

Internal Changes for Commercial Lines, E-COMP Wholesale & New Business Leads

6/27/18

1) New Business Leads from Outside Sources

- a. Review current leads flow from Michelle and Marianne to Edwin & Stacy
 - i. Change this process to have Kyle or Doug receive these leads, depending on the size of the account. \$5k in revenue or higher to Doug
 - ii. For accounts that can't be placed in E-COMP, refer them to Kyle or Doug for placement, depending on the size. \$5k in revenue or higher to Doug.
- b. Review current leads flow from website or those without a payroll partner
 - i. Change this process to have Kyle receive these leads
 - ii. He'll take the lead and decide if he can handle it or refer it C/Lines Sales
- c. If an existing E-COMP client requests a quote
 - i. Send to Kyle
- d. Edwin & Stacy will continue to round out accounts that are House produced or work with the producer on the account to round out their book of business.
- e. All calls need to be transferred directly to producer cell if they are not in the office

2) E-COMP Wholesale Changes

- a. Due to the lack of profitability and the value of our Team, we've decided to terminate all non-profitable wholesale brokers appointed with the exception of a few key brokers that feed us and PLACE business:
 - i. Right Way – Cole – always pay-go business
 - ii. Matt Welty – Matt – always pay-go business
 - iii. Erica @ Benecare – loves this agent and always pay-go
 - iv. Marilyn @ GMM – east coast and all tied in to pay-go
 - v. Dibuduo – structure agent to those accounts that have been successful?
 - vi. Suggest GTM move from wholesale to direct model as they are a payroll co/agent as hybrid?

3) Our Contract States: Retail Broker is required to meet minimum production requirements of the E-COMP Program of \$100,000 newly written premium annually. This requirement is waived upon Retail Broker having written an aggregate of \$500,000 in newly written premiums.

- a. 30-days' notice is required by contract for lack of production
- b. No longer "accepting" new appointments
- c. Goal is to provide brokers termination notice by 7/13, for lack of production, and no new business will be accepted after 8/13 for these terminated agents (30- day notice per contract)
- d. How do we notify Payroll Partners, if needed?

- e. Ivan will continue to work with these brokers for new business, service the existing Wholesale book
- f. Ivan will help support E-COMP CM with remarkets – open discussion on who delivers the rewrite proposal to client and cross-sell
- g. Ivan will be our “WC marketing specialist”
- h. Vanessa will phase out of Wholesale during maternity leave and move back to CL department account manager upon her return

4) Stacy, Edwin & Vanessa – update

- a. Vanessa will be on maternity leave starting 7/9 and will return after Thanksgiving
- b. Stacy will back-up her accounts for daily servicing while she is out
- c. Once Vanessa returns, she will service CL accounts currently assigned to her and shuffle existing account to her desk based on size and service needs
- d. New accounts placed by Kyle, Doug & Shari will be assigned to SR, EM & VL according to the size, level of service needed by the client and the type of client that is being serviced

5) Commercial Lines Production (Excludes E-COMP)

- a. There will be a level of expectation and data needed in order to have a CM work your new business
 - i. At a minimum, completed accord, fact finder and loss runs will be needed
 - ii. Review sample folder set up for those needs
 - iii. All new business produced will run through Renee for assignment to CM to work and service
 - iv. Kyle’s accounts will be scrubbed as needed based on level of complexity and needs by internal staff
 - v. Hartford will be Kyle’s go to BOP, Umbrella & additional coverages that can be added, due to the level of sales, rating and service support they will provide Granite

6) Certificate issuance for E-COMP (WC only without a WOS)

- a. Shelly will take the lead on these requests starting 7/16
 - i. Renee and Lisa will be on point to train
 - ii. Any certificate requests that require proof only without a WOS can be forwarded to Renee with a cc: to Lisa and Shelly to process starting 7/2/18
 - iii. Once Shelly is fully trained, Renee will communicate out to the staff

7) Calls from collection agencies that were being routed to operations or CSR’s for premium collection

- a. Advised Shelly on Monday that these calls should no longer be transferred and she is to provide the contact information to the collection agency and hot transfer when calls come in