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"DISCIPLINE TAKES NO VACATION"

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

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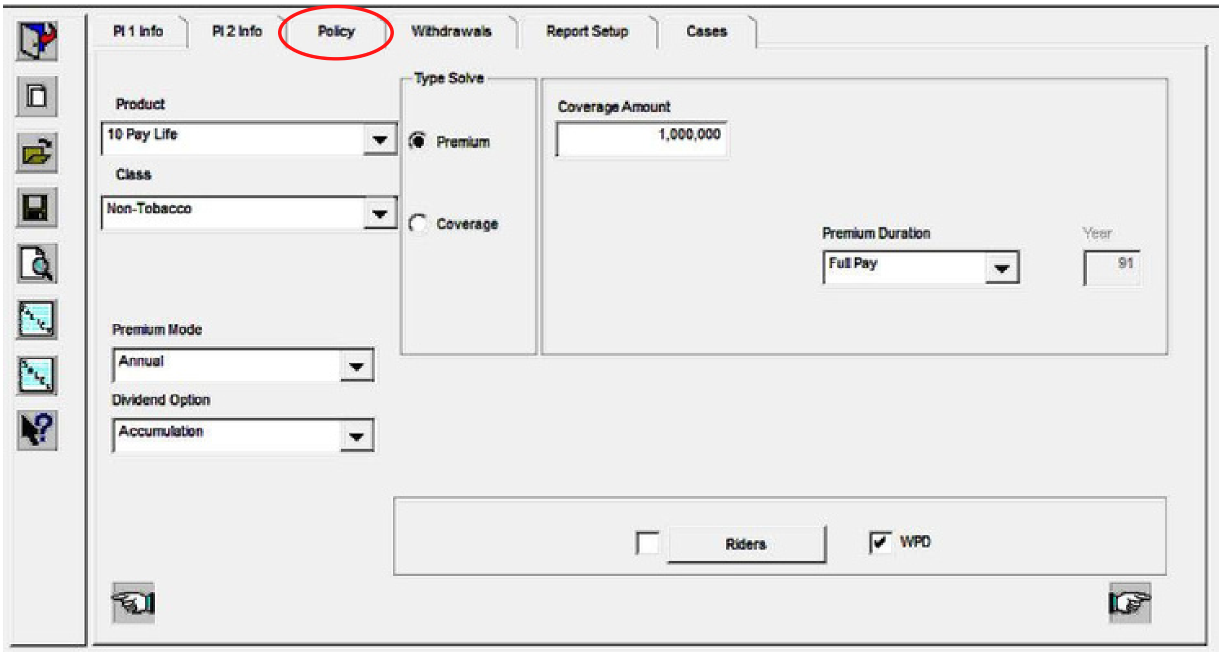

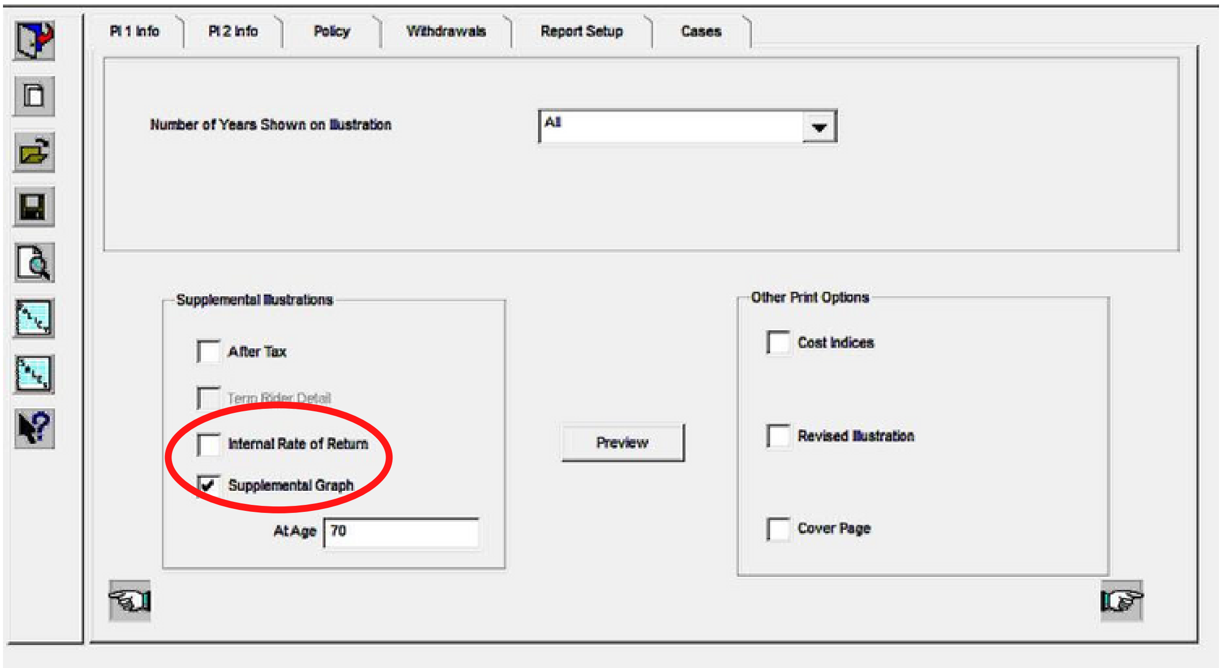

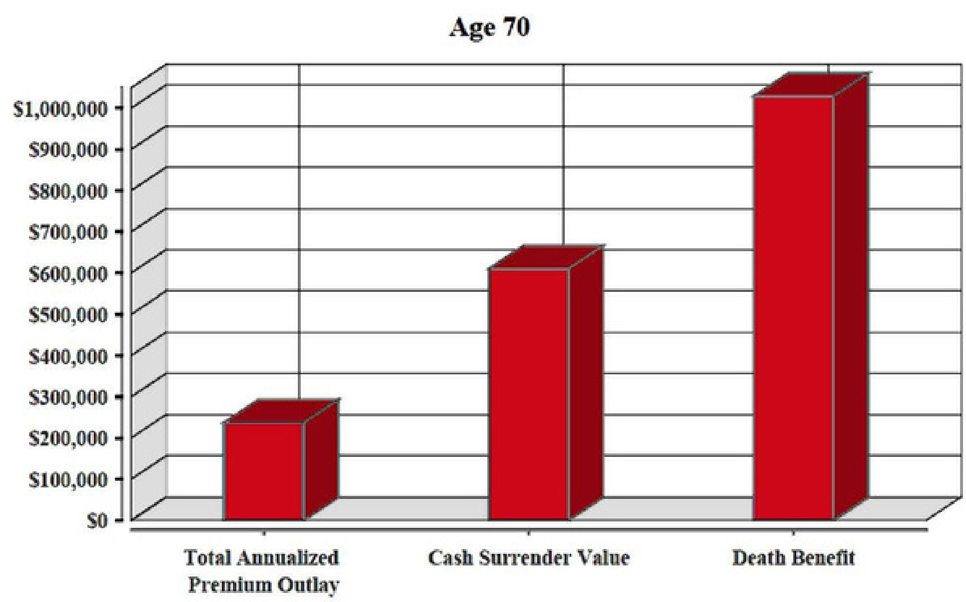

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Do's of Auto Quoting

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
F ax
Dual Monitors
VIVO Dual LCD LED 13 to 27 inch Monitor Desk Mount Stand

Noise-cancelling Headsets (Anker H700)
MiniPC (KAMURI AK1 Pro)
Basic Webcam (NexiGo 1080P)
Wireless Keyboard

Communications

Speed dials
MSTeams
Hard phones
Soft phones
Voicemail
SF Connect

Speed Dials

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

Groups for 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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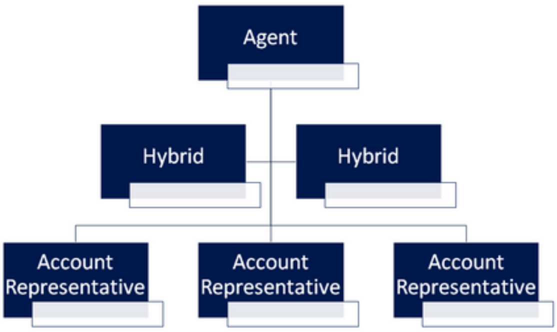
Team Structure



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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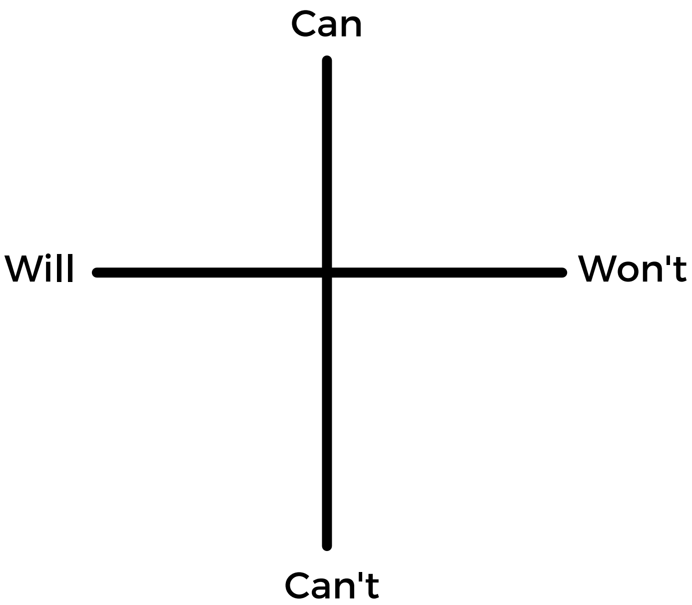
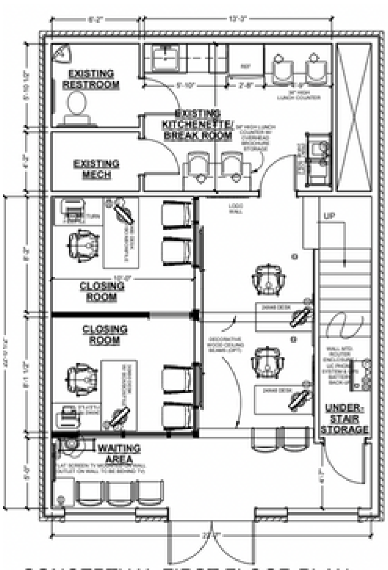
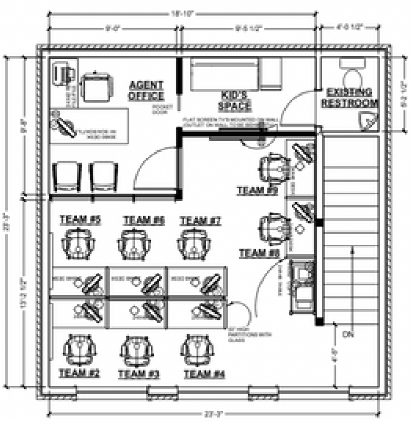
Two "T" Graph



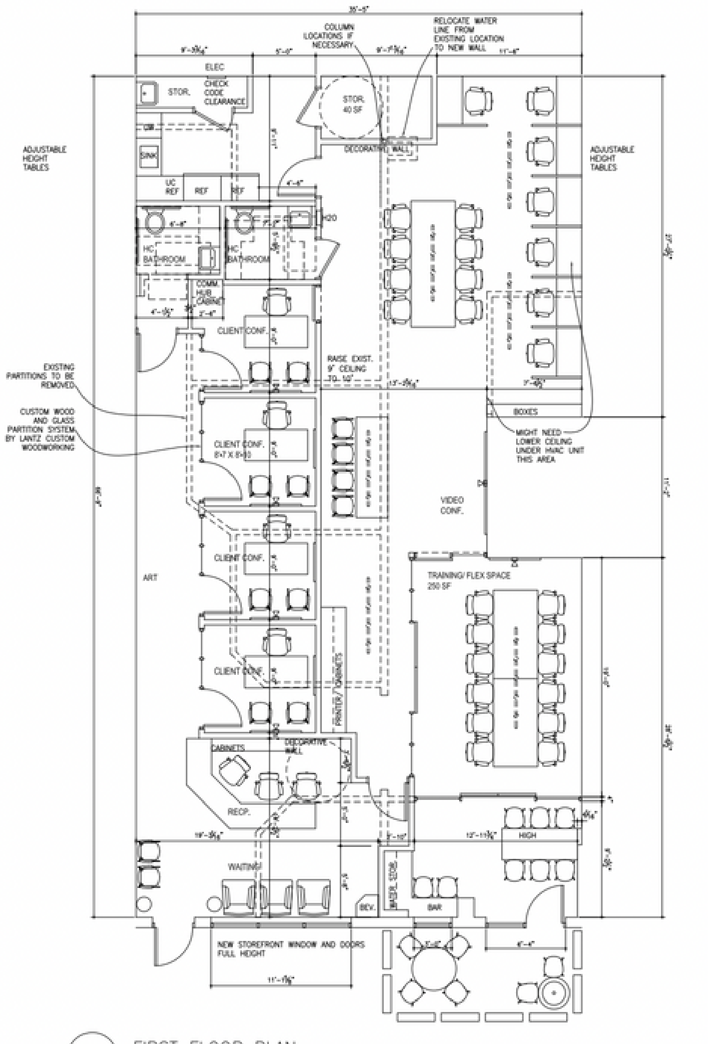
Office Designs



CONCEPTUAL FIRST FLOOR PLAN
NO SCALE



CONCEPTUAL SECOND FLOOR PLAN
NO SCALE



FIRST FLOOR PLAN
1/4" = 1'-0"

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 are 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 to 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:** "XXXXX, 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 #8
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 xxxx, 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 weekly
ERS Tow notification	• Mark Complete
E-signature Needed	• Assign to sales person that wrote
E-signature Completed	• Mark Complete

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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

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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

Office One

Auto PIF	1500
Fire PIF	1000
Auto Production	315
Fire Production	270
Financial Services Premium	$71,214

Office Two

Auto PIF	2000
Fire PIF	1250
Auto Production	400
Fire Production	250
Financial Services Premium	$71,214

Office Three

Auto PIF	2500
Fire PIF	1500
Auto Production	475
Fire Production	300
Financial Services Premium	$71,214

Monthly Breakdown

Office One

Raw New Auto	27
Raw New Fire	23
Financial Services Production	$915
Quotes	85
Outbound Calls	1000
Appointments	33

Office Two

Raw New Auto	34
Raw New Fire	21
Financial Services Production	$915
Quotes	117
Outbound Calls	1376
Appointments	33

Office Three

Raw New Auto	40
Raw New Fire	25
Financial Services Production	$915
Quotes	133
Outbound Calls	1568
Appointments	33

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