



NEW AGENT TRAINING MAUNAL



INTEGRITY FIRST
DIRECT, OPEN & HONEST
COMMUNICATION
EMPATHY & RESPECT FOR ALL
ADAPT & INNOVATE ALWAYS
LISTEN TO LEARN
SINCERELY SERVE
POSITIVE ATTITUDE
CONTINUOUSLY CONSISTENT
STEWARDS OF SUCCESS



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PCS TOOLBOX

PCS TOOLBOX

Hawksoft - Your client management system (CMS) that is responsible for housing your prospects, client data and policy information. This is a ONE WAY information superhighway. Hawksoft receives information from users such as agents and corporate, carriers and EZLynx but does NOT communicate back.

Hawksoft is also crucial to receiving commission - you must insert your clients, with your agent code so that our accounting team can reconcile commission to you.

EZLynx (or Applied?) - Your multi-rater gives you the ability to quote a client's home and auto with multiple personal lines carriers at the same time. This is a NARROWING down tool. The rate provided in your multi-rater is an estimate only and has not taken any reports or incidents into consideration. EZLynx will communicate with Hawksoft and Carrier websites. You will want to bridge into your carrier of choice from EZLynx and then work in the carrier site to finalize a quote.

**please note that running reports costs money! Each carrier will charge for the reports you run and will then be subtracted from your commission. You can export your client from the multi-rater into Hawksoft to create a client shell if you have not already done so manually.

Intranet, hosted by Noodle - Your notification center and heartbeat of your agency. The intranet serves as a dashboard for your tasks and day, with quick access to many of our Pacific Crest tools. You can start a forum with other agents on the Intranet, but it is not meant to act as an "outgoing" communication tool. Corporate notifications are also posted here.

Pacific Crest Facebook page - You are welcome to join our Facebook page to meet and collaborate with your fellow Pacific Crest Agents. This is a great place to start conversation regarding your insurance business, struggles, and successes!

Microsoft Business Intelligence (BI) - Your PowerBI will take your agency numbers and put them in an easy to track and read format. Available for agents 6+ months in the business and with some policies on the books, we will teach you how to use this reporting tool to maximize your book with cross-selling activity and renewal forecasting.

As an agent with all these tools at your fingertips, it is important to use them to their maximum capacity. While you can enter data multiple times, use our chart to reference the relationship between each to minimize keystrokes and maximize efficiency!

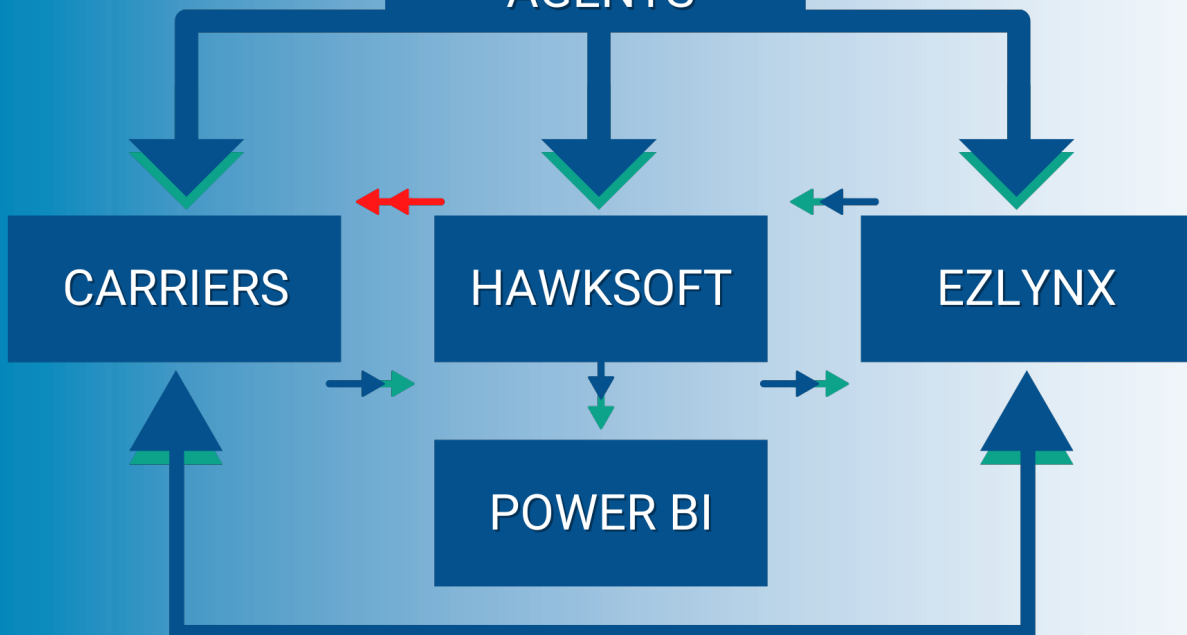


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INTRANET



AGENTS



INSURANCE DEFINITIONS

Personal Lines Insurance: "Terms & Definitions"

Accident—a term that is included within the insuring agreement of many types of liability insurance. In a few cases, the word "accident" is a defined term within the policy. In most cases, however, common law becomes the determinant of what is, or is not, an accident for purposes of triggering coverage.

Act of God—an accident or event resulting from natural causes, without human intervention or agency, and one that could not have been prevented by reasonable foresight or care—for example, floods, lightning, earthquake, or storms. This is a peril terminology found in ocean and inland marine policies.

Actual Cash Value (ACV)—in property and auto physical damage insurance, one of several possible methods of establishing the value of insured property to determine the amount the insurer will pay in the event of loss. ACV is typically calculated one of three ways: (1) the cost to repair or replace the damaged property, minus depreciation; (2) the damaged property's "fair market value"; or (3) using the "broad evidence rule," which calls for considering all relevant evidence of the value of the damaged property.

Additional Insured—a person or organization not automatically included as an insured under an insurance policy who is included or added as an insured under the policy at the request of the named insured.

Additional Living Expense (ALE) Coverage—a type of insurance included within homeowners policies. ALE coverage reimburses the insured for the cost of maintaining a comparable standard of living following a covered loss that exceeds the insured's normal expenses prior to the loss. For example, ALE insurance would cover an insured's motel bill while fire damage to the home is being repaired or replaced or until the insured moves to a permanent residence.

Additional Named Insured—(1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).

Adjuster—one who settles insurance claims. This typically involves investigation of the loss and a determination of the extent of coverage. In the context of first-party (e.g., property) insurance, the adjuster negotiates a settlement with the insured. In liability insurance, the adjuster coordinates the insured's defense and participates in settlement negotiations.

Admitted Company—a company licensed or authorized to sell insurance to the general public. In the United States, admitted companies are licensed on a state-by-state basis and differentiated from surplus lines insurers, which are authorized to sell insurance in a state on a Non-admitted basis.

Aftermarket Parts—auto crash parts produced by firms other than the manufacturer of the car. Usually, aftermarket parts are cheaper than the identical part from the automobile manufacturer. In an effort to keep costs (and thus, premiums) down, insurers often repair damaged cars with such parts. Although they often are certified as being as good as the ones that come from the auto manufacturer, some consumer groups say that they have evidence that they are not.

Agency—an office where insurance is sold. It may be directed toward property and liability insurance, life and health insurance, or both. Also, it might be an independent organization or an insurer subsidiary.

Agent—a person or organization who/that is authorized to act on behalf of another. An insurance agent is a person or organization who/that solicits, negotiates, or instigates insurance contracts on behalf of an insurer and can be independent or an employee of the insurer. Insurance agents are the legal representatives of insurers, rather than policyholders, with the

Personal Lines Insurance: "Terms & Definitions"

right to perform certain acts on behalf of the insurers they represent, such as to bind coverage.

Agent of Record – the individual or company authorized to represent an insured in the purchase, servicing, and maintenance of insurance coverage with a designated insurer. Most insurance companies will not disclose any information or discuss an insured's account with any agent other than the agent of record. An insured wishing to change insurance agents must submit a revised agent of record letter to the insurer authorizing them to release the insured's information and to discuss the insured's coverage with the new agent.

Agents Errors and Omissions – liability coverage for any act or omission of the insured (or of any other person for whose acts or omissions the insured is legally responsible), arising out of the performance of professional services for others in the insured's capacity as an insurance agent or insurance broker.

Application – a form providing the insurer with certain information necessary to underwrite a given risk. The applicant completes it to receive insurance.

Auto – as the term is currently defined in Insurance Services Office, Inc. (ISO), any land motor vehicle, trailer, or semi trailer designed for travel on public roads; or any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

Automobile Liability Insurance – insurance that protects the insured against financial loss because of legal liability for automobile-related injuries to others or damage to their property by an auto.

Bad Faith – a term describing blatantly unfair conduct that exceeds mere negligence by an insurance company. For example, a bad faith claim may arise if an auto liability insurer arbitrarily refuses to settle a claim within policy limits.

Basic Limits – the minimum limits of liability that can be purchased by an insured.

Binder – a legal agreement issued by either an agent or an insurer to provide temporary evidence of insurance until a policy can be issued. Binders should contain definite time limits, should be in writing, and should clearly designate the insurer with which the risk is bound. They should also indicate the amount of insurance, the type of policy, and (in the case of property insurance) the perils insured against.

Bodily Injury (BI) – liability insurance term that includes bodily harm, sickness, or disease, including resulting death.

Cancel and Rewrite – refers to an insurer's cancellation and reissuance of the same policy. Typically used to switch a policy renewal to a new date.

Cancellation – the termination of an insurance policy or bond, before its expiration, by either the insured or the insurer. Insurance policy cancellation provisions require insurers to notify insureds in advance (usually 30 days) of canceling a policy and stipulate the manner in which any unearned premium will be returned.

Captive Agents – employees of the insurer who work exclusively for that insurer. Insurers that use their own employee-agents are known as "direct writers."

Carrier – an insurance or reinsurance company that insures or "carries" the insurance or reinsurance.

Causes of Loss – the perils that can bring about or trigger loss or damage. Can be direct (the action immediately precedes the loss) or indirect (part of an uninterrupted chain of events leading to the loss).

Personal Lines Insurance: “Terms & Definitions”

Claim — used in reference to insurance, a claim may be a demand by an individual or corporation to recover, under a policy of insurance, for loss that may come within that policy.

Claims Reserve — an amount of money set aside to meet future payments associated with claims incurred but not yet settled at the time of a given date.

Collision Coverage — a form of automobile insurance that provides for reimbursement for loss to a covered automobile due to its colliding with another vehicle or object or the overturn of the automobile. This covers only damage to the automobile itself as “auto” is defined in the policy.

Combined Single Limits — property policies may have split limits or combined single limits. The combined single limit simply states a single dollar limit that applies to any combination of bodily injury and property damage liability claims, as compared to split limits where three separate dollar amounts apply to each accident: per person limit, per occurrence limit for all injured persons, and per occurrence limit for all property damage resulting from the accident.

Commission — In insurance, a certain percentage of premium produced that is retained as compensation by insurance agents and brokers.

Common Accident — an accident in which two or more persons are injured.

Common Policy Conditions — the part of the insurance policy typically relating to cancellation, changes in coverage, audits, inspections, premiums, and assignment of the policy.

Comprehensive Coverage — coverage under an automobile physical damage policy insuring against loss or damage resulting from any cause, except those specifically precluded. It covers losses such as fire, theft, windstorm, flood, and vandalism, but not loss by collision or upset.

Coverage — used synonymously with “insurance” or “protection.”

Coverage Form — one of the primary standardized insurance forms used to construct an insurance contract. The coverage form generally contains the ensuring agreement, coverage conditions, exclusions, and policy definitions.

Coverage Territory — contractual provisions limiting coverage to geographical areas within which the insurance is effected.

Cross-sell — sell (a different product or service) to an existing customer.

Date of Issue — date on which the insurer issued the contract.

Declarations — the front page (or pages) of a policy that specifies the named insured, address, policy period, location of premises, policy limits, and other key information that varies from insured to insured. The declarations page is also known as the information page. Often informally referred to as the “dec” or “dec page.”

Deductible — an amount the insurer will deduct from the loss before paying up to its policy limits.

Direct Loss — loss incurred due to direct damage to property, as opposed to time element or other indirect losses.

Dwelling — homeowners insurance term denoting the structure on the residence premises that is listed in the declarations

Personal Lines Insurance: “Terms & Definitions”

and used principally as a private residence, including attached structures. Examples of attached structures include carports and patio roofs.

Effective Date – the date on which an insurance binder or policy goes into effect and from which time protection is provided.

Endorsement – an insurance policy form that either changes or adds to the provisions included in one or more other forms used to construct the policy, such as the declarations page or the coverage form. Insurance policy endorsements may serve any number of functions, including broadening the scope of coverage, limiting or restricting the scope of coverage, clarifying the application of coverage to some unique loss exposure, adding other parties as insureds, or adding locations to the policy.

Estimated Premium – a preliminary figure that may be adjusted to reflect the extent of coverage provided under a given contract.

Excess Liability Policy – a policy issued to provide limits in excess of an underlying liability policy. An excess liability policy is no broader than the underlying liability policy; its sole purpose is to provide additional limits of insurance.

Exclusion – a provision of an insurance policy referring to hazards, perils, circumstances, or property not covered by the policy. Exclusions are usually contained in the coverage form or causes of loss form used to construct the insurance policy.

Farmowners Insurance – these policies, sometimes referred to as farm insurance, provide homeowners, commercial property, and commercial liability coverage. The unique combination of commercial and personal coverages is necessary because it is typical for farms to have both residential and commercial characteristics.

First Named Insured – the person or entity listed first on the policy declarations page as an insured. This primary or first named insured is granted certain rights and responsibilities that do not apply to the policy’s other named insureds.

First-Party Insurance – insurance applying to the insured’s own property or person.

Flat Cancellation – the cancellation of an insurance policy as of its effective date, before the insurer has assumed liability. This requires the return of paid premium in full since the insured has never been covered under the policy.

Floater Policy – a property insurance policy that covers personal property wherever it may be within the policy territory.

Flood Coverage – coverage for damage to property caused by flood.

Forced Placed – insurance that must be purchased to comply with terms of a contract—for example, a mortgagee can purchase insurance on a mortgaged property and charge the premium to the mortgagor.

Good Student Discount – a discount given by some auto insurers if a student driver maintains a certain grade point average (e.g., 3.0) or is named to the honor roll or dean’s list. Such discounts can range from 5 percent to 15 percent.

Grace Period – An insurance provision allowing the insured a certain number of days after the premium due date to make payment if the insurance is to stay in force.

Guaranteed Replacement Cost – a property insurance valuation option found in some homeowners policies. The policy pays

Personal Lines Insurance: "Terms & Definitions"

the full cost of replacing the home even if this amount exceeds the policy limits. This valuation method fully indemnifies the insured without any depreciation and without a maximum reconstruction payment. The provision helps the insured avoid being underinsured in the event of a total loss.

Hazard – conditions that increase the probability of loss. Examples include poor housekeeping in a factory and inadequate lighting in a crime-prone area.

Homeowners Policy – a package insurance policy providing property and liability coverages tailored to the needs of most homeowners, condominium owners, and apartment tenants. Various versions are available depending on the type of dwelling insured and the scope of protection to be covered. It is the most commonly used insurance policy protecting homes in the United States.

Indemnify – to make compensation to an entity, person, or insured for incurred injury, loss, or damage.

Independent Adjuster – a claims adjuster who provides services on a contract basis to insurance companies, self-insured firms, and governmental entities. Independent adjusters are used when an insurer is overloaded with claims (often due to a catastrophe), when a claim occurs in a remote locale, or when special expertise is required to adjust a claim.

Independent Agent – agents who sell insurance on a commission or fee basis with one or more insurers.

Insurable Interest – an interest by the insured person in the value of the subject of insurance, including any legal or financial relationship.

Insurance – a contractual relationship that exists when one party (the insurer) for a consideration (the premium) agrees to reimburse another party (the insured) for loss to a specific subject (the risk) caused by designated contingencies (hazards or perils).

Insurance Commissioner – in the United States, the head of the state's insurance department or regulatory agency.

Insurance Policy – in broad terms, the entire printed insurance contract. Generally, an insurance policy is assembled with a combination of various standard forms, including a declarations page, coverage form, and endorsements. Sometimes a cause of loss form is also required. Together these forms delineate the coverage term, the insurance policy limits, the grant of coverage, exclusions and other limitations of coverage, and the duties and responsibilities of the insured in the event of a loss.

Insurance Risk Score – a measure developed by insurers based on credit information obtained from the three major U.S. credit bureaus and used as an underwriting tool. Such information includes payment history, number of accounts open, and bankruptcy filings but has nothing to do with a consumer's assets.

Insurance Services Office Inc. (ISO) – an organization that collects statistical data, promulgates rating information, develops standard policy forms, and files information with state regulators on behalf of insurance companies that purchase its services.

Insurance to Value – insurance written in an amount approximating the value of the subject of insurance or that meets coinsurance requirements.

Insured – the person(s) protected under an insurance contract.

Personal Lines Insurance: "Terms & Definitions"

Insurer – the insurance company that undertakes to indemnify for losses and perform other insurance-related operations.

Issued Business – insurance policies that have been paid for and written by the insurer but are not yet delivered to or accepted by the insured.

Known Loss Provision – language commonly included in the insuring agreement of a liability policy that stipulates that the policy does not apply to losses of which the insured was aware prior to the policy period.

Lapse – termination of an insurance policy due to the insured's failure to pay the premium.

Liability Insurance – insurance paying or rendering service on behalf of an insured for loss arising out of legal liability to others.

Liability Limits – the stipulated sum or sums beyond which an insurance company is not liable for payments due to a third party. The insured remains legally liable above the limits.

Limit of Insurance – the most that will be paid by the insurer in the event of a covered loss under an insurance policy.

Line of Business – a general classification of insurance industry business—for example, fire, life, health, liability.

Loss – The basis of a claim for damages under the terms of a policy.

Loss Payee – a person or entity that is entitled to all or part of the insurance proceeds in connection with the covered property in which it has an interest. Often those asking to be named as loss payees have leased some type of equipment to the insured.

Loss Run – periodic reports of claim information provided by insurance companies to their insureds.

Medical Payments, Auto – optional coverage under an auto policy to pay for medical expenses for an insured who sustains bodily injury (BI) caused by an auto accident, without regard to fault. Coverage for persons other than the named insured and his or her family members is typically restricted to circumstances when they are occupants of the insured auto.

Medical Payments, Homeowners – coverage designed to pay for medical expenses to others who are accidentally injured on an insured location or by the activities of an insured, resident employee, or an animal owned by or in the care of an insured. These payments are not based on the law of negligence; that is, no negligence on the part of the insured has to be proven for payment to be made.

MobileHome Policy – specialized form designed to meet the unique needs of mobile home or manufactured housing owners. It provides coverage comparable to the homeowners policy, including property, loss of use, and premises and personal liability.

Monoline – refers to an arrangement with a single line of coverage.

Mortgagee Clause – a property insurance provision granting special protection for the interest of a mortgagee (e.g., financial institution that has an interest in the property) named in the policy, in effect setting up a separate contract between the insurer and the mortgagee. It establishes that loss to mortgaged property is payable to the mortgagee named in the policy and promises advance written notice to the mortgagee of policy cancellation.

Personal Lines Insurance: “Terms & Definitions”

Motor Home Policy – specialized form designed to meet the unique needs of recreational vehicle owners. It provides coverage such as liability, personal injury protection (PIP) or medical payments, uninsured/underinsured motorists (UM/UIM), and physical damage including protection for attached accessories, roadside assistance, emergency expense, and personal effects.

Motor Vehicle Record (MVR) – a summary of a driver’s convictions and accidents on file with his or her home state. If a state so chooses, it may also obtain conviction records for its citizens that are obtained in other jurisdictions. An MVR is one of the primary tools used in underwriting auto insurance.

Motorcycle Insurance – a stand-alone form designed to provide appropriate coverage for a variety of motorcycles and related vehicles, such as trikes, mopeds, scooters, dirt bikes, all-terrain vehicles, and snowmobiles.

Non-admitted Insurer – an insurance company not licensed to do business in a certain state or country. In U.S. jurisdictions, such insurers can nevertheless write coverage through an excess and surplus lines broker licensed in that jurisdiction.

Nonstandard Auto Insurance – coverage for drivers with poor driving records, who may have been denied coverage from standard insurers offering standard auto coverage forms. Such coverage may also be appropriate for an older adult who just got a driver’s license or someone who has allowed his or her policy to lapse and is seeking to be insured again. The premium is typically much higher than that available in the standard market.

Other Structures – homeowners policy coverage part covering structures on the residence premises separated from the dwelling by a clear space or connected to the dwelling by a fence, utility line, or related connection. Examples include a detached garage, tool shed, driveway, swimming pool, gazebo, or fence.

Other-Than-Collision Coverage – coverage available under the personal auto policy (PAP) that provides a form of “all risks” protection for damage to a covered auto from perils other than collision. Losses include but are not limited to fire, theft or larceny, explosion or earthquake, windstorm, hail, water, flood, malicious mischief, vandalism, riot, contact with an animal, and glass breakage. This protection is sometimes referred to as “comprehensive” coverage.

Partial Loss – a property insurance term referring to a loss that does not completely destroy or render useless the insured property or does not completely exhaust the applicable insurance limit.

Per Occurrence Limit – in liability insurance, the maximum amount the insurer will pay for all claims resulting from a single occurrence, no matter how many people are injured, how much property is damaged, or how many different claimants may make claims.

Per Person Limit – in liability insurance, the maximum amount the insurer will pay for one person’s injuries. If two people are injured in an auto accident and the at-fault driver’s policy has a \$50,000 per person limit, the insurer will pay no more than \$50,000 to each person for his or her injuries. If one person’s injuries are worth \$25,000 and the other person’s are worth \$75,000, the first claimant will receive \$25,000 and the second will receive the per person maximum of \$50,000 from the insurer.

Peril – cause of loss—for example, fire, windstorm, collision.

Personal Articles Floater – a personal lines inland marine policy that is used to cover scheduled personal property on an all risks basis. The policy is particularly appropriate for property that receives limited coverage under the homeowners forms,

Personal Lines Insurance: “Terms & Definitions”

Standard forms have been developed by both Insurance Services Office, Inc. (ISO), and American Association of Insurance Services, Inc. (AAIS). Coverage is also sometimes afforded in homeowners policies by endorsement.

Personal Liability Coverage – liability coverage provided by the homeowners policy that protects the insured against the financial consequences of liability to others for bodily injury (BI) and property damage (PD). This coverage also insures the cost of defense in addition to the policy limit.

Personal Lines – insurance purchased by an individual (as opposed to an organization) to protect against personal risks.

Personal Property – all tangible property not classified as real property.

Personal Umbrella Policy – provides high limits of liability to protect an insured against a catastrophic liability loss. This policy grants liability coverage that stacks on top of the primary liability coverage provided by the insured’s homeowners, personal auto, watercraft, and any other scheduled underlying liability policies. It covers bodily injury (BI), property damage (PD), and personal injury (PI), which includes offenses such as libel, slander, false arrest, invasion of privacy, and others. The umbrella policy also fills some gaps in coverage over a specified deductible (often called a retained limit) in the underlying policy.

Policy – a written contract of insurance between the insurer and the policyholder. It is typically composed of a declarations page, policy form, and endorsements or riders that amend the policy form.

Policy Owner – the person who has ownership rights in an insurance policy, usually the policyholder or insured.

Policy Period – the term of duration of the policy. The policy period encompasses the time between the exact hour and date of policy inception and the hour and date of expiration.

Policy Territory – specifies the geographic area in which the property must be damaged or where injury or damage must occur for coverage to apply.

Preferred Risk – any risk considered a better or preferred risk (i.e., one having lower potential loss frequency and severity) than the standard or “average” risk upon which premium rates are calculated.

Premium – the amount of money an insurer charges to provide the coverage described in the policy.

Premiums Earned – the portion of the written premium allocable (usually pro rata) to the time already elapsed under the policy period.

Premium Notice – notice from the insurer that the premium is or will soon be due.

Premium Payment Plan – a payment plan or installment plan that does not require an insured to pay the entire annual premium at the beginning of the policy period.

Producer – a term commonly used for an agent, broker, or other insurance representative who has responsibility for selling insurance.

Property Damage (PD) – physical injury to tangible property including resulting loss of use and loss of use of tangible prop

Personal Lines Insurance: "Terms & Definitions"

erty that has not been physically injured. Also addressed in the homeowners and personal auto policies.

Property Insurance — first-party insurance that indemnifies the owner or user of property for its loss, when the loss or damage is caused by a covered peril, such as fire or explosion. In this sense, property insurance as well as what was once known as fire insurance, now simply called property insurance: insurance on buildings and their contents.

Prospect — the potential buyer of insurance.

Prospecting — the act of looking for potential buyers of insurance.

Protection Classes —The 10 categories used by the Insurance Services Office, Inc. (ISO), to rank the fire protection in cities and towns according to the following three factors.

- **Fire department quality**—this includes its equipment (e.g., ladders, fire trucks), staffing (i.e., paid or volunteer), training, and geographic distribution of firefighting companies; this factor accounts for 50 percent of the total classification.
- **Water supply system**—this includes the condition, distribution, inspection, and maintenance of fire hydrants and a comparison of the available water to the amount needed to extinguish a fire; this accounts for 40 percent of the total classification.
- **Fire alarm and communications systems**—this includes telephone systems, telephone lines, staffing of these systems, and the quality of the dispatching system; this factor accounts for 10 percent of the total classification.

Rate — a unit of cost that is multiplied by an exposure base to determine an insurance premium. An insurance rate is the amount of money necessary to cover losses, cover expenses, and provide a profit to the insurer for a single unit of exposure.

Rebating — returning a portion of the premium or the agent's/broker's commission on the premium to the insured or other inducements to place business with a specific insurer. Rebating is illegal in the majority of states.

Redlining — an underwriting practice involving the rejection of a risk based solely on geographical location. This practice is prohibited under the laws of most states as it tends to be discriminatory to minorities.

Renewal Policy — an insurance policy issued to replace an expiring policy.

Renters Insurance — similar to homeowners insurance, renters insurance covers the contents of the home, apartment, or a condo the tenant rents but does not own. Also known as tenants insurance or an HO 4 policy, it covers personal property losses similar to those insured by homeowners insurance, like fire and theft, but does not cover the building itself.

Replacement Cost Coverage — a property insurance term that refers to one of the two primary valuation methods for establishing the value of insured property for purposes of determining the amount the insurer will pay in the event of loss. (The other primary valuation method is actual cash value (ACV).) It is usually defined in the policy as the cost to replace the damaged property with materials of like kind and quality, without any deduction for depreciation.

Reported Losses — paid losses plus case reserves.

Risk —The insured or the property to which an insurance policy relates.

Personal Lines Insurance: “Terms & Definitions”

Split Limits — Many auto insurance policies use the split limits approach, which combines the per person and the per occurrence approach. With split limits, three separate dollar amounts apply to each accident.

- The first limit is a per person limit: the maximum amount that will be paid to any one injured person.
- The second limit is a per occurrence limit: the maximum amount that will be paid to all injured persons.
- The third limit is a per occurrence limit that applies to property damage claims; this is the maximum amount that the insurer will pay for damage to other cars or property resulting from the accident.

SR-22 — also called a “Financial Responsibility Filing.” A form that states require a high-risk driver to file to prove that he or she has auto insurance.

Submission — a proposal for insurance submitted to an underwriter.

Subrogation — the assignment to an insurer by terms of the policy or by law, after payment of a loss, of the rights of the insured to recover the amount of the loss from one legally liable for it.

Termination — the formal ending of an insurance agreement by its natural expiration, cancellation, or commutation by the parties.

Third Party — someone other than the insured and the insurer. In liability insurance, the insurer provides defense against claims or suits brought by third parties—hence the term “third-party insurance.”

Twisting — the act of inducing or attempting to induce a policy owner to drop an existing insurance policy and to take another policy that is substantially the same kind by using misrepresentations or incomplete comparisons of the advantages and disadvantages of the two policies. Most states have enacted legislation making twisting a crime.

Underinsured Motorists (UIM) Coverage — coverage for bodily injury (BI) and, in some states, property damage (PD) incurred by an insured when an accident is caused by a motorist who is not sufficiently insured.

Underlying Coverage — with respect to any given policy of excess insurance, the coverage in place on the same risk that will respond to loss before the excess policy is called on to pay any portion of the claim.

Underwriter — any individual in insurance who has the responsibility of making decisions regarding the acceptability of a particular submission and of determining the amount, price, and conditions under which the submission is acceptable.

Underwriting — the process of determining whether to accept a risk and, if so, what amount of insurance the company will write on the acceptable risk, and at what rate. Underwriters are companies, individuals, or insurance companies that carry on this critical activity for their own account or for that of others.

Underwriting Guidelines — a set of rules and requirements an insurer provides for its agents and underwriters. The underwriter uses these guidelines to make decisions regarding the acceptance, modification, or rejection of a prospective insured.

Uninsured Motorists (UM) Coverage — coverage for bodily injury (BI) and, in some states, property damage (PD) incurred by an insured when an accident is caused by a motorist who is not insured.

Underlying Coverage — with respect to any given policy of excess insurance, the coverage in place on the same risk that will respond to loss before the excess policy is called on to pay any portion of the claim.

Personal Lines Insurance: "Terms & Definitions"

Wind or Hail Deductible – a separate, higher deductible provision that applies to loss caused by wind or hail. Often, the deductible is expressed as a percentage of the value of the property or, in a homeowners policy, as a percentage of the dwelling limit, rather than as a flat dollar amount. In some Atlantic and Gulf coast states, insurers have filed a variation of this deductible that applies an even higher percentage deductible in the event of loss from a "named storm," such as a hurricane.

X-date – an X-date is the expiration date of an insurance policy.

PERILS

PERILS 101

BASIC FORM (CP 10 10)

- Fire
- Lightning
- Explosion
- Smoke
- Windstorm
- Hail
- Riot
- Civil Commotion
- Aircraft
- Vehicles
- Vandalism
- Sprinkler Leakage
- Sinkhole
- Volcanic Action

BROAD FORM (CP 10 20)

- Fire
- Lightning
- Explosion
- Smoke
- Windstorm
- Hail
- Riot
- Civil Commotion
- Aircraft
- Vehicles
- Vandalism
- Sprinkler Leakage
- Sinkhole
- Volcanic Action
- Falling Objects
- Weight of Snow or Ice
- Water Damage
- Limited Collapse

SPECIAL FORM (CP 10 30)

- Covered unless specifically excluded

EXCLUSIONS :

- Ordinance or Law
- Earth Movement
- Government Action
- Nuclear Hazard
- Utility Services
- War Military
- Artificially Generate Current
- Rupture or Bursting of Water Pipes
- Steam Boilers
- Mechanical Breakdown
- Artificially Generated Electrical Current
- Delay, Loss of Use, or Loss of Market
- Smoke, Vapor, or Gas from Agricultural Smudging or Industrials Operation
- Wear and Tear
- Rust, Corrosion, Fungus, Decay, Deterioration, Hidden or Latent Defect, Smog
- Settling, Cracking, Shrinking, or Expansion
- Birds, Vermin, Rodents, and Insects
- Dishonesty
- Fraud

QUOTE SHEETS

COLLECTING CLIENT INFORMATION

Full Name:

Occupation:

Birthdate:

Driver's License #:

Primary Address:

Phone Number:

Email Address:

ADDITIONAL INSURED DRIVER:

Full Name:

Occupation:

Birthdate:

Driver's License #:

Primary Address:

Phone Number:

Relationship to Insured:

HOMEOWNERS INFORMATION COLLECTION

*Research Home Using: Zillow, Assessor Site, Google, and/or Appraisal if new or recent purchase.

HOME INFORMATION

1. Mailing Address (if different)?
2. Does the insured own, rent, or lease this property?
3. What is the occupancy of your home? Owner occupied? Tenant occupied? Vacant?
4. Roof replacement year (if any)?
5. Is there a pool (above or below ground)? If yes, is there a fence around the pool?
6. Is there any dogs? If so, what breed and is there any bite history?
7. Is the home currently insured? If yes, with what carrier?
8. Have any other carriers been quoted?
9. How do you prefer to pay the premium (i.e., escrow paid, insured full pay, insured monthly pay)?
10. Year built?
11. Type of roof?
12. Type of siding?
13. Square footage?
14. Number of levels?
15. Type of home (single family, condo, townhome)?
16. Any home-based business?
17. Name of management company if any?
18. Mortgagee clause & loan number (if available):
19. Any discounts available (home alarm, water shut off, gated community)?

AUTO INFORMATION COLLECTION

Mailing Address (if different):

ADDITIONAL INSURED DRIVERS' INFORMATION:

Name: Occupation:
 Date of Birth: Driver's License #:
 Primary Address:
 Phone Number:
 Relationship to Insured:

ACCIDENTS & MOVING VIOLATIONS

DRIVER: DATE: EXPLANATION:

DRIVER: DATE: EXPLANATION:

DRIVER: DATE: EXPLANATION:

VEHICLE INFORMATION COLLECTION

VEHICLE 1 VIN:
 YEAR: MAKE: MODEL: USE: MILEAGE:

VEHICLE 2 VIN:
 YEAR: MAKE: MODEL: USE: MILEAGE:

VEHICLE 3 VIN:
 YEAR: MAKE: MODEL: USE: MILEAGE:

VEHICLE 4 VIN:
 YEAR: MAKE: MODEL: USE: MILEAGE:

COVERAGE & INSURANCE REQUIREMENTS

Currently insured?
 If so, with what carrier?

Current coverage limits?
 Liability/Property: Medical: Comprehensive: Collision:

What other carriers have you quoted?

Is the Insured open to participation in a telematics program for discounts?

Are any of the vehicles used for Uber, Lyft, or other courier service?

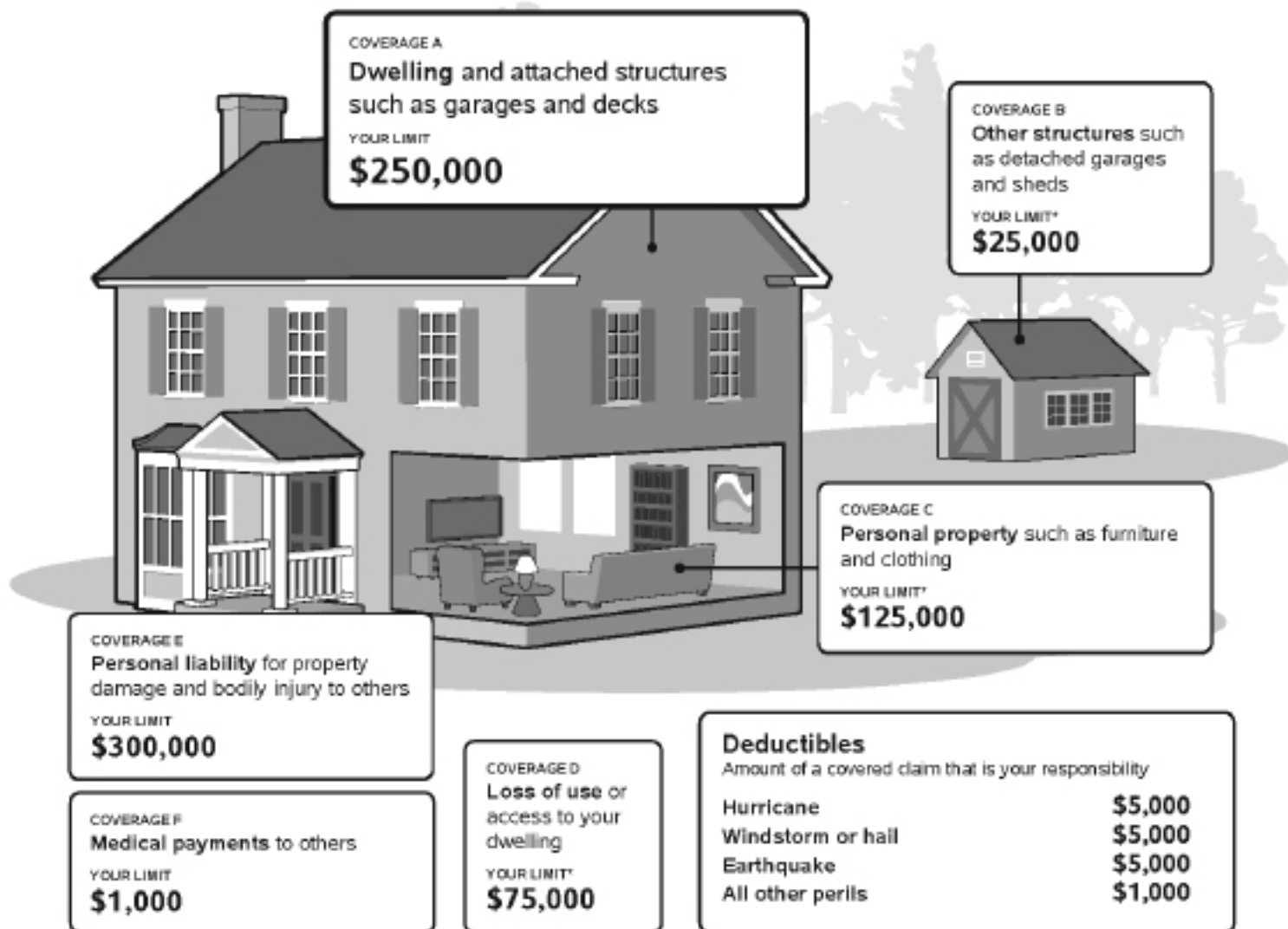
**Any Motorcycles/ATVs? Razors to quote?

**May we provide an Umbrella or Life quote?

YOUR AGENCY
SMITH & ASSOCIATES INSURANCE
111 N. MAIN ST
LINCOLN, NE 68183
PHONE: 860-277-0111 | FAX: 860-277-1691
MCONGLIOSI@SMITHANDASSOCIATES.COM

You're insured!

This document is intended to help you better understand your homeowners insurance. Your policy is effective from **November 21, 2015 to November 21, 2016**. For a complete description of your coverage, please refer to your policy.



You're receiving three discounts for a total savings of \$124

- Protective Device
- Homebuyer
- Fortified Home
- Early Quote
- Multi-policy
- Wind Mitigation
- Green Home
- Loss-free
- Affinity

12-month total premium

\$1,200.00

* Your coverage B, C, and D limits are maintained as a percentage of your coverage A limit. If your coverage A limit changes, your coverage B, C, and D limits will be adjusted accordingly.

This is not a policy document and does not change any provisions of your policy. There are exclusions, limitations, and conditions that apply to each coverage. If there is any conflict between your policy and this information, the provisions of your policy will apply.

What does your policy typically cover?

Your policy helps protect you from a number of things that can go wrong. Here are some of the most common:



Weather

Hail, lightning, and other weather events can damage your roof, windows, siding, and more – so can falling branches and other debris.



Fire

Whether it's smoke damage from a small kitchen fire or extensive damage from a large, accidental fire, your policy can help you repair or rebuild your property.



Theft or vandalism

Your policy typically covers theft or vandalism of your property. See your policy for special limits on things such as collectibles, jewelry, and money.

What isn't covered?

Your policy covers you for many types of loss or damage, but it can't protect you from everything. Some examples:



Floods are not covered

Your policy does not cover flood damage. Please review the Important Information About Flood Damage page for more details and resources.



Earthquake coverage is optional

Damage from earthquakes is not covered, unless you specifically purchase coverage for it. Check under the Optional Coverages and Packages section of your Policy Declarations. If you do not see this coverage listed and think you need it, please contact your agent.



It's not for home maintenance

Repairs due to wear and tear or lack of upkeep are not typically covered under your policy.

When circumstances change, we need to know.

Review your Policy Declarations to be sure the information we have is accurate. If your property, circumstances, or needs change, let us know immediately to maintain the coverage you need. Not informing us may result in a denied claim.

Contact your agent if:

Your mailing address changes

Someone named on the policy moves out

Someone named on the policy passes away

Someone moves onto your property

You rent, sell, temporarily relocate, vacate, or buy a new home

Business is conducted on your property

You renovate or build an addition

You replace your roof

This is not a policy document and does not change any provisions of your policy. There are exclusions, limitations, and conditions that apply to each coverage. If there is any conflict between your policy and this information, the provisions of your policy will apply.

1 Insurance Company		POLICY NUMBER: 123-45-678 POLICY EFFECTIVE DATE: JAN 1 2019	
Summary			
NAMED INSURED AND ADDRESS		YOUR AGENT IS	
2	JANE DOE 1234 HAPPY LANE CITY, TX 80000	A. GENT (123)-456-7890	
POLICY NUMBER 3		4 POLICY PERIOD	
123-45-678		EFFECTIVE JAN 1 2019 TO JUN 1 2019	
DRIVER(S) LISTED 5		DRIVER(S) EXCLUDED	
JANE DOE JOHN DOE		NONE	
6	DESCRIPTION OF VEHICLE(S)	ANNUAL MILEAGE	IDENTIFICATION NUMBER (VIN)
	1. 08 FORD EXPLORER	5000	AB123C456D78E9F00
Coverage			
7	COVERAGE	8 LIMITS	9 DEDUCTIBLE 10 PREMIUM
LIABILITY			
	BODILY INJURY	EA PER \$100,000 EA ACC \$300,000	\$100.85
	PROPERTY DAMAGE	EA ACC \$100,000	\$101.10
	COMPREHENSIVE	ACTUAL CASH VALUE	\$500 \$50.10
	COLLISION	ACTUAL CASH VALUE	\$500 \$100.20
UM/UIM			
	BODILY INJURY	EA PER \$100,000 EA ACC \$300,000	\$250 \$35.05
	PROPERTY DAMAGE	EA ACC \$100,000	\$25.55
TOTAL PREMIUM			\$412.85
Your Policy Documents			
AUTO POLICY		11 ENDORSEMENTS	
AU100-01		AB1234 C05678 EF0000	

1 Insurance Company

POLICY NUMBER: 123-45-678
 POLICY EFFECTIVE DATE: JAN 1 2019

Summary

NAMED INSURED AND ADDRESS		YOUR AGENT IS	
2	JANE DOE 1234 HAPPY LANE CITY, TX 80000	A. GENT (123)-456-7890	
POLICY NUMBER 3		POLICY PERIOD 4	
123-45-678		EFFECTIVE JAN 1 2019 TO JUN 1 2019	
5 LOCATION OF PROPERTY			
1234 HAPPY LANE CITY, TX 80000			

Coverage

6 COVERAGE	7 LIMITS	8 DEDUCTIBLES (SECTION I)
SECTION I		
DWELLING	\$200,000	We cover only that part of the loss over the deductible stated. WIND AND HAIL - \$2,000 (1%) ALL OTHER PERILS - \$2,000 (1%)
OTHER STRUCTURES	\$25,000	
PERSONAL PROPERTY	\$150,000	
LOSS OF USE	\$50,000	
SECTION II		
PERSONAL LIABILITY (EACH OCCURRENCE)	\$300,000	
MED PAY TO OTHERS	\$5,000	
9 TOTAL PREMIUM		\$1,205.95

Your Policy Documents

HOMEOWNERS POLICY H0100-01	10 ENDORSEMENTS AB1234 CD5678 EF0000
--------------------------------------	--

INFORMATION COLLECTION

1. Insurance company name
2. Policyholder name
3. Policy number
4. Policy period – the period of time your policy provides coverage
5. Driver(s) listed
6. Vehicle(s) listed
7. Coverage – the damage or injuries an insurance company agrees to pay for under the policy
8. Coverage limits – the maximum amount your insurance company will pay for each covered accident, for each type of coverage
9. Deductible – the amount you owe in a loss before the company pays its part
10. Premium – the amount you pay an insurance company for your policy
11. Endorsements – policy changes that give you more or less coverage and may change your premium

SCRIPTS

PHONE ETIQUETTE 101

Answer promptly and greet the caller with energy and a smile. "You sound like you look, smiling will help you sound more engaging."

1. "Good morning/afternoon, _____ insurance agency, this is _____ name."

2. "Good morning/afternoon, _____ insurance agency, this is _____ (name) speaking. How can I help you?"

If someone is holding or waiting, never set the phone down on the desk. Place them on hold briefly and then check in periodically, while they wait to ensure they are still ok. If they want, offer to take their name and number, and offer to have someone call them back.

If they do wish to leave a message:

- Get their name and best contact number. "Read the number back to ensure it is correct."
- Ensure you have the necessary information for their message. Verify the facts to ensure you are accurate.
- Ask them if there is a good time to reach them or if they would like to be contacted as soon as possible.
- Ensure the person they were contacting gets the message as soon as possible, so that they can call them back.

End every conversation courteously. Ask if you have answered all of their questions or if there is anything else you can assist them with.

PHONE ETIQUETTE 101

END OF EVERY CALL

It is always our mission here at _____ to provide an extraordinary experience for our customers.

Do you feel like I delivered that to you today?

Did I explain everything clearly to you?

Is there anything else I can help you with?

PERFECT, do you mind doing me a huge favor? Could you provide me the names of a couple people, that we could deliver the same type of service we were able to give you?

*****WAIT*****

I have just one last favor I would like to ask of you. Would you please take 30 seconds and complete a review for our agency? Your feedback and opinions are valuable. I can email or text you the link, which do you prefer?

EMAIL

I would really appreciate it if you would complete a review for our agency. It will only take a minute and it shows us how we are living up to your expectations as well as lets others know what kind of agency we are.

OPTION

While you are filling out the form, for each referral you send, as a thank you, we have different options for you to choose a gift for yourself or a charitable organization.

I do appreciate your business and strive to provide you the highest level of service in the industry.

No

I understand. I do not want to upset you, we are trying to help as many people as we can, and your feedback is essential to us and how we shape our agency.

Please let us know if there is anything or anyone that we can help. We appreciate your business.

COLD CALLING - HOME INSURANCE

Good afternoon Mr./Mrs. _____, My name is _____ (first name only). I am calling from _____ (agency name), we are a local independent insurance agency. I am calling to ask if you would be interested in a competitive insurance quote for your home and auto insurance and if you would allow me "to throw my hat in the ring to try and earn your insurance business?"

NO:

I understand. I do know that things can change from time to time, due to a claim or change in your experience, may I keep your name in my list and reach back out in six months and see if something has changed and if you would be interested in speaking with me?

YES:

Thank you. May I ask you to give me a little insight into your current situation and why you are interested in a quote for your insurance?

This is where you allow them to talk and give you the information you need to identify their risks and needs. "Do not interrupt." Let them talk and use confirming/probing follow up questions to ensure you understand their needs and concerns. Ask who they currently have insurance with.

Questions that need to be answered...

1. Full Name
2. Property Address
3. Married? Will they be the 2nd insured?
4. DOB for both if applicable
5. Kids?
6. Years at house
7. Prior address if less than 5 years
8. SQ Footage
9. Age of Roof
10. Pets
11. When are you looking for this to go into action?

If they are in a hurry, make a time the next day to call them back with the proposal for their insurance. Let them know the conversation will be 30-45 mins.

If they are not in a hurry, set a time for 3 days out to call them back and go over the proposal with them. (If you have their interest, do not leave them too long before you circle back, they may lose interest.)

Cold Calling: "Home Owner, Asking to Quote Life"

COLD CALLING - LIFE INSURANCE

Agent: Good Morning _____, how are you? The reason for my call is, you are going to receive a renewal quote for your homeowners' policy form _____(carrier). I wanted to let you know that as soon as we receive the information, we will review it as well and if necessary, re-quote your insurance with another carrier, to ensure you have the most competitive rate and coverage for your home.

We also wanted to confirm a few pieces of information to offer you a proposal for life insurance. Do you have 30 seconds?

I don't need life insurance.

I understand. Well, I see that there is a mortgage holder listed on your HO policy. If something were to happen to you or your spouse, is there enough money available to pay off the mortgage? There are more considerations than just this when planning for your family after you are gone but paying off a mortgage is one of the first things most people look at.

There is no obligation to buy, I can put together a proposal for a policy that will offer you and your family peace of mind if anything were to happen to either of you. Are you interested in at least looking at the information? It may be less than you think.

Client: Sure.

Perfect! (Go to Check list)

Client: No thank you, we have it through work.

Agent: That's fantastic. Do you know how much coverage you have by chance? (yes or no) We often find that our clients don't have enough to cover their loan or not sure if you are aware of this, but if you were to ever leave that position for another company, that policy would cancel and you would have to find coverage elsewhere.

I would be happy to offer you a quote if you would like and you could compare it to what you have at work? Are you interested in seeing the information?

CROSS SELLING 101

HOME

Hey {Client first name}, how are you? The reason for my call is, I was looking over your auto policy and realized we do not insure your home. I wanted to be sure you knew that there are opportunities available to bundle your home and auto together and potentially get a discount on your premium. Would that interest you?

YES

Can you tell me who insures your home now?

Do you have 15-20 minutes that would allow me to gather the information about your home to complete a proposal for you? Or, if it is easier, you can send me a copy of your current dec page, and we can complete most of the quote from that and then reach out to you for the last pieces of information.

NOT RIGHT NOW

Do you know the renewal date?

Would it be ok if we contacted you around then to discuss your home insurance policy and offer you a competitive quote for all your insurance?

I JUST RENEWED IT A FEW MONTHS AGO

I understand. May I call you in 6-8 months and follow up on your home insurance, to see if we could offer you a competitive quote for your insurance?

NO

May I ask the reason for your hesitation?

Can I answer any questions for you?

AUTO

Hey {Client first name}, how are you? The reason for my call is, I was looking over your home policy and realized we do not insure your vehicles. I wanted to be sure you knew that there are opportunities available to bundle your home and auto together and potentially get a discount on your premium. Would that interest you?

YES

Can you tell me who insures your auto right now?

Do you have 15-20 minutes to help me gather the information about your auto policy so we can complete a

Cross Selling 101

proposal for comprehensive coverage? Or, if it is easier, if you can give me your drivers' license # and send me a copy of your current dec page; we can complete most of the quote from that and then reach out to you for the last pieces of information.

NOT RIGHT NOW

Do you know the renewal date?

Would it be ok if we contacted you around then to discuss your auto insurance and offer you a competitive quote for all your insurance?

I JUST RENEWED IT A FEW MONTHS AGO

I understand. May I follow up with you in 90 days about your auto insurance, to see if anything has changed or if you would allow us to throw our hat in the ring and try and earn all your business?

NO

May I ask the reason for your hesitation?

May I ask who you are currently insured with? ABC Insurance That is a good carrier. Just to let you know, I have access to multiple carriers and can most likely find you a great rate with competitive coverage, and potentially a multi-policy discount, so this would reduce your home insurance premium as well. On top of that, you would have all your policies with me so you would have one contact if you ever needed anything. Would you be interested in a quote?

UMBRELLA

Hey {Client first name}, how are you? Hey, the reason for my call is, I was looking over your home and auto policies and had a quick question for you. Do you have a minute? How important is it to you and your family, that you have sufficient liability coverage to protect you and your assets in the event you get sued?

Your current policies are good, and you have good limits, but unfortunately, we live in a world where lawsuits are filed every day. You hired me to help you look out for exposures and risks and ensure you have protection. Would you be interested in a quote to see how inexpensive it can be to sleep better at night, knowing you are completely protected?

YES

NO

I understand. As I said, I do think your limits are good and you have a good policy right now, but I just wanted to ask if it were something that you would offer you peace of mind.

Is it ok with you if I circle back occasionally and see if your situation may have changed and if an umbrella is something that could help you?

LIFE

Hey {Client first name}, how are you? _____ Hey, the reason for my call is, I was looking over your home policy and had a quick question. Do you have a minute? I see you have _____ listed on your policy as the mortgage holder, is that still correct?

Have you ever thought about what if something were to happen to you or your spouse? I know this is a tough thing to think about but if you died, could they pay off the house or replace your income?

Would it offer you peace of mind, knowing that for a few dollars a day, your family is taken care of if something ever happened to you. The other beauty of this is, the price is calculated off your age and health, so getting it now when you are younger and healthier is so much cheaper than waiting 10 years and then getting it and having to pay double. Plus, if something happened to you driving home tonight, where would your family be?

Do you have a few minutes to help me gather some information about you and your spouse and we can get you a competitive quote for term life insurance?

REFERRALS 101

If possible, always ask for a referral in person. Next best is to ask by phone. Try to stay away from asking for a referral by email, unless your full transaction is by email.

- You know "Mr. Smith" I have to really work hard to get good clients. If I had ten customers just like you, my life would be a whole lot easier. Who else do you know that would be as easy to work with as you are?
- I am really glad that you are pleased with my work. I am always looking to help others with their insurance and wonder if you might have a couple friends or family member's names that might be interested in the same type of service.
- Mr. Smith, I was wondering if you could help me. I am trying to grow my business with great clients, like yourself. Do you have a name of a friend or family member that would be interested in getting the same type of service I gave you today?
- Mr. Smith, do you have any friends or family members that might need a great insurance agent, but just don't know it yet?
- Mr. Smith, is there anything else I can do for you? Were you happy with the service you received today? I am wondering if you could help me. Do you have any friends or family that you might think might benefit from the service I have to offer? Would you mind sharing a couple of their names, so I can give them the same level of service?

Customer not Interested

CUSTOMER NOT INTERESTED

I understand. Well things change, coverages, rates, premium or your needs could change. Even worse, you may not be able to get a hold of your agent and decide to make a change. Would you mind if I call you back in 5 or 10 months to see where you are at? (5 months for auto quotes as they will need to renew in 6 months. Home is 10 months as they will get their renewal 30-60 days before the policy renews).

Win Back

WIN BACK

Hi this is _____(first name) with _____ insurance. You were previously a customer of ours and I wanted to reach out to let you know that right now we have some competitive products with great rates on home and auto and we would like the opportunity to earn your business again. Do you still live at _____? Do you still own _____? Great, I will work up a proposal and send it over. Thank you

Hi { }

This is _____ with _____ Insurance. You previously had your home and auto insurance with us.

We understand that life changes, circumstances change, and sometimes that means good clients like you decide to leave our agency to get insurance protection they need elsewhere.

What hasn't changed, however is our belief that when it comes to your insurance, you deserve a great value, the right coverage for your needs, and client service that is far above ordinary.

Would you allow us the opportunity to earn your business back? Please let me know if you are interested in a proposal for your home and auto insurance.

PREFERRED POLICY GUIDELINES

PREFERRED POLICY GUIDELINES

AUTO POLICIES

- Minimum liability limits of 50/100/50
- No more than one minor violation or one at-fault accident per household within the last three to five years depending on your state
- Rejection of any base coverages (Med Pay, UIM, UM, etc) must be documented, signed and only occur occasionally - a policy lacking these is not considered preferred
- Prior insurance history

PROPERTY POLICIES

- Minimum liability limit of \$300,000
- Coverage A equal to or above the RCE, with extended replacement coverage
- Property policies – no more than one paid loss

Our Agency Standards team will bring to your attention any piece of business that falls outside of these expectations. If you place a policy outside of these guidelines you will be asked to move to at renewal or endorse it to higher limits immediately.

In addition, the Agency Standards team will audit your new business for notes and completed documentation.

DOCUMENTATION EXPECTATIONS IN HAWKSOFT

- Fully completed application
- If the application was signed by a 3rd party E Signature program, you are required to attach the document certificate
- If the application was signed through a carrier's E Signature program you are required to download the application and attach it to Hawksoft
- Signed rejection forms
- Complete client information including contact information
- Detailed notes regarding any correspondence between you and the client - including text, email, phone, mail or in-person contact

Correctly written and placed policies with full documentation will keep your agency in good standing with your customers, carriers, and E & O provider. These habits are a measure of the health of your agency.

***NEW CLIENT
PROCESSES & DOCUMENTATION***

NEW CLIENT PROCESSES

1. All prospects and clients must be entered into Hawksoft upon quoting. If you make a one call close, the client must be entered at binding. Entering a client will automatically create a log opportunity at which point you should indicate any notes or specifics to the client and situation.
2. Every phone call warrants a log note. As a rule of thumb, if you even open a Hawksoft file to look something up, you should make a note as to why you are in the file.
3. Email correspondence, text, and transcribed voicemail should be documented in Hawksoft. You can email screenshots of text to yourself and cut and paste pictures and/or email into the Hawksoft file.
4. A "healthy" Hawksoft file should be "fat". These files have attachments such as signed applications, prior dec pages, and additional underwriting documents. There should also be log notes, documenting conversations whether verbal or written. A log note should be very descriptive and detailed, therefore being made at the time of conversation, so nothing is missed.
5. All Hawksoft files must have contact information in the file.

FULL NAME

CURRENT ADDRESS

CURRENT CONTACT INFORMATION

*EMAIL

*PHONE

6. All policy files need the following completed documentation attached to the file:

*PRIOR INSURANCE DEC PAGE (IF AVAILABLE)

*SIGNED AND DATED APPLICATION (INCLUDING ANY REJECTION FORMS)

*PROOF OF ANY DISCOUNT GIVEN (GOOD STUDENT, ALARM, OR DRIVING SCHOOL)

*REC ON HOME POLICIES

Log notes and documentation are crucial for another team member to be able to pick up where you left off.

LOW LIMIT POLICIES ***TIPS & TRICKS***

LOW LIMIT POLICIES

1. When a client phones in and is asking for state minimums only - there is a way around selling them this product. First you take down all of their information and you quote a state minimum policy, only you also quote the next best step - 50/100/50 as well. Using the state mins quote - you can prove to them that your company is saving them money, however you then explain (educate) them why it is not a good idea to carry state mins.
2. By breaking down the difference between the state mins and the 50/100/50 quote into a monthly dollar amount - quite often they will justify to themselves that they are better off getting the better policy. So, if the state min policy saved them \$10 per month and your 50/100 quote is going to cost them \$3 more per month - almost every single person can rationalize the cost of a cup of coffee to have much better coverage.
3. If they will not budge, you then present them with the Low Limits Letter and prior to even discussing their required down payment, you tell them that they must sign the form letter. More often than not - once they read the Low Limits Letter and can see that by signing the form, they are then transferring the responsibility from you back to them, they will then agree on the higher limits policy or tell you they are no longer interested!
4. You WILL NOT bind (take money) on any state minimum policy without that signed form in your possession. If you do not collect it BEFORE you write the policy, chances are you will not ever see it again.
5. Once the Low Limits Letter has been received (either by return email or DocuSign) then you can proceed to collect the down payment and move forward with the policy being issued. The form is then attached to the client file separately from the signed application. You can label it Low Limits Letter so that upon audit, the home office can find it in the file.
6. Educate your client that even at the levels of 50/100/50 sometimes that is not enough coverage, in the event of a very serious accident and that if they own a home - then they should carry even higher coverage - 100/300/100. If they have a house valued over \$350,000, then you need to seriously consider even higher coverage at 250/500/100 or 250/500/250 (depending on the writing company). Once the client can rationalize the need for higher coverage and that they can lose their home or have their salaries garnished, quite often they will understand you are just protecting their assets. Once that protection is recognized by clients, more often than not, they are clients that you will have a lifetime. People do not like to just have an agent that writes a policy because they are seeking the bottom line, your commission. By educating your client and explaining coverage to them, they can feel that you truly stand by your product and you have their financial integrity in mind and their appreciation will show it in your retention numbers.
7. Going hand and hand with this thought is that they are more than likely to appreciate your professionalism and will reach out when they need to file a claim or ask your opinion, this will give you the opportunity to be their trusted advisor and discuss potential losses that may not be covered by their carrier or that the loss would be lower than their deductible.

DISCLOSURES & FORMS

MEDICAL PAYMENTS REJECTION FORM

(POLICY HOLDER NAME),

You have the option to reject this coverage. If you reject this coverage, we will not provide the rejected coverage to future renewals of your policy unless you notify us in writing that coverage is desired.

The medical payments coverage was explained to me, and I understand that by signing this form, I do not desire it on this policy.

INSURED NAME

DATE

INSURED SIGNATURE

POLICY NUMBER

AGENT SIGNATURE

LOW LIABILITY LIMIT DISCLOSURE

RE: INSURANCE COVERAGE

I recognize and acknowledge the liability limits on policy _____ provided through

are lower than Pacific Crest Services has recommended to me. As the Insured, I acknowledge losses exceeding my policy

limits will then be my financial responsibility.

INSURED NAME

DATE

INSURED SIGNATURE

HAWKSOFT BOOTCAMP

HAWKSOFT BOOTCAMP

PERSONAL LINES: "EVERYTHING YOU DO SHOULD BE DONE IN THE SYSTEM."

How can these features and processes help my agency?

Scenario #1: Prospect calls in to office for a quote

Scenario #2: Prospect decides to sign up

Scenario #3: Policy is coming up for renewal

KEY INFORMATION TO DOCUMENT

- To get the most accurate and helpful information from Agency Intelligence and other reports, it's important that your data is entered correctly and consistently in CMS.
- Be sure to enter the correct Inception Date for a new policy. This data is key when determining which policies should be included in several different reports.

LOG NOTE TEMPLATES

- Log Note Templates are a great way to standardize agency notes and procedures, and also make repetitive notes more efficient.
- Use them to create check-lists that remind staff what needs to be completed during specific processes, like the application process.

VIRTUAL PRINTER

- Help your office become a paperless office, enabling staff to attach documents directly to HawkSoft from a myriad of different sources like webpages and other programs.
- Use the Virtual Printer to compile multiple documents from many different sources into one single PDF file, customizing the order of pages, that is easily attached to a client in HawkSoft.

SUSPENSE'S

- Use Suspense's to create and work your very own to-do list within HawkSoft CMS.
- Enable Default Suspense's for your agency, automating the creation of suspense's when performing common tasks.

HAWKSOFT E-SIGNATURE

- Offer convenience to my customers allowing them to sign documents from their mobile phone, tablet, or computer, saving them from the hassle and time of printing, signing, scanning, and emailing paperwork.
- Enable staff to quickly and efficiently send documents for e-signature from within HawkSoft CMS,

eliminating the need for paper, getting documents signed faster.

- Help mitigate E&O exposure with a digital record.

ADDITIONAL RESOURCES

HUG FACEBOOK GROUP

- If you haven't already, don't forget to sign up for the HawkSoft User Group (HUG) Facebook group. Here you'll find a home with fellow agencies, that includes great conversation and a variety of downloadable resources.

Scenario 1: Prospect calls in to the office for a quote

- Video Course on Inserting a Prospect. The videos within this course will cover how to insert a prospective client or a prospective policy on an existing client, and enter policy information such as terms, lines of business, coverages, and more.
- Video Course on Tracking a Prospect. The videos within this course will teach you how to obtain carrier quotes directly from CMS using HawkLink Toolbar or from an ACORD form, how to receive and document quotes from a carrier, and lastly how to offer quotes to a client.
- Article on Best Workflow Practices for Accurate Reporting
- Video on Required Fields
- Article on Required Fields
- Article on Client Miscellaneous Information
- List of Comparative Raters
- Article on HawkSoft Rater Overview
- Video on Policy/Company Setup
- Video on Customizing Sub-Statuses

Scenario 2: Prospect decides to sign up

- Video on Submitting and Binding a Policy
- Video on Issuing a Policy
- Article on Best Workflow Practices for Accurate Reporting
- Article on Log Note Templates
- Video on Using HawkSoft E-Signature
- Article on HawkSoft Electronic Signature Overview
- Article on The HawkSoft Virtual Printer
- Video on Introduction to Suspense's

Scenario 3: Policy is coming up on renewal

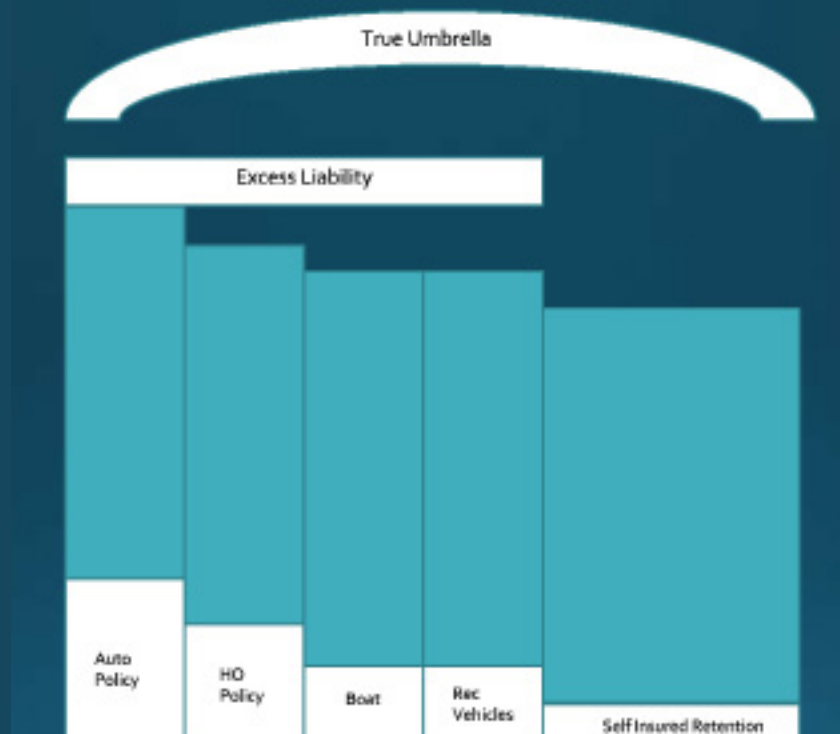
- Video on Renewing a Policy
- Video on Remarketing a Policy
- Video on Sales and Retention Reports
- Article on Sales and Retention Reports

INDUSTRY

PERSONAL UMBRELLA OR EXCESS LIABILITY

EXCESS LIABILITY

1. Provides excess coverage only over areas covered by the underlying policies.
2. Generally has the same insurance agreements, definitions, provisions, exclusions , and limitations as the underlying policies.



TRUE UMBRELLA

1. Provides excess coverage over underlying primary policies.
2. Can provide primary coverage in areas not covered by the underlying policies.
3. It is a stand-alone policy with its own insuring agreement, own definitions, own provisions, own exclusions, and own limitations.

HOMEOWNERS INSURANCE BASICS

Homeowners insurance is a package policy. This means that it covers both damage to property and liability or legal responsibility for any injuries and property damage policyholders or their families cause to other people. This includes damage caused by household pets.

Damage caused by most disasters is covered but there are exceptions. Standard homeowners policies do not cover flooding, earthquakes or poor maintenance. Flood coverage is provided by the federal government's National Flood Insurance Program, although it is purchased from an insurance agent. Earthquake coverage is available either in the form of an endorsement or as a separate policy. Most maintenance related problems are the homeowners' responsibility.

A standard homeowners insurance policy includes four essential types of coverage. They include:

1. COVERAGE FOR THE STRUCTURE OF THE HOME

This part of a policy pays to repair or rebuild a home if it is damaged or destroyed by fire, hurricane, hail, lightning or other disaster listed in the policy. It will not pay for damage caused by a flood, earthquake or routine wear and tear. Most standard policies also cover structures that are not attached to a house such as a garage, tool shed or gazebo.

2. COVERAGE FOR PERSONAL BELONGINGS

Furniture, clothes, sports equipment and other personal items are covered if they are stolen or destroyed by fire, hurricane or other insured disaster. Most companies provide coverage for 50 to 70 percent of the amount of insurance on the structure of a home. This part of the policy includes off-premises coverage. This means that belongings are covered anywhere in the world, unless the policyholder has decided against off-premises coverage. Expensive items like jewelry, furs and silverware are covered, but there are usually dollar limits if they are stolen. To insure these items to their full value, individuals can purchase a special personal property endorsement or floater and insure the item for its appraised value.

Trees, plants and shrubs are also covered under standard homeowners insurance—generally up to about \$500 per item. Perils covered are theft, fire, lightning, explosion, vandalism, riot and even falling aircraft. They are not covered for damage by wind or disease.

3. LIABILITY PROTECTION

Liability covers against lawsuits for bodily injury or property damage that policyholders or family members cause to other people. It also pays for damage caused by pets. The liability portion of the policy pays for both the cost of defending the policyholder in court and any court awards — up to the limit of the policy. Coverage is not just in the home but extends to anywhere in the world. Liability limits generally start at about \$100,000. An umbrella or excess liability policy, which provides broader coverage, including claims for libel and slander, as well as higher liability limits, can be added to the policy.

4. ADDITIONAL LIVING EXPENSES

This pays the additional costs of living away from home if a house is uninhabitable due to damage from a fire, storm or other insured disaster. It covers hotel bills, restaurant meals and other living expenses incurred while the home is being rebuilt. Coverage for additional living expenses differs from company to company.

TYPES OF HOMEOWNERS INSURANCE POLICIES

The different types of homeowners policies are fairly standard throughout the country. However, individual states and companies may offer policies that are slightly different or go by other names such as "standard" or "deluxe." The one exception is the state of Texas, where policies vary somewhat from policies in other states. The Texas Insurance Department (<http://www.tdi.state.tx.us>) has detailed information on its various homeowners policies.)

People who own the home they live in have several policies to choose from. The most popular policy is the HO-3. It provides coverage for the structure of the home and personal belongings as well as personal liability coverage. It also provides the broadest coverage, protecting against 16 disasters or perils listed below.

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Damage caused by aircraft
- Damage caused by vehicles
- Smoke
- Vandalism or malicious mischief
- Theft
- Volcanic eruption
- Falling object
- Weight of ice, snow or sleet
- Accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning, or automatic fire-protection sprinkler system, or from a household appliance
- Sudden and accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system, an air conditioning or automatic fire-protective system
- Freezing of a plumbing, heating, air conditioning or automatic, fire-protective sprinkler system, or of a household appliance
- Sudden and accidental damage from artificially generated electrical current (does not include loss to a tube, transistor or similar electronic component)

Owners of multifamily homes generally purchase an HO-3 with an endorsement to cover the risks associated with having renters live in their houses. Other types of policies for homeowners are the HO-2, which provides more limited coverage, the HO-1, a bare bones policy that is not widely available, and the HO-8, designed for older homes. There is also a version of the HO-2 designed for mobile homes.

The HO-4-policy was created specifically for those who rent the home they live in. It covers a policyholder's belongings against all 16 perils. It also provides personal liability coverage for damage the policyholder or dependents may cause to third parties. The HO-6 policy was designed for owners of condominium and cooperative units. It provides coverage for belongings and the structural parts of the condominium or co-op that the policyholder owns. It protects against all 16 perils and provides personal liability coverage. Both cover additional living expenses.

THERE THREE LEVELS OF COVERAGE

1. ACTUAL CASH VALUE

This policy pays to replace the home or possessions minus a deduction for depreciation.

2. REPLACEMENT COST

This policy pays the cost of rebuilding or repairing the home or replacing possessions without a deduction for depreciation.

3. GUARANTEED/EXTENDED REPLACEMENT COST

This policy offers the highest level of protection. A guaranteed replacement cost policy pays whatever it costs to rebuild the home as it was before the fire or other disaster—even if it exceeds the policy limit. This gives protection against sudden increases in construction costs due to a shortage of building materials after a widespread disaster or other unexpected situations. It generally won't cover the cost of upgrading the house to comply with current building codes. However, an endorsement (or an addition to) the policy called Ordinance or Law can help pay for these additional costs.

Some insurance companies offer an extended, rather than a guaranteed, replacement cost policy. An extended policy pays a certain percentage over the limit to rebuild the home. Generally, it is 20 to 25 percent more than the limit of the policy. For example, if homeowners take out a policy for \$100,000, they can get up to an extra \$20,000 or \$25,000 of coverage.

Guaranteed and extended replacement cost policies are more expensive; but they offer the best financial protection against disasters for a home. These coverages, however, may not be available in all states or from all companies. Replacement cost coverage is available for the structure of the home, but only actual cash value coverage is available for possessions.

AUTO INSURANCE BASICS

The basic personal auto insurance mandated by most U.S. states provides some financial protection if you or another driver using your car causes an accident that damages someone else's car or property, injures someone or both.

But to make the best decisions about purchasing other types of auto insurance coverage you might need, you'll want to understand what's covered, what's not covered and what's optional. In addition to understanding types of coverage, you'll also want to consider coverage amounts.

Why? Because state-required minimums may not cover the costs of a serious accident, so it's worth considering purchasing higher levels of coverage.

Here's a rundown of the types of coverage available—some are required; others are optional; all are priced individually (a la carte) to let you customize coverage amounts to suit your exact needs and budget.

MANDATORY COVERAGE

Nearly every state requires car owners to carry the following auto liability coverage:

- **Bodily Injury Liability** — This covers costs associated with injuries and death that you or another driver causes while driving your car.
- **Property Damage Liability** — This coverage will reimburse others for damage that you or another driver operating your car causes to another vehicle or other property, such as a fence, building or utility pole.

FREQUENTLY REQUIRED COVERAGE

Many states require that you carry the following coverage:

- **Medical Payments or Personal Injury Protection (PIP)** — Provides reimbursement for medical expenses for injuries to you or your passengers. It will also cover lost wages and other related expenses.
- **Uninsured Motorist Coverage** — Reimburses you when an accident is caused by an uninsured motorist—or in the case of a hit-and-run. You can also purchase underinsured motorist coverage, which will cover costs when another driver lacks adequate coverage to pay the costs of a serious accident.

Even if these types of coverage are optional in your state, consider adding them to your policy for greater financial protection.

OPTIONAL COVERAGE

While basic, legally mandated auto insurance covers the cost of damages to other vehicles that you cause while driving, it does not cover damage to your own car. To cover this, you need to purchase the following optional auto insurance coverages:

Industry: "Auto Insurance Basics"

- **Collision** — This optional coverage reimburses you for damage to your car that occurs as a result of a collision with another vehicle or other object—e.g., a tree or guardrail—when you're at fault. While collision coverage will not reimburse you for mechanical failure or normal wear and-tear on your car, it will cover damage from potholes or from rolling your car.
- **Comprehensive** — This provides coverage against theft and damage caused by an incident other than a collision, such as fire, flood, vandalism, hail, falling rocks or trees and other hazards—even getting hit by an asteroid!
- **Glass Coverage** — Windshield damage is common, and some auto policies include non deductible glass coverage, which also includes side windows, rear windows and glass sunroofs. Or you can buy supplemental glass coverage.

MIND THE GAP..

If you lease or finance your vehicle, auto dealers or lenders will likely require you to purchase collision and comprehensive. But keep in mind that collision and comprehensive only cover the market value of your car, not what you paid for it—and new cars depreciate quickly. If your car is totaled or stolen, there may be a "gap" between what you owe on the vehicle and your insurance coverage. To cover this, you may want to look into purchasing gap insurance to pay the difference.

WHO IS COVERED - AND WHEN?

Your auto policy will cover you and other family members on your policy, whether driving your insured car or someone else's car with permission. Your policy also provides coverage if someone not on your policy is driving your car with your consent.

Your personal auto policy only covers personal driving, whether you're commuting to work, running errands or taking a trip. Your personal auto policy, however, will not provide coverage if you use your car for commercial purposes—for instance, if you deliver pizzas or operate a delivery service. Note, too, that personal auto insurance will generally not provide coverage if you use your car to provide transportation to others through a ride-sharing service such as Uber or Lyft. Some auto insurers, however, are now offering supplemental insurance products (at additional cost) that extend coverage for vehicle owners providing ride-sharing services.

“What Determines the Cost of My Auto Insurance?”

Auto insurance premiums are determined using a wide variety of factors.*

In general, auto insurers factor in information about:

Your Car >>>

What and how much you drive

- **Why?** Some cars are more expensive and costlier to repair than others—and the more miles you drive, the more likely you are to have a crash.

Where your car lives

- **Why?** Densely populated places tend to have more crashes, thefts and vandalism. Also, medical and litigation costs are higher in some states than others.

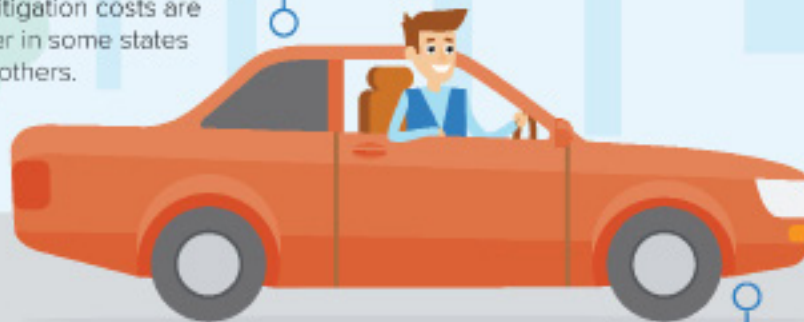
You >>>

Your driving record

- **Why?** Those with clean driving records generally pay less.

Your sex, age, and credit history**

- **Why?** Women get into fewer crashes; younger, inexperienced drivers get into more of them.



Your Coverage >>>

The amount and type of coverage you have

- **Why?** Some types of coverage, like liability, are mandatory in most states, but others are optional (e.g. collision, comprehensive). Other decisions, like deductibles, are up to you.

The Bottom Line >>>

Auto insurance is a competitive business—and that means consumers have choices. That's why the I.I.I. encourages everybody to shop around for the policy that best fits their needs and budget.

*Not all companies use all of these factors, and some might use factors not listed here.
**AT states allow insurers to use credit as a valid tool to predict the likelihood of a claim being filed.

HOW TO FILE A HOMEOWNERS CLAIM

A violent storm damages your house. A grilling accident leaves your guest injured. A burglar breaks in. When an unfortunate event strikes close to home, you might need to file a claim with your insurance company. As part of the contract between you and your insurer, a claim against your homeowners policy comes with rules and procedures that both your insurer and you must follow.

Read your policy to see exactly what your responsibilities are—here are some steps to get you started:

- **REPORT ANY CRIME TO THE POLICE** - If you are the victim of a theft or your home has been vandalized or burglarized, report it to the police. Get a police report and the names of all law enforcement officers that you speak with as you may need to provide the details of the event to your insurer.
- **CALL YOUR INSURANCE PROFESSIONAL IMMEDIATELY** - Ask the following questions: Am I covered? How long do I have to file a claim? Will my claim exceed my deductible? (If your loss is lower than your deductible, you probably won't want to go through the claims filing process.) How long will it take to process my claim? Will I need to obtain estimates for repairs to structural damage?
- **PROMPTLY FILL OUT CLAIM FORMS** - If you establish that you'll be making a claim your insurance company will send you the necessary claim forms—by law, these must be sent to you within a specified time period. Return the properly filled out forms as soon as possible in order to avoid delays.
- **HAVE THE INSURANCE ADJUSTER INSPECT THE DAMAGES** - Your insurance company will probably arrange for an adjuster to come and inspect your home. An adjuster is a company representative who inspects property damage to determine how much the insurance company should pay for the loss. He or she will interview you and inspect the property.
- **PREPARE FOR THE INSURANCE ADJUSTER'S VISIT** - Be prepared to show the adjuster any structural damage and have a list of damaged items ready so you can make the best use of the time.
- **MAKE TEMPORARY REPAIRS** - Photograph or videotape the damage, then take reasonable steps to protect your property from further damage. If possible, avoid throwing out damaged items until the adjuster has visited your home. Save receipts for what you spend—you may be able to submit them to your insurance company for reimbursement later.
- **PREPARE A LIST OF DAMAGED ARTICLES** - You're going to need to substantiate your loss, so make a list of destroyed or damaged items, then make a copy of the list for your adjuster. Also supply him or her with available copies of receipts from damaged items.
- **IF YOU NEED TO RELOCATE, KEEP YOUR RECEIPTS** - If your home is so damaged that you need to find other accommodations while repairs are being made, keep receipts and records of all additional expenses incurred. Most homeowners insurance policies provide coverage for additional living expenses in such cases, but you'll need to provide proof of the costs.
- **DON'T BE SHY ABOUT ASKING QUESTIONS** - If you have any questions about the claim filing laws in your state, call your insurance professional or your state department of insurance.

Industry: "How to File a Homeowners Claim"

Once you and your insurance company agree on the terms of your settlement, state laws require that you be sent payment promptly.

LOSS HISTORY REPORT

HOMEOWNERS + RENTERS INSURANCE

A Loss History Report is a record of insurance losses associated with a home or a car. Most homeowners and auto insurance companies contribute claims history information to a database known as the Comprehensive Loss Underwriting Exchange (C.L.U.E.), which is available from LexisNexis. The information is generally used by insurers when they underwrite policies.

If you are buying a home it is a good idea to ask the current homeowner to request a copy of the C.L.U.E. loss history report. These reports provide a record of the type of loss on the home, the date of the loss and the amount and status of each claim—going back five years. By law, one free report is allowed per year. For homes an A-PLUSTM property report is also available from ISO®. If the report indicates there has been damage to the house, you can have it checked by a professional before committing to the purchase of the home.

CLAIMS HANDLING

CLAIMS HANDLING 101

WHEN YOU GET A CALL ABOUT A LOSS

- Ask, "how are you?" Ensure if there is an immediate need, you address it.
- Review coverages with them and make sure they know their options.
- Remind them to document everything. Keep all receipts. You cannot take too many photos.
- Review the facts of the loss and counsel them on if a claim is necessary and what other options are available.
- Ensure they know the duties they need to fulfill in the policy to ensure there is no coverage issue down the line.
- If the loss requires an immediate claim submission, either gather the information from them over the phone to be able to submit the initial loss notice or put them in contact with their carrier to submit the claim.
- They should hear from their carrier within 24-48 hrs. Let them know their carrier and any other carriers that are involved in the claim will be contacting them. They need to speak with them for the claims process to move forward.
- Any payments for the loss will be made out to whomever is listed as owner of the vehicle or named insured in their policy.

BE CAREFUL NOT TO COMMIT TO COVERAGE

- You do not always get all the facts
- The carrier will do a full investigation, it is their job and position to determine coverage for the loss.
- If you say there is coverage and it turns out there is not, you may be on the hook for the damages.

AUTO CLAIMS

- Ask if anyone was hurt.
- Ask them if their car is drivable.
 - If not drivable, ask if the vehicle was towed.
 - If yes, ask them to be sure to tell the carrier what company towed it and to where.
- Ask if they have the information for the other parties and police report.
- Ask them if they feel the other party is at fault.
 - If yes, they can choose to file the claim with their carrier and allow them to subrogate or they can file with the other carrier and pursue coverage there.
- They can choose what shop to use. They do not have to go to a shop the carrier states for repairs. The carrier will pay what is fair and reasonable for the repairs, but they cannot dictate who fixes the vehicle.

PROPERTY CLAIMS

- Ask, "How are you?" Address any immediate need or concern.
- They need to take reasonable action to protect the home from additional damage.
- Obtain some basic facts regarding the damage and possible cost. Then review their coverages and deductible and ask if they feel the damage will exceed this amount.

Claims Handling 101

- Take photos of everything they do.
- If it was a crime, they need to file a police report within 72 hrs of their discovery. If they do not, the policy may not have coverage.
- Is their home livable?
 - If not, get them in contact with their carrier ASAP. There is Loss of Use coverage that will ensure they have housing while the claim process is completed. Keep all receipts.
 - If it is a water loss, the sooner they get someone onsite to start drying the better. Do Not Wait.
- They need to be available and cooperate with the adjuster for the claim. If the adjuster cannot get in to inspect the damage, they will not be able to pay the claim.
- Fill out whatever documents and statements the carrier requests as soon as you are able. Keep the process moving forward and you will get your home back sooner.
- Complete any inventories or lists for damages property. You do not have to keep it all, take photos and document before you do anything with it.
- Do not recommend contractors.
 - It is suggested to have a list of 3-4 contractors you have worked with and know they will do business right. Offer them the names in no specific order and then allow the customer to choose.
- They have control of the repairs in their home and can hire or fire anyone at any time. The insurance carrier does not choose contractors, they will work with whomever the insured selects.



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