Other _____	\$ _____

Comments:

Items Need to Bind:

- _____
- _____
- _____
- _____
- _____

***Applicant Signature** _____ **Title** _____ **Date** _____

* Applicant's signature OR signed applications are required.

Surplus Lines Disclosure:

All clients purchasing policies from non-admitted carriers should be asked to sign the Surplus Lines Disclosure and Acknowledgement form. The form can be presented at time of sale or policy delivery for new business and should be presented again at time of policy delivery for renewals.

The signed form should be scanned and attached to the client's customer file in agency management system.

When discussing non-admitted companies with the client, the producer or CSR should be sure to explain the major differences between admitted and non-admitted companies:

- There are taxes and fees on all surplus lines policies
- If the insurance company becomes insolvent, there is no guarantee that claims will be paid (even if the claim is open/active at the time of the bankruptcy or financial failure).
- The insurance company does not necessarily comply with state insurance regulations, and rates are not subject to state approval.
- If a policyholder thinks his or her claim is handled improperly, he or she cannot appeal to the state department of insurance.
- Non-admitted does not mean inferior coverage or financial stability.

**SURPLUS LINES DISCLOSURE and
ACKNOWLEDGEMENT**

At my direction, **The Insurance Center Group and/or its affiliates and subsidiaries** have placed my coverage in the surplus lines market. I have agreed to this placement. I understand that persons and/or businesses insured by surplus lines carriers are not protected by the Indiana Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer. I also understand that I have no right to appeal a claim or other insurance company decision with the Indiana Department of Insurance.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the non-surplus (admitted) market. I have been advised to carefully read the entire policy.

Named Insured

Signature of Named Insured

Date

Printed Name and Title of Person Signing

Name of Excess and Surplus Lines Carrier

Policy Number & Type of Insurance

Effective Date of Coverage

Insurance Center Group

Coverage Binding, Premium Collection & Sweep Payments:

- No coverage is to be bound by anyone unless they have confirmed payment “in hand” (cash, check or valid credit card information)
 - If coverage is bound and payment is not valid (bounced check or denied credit card), the agent binding coverage is responsible for payment collection. If payment is not collected, coverage will be cancelled and agent will be responsible for paying any agency charges occurred.
- Insured’s check should be processed electronically without using the sweep account. Check should be marked “void” and held with receipt for 60 days before shredding.

- Premium sweeps are available and procedures apply only to the following Companies:

Allstate (LHA Sweep)	Bristol West	Assurant America
Auto Owners	Progressive	The General
Grange	Travelers	Geneva
Safeco	Foremost	Unique
State Auto	American Modern	Conifer
Westbend	AAA	IBI
Pekin	Alfa	

- No Sweep Payments will be initiated unless the money is received.
- When a sweep payment, via cash or check, over the amount of \$500 is made, please send an e-mail to cwebb@proesgroup.com for all business except for Lincoln Hills and barb@proesgroup.com for Lincoln Hills business, on the same day of the transaction, as is appropriate for the situation.
- If a sweep payment is made by check, it should be made payable to “The PROES Group, Inc.”
- Sweep payments collected (Check or Cash) will need to be to Cindy no later than 12:00 noon the day after the transaction is done. This will allow us to make the deposit in a timely manner.
- Currently Barb Fisher (LHA) has control over uploading any Allstate business that is written whether it is a sweep payment or not, with them, just pushing a button does not issue a policy. It is very important that we are notified anytime Allstate business is written and it needs to be processed.

AUTO INSURANCE
Coverage Rejection/Reduction Request

The Insurance Center Group recommends the following as minimum coverage/limits.

+Reduce/Reject

Bodily Injury/Property Damage:	100/300/100 or \$300,000 CSL	_____
Medical Payments:	\$5000	_____
Uninsured Motorists*:	Equal to Bodily Injury/Property Damage Limit	_____
Underinsured Motorists*:	Equal to Bodily Injury/Property Damage Limit	_____

For vehicles less than 10 model years in age:

Other than Collision:	ACV with \$500 Deductible	_____
Collision:	ACV with \$1000 Deductible	_____
Rental Reimbursement:	\$40/Day	_____
Emergency Roadside Service or Towing @ \$75		_____

The above coverages and limits have been explained to me by _____ . I understand these limits and choose to reject or reduce coverage as noted. If these coverage limits are not available on the policy I choose or are not available to me, initial here. Insured _____ Agent _____

_____ Signature of Named Insured	_____ Date
-------------------------------------	---------------

Company Name & Policy Number

_____ Writing Agent Signature	_____ Date
----------------------------------	---------------

+ If reduction in coverage is desired, write in desired limit. If coverage is rejected, write "R".

**STANDARD HOMEOWNERS INSURANCE
Coverage Rejection/Reduction Request**

The Insurance Center Group recommends the following as minimum coverage/limits.

Coverage Form:	HO2 or Better	+Reduce/Reject
Valuation:	Actual Cash Value or Better	
Deductible:	\$1000 All Perils	_____
Personal Liability:	\$300,000	_____
Medical Payments:	\$5000	_____
Replacement Cost on Contents		_____

.

The above coverages and limits have been explained to me by _____.

I understand these limits and choose to reject or reduce coverage as noted.

Signature of Named Insured

Date

Company Name & Policy Number

Writing Agent Signature

Date

+ If reduction in coverage is desired, write in desired limit. If coverage is rejected, write "R".

PREFERRED HOMEOWNERS INSURANCE
Coverage Rejection/Reduction Request

The Insurance Center Group recommends the following as minimum coverage/limits.

		+Reduce/Reject
Coverage Form:	HO3 or Better	_____
Valuation:	Replacement Cost or Functional Replacement Cost	_____
Coverage A (Dwelling):	Limit: _____ (Equal to Company Replacement Cost Estimate)	_____
Deductible:	\$1000 All Perils	_____
Personal Liability:	\$300,000	_____
Medical Payments:	\$5000	_____
Earthquake:	10% Deductible	_____
Water Backup of Sewer or Drains:	\$5,000	_____
Identity Theft Expense:	\$10,000	_____
Contingent Workers Comp		_____
Guaranteed Replacement Cost		_____
Personal Injury		_____
Replacement Cost on Contents		_____
Special Personal Property		_____

The above coverages and limits have been explained to me by _____.

I understand these limits and choose to reject or reduce coverage as noted.

Name of Insured

Signature of Named Insured

Date

Company Name & Policy Number

Writing Agent Signature

Date

+ If reduction in coverage is desired, write in desired limit. If coverage is rejected, write "R".



Photo Request Form

Applicant Information

Applicant Name: _____

Address: _____

Map Attached

Street

City

ZIP

Building Description: _____

Front/Side

Rear/Side

Roof

Det. Garage

Swimming Pool

Barn

Other _____

Other _____

Insured Company: _____

Policy Number: _____

Need by Date: _____

Request by: _____

Additional Information: _____

Directions (please include if Google map is incorrect): _____

To Be Completed by Photographer

Taken by: _____ Date taken: _____

Instructions:

For ***all*** new and re-write business, please complete this form. Check the boxes for each photo that is needed. Be sure to include the "Need by" date.

Office manager will assign responsibility for person taking photos.

INSURANCE CENTER GROUP

SERVICE

Vacant Properties:

When notified that a structure we insure has become a vacant property, the following actions should be taken -

- Notify the insuring company to find out their rules, practices, and necessary actions that should be taken.
- Make notes in agency management system as to your findings and any future follow-up needed.
- Notify the insured in writing to make them aware of any changes in coverage (e-mail is acceptable if there is a return acknowledgement from the client that they understand and accept the situation).

MVR (Motor Vehicle Reports):

Due to potential violations of the Federal Fair Credit Reporting Act, no MVRs should be run for any current or potential client under any circumstances.

Current or prospective clients -

- should be informed of the insurance companies practices regarding running MVR's on anyone listed as a driver on a policy.
- should be informed of the necessity to include any and all drivers on requests by insurance companies for driver lists.

It is acceptable to assist current or prospect clients in screening potential employee/drivers by providing a Prospective Driver Information Form and/or assisting with understanding of how to get MVR's directly from the Bureau of Motor Vehicles (BMV). The form and BMV instructions are on the next page.

Prospective Driver Information

Yes

No

Have you had at least 3 consecutive years of USA driving experience?

Do you have proof of current valid personal auto insurance?

Have you ever been convicted of Driving under the Influence?

Have you ever had your license suspended for any reason? If so, list the dates(s) and reason(s) below:

In the past five years, have you:

Yes

No

Had more than two moving violations?

Had an at-fault accident?

Left the scene of an accident?

Had a reckless driving violation?

Had ANY alcohol or drug related violation?

Been involved in a hit-and-run?

Been involved in a vehicular homicide or assault?

Participated in an unlawful speed contest?

Eluded or attempted to elude a police officer?

By signing, I am stating that the information provided above is accurate and factual to the best of my knowledge. I understand that my employment is dependent upon meeting acceptable standards in regards to my driving record. Further, I understand that "Employer" may alter these standards, with or without notice, which may affect my future employment. I give permission to obtain, and if hired, to continually obtain, copies of my MVR. "Employer" reserves the right to terminate my employment based on an unacceptable driving record. I agree to notify my employer of any future changes.

Employer: _____

Driver Signature

Printed Name

Date

Important: This form has not been drafted or approved by any legal counsel

Or, with permission and in the presence of a prospective driver, assist them to show you their driving record by:

Going to: Mybmv.com

Select: Driver record

Select: View your Viewable Driver record

Select: Click here to create account (Follow instructions)

Select: View Your Driver Record

Policy Renewal Procedures:

- A daily download report will be sent to agencies
- Each person should identify the cases for which they are responsible.
- The “top” percentage increases should be identified and evaluated.
- Evaluations should focus on relative impact of dollar amount. Example: a 15% increase on a \$200 premium (\$30). While relatively large, loss of this business would not be significant unless it caused other policies to leave us. May not be worth spending time on a proactive contact.
- Identified cases should be investigated for cause of increase. Check EZLynx Premium Comparison Report first.
- If reason is due to “client causes”, a decision should be made to:
 - Inform client of no good options to bring “justified” price down.
 - Shop our companies to find a better price.
 - Consider moving “problem” clients from green companies to yellow or??
Example: Moving higher risk auto from Grange to Progressive.
- Shopping of cases due to general increases is at discretion of agent.
- Cases on the opposite end of the report (premiums going down significantly) should also be explored for problem issues (coverages removed incorrectly, etc.).
- Cases with lower premiums should be contacted to share reasoning, explore other sales opportunities or to just use as a “good news contact” opportunity.
- Notes should be added to EZLynx regarding any actions, reasons for premium change and any general description of the situation.

Late Payment Clients:

- The basic agency practice will be to not contact clients when the agency is notified of a late payment. Not following this agency rule will subject the agent or CSR to disciplinary actions.
- This rule is intended to address and stop the practice of regular notification to clients of late payment status. It is not intended to prevent or stop client notification under special circumstances or occasional needs to assist clients and prevent loss of coverage.
- Current or “first time” late payment clients may be contacted and notified of agency rules involving contact for late payments.
- Chronic (2 – 3 x’s) late payment clients should be moved to yellow, red or excess sources at renewal.
- All policies with 3 non-pay cancellations will require annual payment in full or EFT to retain business in the agency. This excludes non-standard auto policies.

Policy Cancellations:

- No policy with our companies should be cancelled without a written request from the named insured. The request can be hand written, on an accord form, via email or text (as long as it can be captured and transferred to the agency management system for documentation). Verbal or voicemail is not acceptable.
- In cases where there are multiple named insureds, it is important to verify that cancellation is desired by all parties (this is important in cases such as divorce).
- When an insured is replacing and cancelling coverage with another agent, we should inform our client of their responsibility to cancel the coverage being replaced. This removes liability risks of us accepting this responsibility. It is acceptable to assist our client by calling the current agent to request the agent to contact the client to accomplish the cancellation. It is acceptable to assist our client by providing generic cancellation forms for completion and delivery to their agent of company.

INSURANCE CENTER GROUP

CLAIMS

When a client calls to report a claim:

- Inquire about injuries (was anyone hurt?) then express concern and empathy about the situation.
- Ascertain if immediate (or near future) agent personal involvement is appropriate (total loss of home by fire, wind, etc. / serious injury calling for a hospital visit, etc.)
- If they are at the scene of a car accident, provide proper advice:
 - Do not admit fault.
 - Do not allow pictures to be taken of their driver's license.
 - Take pictures of damage & accident scene.
 - Provide insurance information to other driver.
 - If appropriate, direct them to (or remind them of) claims app.
- Explain & confirm our desire for a positive outcome for them. Tell them they should call us at any time with questions or concerns (do not say – if you are unhappy!)
- Explain our role:
 - Assist them to the best course of action to facilitate their claim.
 - Provide basic explanation of steps to follow.
 - Be a source of information & answer questions.
 - Become involved to help them better understand systems, processes +/- or decisions.
 - Advocate for them if they are not satisfied with progress or outcomes.
- Never provide information as to claims validity or advice on how to deal with company.
- Explain that having us file the claim may not speed up the process. Best & fastest scenario is generally to talk directly to claims department & adjuster.
- Ask if they have questions.
- At this point you should decide if the client, situation and insurance company process dictates you should:
 - Assist the client to make the claim in any way you can facilitate it.
 - Inform them you are going to get the claims department on the line and then transfer them.
 - Give them the claims department phone number.

Claims Handling Protocol:

- Direct clients to “When You Have a Claim” on our website or provide written copy as a regular practice to set expectations & reduce negative issues related to claims.
- Provide all new clients with a new client packet containing claims information and initiate a conversation on the subject.
- Report negative claims experience to insurance company involved (field rep and claims area manager).
- If contacted and told “I think I have a claim” or “I need some advice on whether to file a claim”, it is important to immediately inform the client that if they go forward with speaking to you, you may need to notify the insurance company regardless of clients wishes (possible duty to inform).
- Never tell a client to not to file a claim.
- Inform clients that not filing a claim initially, can become very problematic if they change their mind or situations dictate a later claim (even possible denial of a claim if duty to inform is breached).
- Always contact the assigned agent or producer (if not you) of claims or possible claims.
- **Always follow up to offer additional assistance, find out status, and assure satisfaction.**
- Some insurance companies allow (or require, in the case of Auto Owners) that you report a claim via the company website. This should be done so when the client calls in, we show value as the company is aware and the insured is “in the system”.

When you have a claim

After business hours:

Please call your insurance company's direct claims line (if you cannot or choose not to wait):

- Please call us to let us know if you self-reported a claim.
- Your policy information (insurance company, policy #, etc.) is available always at the Client Center on our website.
- Insurance company claims contact information is available on our website.

www.insurancecentergroup.com

During business hours:

Call any of our locations for assistance:

Ellettsville Insurance Center 812-822-2723
Lincoln Hills Insurance Center 812-883-4815
PROES Insurance Center 812-337-7637

What is your agent's role?

- Assist you with the best course of action to facilitate your claim.
- Provide basic explanation of steps to follow.
- Be a source of information & answer questions.
- Become involved to help you better understand systems, processes and/or decisions.
- Advocate for you if you are not satisfied with progress or outcomes.

Filing the claim

- We recommend you always file a claim when another party is involved.
- Having your agent process a claim may not speed up the process. The best and fastest scenario is (generally) to talk directly to claims department and adjuster.
- When there are no injuries, and/or no other party involved, always consider if, after paying the deductible, is it worth submitting the claim.
- Remember, you can use your own rental reimbursement coverage when your car is undriveable, regardless of who was at fault in an auto accident.
- Ask your company if they have special deals for auto glass damage claims.

At the scene of a car accident:

- Be sure police are notified (call 911 regardless of location or situation!).
- Be sure injured party is attended to.
- Do not move anyone seriously injured (as to not make them worse).
- Be sure everyone remains in a safe place and position at the scene.
- Do not admit to fault under any circumstances.
- Take pictures of the accident scene as soon as possible (before the vehicles are moved).
- Do not allow pictures to be taken of your driver's license (for identity theft reasons—other driver only needs your name and contact info).
- Take pictures of damages (be sure to get picture of other driver's license plate).
- Provide your insurance information to other driver.
- Record (make notes verbally or on paper) any information you can recall about what happened while fresh in your mind.
- Get contact information for any witness.
- Notify the insurance company as soon as possible.

If your property (home, apartment, business, personal property, etc.) is damaged:

- Contact proper authorities (police, fire dept., etc.).
- If applicable, attend to and address any related injuries (within your capabilities).
- Do not move anyone seriously injured (as to not make them worse).
- Take any reasonable and necessary measures to protect the property from additional damages (save all receipts of expenses).
- Take inventory of what was lost.
- Take pictures.
- Do not discard or remove any damaged property.
- Record (make notes verbally or on paper) any information you can recall about what happened.
- Notify the insurance company as soon as possible.

If someone is hurt on your property, or because of your actions (non-auto related):

- Contact proper authorities (police, fire dept., ambulance, etc.).
- Attend to injuries (within your capabilities).
- Do not move anyone seriously injured (as to not make them worse).
- Do not admit fault under any circumstances.
- Record (make notes verbally or on paper) any information you can recall about what happened.
- Get contact information for any witnesses.
- Notify the insurance company as soon as possible.

INSURANCE CENTER GROUP

GENERAL GUIDELINES

General:

- All agents are required to maintain a minimum of \$1,000,000 E & O (Errors & Omissions) coverage.
- Contract requirements - To offset expenses (agency management system, E&O, insurance, etc.) all contracted independent representatives are expected to be active in the business. This is defined as writing new business on a regular basis, servicing an existing block of business (customer interaction and assistance), and attending agency meetings. The “standard” minimum of writing new business is \$5,000 of new premium per year.
- Agents in their first two years need to demonstrate success on achieving (agreed upon) goals beginning by the end of their third month under contract.
- Agents under individual personalized agreements will be subject to those agreements for production requirements.
- All interactions and communications with clients is required to be documented in agency management system. All documentation should follow agency guidelines for completeness. Failure to follow these rules completely and accurately will result in disciplinary action.
- All personnel with access to insurance companies will have individual & personal access codes and logins.
- All insurance contracts utilized by agents will be held in the name of PROES Group, Inc. No exceptions!

Licensing:

It is desired that all personnel, interacting and working with clients, be a licensed agent (for the area in which they are practicing). Any person not licensed, should never provide insurance advice or counsel, and are not allowed to bind coverage or sign applications.

Each person will work with the Director of Operations (DO) to make decisions on what licenses are needed and timetable to achieve. It will be the responsibility of each individual to secure the required training and scheduling of test taking (with approval of DO); and pay any required costs and fees.

To assist personnel not licensed on hire date, the following assistance will be provided for any approved licensing:

- One half of costs reimbursed on first paycheck after passing test.

- Remainder of costs reimbursed after 6 months with The Insurance Center Group.
- Costs will be limited to one online or classroom expense (for mandatory 40 hour pre-licensing instruction) and one exam fee.
- Provisions for other assistance will be at the discretion of DO.

Study time during normal work hours need to be approved by DO.

Producer and CSR Responsibility:

The following is agency protocol & practice regarding responsibilities of Producers and customer service personnel (CSR) working together.

- The Producer is defined as the current agent or person who approached the prospect.
- The person to be quoted is the client (or prospect) of the Producer and the Producer is ultimately responsible for any necessary actions to result in a satisfied client (or prospect).
- The Producer is generally responsible for sales activities (such as collecting necessary information to quote business, providing policy /protection advice & direction, etc.) and the CSR is responsible for service activities (such as quoting, making changes, etc).
- CSR's are to work in a support capacity to assist the Producer.
- The exact duties and responsibility of the CSR should be a flexible situation worked out between the CSR & the Producer.
- The CSR should not undertake any work or responsibilities for which they are not comfortable or feel that it is in the best interest of the agency for the Producer to accomplish.
- In cases where a producer is involved in servicing of a client, the producer should to 100% of work required as to not allow miscommunication, misunderstanding, or incomplete work, to cause disruption in the task being completed properly.
- In cases where the Producer chooses to not be involved in agent duties, another agent should be selected to perform such duties with commission splits per agency commission rules (generally 50/50).
- Any issues, concerns or disagreements not able to be satisfactorily resolved should be brought to the attention of management.
- Producer is responsible for quote accuracy (limits, applicable discounts, etc.).

INSURANCE CENTER GROUP

OFFICE PRACTICES

Office Structure:

- Each office should be staffed with a minimum of 2 licensed persons with the following defined roles assigned (with individuals focused & specializing in one area – Service or Business Development)
 - Client service:
 - Current client interaction (by phone or in person).
Examples – policy changes, client questions, payments, filing, database management, “instant” quotes
 - Provide transactional services (quoting & writing) nonstandard & monoline business
 - General Management & Business Development
 - Marketing, cross selling, basic quoting, case closing, policy delivery, etc.
 - Responsible for both commercial & personal sales.
- As is possible & practical, personnel should assume product and/or company specialist roles to be able to be focused on what they do best.
- All personnel should be able to perform all agency tasks
- Staff work will be structured according to Agency Rules, Policy & Procedures manual

General Practices:

- Phone requests for service should not be acted upon unless the client is known to you. If not known, verification should be done (such as asking for date of birth, last 4 digits of Social Security number) and notes regarding your actions should be in agency management system.
- Any changes made to policies should be confirmed back to client (text, e-mail, etc.).
- All client interaction should be done with approved systems, stationary, presentation materials, business cards, etc. All items sent to or used with clients should be of the highest quality & visually appealing – no “bad” copies, handwritten items, etc.
- Proper disclaimers & notices should be used with all materials, letters, presentations, e-mails, etc. used with prospects or clients. A copy of all letters & presentations (not provided by an insurance company or approved standard agency items) should be sent to Insurance Center Group Director of Operations.
- All work will be done utilizing the agency management system to systematize, provide proper communication between necessary personnel, minimize E & O Risk and allow for proper analysis and management of workflow / direction.
- Coverage questionnaires & checklists will be used (and documented in agency management system) to be sure standards & regulations are followed.
- All renewals will be reviewed, segmented according to increase (or other criteria) and handled according to policy/procedures.
- All mail received with an individual person’s name in the address should be considered personal and not opened by another person regardless of the source of the mail.
- Requests for New Business quotes, Service, or Rewrites:
 1. All agency personnel should follow a 100% “Start work – Finish work” model.
 2. If a request is “handed off” to someone, there should be NO involvement by person handing off client. No collection of information, partial work, or ongoing communications. All work and interaction with client should be 100% handled by service person.
 3. Do not do direct (blind) transfers of clients to service person. Either get the service person on the line, inform them of situation, and then transfer – or

inform client of who will be getting back to them and email service person with info and request (preferred).

4. No time frame for completion should be promised (or mentioned) by person handing off requests.
 5. Confirmation of receipt of request, and completion, is to be provided to the requestor.
- Current business re-shopping:

There must be a balance in market shopping, between the benefit of being with an independent agency shop and regularly moving business for possibly the wrong reasons (generally price driven).

As a rule, we should not be offering to move business unless certain factors are in evidence -

1. Customer dissatisfaction with a claim or service issues.
2. Large, unwarranted, premium increases.

If a client questions price or requests price shopping, you should only offer to shop after a “reasons to stay” discussion including -

- A. Danger of nonrenewal if a large claim happens soon after changing.
- B. Other carriers behind on necessary market adjustments that will happen to new company after changing.
- C. Current company “best” company for client’s particular situation.

If you are inclined to ignore these directives, please do not offer a client to shop their business and then push it off onto someone else.

Communication practices:

- If you are communicating (by phone) with anyone in our organization, you should always be contacting them via their direct line number. Please do not call the main numbers and use up someone's time to transfer you.
- All direct line numbers are available on the Agent Portal under "Contacts". Please take the time to get the numbers in your cell phone and then also keep the list available near your office phone (or bring it up when needing to call someone).
- Anytime you give out your office phone number (when leaving a message or asking someone to get back to you), you should be giving them your direct line number. (Hopefully, your direct number is already prominently displayed on your e-mail signature line.) This will help when underwriters, other company employees, clients, etc., call you back; as there is no "operator" involved.
- Communication regarding clients between ICG personnel should be in writing, or if in person, documented to have occurred.
- All communication with clients regarding business should be done through EZLynx exclusively. Please send all emails and texts through the system and not through your personal phone or the PROES Group system. Be sure your e-mail in EZLynx is set up with the proper signature information.
- Please do not send business related messages to office personnel via private phone. It is ok to send items such as "call me when you get a minute" if you are ok with a possible no reply. There are multiple issues involved with phone messages, but please e-mail or call instead. If you are texting as a convenience because of the situation (out of office, in a meeting, etc.), please use the e-mail function on your phone instead.
- If you are communicating something that needs to be addressed with priority (as opposed to something with no specific timeline), please call (rather than e-mailing or tasking). It is critically important that you know what is on the plate of the person doing the work and they may need information not supplied. Customer service may suffer on both ends of the issue.

Phone “Systems”:

Incoming Calls

All incoming phone calls should be answered as follows:

Start with a greeting: This can be “Good Morning/Good Afternoon” or “Thank you for calling” ...

Followed by: “Insurance Center” or “PROES Business Group” (at the East side office) ...

Finish with: “This is name.”

Transferring Calls

- Calls should be transferred to a specific person based on caller’s needs.
- Remind caller to leave a message if no answer

Escalation Procedures

Anyone calling who is irritated (or specifically expresses a complaint) should be offered the following options:

If unable to reach intended person or feels a response has not been prompt -

- offer to transfer again, and call intended person to verify availability before transferring
- offer to find another person to help them

If caller’s issue indicates inadequate, incorrect, or other negative service issues -

-offer them to speak with an owner. Offer to transfer them to Greg. Remind them to leave a message if no answer.

Customer Interaction Confirmations

All customer interaction will be confirmed with the customer according to the following guidelines.

New Coverage – Confirm (briefly):

- Effective date
- What is to be covered
- Coverage amounts
- Any lienholders
- Actions required by customer
- Information needed
- Anything the customer should expect (inspections, premium drafts, etc.)

Changes – Confirm (briefly):

- What was removed
- What was added
- Changes in amount of coverage
- Effective date(s) (of each if applicable)
- Information needed
- Anything the customer should expect (premium notices, etc.)

Coverage (or policy) cancellation -

- Confirmation of request

All communication should include verbiage to “Please see insurance company communication for details”.

All communication should include a request to confirm receipt of communication.

All communication should be through, or attached to, the agency management system.

Communication can be via e-mail, text, fax or US Mail.

An actual signature should be secured when required by insurance company. This can be sent to us on a letter or Accord form. As long as acceptable to the insurance company, it can be sent to us via e-mail, picture texted, fax, US Mail or delivered to any office location.

Voice Mail System

General voice mail systems will be set up with the following goals:

Welcoming and pleasant voice.

Consistent messaging.

Ease of navigation.

Adequate options.

Service options.

Escalation options.

If you perceive, or receive input from others, that our messages do not meet these goals, please let Director of Operations know.

ALL INDIVIDUAL VOICE MAIL MESSAGES ARE REQUIRED TO HAVE THE FOLLOWING MESSAGE:

Please be aware that no insurance can be started, cancelled, or changed by leaving a message on this voicemail.

Client identification management:

It is important to understand the language used by EZ Lynx to identify personnel within our organization for proper and best service results. Please be sure you understand and use the following correctly –

Assigned to (or assigned agent):

- The “assigned to” person should be the person the client would recognize as their agent. This could be the person who brought them to the agency, who first wrote them a policy, or the person who would meet with them for reviews, etc.
- The default person (named by the system) is the person entering the applicant into the system.
- If you are entering the applicant in the system and are not, or will not be, the person considered their agent, this needs to be changed.
- Changes can be made on the main Applicant screen by selecting Lead info on the top bar, selecting the edit button, and selecting a new Assigned person in the upper right corner.
- If the applicant is a general client of the agency (no particular primary “agent”) the Agency should be the “assigned to”.
- PLEASE NOTE: When directing a client (not requesting a specific person and needing service), you should not depend on the “assigned to” name. You should key off the product needing serviced (personal lines, commercial, health, Medicare Supplements) and direct them to the best person for service.
- Any items or requests received (Home Office correspondence, follow up requests, etc.) for which it is not clear who to send to, should be sent to Assigned Agent for proper disposition.

Producer –

- The “producer” should be the person who was responsible for the business becoming a policy. Please be thoughtful if completing this label. If you issued a policy for someone else, you are not the producer. The producer should be the person we would go to, if we needed to direct questions about this specific policy. Example: Dennis may be the “producer” on a commercial policy and Merry is the “assigned agent” as it is “her” client.

Insurance Company Incentives:

Incentives are defined as gifts, monetary rewards, bonuses, or anything outside of normal agency pay or commissions.

To avoid actual, or perceived, conflicts of interest, decisions to place business with a particular insurance company should not be made based on personal gain due to incentives provided by an insurance company.

Incentives offered for quotes, writing business, adding product features, etc., should be directed to be payable to the agency group. A small reward may be earned if management is made aware of incentives being offered. If Incentives are earned in the normal conduct of business, the agency group will accumulate them toward offsetting cost of accomplishing general goal-oriented bonuses.

Exceptions to this rule will be:

- food and treats provided by reps, vendors, etc. which can be shared within the agency.
- Incentives for participation in educational focused programs offered by insurance companies if announced and approved by management.

All agency trips, year-end (or other) bonuses, or other considerations, will be distributed at the discretion of owners without any guarantee of participation by employees or independent contractors.

Agency Incentives:

Individual, goal oriented, incentives may be offered to specific individuals at any time. Team and/or physical location, goal oriented, incentives may be offered from time to time. Agency group incentives will be goal oriented and based on time frame performance. All agency incentives will be in writing; with specific and agreed upon parameters to avoid any conflicts of interest.

Continuing Education:

The Insurance Center Group endorses & supports the continuing education of it's personnel. The success of the organization depends on the people with the knowledge and expertise to serve our clients to the best possible extent.

- Salaried or hourly personnel
 - All education opportunities conducted on company time must be pre-approved by the Director of Operations.
 - An amount of \$100 per year will be paid toward approved continuing education (state certified or not).
 - All education should be focused on increasing the person's value to the organization and better serving our clientele.

- Commission only personnel
 - No financial support.
 - All education should be focused on expanding current knowledges to increase your value to the customer.

Consumer Profile:

A consistent effort will be made to identify & handle clients according to proper definition:

Client

- Interested in advice and counsel. Not purely price driven.
- Pays premium regularly & on time (or has good job, nice possessions, etc. that provides expectation).
- Has multiple policies (or expectation of such) with us.
- Follows our recommendation of proper coverages.

Customer

- No previous coverage
- Only wants minimum coverage
- Questionable or past payment regularity issues
- Focus on low premiums

Client Management:

- In the EZLynx management system, clients should be identified by designating them as VIP (by selecting the VIP icon). Decision as to "client" status should be made by person creating or servicing applicant in EZLynx system.
- Premier clients should be identified in EZLynx by adding a yellow sticky note with "Premier Client" written on it.
- A consistent effort will be made to create clients from customers – as is possible (cross selling, coverage educations, premium payment options, etc.).
- Client development will be a priority in agencies. This will include:

- Identifying & tracking clients vs. customer
- Minimizing time spent with customers (and shifting to specialists).
- Investing time with clients
- Cross selling initiatives
- Focus marketing efforts toward clients

Prospecting:

- As all prospects names provide value, all prospects will be entered in Agency Management system with corresponding note as to what transpired.
- Whenever possible, contact information such as email, phone #, or address should be secured from all prospects.

Re-marketing:

- All non-sold prospects should be set up for re-contact at a later appropriate date (i.e. prior to next renewal date.).

Upselling:

- All sales representatives should include alternate coverage levels as available.
- All sales representatives should include an options list with corresponding pricing.
- These lists should have a sign off provision and should be attached to Agency Management System.

INSURANCE CENTER GROUP

MARKETING

Marketing

Agent Prospecting:

All agents prospecting for additional business from agency clients should adhere to the following rules:

- For large scale prospecting initiatives (examples – cross selling all auto policy insureds for homeowners, contacting all persons turning 65, etc.).
 - Whenever possible a pre-approach letter should be sent to clients to avoid confusion.
 - A notice including the names of who will be contacted should be e-mailed to all Insurance Center personnel.
 - If there is reason you do not want a client contacted, you should let the prospecting person know.
- For CSR referrals to an agent when a possible sales opportunity is perceived or known:
 - If there is a particular agent attached to the insured – agent should be notified and offered the opportunity to pursue it themselves or ask that no approach be made.
 - If there is no specific agent attached to the insured – the referred agent should proceed without any notification or permission.
- Commissions Splits:
 - The prospecting or referred agent will be paid the normal commission on the products sold with no split to the original agent or, a pre-arranged and agreed upon split.
 - The original agent can over-ride the prospecting or referred agent and receive all commissions by approaching the client themselves and doing all the work.
 - A split of commissions can be gained by the original agent by making the initial approach, assisting with the sale and allowing the prospecting or referred agent to follow through with their original intent.
 - First year commission only will be paid on these cases. No renewals.

INSURANCE CENTER GROUP

COMMISSIONS

General Commission Guidelines:

These guidelines apply to all personnel who are licensed agents able to receive commissions on products sold.

- Everyone is expected to prospect new business, cross sell and round out accounts as a responsibility of their job.
- All splits between agents will be 50/50 unless there is a written agreement between the agents identifying the client and agreed upon splits.
- Tracking and correctness of commissions is the responsibility of the person writing the business using an approved system.
- Commissions may be adjusted per person from the general guidelines upon signed agreement.
- New business is defined as any new line of business not previously with the agency group.
 - Renters or condo coverage to homeowners is not a new line of business.
 - Adding recreational vehicles is a new line of business if not added to a home policy.
 - “Rounding accounts” (increasing coverage) on an existing policy is not new business.
- New business can be written by adding policies to existing accounts (cross selling) or by soliciting or marketing to new clients.
- Previous agency clients will be considered a new client, if they have no active policies with the agency for over 9 months and solicited by agent.
- All commissions will be tracked utilizing the Agent Commission Procedures in this manual.
- Individuals not housed (or receiving other support) may receive commission percentages at a 10% higher first year rate on Life and Medicare Supplements.
- No Commission will be paid on replaced / rewritten policies
- Due to the complexity of the health insurance market, all agents shall utilize Paul for quoting & service unless other arrangements are made with Director of Operations.

General Commission Guidelines Cont.

- **New Business Product Commission Sharing:**

Agent

Property / Casualty

60*

*15% to person initiating or prospecting the client (**Solicit**)

*15% to person quoting the risk (**Quote**)

*30% to person primarily interacting with client (**Sell**)
("Sell" commissions may be split 50/50)

Individual Health (& related products)

Under Age 65

40

Over Age 65

60

Employee Benefits & Voluntary Benefits

60*

*15% to person initiating or prospecting the client (**Solicit**)

*10% to person quoting/servicing the risk (**Quote/Service**)

*15% to person primarily interacting with client (**Sell**)

*20% to person enrolling the case (**Enroll**)

Individual Life / Disability

60

*15% to person initiating or prospecting the client (**Solicit**)

*15% to person quoting the risk (**Quote**)

*35% to person primarily interacting with client (**Sell**)

- Walk in or call in business will qualify for the 15% "quoting" commission. This business may be assigned to an agent receiving renewal commissions with approval by Director of Operations.
- New business written as a result of prospecting by a marketing person, or as a result of internet leads, will not be available for the 15% Solicit commission.
- General Commission Guidelines commission sharing percentages refer only to first year commissions (unless your personal commission agreement provides for renewals).

Renewal Commission Guidelines

- All business written by owners – renewal paid to corporation owned by individual writing business.
- No renewals will be paid to anyone for business written on current clients.
- All renewals will be paid according to latest individual commission agreement on file.
- No renewals will be paid when any individual is receiving any compensation in addition to commissions.
- Renewal commission will only be paid if agent is actively involved in renewal.
- Any deviation from guidelines requires written agreement signed by both PROES Group owners.
- Renewal commission guidelines:

<u>P/C</u>	<u>Health</u>	<u>Life</u>	<u>Employee Benefits</u>	<u>Medical Supplements</u>
40%	30%	60%	40%	40%

- Agents writing and servicing lines of business may have renewal adjusted upward at discretion of owners.

Agent Commission Procedures

- All commission payment requests will be detailed on the Commission Request Form. (copy attached)
- Agent is responsible for securing insurance company “Commission Paid” reports.
- Agent should highlight client & commission line on insurance company reports for any business written.
- Please notify Cindy of the commission reports as needed, on an ongoing basis via e-mail: cwebb@proesgroup.com she will post to the agency “one drive” as they become available.
- Agent is responsible for reporting commission charge backs due to policy changes or lapses.
- All commission requests must be submitted to direct supervisor by the 10th of each month.
- All commission requests should be checked, verified and submitted to Cindy Webb by the 13th of the month.
- All commissions due will be paid to agent between the 15th and 18th of each month. (Exception – Agents receiving salary will be paid in the second check of the month.)

Note: The commission reporting and receiving may vary from month to month due to these dates falling on weekends.

Note: Any questions, concerns or administrative issues should be directed to Cindy.

COMMISSION REQUEST FORM

AGENCY: _____

AGENT NAME: _____ **COMMISSION MONTH:** _____

COMMISSION PAID DATE	CLIENT NAME	INSURANCE COMPANY	PRODUCT	NEW/ REN	%	TOTAL COMMISSION	AGENT COMMISSION
						Total Commissions To Be Paid:	

Agent Salary Offset Arrangement

- All agent commissions will be paid according to commission agreements in place when commissions are earned
- Commission split agreements are on a year by year basis.
- Agents signing this agreement will not be eligible for any other salary commission arrangements.
- Commissions paid will be for first year and renewals.
- Salary adjustments will be made annually based on the past year's commissions.
- Beginning at the end of 12 months of paid monthly commissions, the agent's salary will drop annually by 50% of the amount of total commissions earned in the last 12 months.
- Agent is expected to have minimum commission amount paid to them of 50% of salary amount.
- Agent must show agreeable efforts to justify salary amounts.
- Future commission splits will be based on balanced responsibilities of sales vs. service.

- Sample salary / commission offset (assumes 100% business persistency and consistent 50/50 commission split).

	Year 1	Year 2	Year 3	Year 4
Salary	20,000	15,000	5,000	0
<hr style="border-top: 1px dashed black;"/>				
1 st Yr. Commission *	10,000	10,000	10,000	10,000
Renewals	0	10,000	20,000	30,000
Total Commission	<u>10,000</u>	<u>20,000</u>	<u>30,000</u>	<u>40,000</u>
Total Income	30,000	35,000	35,000	40,000

* Agent amount (50% of total commission)

Agent

Date

Gregory P. Daniels, Vice President

Date

Micky L. Brafford, President

Date