

14. RMS / CBS Commercial Overview

Time: 1 Hour in each office

Who: Commercial Lines Manager (Dallas) / VP Operations (Ft. Worth)

Where: Office

Overview

The purpose of this discussion is to provide an introduction and basic understanding of the RMS / CBS Commercial Lines Department. We will discuss the department's mission, goals, staffing and capabilities.

Objectives

As a result of this activity Producers will have an introduction to the following

- The RMS / CBS Staff and learn how the department is configured
- Financial / Profitability metrics and goals for the department including the revenue profile of the clients handled in the department
- The commercial markets we use
- How producers interact with the department
- A basic understanding of the level of service RHSB provides to its commercial clients
- The value added services provided by RHSB

Steps

1. Discuss overview of department's mission, goals and capabilities
2. Introduction to the staff
3. Discuss client service plans
4. Observe a carrier meeting (time permitting)

Materials

N/A

Follow-Up

14.5 Marketing & Carrier Overview

Time: 1.5 hours

Who: COO, Commercial Marketing Specialist

Where: Scheduled Conference Room

Overview

This activity explains the overall marketing and underwriting process for our commercial P&C business; how the Commercial Marketing Specialist assists in the sales process and the coverage placement of new business; our current carrier / market relationships

Objectives

As a result of this activity, the Producer will be able to:

- Understand our marketing process, and the responsibilities of the Producer, Commercial Marketing Specialist and Account Executive / Account Manager(s) throughout the sales cycle and the marketing process. As a result, the Producer will know roles and expectations throughout the sales cycle
- Demonstrate knowledge of the general underwriting process and the carrier / markets we work with. As a result, the Producer will understand carrier / underwriter expectations, and be able to identify the larger carriers we work with, as well as specialty markets that the Producer may be involved with based on their targeted business

Steps

1. Review our marketing process from beginning to end, including RHSB team member roles and responsibilities
2. Review the underwriting process utilizing underwriting submission and RFP samples to identify key underwriting areas for carriers / markets, including required underwriting submission information
3. Review current carrier production volume / appetite

Materials

- Underwriting submission sample
- RFP samples
- Current carrier production volume report

Follow-Up

1. What responsibilities do you have as a Producer in the marketing process?
2. Who are our top carriers – describe their appetite

15. Risk Services Overview

Time: 2 Hours

Who: VP – Risk Services

Where: Dallas Office

Overview

The purpose of this discussion is to provide a basic introduction and understanding of the Risk Services Department. We will discuss the department's mission, goals, and capabilities.

Objectives

As a result of this activity Producers will be able to:

- Articulate Risk Services capabilities to clients
- Explain claims reporting process and options
- Learn how we use claims history trend analysis
- Find answers to general claims assistance questions / how to request loss runs
- Gain a basic understanding of how to best utilize the Risk Services department for current and prospective clients

Steps

1. Discuss overview of department's mission, goals and capabilities with VP- Risk Services
2. Review the various reports available to clients with VP- Risk Services
3. Discuss customized client service plans
4. Observe claim set up process with Claims Advocate
5. Observe loss run request process with Claims Advocate

Materials

N/A

Follow-Up

Debrief this activity by asking the following questions:

- What purpose of the Risk Services Department?
- How can our company assist client in the claims process?
- How can Risk Services assist in the sales process?

16. Financial Services Overview

Time: 2 Hours

Who: Paul Lindgren

Where: RHSB Dallas Conference Room

Overview

The purpose of this discussion is to provide a basic understanding of the Financial Services Department. Explain the department's mission, goals, and capabilities.

Objectives

As a result of this activity Producers will be able to:

- Articulate RHSB Financial Services capabilities to clients
- Recognize cross sell opportunities
- Have a basic knowledge of the various products offered by RHSB
- Know the markets we represent
- Gain a basic understanding of how to best utilize the Financial Services department for current and prospective clients

Steps

Materials

Follow-Up

Debrief this activity by asking the following questions:

- What purpose of the Financial Services Department?
- How will you identify cross sell opportunities with prospects'?

17. Personal Lines Overview

Time: 2 Hours

Who: Personal Lines Manager and Personal Lines Sales Associate

Where: RHSB Dallas Personal Lines Conference Room

Overview

The purpose of this discussion and job shadow is to provide a basic understanding of the Personal Lines Department. We will discuss the department's mission, goals, and capabilities:

Objectives

As a result of this activity Producers will be able to:

- Articulate RHSB Personal Lines capabilities to clients
- Recognize cross sell opportunities
- Know the markets we represent
- Understand our value proposition for high net worth individuals
- Have a basic knowledge of the various products offered by RHSB
- Have a basic understanding of the Personal Lines claims process

Materials

Follow-Up

Debrief this activity by asking the following questions:

- What is the purpose of the Personal Lines Department?
- How will you identify cross sell opportunities with prospects'?
- Can you articulate our value proposition for high networth individuals
- Who are our top 5 personal lines markets
- How would you describe the claims process to a personal lines customer?

18. Employee Benefits Overview

Time: 2 Hours

Who: Larry Pittman / Bruce Briggs / Leigh Harris

Where: Dallas Benefits Department

Overview

The purpose of this discussion is to provide a basic understanding of the Employee Benefits Department. We will discuss the department's mission, goals, and capabilities.

Objectives

As a result of this activity Producers will be able to:

- Articulate RHSB Employee Benefits Services capabilities to clients
- Recognize cross sell opportunities
- Have a basic knowledge of the various products offered by RHSB
- Know the markets we represent
- Gain a basic understanding of how to best utilize the Employee Benefits Services department for current and prospective clients

Steps

Materials

Follow-Up

Debrief this activity by asking the following questions:

- What purpose of the Employee Benefits Department?
- How will you identify cross sell opportunities with prospects'?