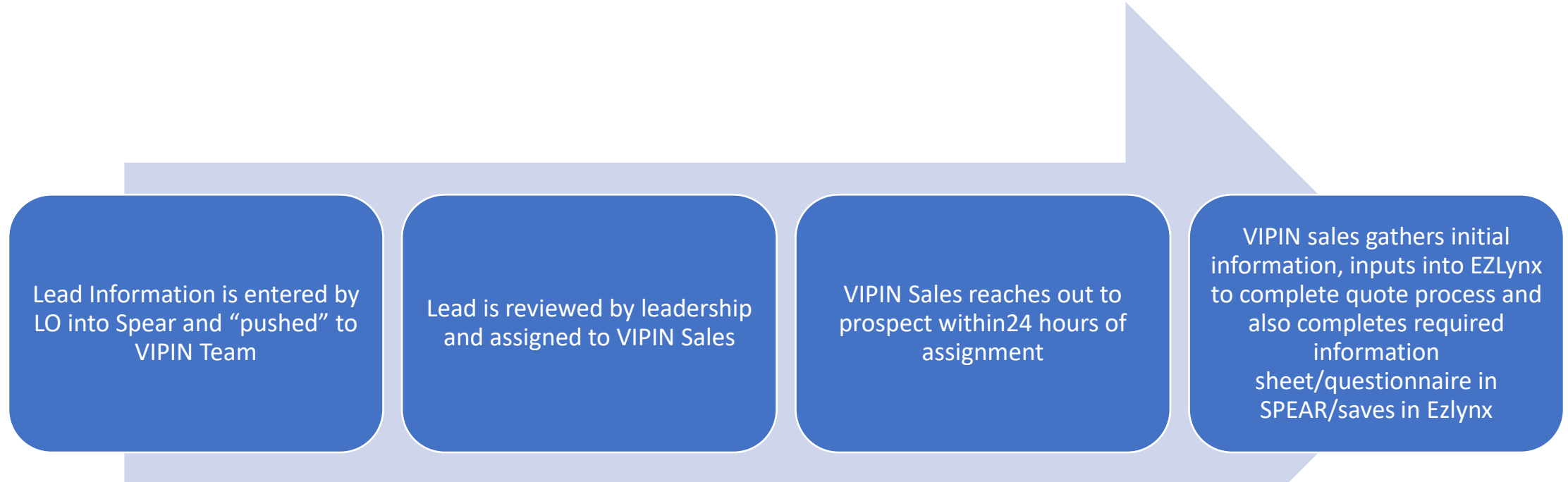


Policies and Procedures
VIPIN Sales > VIPIN Service
Personal Lines



NEW Business



Reminder: Be NICE and professional to carrier underwriters ALL communications. They are our PARTNERS, treat them with respect, we need them to like us!

NEW Business Bound



Policy(ies) are bound and issued by VIPIN Sales and Ezlynx is updated with documentation required under activity "buckets" I.E 20.21 New - with policy/billing info noted

Sales sets task for Alpha split AE for 5 days to review new policy and documentation.

Sales sends service contact information to new client based on alpha split or SC if Safeco or Travelers.

When Alpha split changes, use Levitate to notify policyholders

Alpha pulls task and checks for required documentation, confirms if/when inspection comes in with issues and closes task .

Service team sends a Welcome E-mail confirming service contact information and follow up on any outstanding items – Dominique to build a template for this for consistency and include note regarding payments and e-signature.

Service team handles All calls, payment inquiries and services issues forward . Sales to transfer ALL service calls post bind.

Information Gathering / VIPIN Sales Responsible



Minimum Mandatory questions.
Refer to sales SOP for balance.
Ask AND document. Non
compliance/non documentation
= no commission paid

- Animals in the household – number & breed
- Bars on the windows / quick release? Request photo.
- Pool ? If yes, Diving Board? Slide?
- Trampoline? If yes, net?
- Roof Type & roof update
- Scheduled items (jewelry, guns, fine art)
- Usage – primary or secondary

Cross Sell! Preferred
questions/Remember to ask
about

- Auto, watercraft, personal umbrella
- Flood



Quality Control

VIPIN Sales Mandatory Actions:

Non compliance = no commission paid .

- Mandatory questions documented in EZlynx
- Signed and dated applications by insured and producer
- Effective date of policy matches effective date on application
- Replacement cost estimator complete
- Alarm certificate in file if credit provided
- Jewelry appraisal in file if there is scheduled jewelry
- Photo of quick release if bars are on windows
- Prior dec page for auto proof of coverage if not pulled automatically

Best Practices

- Confirm multi-policy in place if credit provided
- Confirm pay plan to insured if credit provided for choice
- Explain/remind that E-signature documents are coming - use EZLynx Text

VIPIN Sales Leadership

- Weekly random audit of mandatory items & Best Practices
- Coordinate carrier training with carrier rep for all new hires
- Ensure compliance with only licensed / appointed producers quoting

VIPIN Service

- Random file audits after new business bound to cross check all bound policies for mandatory items .
- EOI new e-mail or double check responding to correct loan/policy and check loan number and address every time. EOI request from internal team take priority over batch requests



Account Rounding & Re-writes

At the time of initial Sale and during 1st year of policy

- VIPIN Sales: ask for the auto, umbrella or other lines
- Sales will document Ezlynx with info and set specific follow up date/plan
- Any call-ins during the **first year** – Service will check Ezlynx and new line is referred back to sales - sales works and is paid new business commission.
- After the first year, service will keep the call, handle and service is paid first year commission of 5% with balance to sales.

Compensation

- Service team will be compensated for New Business for any new rounded line they work
- ALL re-writes will be considered renewals. Sales will transfer re-writes to service team. Service team will work, but is not compensated for re-written policies. Service is responsible for canceling prior policy and documenting Ezlynx. Sales must let service know if sales process a one-off re-write.