

TROPHY CLUB CONSULTING



The Eight Things

- Not competitive in my area**
- Too many agents**
- Bad contract**
- Claims issues**
- Our service department's hold times are too long**
- Internet leads don't work**
- No good employees in my area**
- My clients don't have money**

The Five Pillars

- Systems**
- Capacity**
- Training**
- Marketing**
- Culture**



Pl 1 Info

Pl 2 Info

Policy

Withdrawals

Report Setup

Cases

Product

10 Pay Life

Class

Non-Tobacco

Premium Mode

Annual

Dividend Option

Accumulation

Type Solve

Premium

Coverage

Coverage Amount

1,000,000

Premium Duration

Full Pay

Year

91

☐ Riders

☒ WPD



Pl 1 Info

Pl 2 Info

Policy

Withdrawals

Report Setup

Cases

Number of Years Shown on Illustration

All

Supplemental Illustrations

☐ After Tax

☐ Term Rider Detail

☐ Internal Rate of Return

☒ Supplemental Graph

At Age

70

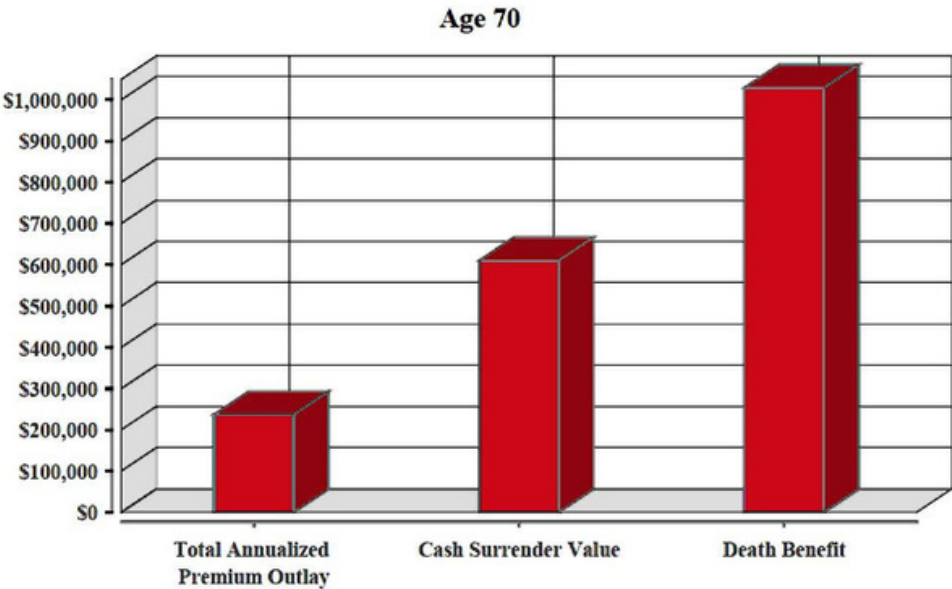
Other Print Options

☐ Cost Indices

☐ Revised Illustration

☐ Cover Page

Preview



Do's of Auto Quoting

- Review personal information with customer to confirm accuracy**
- Read disclosures prior to running consumer reports**
- Connect with the customer**
- Follow a systematic process**
- Hold team accountable to daily expectations**
- Present a minimum of three lines**
- Present on the first call**

Dont's of Auto Quoting

- Ghost quote**
- Add drivers that aren't part of the household**
- Add discounts the customer isn't eligible to receive**
- Manipulate information or data**
- Present one line only**
- Get beat by the same objection twice**
- Prioritize quote system over the conversation**

The Five Step Customer Experience

- Step 1: The Sales Matrix**
- Step 2: Fact Finding**
- Step 3: Coverage Explanation**
- Step 4: Presentation**
- Step 5: Closing**

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Equipment List

Laptops
Desktops
Scanners
Printer
Fax
Monitors
VIVO Dual LCD LED 13 to 27 inch Monitor Desk
Mount Stand

Communications

Speed dials
Skype
Hard phones
Soft phones
Voicemail

Speed Dials **1-855-259-8568**
ILR **1-877-889-2294**
Tech **1-888-311-7377**
Support **1-844-275-7522**
SFPP **1-855-275-2572**
Personal **1-866-734-4584**
Lines **1-877-543-3619**
Business **1-833-593-7109**
Lines
Health
Life
Investments

Groups for Skype/MSTeams
Customer Care Team
Account Representatives
Entire Team

Outlook

Team Folders

Delegate Access
***Agent and Team Leaders gain**
ownerships of all team member
inboxes.
Auto
Fire
Life
Health
Technology
Business

Shared Folders | Email Rules

Customer Care
Customer Email
Claims
SFPP
Auto Underwriting
Fire Underwriting
G4521
Sales Team
State to State
Internet Leads
Life | Health
Flood

Office Calendar

Appointments*
Marketing Schedule**

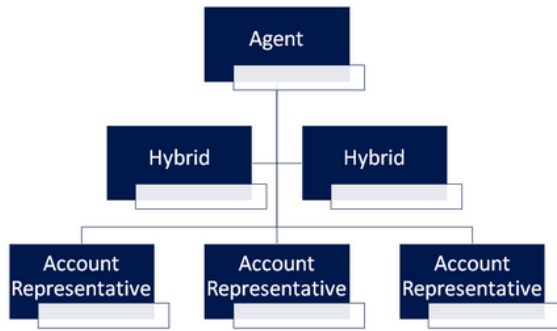
Support

Chat
Answers
AFS

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Team Structure



Agent

Customer Care Duties

Claims
Retention
Sales Duties
Simple Conversations
Office Duties
Team Meetings
Reports
Supplies
Marketing Material
Equipment Maintenance
Janitorial

Marketing Duties

Apartments
Mortgage Brokers
Realtors
Microsite and Google
Self-Prospects
Referrals
Social Media Content
Administrative
Bills and Accounting
HR
Payroll

Hybrids

Hybrid One

Claims
Retention
Customer Care Folder
SF Connect
BOD
General Service
Self-Prospects
Referrals

Hybrid Two

Claims
General Service
Self-Prospects
Referrals
GIOs and Reinstatements**
After-Hours Quotes**
Call-Ins**
Walk-Ins**
State-to-State**
In-Book Marketing Lists**
Direct Connects**
Internet Leads**

Account Representatives

Account Rep One

Simple Conversations
GIOs and Reinstatements
After-Hours Quotes
Call-Ins
Walk-Ins
State-to-State
In-Book Marketing Lists
Self-Prospects
Referrals
Direct Connects***
Internet Leads***

Account Rep Two

Self-Prospects
Referrals
Direct Connects
Internet Leads

Account Rep Three

Self-Prospects
Referrals
Direct Connects
Internet Leads

Summary

Customer Care Duties

Claims
Retention
Customer Care Folder
SF Connect
BOD
General Service

Sales Duties

Simple Conversations
GIOs and Reinstatements
After-Hours Quotes
Call-Ins
Walk-Ins
State-to-State
In-Book Marketing Lists
Self-Prospects
Referrals
Direct Connects
Internet Leads

Office Duties

Team Meetings
Reports
Supplies
Marketing Materials
Equipment Maintenance
Janitorial
Opening the Office
Mail

Marketing Duties

In-Book Marketing Lists
Apartments
Mortgage Brokers
Realtors
Microsite and Google
Self-Prospects
Referrals
Social Media Content

Administrative

Payroll
Bills
Accounting
HR

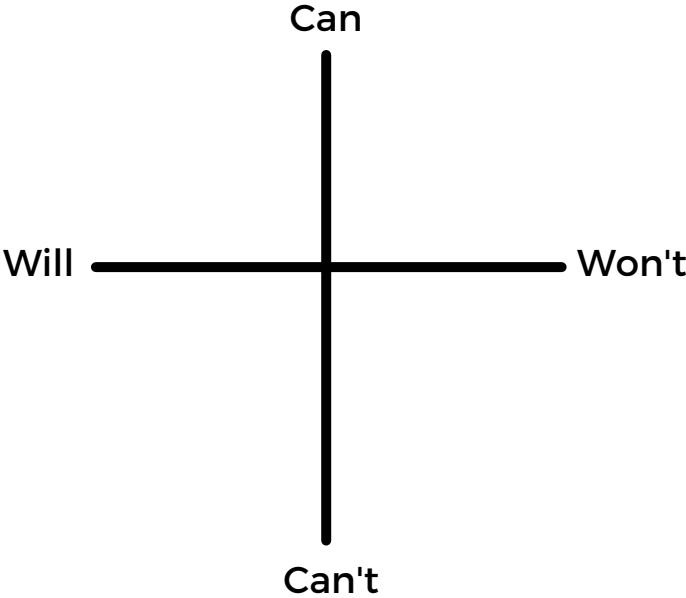
The Four Phases of Employment

Excitement
Confusion
Doubt
Clarity

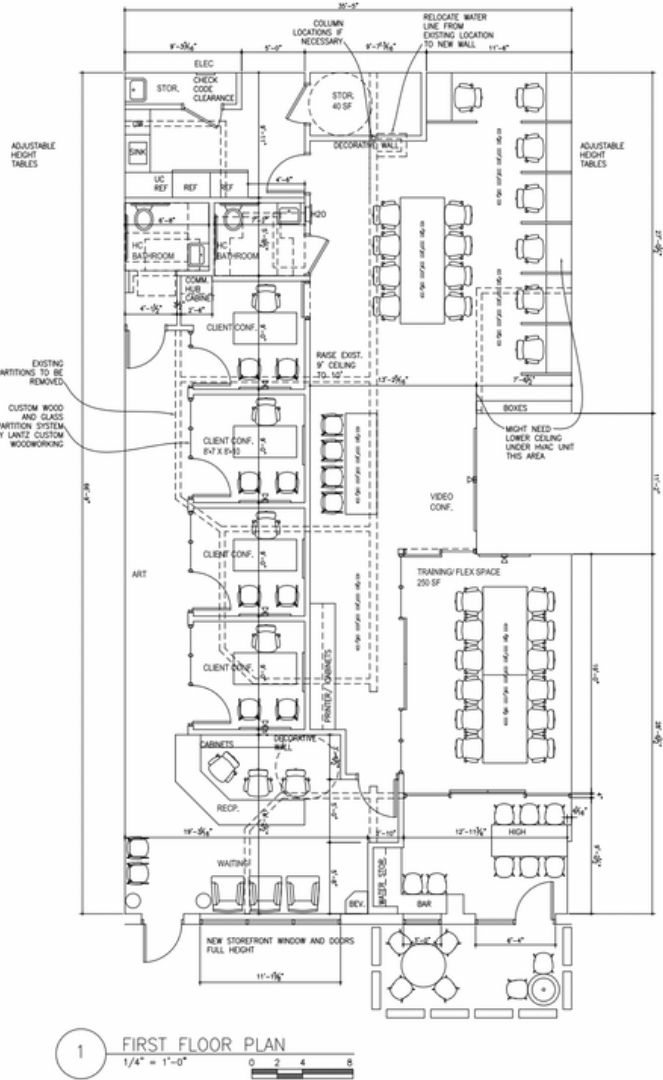
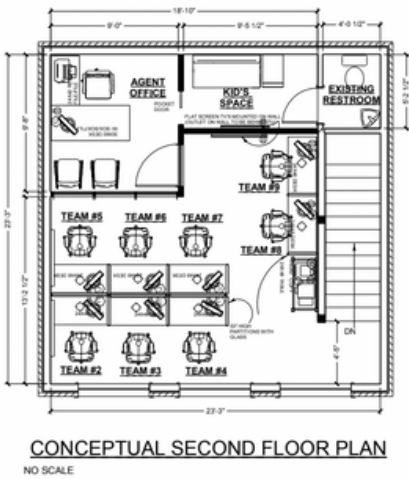
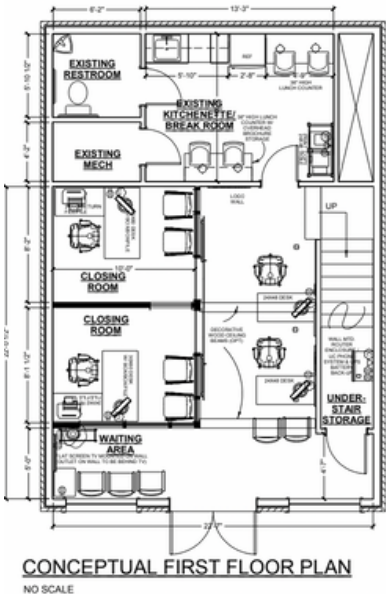


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Two "T" Graph



Office Designs



Customer Care Document

SFConnect Usage: Copy text template to use for SFConnect and paste into Task or Log in ECRM-this will prevent having to check SFConnect for prior correspondence, archive texts

Email Usage: Follow same procedure-Use texting templates for email content

Note: New Business Documents and Cancellations within 12 months of business written goes back to TM that wrote business (add to weekly spreadsheet)

Activities	
Task	Description
ECRM Cases	- Review for claims BOD - Call customer, Email claim template - Report to the team
Internet Change Requests for Fire	- Complete changes as requested - Copy and paste into ECRM with actions taken or needed - Text #1, schedule 4R if applicable
Internet Change Requests for Auto	- Complete changes as requested - Copy and paste into ECRM with actions taken or needed - Text #1, schedule 4R if applicable
Address Changes	- If HH has duplicate address, text #10 to verify correct address - Complete renters re-write - Complete address change in NECHO on all accounts as needed
Home Surveys (updated ERC)	- Text #3 - Schedule Simple Conversation - Run ERC tool - Submit remarks and attach ERC via NECHO
Home Renewals (Repairs Needed)	- Text #3 - Submit requested info via NECHO
Commercial Audit Letter Workers Compensation Audit	- Text #4 - Schedule Simple Conversation
Mortgagee Cancellation Notice/Mortgage Payoff	- If new business, Assign to TM that wrote - If renewal, text #3, Call, Email 4521's go later in this document but not all the same details
All Cancellations	- Research and compile reasons and how many were actually cancelled vs saved - Report to Agent in weekly meeting - Contact client to find out why they are wanting to transfer - Try to schedule appointment to review policies/situations - Emphasize that we want to continue to work with them and try to make the situation right (if applicable) - If new update entire Households contact information, account note and schedule an appointment
4521's	Report to Hunter in weekly meeting

Activities	
Task	Description
Documents Needed—Recurring Monthly Authorization Form	**IF NEW BUSINESS, ASSIGN TO TM THAT WROTE** **IF CHANGE, ASSIGN TO TM THAT MADE CHANGE** - Text #5 - Use SFPP hyperlink to send Email - If no texting preference, Call - Word Track: "I wanted to let you know that the monthly authorization form required to draft your account each month has not been received. I just sent the form to your email. Please complete it at your earliest convenience. Thank you for choosing _____." - Document in ECRM
Policy Documents Needed: Alarm Cert, Selection/Rejection Form, Expired License, Mileage Request, etc.	- Home Alert-Text #16, Document ECRM - Selection/Rejection Form-Text #17, Document ECRM - Expired License-Text #18, Document ECRM - Submit update
Assigned Driver Request	Text #14 if info needed
	Submit update
Home/Auto Discount Removed	- Research why discount was removed - Document in ECRM - Add back if needed - Text #2 to schedule an appointment if necessary
MLD Removed	- Research why discount was removed - Document in ECRM - Add back if needed - Text #2 to schedule an appointment if necessary
Premium Increase of \$10/month +	- Copy task into Account Note in ECRM, set Alert ("4R premium increase") - Text #2
Negative Star Level Change	- Copy task into Account Note in ECRM, set Alert ("4R premium increase") - Text #2
Premium Decrease of \$10/month + Standard to Mutual Offer Positive Star Level Change	- Assign to Hybrid 2 - Hybrid 2 will Call Day 1, if NA, LM, Send Text #20 - Day 2, Call, if NA, LM, and Complete - Word Track: "OOOOO, please contact us about available discounts on your insurance at _____. Thank you for choosing _____."
Persistency Alarm (Life) /Late Payment Offer (Life) Policy Lapse Notification **NOT POLICIES ON SFPP**	- Persistency Alarm: pend to 3 days prior to lapse notification - Lapse notification: Call/Text #7/Email - Document ECRM
Life Reinstatement App Needed	Assign to Account Rep 1
GIO	Assign to Account Rep 1
Good Student Recertification	Text #6
OSOEZ folders-New Business	- Copy and paste notice into ECRM task - Assign to appropriate TM
OSOEZ folders-Existing Business	- Copy and paste notice into ECRM task - Company Cancellations/Non-renewals – assign to Hybrid 1 - Report in weekly team meeting
Late Payment **Fire policy app date-30 days after cancellation** **Business policy app date—10 days after cancellation**	**If SFPP and no preferences set, create Account note with Alert ("Update texting/emailing preferences")** - First day: Pend out 3 days prior to cancellation. 3 days prior to cancellation: <u>Check to see if payment has been made</u> (NECHO, ECRM) - Text #9 - If no texting preference, Call, leave message if no answer. Email. Then pend out 1 day prior to App date. - Word track if you get them on the phone: "We received a notice that State Farm hasn't received your premium yet so we were reaching out to help you take care of that today." - Word track if no answer: "This is an urgent notice for XXXXX, please call our office as soon as possible regarding your insurance at _____." 1 day prior to App date: <u>Check to see if payment has been made</u> - Same process
Mortgagee Warning	Mark Complete
Life Late Pay Offer- Spanish Speaking Customer	Assign to Hybrid 2
Bank info/Credit Card info needed	- Text #13 - Document ECRM
Fire Warning/Past Due Bills	Mark Complete (Will work as late pay process when cancellation notice is sent)
Company Cancellations/Non-renewals	- Assign to Hybrid 1 - Report in weekly team meeting
Returned Mail	- Text #10 - Call if no texting preference
PLUP/CLUP Renewal questionnaires	- Text #11 - Call if no texting preference - Copy and paste request in ECRM with notes as to what actions were taken - Collect information from client and submit via NECHO
Vehicle Status Update	- Text #12 - Document in ECRM
Earned Premium Notice	Mark Complete
G4521/Customer Initiated Assignments	- Assign to Hybrid 1 - Report in weekly team meeting
ERS Tow notification	Mark Complete
E-signature Needed	Assign to sales person that wrote
E-signature Completed	Mark Complete



**TROPHY CLUB
CONSULTING LLC**

"DISCIPLINE TAKES NO VACATION"

Policies Issued Higher	- Assign to writing TM or TM that made changes - Email Account Rep 1
Audit Premium Adjustments	- Text #4 - Schedule Simple Conversation - Document ECRM
Underwriting Caution Memos	- Text #12 - If option to send letter from SF, choose option to send from regional office - If no texting preference, Call Word Track: "Our underwriting department reached out and needs to verify your relation to _____, who was the driver in the claim on 08/05/19, and if they need to be listed as a regular driver on your policy?" - If NOT a household member, send through a NECHO change explaining the person's relation to the insured and that they are not in the HH, it was a one-time thing - Document ECRM with alert on account page ("See caution memo")
Open Service Tasks—After-hours	- Service Related (CCC requests, Internet change requests/quotes, customer needing call back, etc.) - Mark Complete - Text #12 if information needed - Call/Email
Marketing Lists	Assign to Account Rep 1
Open Sales Tasks—After-hours	Assign to Account Rep 1
Email Address Needed	- Text #19 - Document ECRM
BOD Policies Issued and Mailed	- Assign to TM that wrote original policy - If renewal, Mark Complete
Dwelling Under Construction	Assign to TM that wrote original policy
Financial Services	- Complete changes as requested by customers - Assist Agent with case completion

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In-Book Marketing

Premium by Household
Auto No Fire
Fire No Auto
BOD Premium Decreases
250/500/100 No PLUP
Term Life
Permanent Life
Home Without a Mortgage
Renters No Life Age 50+
Med Supp Age 65
Life Only Customers
Renters with 1K Deductibles
Key ages customers (59,62,65,70,72)

Additional Marketing

Apartments
Realtors
Mortgage Brokers
Microsite/Google
Self- Prospects
Referrals
Direct Connects
Internet Leads
Social Media

Four Part Marketing Program

Branding
Passive
Direct
Community Events

Culture and Accountability

- Call Reports
- Production Manager
- Outlook Calendar
- ECRM
- Team Meetings
- Promotions

Chairman's Circle

Total Scorecard Points	360
Auto Points	175
Fire Points	100
Financial Services Points	85

Production Requirements

<u>Office One</u>	
Auto PIF	1500
Fire PIF	1000
Auto Production	315
Fire Production	270
Financial Services Premium	\$71,214

<u>Office Two</u>	
Auto PIF	2000
Fire PIF	1250
Auto Production	400
Fire Production	250
Financial Services Premium	\$71,214

<u>Office Three</u>	
Auto PIF	2500
Fire PIF	1500
Auto Production	475
Fire Production	300
Financial Services Premium	\$71,214

Monthly Breakdown

<u>Office One</u>	
Raw New Auto	27
Raw New Fire	23
Financial Services Production	\$915
Quotes	85
Outbound Calls	1000
Appointments	33

<u>Office Two</u>	
Raw New Auto	34
Raw New Fire	21
Financial Services Production	\$915
Quotes	117
Outbound Calls	1376
Appointments	33

<u>Office Three</u>	
Raw New Auto	40
Raw New Fire	25
Financial Services Production	\$915
Quotes	133
Outbound Calls	1568
Appointments	33