

IIAT Mentor's Guide

Part Four

Agency Workflows and Procedures

This part of the orientation guide is your opportunity to outline the procedures and workflows of your agency. The employee guide emphasizes five important reasons to learn and respect the workflows of the agency.

Workflows and Procedures help us:

- Make certain that **customer needs** are being met
- Ensure that **agency promises** are kept
- **Fulfill the agency's responsibilities** to the insurance company
- Take advantage of **sales opportunities**
- Work in a **timely and efficient** manner



Communication Procedures

If your agency has formal procedures for the phone, fax, voice mail, email, and correspondence try to have a copy for your new employee. Their guide gives them ideas of the kinds of procedures (phone procedures for example) that agencies have in place, but yours should be emphasized.

If you don't have a satisfactory set of procedures, you may wish to consult the E&O Loss Control section of InfoCentral for suggestions. Remember, many E&O claims come from ineffective procedures related to communications.

Gathering Information

Collection of prospect and customer information is an obviously important task. With that information you complete applications, develop submissions, develop suspense and diary entries, and – well, do your job. Inputting that information into your agency's automation system takes some time to learn. The guide gives the employee the exercise of observing employees putting information into your system. If possible, give them some practice doing the same things they have observed. You might want to use the practice mode of your system, if available.

Keeping Promises

The employee's guide sets most of the processing procedures your agency uses in a context of keeping promises that the agency has made. This is a logical approach considering that success or failure in keeping promises is the heart of customer service and the beginning of E&O loss control.

The following assignment is found in the employee's guide. Try to give them time to observe, practice and ask lots of questions.

Assignment

Agree with your mentor on a time when you can observe others in your office completing the following tasks or processes. If your agency has written procedures for any of these, obtain a copy and make necessary notes for discussion with your mentor later. If appropriate, take some time to practice each process yourself under the supervision of an experienced employee.

- Submitting an application/submission (electronically or hard copy) to an insurance company
- Processing the renewal of a policy (either in personal or commercial lines)
- Processing a change to a policy
- Processing a policy cancellation (ask what a "LPR" is and why it's needed)
- Submitting a claim report
- Issuing a certificate of insurance
- Issuing an auto ID card or cards
- Sending or transmitting a policy to a customer
- Processing a customer's premiums (new, renewal, additional, or return) including coding commissions payable to a producer or another agency
- Processing a commercial policy audit received from the insurance company

Underwriting Guidelines

The employee's guide discusses the following topics and how they relate to underwriting.

1. Binding authority of the agency

It's important that all employees, not just new ones, understand the limits of the agency's binding authority. The guide gives them an example of a chart that could be developed for themselves or the agency to help remember these important limitations.

2. Insurance scoring

Since this topic is so important to many of your customers, your new employee should be acquainted with how it impacts the underwriting of your customers.

3. Property valuation systems

If the employee will be working in personal lines, they will need to understand the why and how of the valuation systems (such as Boeckh) used by your carriers.

4. Dun and Bradstreet reports

Like insurance scoring, your new employee should know the why and how of these if they are used by you or your companies.

5. Documentation methods of disclaimers, disclosures, and rejections of coverage

In addition to required rejections, your new employee should be aware of other procedures your agency uses to document these important customer decisions.

Sales Culture

If you haven't yet, this part of the guide gives you a terrific opportunity to introduce or reinforce your agency's unique sales culture. We suggest they ask you to explain the goals and activities you use to keep employees focused and motivated on increasing revenue.

If you regularly generate reports on progress toward goals, let them know how they are used and what they can mean to them and the agency.

Efficiency

Every business has expectations of their employees to be as efficient as they can be. If you have specific procedures for making sure backlogs are avoided, that phones and desks are covered, and time isn't wasted unnecessarily, make sure your new employee understands these.