

INCOMPLETE 1/31/19 Edition

Existing clients usually make one of the following types of requests:

- 1) Coverage Questions
- 2) Claim Report
- 3) Endorsement Request
 - a) Vehicle Change
 - b) Mortgage or Lienholder Change
 - c) Driver change
- 4) Billing Inquiry
- 5) New Policy Needed
- 6) Rate Inquiry

Before we address each type of request specifically, I'd like to outline our basic theory of service.

General Guidelines

When a request comes in, we should gather as much information as possible from the client to accomplish their desired outcome.

Conversations must be documented in the Notes section of their NowCerts file. Notes should include

- Who you spoke to
- How you communicated (phone, office visit, bumped into them in the post office, etc)
- What you discussed
- Follow up you promised (created as Task from Note - assigned to appropriate team member).

If the customer file in NowCerts is missing Cell, Email information, take a moment to update the file. If you notice the caller ID is a different number than the number on the file, be sure to ask about updating Address, Phone and Email information.

Process requests in the appropriate carrier system in a timely fashion. Follow up with a confirmation email/text/letter (depending on available contact information).

If you are unsure how to process what the client is asking for, follow the following steps:

- 1) Do your best to collect as much pertinent information from the client while they are on the phone. (you may have to guess as to what is important)
- 2) Confidently assure them that you will work on their request, and ask for the best number to call them back.

- 3) Once they are off the phone, determine the best resource to help complete the task. Resources should be prioritized as follows:
 - a) Carrier website resources & manuals
 - i) Don't spend too much time here, unless you know where to look for a specific answer (like underwriting guidelines)
 - b) Carrier Customer Service (phone support or click to chat), Underwriters or Territory Reps
 - i) Territory Reps tend to not have superior technical knowledge or underwriting authority, BUT they are excellent guides and can point you in the right direction
 - c) Fellow Agency Staff
 - i) generally speaking, we are not experts on any of the carrier systems, if you are stuck, your colleagues would probably be stuck too - please don't interrupt them from their work before seeking help from the carrier's customer service.

If you believe the client is asking you do something that you're unsure if you SHOULD do it - remember our CORE VALUE of **INTEGRITY**, and our mission priorities as follows:

- 1) Doing what's RIGHT for the client
 - a) Doing what is RIGHT for the client may not always be what the client wants from us.
 - b) Doing what is RIGHT for the client does NOT mean the customer is always right (most of our clients are ignorant of how insurance works and why it works the way that it does)
- 2) Representing our carrier partners well.
 - a) We are agents FOR the company, our fiduciary responsibility is TO the company, not the client.
 - b) While we put the customer's needs first, we can not do so at the expense of the company.
 - c) All underwriting guidelines, binding rules and procedures should be followed to ensure that we are meeting our obligation to the carrier. This will help ensure we build & maintain profitable books of business with our partners.

Coverage Questions

When a customer calls in to ask if they have a certain coverage item, go to their file in NowCerts to make sure they have a policy that would cover what their inquiring about, then login to the appropriate carrier, or consult the appropriate Declarations Pages to verify that coverage exists on the policy.

If you are unsure of the answer, tell them you will “Research their request” and dig a little deeper with the carrier - maybe call an underwriter. We have Rough Notes Producer Online which has Policies Forms and Meaning which should help answer the question.

If the coverage question is a “what if” claims scenario, be sure to tell the client that adjusters are the final arbiters of how the policy is applied to that situation, but your option is “xyz.” This is particularly important if they are asking about a gray area or strange type of situation.

Claims Reporting

When a client calls in with a claim we can either complete the first notice of loss with the company, probably through a claims reporting portal in their website, or we can transfer the client to the claims phone number provided. Let the client know that you are going to put them on hold and you will connect them with the claim rep in a few moments. It will be a transfer NOT a blind transfer, you want to talk to the claims rep, give them the insured name, and the policy number.

NOTE: Travelers does not offer an agent centered claims reporting portal, they prefer direct reporting.

Endorsement Requests

Vehicle Change:

- 1) Changes may only be made when confirmed by insured - car dealers may provide information, but we cannot send proof of insurance or change a policy without talking to the insured.
- 2) Key information:
 - a) Date of change
 - b) Adding vehicle or trading in?
 - c) New Car or Used (**if NEW - be sure to ask about GAP coverage or NEW CAR REPLACEMENT**)
 - d) VIN
 - e) Usage (Commuter - Pleasure - Business?)
 - f) Lienholder (if there will be a loan)
 - g) Will it be used for rideshare or delivery?
- 3) When adding or deleting a vehicle, have the insured sign updated PA First Party Selection Forms.
 - a) Some carriers have their own forms, such as Kemper & SafeCo. These carrier forms do not always print out for the adjustment - you can create your own forms via NowCerts - use Acord 60,61 & 62.
- 4) Be sure to send a verification email/text/letter with premium indication and ID Card.
- 5) Pend task for

Mortgage/Lienholder Change

- 1) When a lender calls in to verify insurance - tell them their request will be completed within 24 hours if they fax their request in to us. When you receive it, your goal should be to complete the change by end of business on that day with the EOI submitted to the requestor.
 - a) By having them fax it to us, it eliminates potential language / accent barriers.
 - b) Their fax will have their mortgagee clause written on it so we can be accurate the first time.
- 2) Key Information
 - a) Mortgage Clause (lienholder clause - name and address)
 - b) Loan Number
 - c) Closing Date
 - d) Appropriate fax or email to send EOI to.
- 3) Only the insured may make changes to their policy, no new lienholder may be added without speaking to the insured first. Sometimes lenders will have a signed form from the insured stating that we can change the policy at the lender's request. Best to still confirm with the insured.
- 4) Sometimes refinances that are planned DON'T happen - be sure to note the effective date of the change, and set a task to confirm with the insured that the loan closed.
- 5) Be sure to send the verification email/text/letter.

Driver Change

- 1) Key Information:
 - a) Name
 - b) Date of Birth
 - c) Drivers License number
 - d) Which vehicle they will drive primarily
- 2) Kids that got their permits can NOT be added as drivers. They are covered automatically, but only licensed drivers need to be added.
- 3) If a married couple is divorcing, they need to keep one policy until they are officially no longer married. The definition of INSURED includes spouse, whether you live with them or not.
- 4) Be sure to send verification email/text/letter.

Billing Inquiry / Make a Payment

When taking a payment, it is important that we document and process the transaction appropriately. Please pay close attention to the following guidelines:

- 1) Checks and Credit Cards should be processed directly with the Carrier.

- a) Notify the client that the check will be processed electronically with the insurance company.
 - b) Use the payment processing portal on the carrier site - prefer the agent facing portal if you can process customer checks this way, if not, use the customer facing portal, but we should avoid depositing customer checks into our escrow account.
 - c) IMPORTANT - checks mailed to us from a real estate settlement CANNOT be processed electronically - they must be processed as a sweep.
- 2) WE DO NOT TAKE CASH AT THE OFFICE. Check or Money Order ONLY.
- a) Checks get processed electronically with carrier.
 - b) Money Orders must be deposited into our Escrow Account
 - c) Money Orders MUST be made out the Heritage Insurance Agency NOT the carrier
- 3) Before processing any payments or providing any receipts - **VERIFY** the status of the policy.
- a) If the policy is cancelled, and needs reinstated we MAY be able to do that, but we may need to REWRITE the policy. Be sure to set the customer's expectations appropriately.
 - b) If we process a payment in NowCerts on a cancelled policy, we could face an E&O claim!
- 4) After a payment has been accepted, process the payment in NowCerts.
- a) Go to the policy
 - b) Click on billing and take a payment.
 - c) Be sure to notate if the payment was directly uploaded or not
 - d) Notate confirmation numbers from electronic processing with the carrier.
- 5) Providing a receipt in person is sufficient follow up for this activity.
- a) If the payment was performed over the phone, send the appropriate text or email.

New Policy Needed

- 1) Account Round
 - a) If an existing client and they are inquiring about a new line of business, any licensed agent may produce that business and receive new business credit