2022

Prescreening Manual

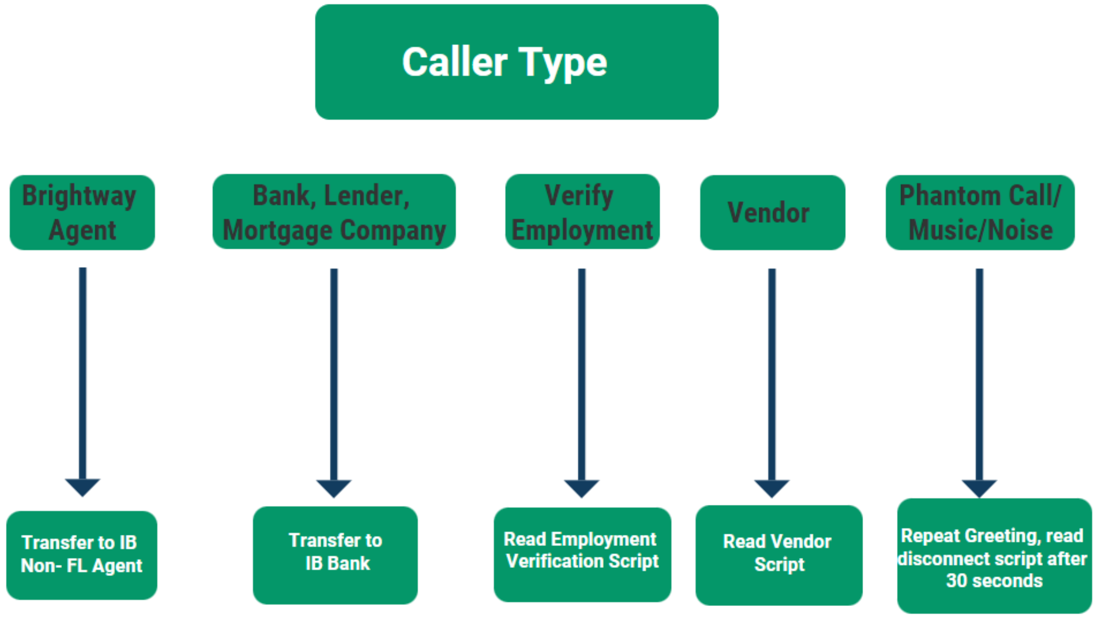
BRIGHTWAY INSURANCE

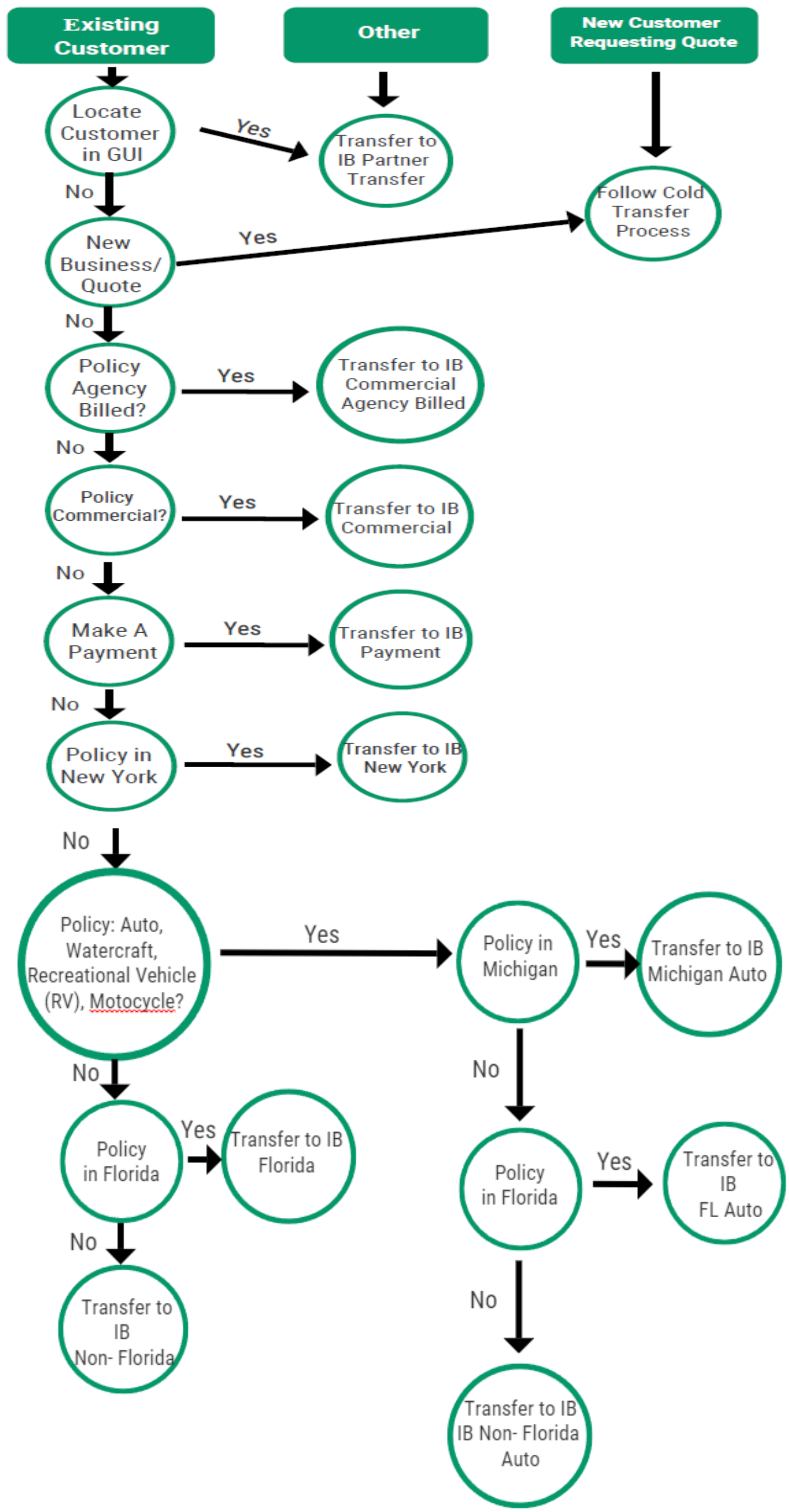
Contents

PRE-SCREENING QUEUE

FLOW CHART

if the call doesn't fit one of the paths on the flow chart, the chart says they should just transfer to IB Partner Transfer,




Existing Customer
Other
New Customer Requesting Quote
Locate Customer in GUI
Yes
Transfer to IB Partner Transfer
No
New Business/ Quote
Yes
Follow Cold Transfer Process
No
Policy Agency Billed?
Yes
Transfer to IB Commercial Agency Billed
No
Policy Commercial?
Yes
Transfer to IB Commercial
No
Make A Payment
Yes
Transfer to IB Payment
No
Policy in New York
Yes
Transfer to IB New York
No
Policy: Auto, Watercraft, Recreational Vehicle (RV), Motocycle?
Yes
Policy in Michigan
Yes
Transfer to IB Michigan Auto
No
Policy in Florida
Yes
Transfer to IB FL Auto
No
Transfer to IB IB Non- Florida Auto
No
Policy in Florida
Yes
Transfer to IB Florida
No
Transfer to IB Non- Florida

GENERAL PHONE CALL SCRIPTING

CALL OPENING AND VERIFICATION

1. **CSR:** "I'm so glad you called Brightway today. My name is ________, who do I have the pleasure of speaking with?
2. **NOTE:** The introduction of the call can be personalized, however, should always include the following:
    a. Thanking the customer for calling Brightway
    b. Introduce yourself to the caller
    c. Ask who you are speaking with
3. **Customer:** (States name)
4. **CSR:** "Thank you (customer name) can you confirm your mailing address for security purposes, please?
5. **Customer:** (States mailing address)
6. **CSR:** "Thank you (customer name), How may I help you today?

CUSTOMER CALLING FROM A NUMBER NOT IN AMS

1. **CSR:** "Mr./Mrs. Customer, I see you are calling from a phone number we do not have associated with your account. Is this your resident, cell or business phone number so I can update your account accordingly?"
2. **Customer:** "Yes, it is my cell phone"
3. Proceed to update customer information
4. **CSR:** "Thank you again Mr./Mrs. Customer, I have updated our records to reflect this number on your account. In order to get you to the appropriate representative can you tell me what you are calling about today?"

CONFIRMING ADDITIONAL CONTACT INFORMATION

If any additional information is needed to be updated (e.g. Phone number or email), we would verify this when we are planning a follow up call or emailing a document.

Example 1:

1. **Customer:** "Can you email me a copy of my receipt?
2. **CSR:** "Certainly, I would be glad to help you with that, I have your email address is mrssmith@yahoo.com, is that correct?"
3. **Customer:** "Yes, thank you."

OTHER THIRD PARTIES NOT LISTED ON THE POLICY

This can include a car dealership, an attorney, law enforcement, friends and family of the Named Insured or any other individual who is not listed on the policy.

Please be aware that there are instances in which a Named Insured may add an additional point of contact, a Power of Attorney or Executor to their policy.

NOTE: This information should be confirmed in AMS under the "Customer Summary" to determine if the caller is able to be assisted.

If someone calls about a policy who is not authorized on the policy, we cannot disclose any information about the Named Insured or any of the policies the customer may have with us. We cannot confirm nor deny that the Named Insured has a policy with us. We cannot disclose the relationship the Named Insured has with us as their agent or the relationship the Named Insured has with any insurance company, or any other information. We cannot allow any changes to the policy to be made nor any quotes on the policy.

Advise the caller that they will need to reach out to the Named Insured to be authorized to inquire about the policy.

PAYMENTS

Anyone can make a payment on a policy. When speaking with a caller who wants to make a payment, however, and they are not listed on the policy, we cannot provide any personal information pertaining to the customer besides the amount due.

Example: Unable to advise the name of the carrier, the property address or other property information, the Named Insured or additional named insured, etc.

When taking the payment be sure to advise the caller of the amount they will be paying and provide a confirmation number for the payment as well.

PLACING A CUSTOMER ON HOLD

1. **CSR:** "(Customer name) would you mind if I put you on hold while I take care of this for you? It may take about 2-3 minutes."
2. **Customer:** "Yes, that is fine."

When you return to the caller…

1. **CSR:** "Hello, (customer name)?"
2. **Customer:** "Yes?"
3. **CSR:** "Thank you so much for holding"

WARM TRANSFER

All calls in the pre-screening queue are cold transferred by following the cold transfer procedure, except for calls being transferred to agents. When transferring a call to a Brightway Agent, attempt to warm transfer the call and if there is no answer, leave a voicemail.

Many times customers will simply ask to speak with their agent, it is important to remember before transferring a call to an agent's office, we need to ensure that the reason for the call is not something that should be handled in the Service Center i.e. changes to a policy, requests for documents, discussing premium etc. (Anything not considered New Business)

We should always probe the caller to determine the reason for the call and attempt to help before transferring.

If we do determine that the call is a matter to be handled by the agent, such as a rewrite, new policy, additional line of business, etc., it is important to do a warm transfer to a Brightway Advisor so they can transfer to the agent's office.

A warm transfer introduction should include the following:

1. Your name
2. Customer's name and policy number
3. Reason for the call/transfer

Example:

1. **CSR:** "Hi, this (your name) and I have (customer name and policy number) on the backline. They are calling regarding ______ they need assistance from their agent. Are you ready for me to bring them on the line?"

When customer and third party are both on the line…

1. **CSR:** "Hi, (customer name). I have (third party's name) on the line. They are here to help with your request. Is there anything else I can help you with?
2. **Customer:** "No, that was it."
3. **CSR:** "Perfect! Thank you for calling Brightway."

Wait for the two parties to start talking before disconnecting from the call

If a customer asks how you are associated with the agent…

1. **CSR:** "I'm part of (agent's name) service team and can help you with any of your policy needs. I have your policy up on my screen right now. What can I help you with?"

WRAP-UP SUMMARIZATION

Before closing a call, we should provide a summarization of what was done on the call.

Example: "Just to recap, I processed your payment of $85.88 and your next payment is due on

12/22/2020. Also, per your request, I have sent your receipt to the email on file.

CLOSING

Always end the call with a positive statement about Brightway.

When speaking with a customer…

1. **CSR:** "(Customer name), is there anything further that I can help you with?
2. **Customer:** "No thanks."
3. **CSR:** "Thank you for your business and for choosing Brightway. Have a great day. "

When speaking to a Lender or Carrier…

1. **CSR:** "Thank you for calling Brightway. Have a great day."

MAKING AN OUTBOUND CALL

1. **CSR:** "This is (your name) from Brightway Insurance on a recorded line for (customer's name)."

REQUESTING A SPECIFIC CSR

If a customer asks to speak to a specific CSR, ask how you can help and that you have all the information from their file.

1. **CSR:** "Thank you for calling. I understand you want to talk with (CSR name). I can see that he/she is on another call, however I have all your policy information right here. What can I help you with?"
2. Proceed to find out reason for the call and transfer to the respective queue.

NOTE: Do not put a caller into a personal queue of another CSR!

CALL FROM AGENT

If call is from a Brightway agent, confirm what the agents needs are and then transfer them to the appropriate Agent Skill based on the line of business for the policy.

Policy Line of Business	Transfer to Skill
Auto	Auto
Florida Home	Florida
Non-Florida Home	Non-Florida Home
Spanish	Spanish

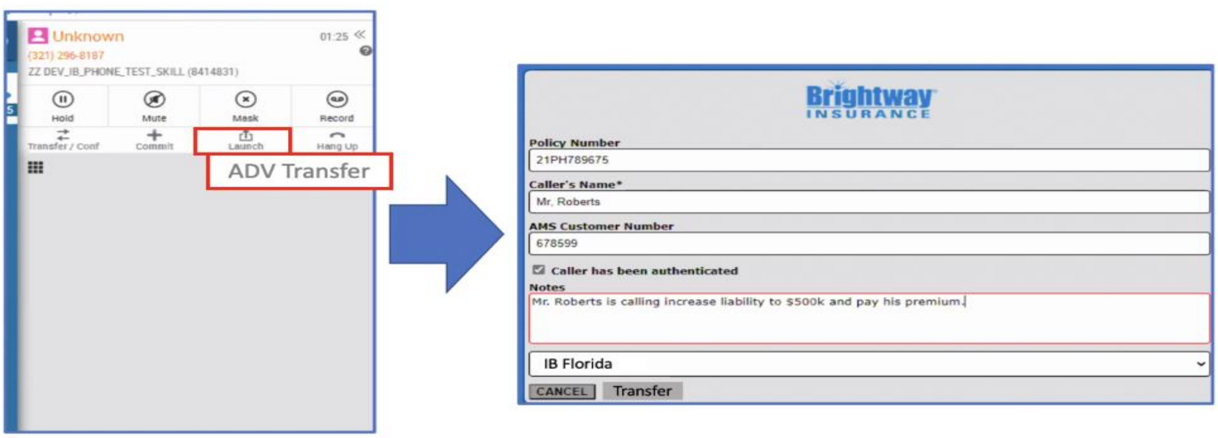
Agency Billed/Commercial	Agency Billed

Script

1. **CSR:** "I'm so glad you called Brightway today. My name is ______, may I have the customer's name or policy number to better assist you?"
2. Agent identifies themselves and the customer/policy, verifies policy state and line of business
3. **CSR:** "Thank you for that information. I am going to transfer you to a specialized representative that can assist further."
4. Transfer to the appropriate skill based on the state and line of business**.** (Example: FL auto, non-FL Home, etc.)

Cold Transfer Form Process

Cold Transfer Form



1. From you MAX agent soft phone, click **Launch -> ADV Transfer.**

2. The advanced transfer form will open. The form may be blank, or some information may have been pre-filled by the phone system.

3. Fill in each of the fields using the available information for the customer from GUI/AMS:
   a. **Policy Number**: the policy number for the policy that the call is in reference to
      - If caller could not provide the policy number and it could not be found in GUI/AMS, leave blank
   b. **Caller's name** – the name of the caller as stated by the caller
      - This is not necessarily the insured customer if it is someone calling on behalf of the customer.

- **Example**: If this is Linda calling from Chase Bank about a customer named John, you would put **"Linda from Chase Bank"**

c. **AMS Customer Number** – the customer number you located in GUI/AMS when looking up the customer account.
   - If customer could not be located, leave blank.

d. **Caller has been authenticated-** check this box if you were able to verify the caller by confirming the policyholder's name and address.
   - **NOTE:** It is important to check this box if caller is verified, as it will alert the next representative not to re-verify the customer's information.
   - It is important **NOT** to check the box if caller could not be verified.

e. **Notes** – a brief description of the caller's stated reason for calling. Some examples:
   - Questions about a renewal letter they received
   - Needs to remove a vehicle from their auto policy
   - Calling to update mortgage information

a. Transfer Skill – Select the skill to transfer, referring to the **Call Screening Decision Flowchart**

4. Click the **Transfer** button at the bottom of the form. The call will immediately transfer and end for you after the transfer button is clicked.

CALL FROM CUSTOMER RELATED TO NEW BUSINESS OR ADDING LOB POLICY

If call from a customer is related to new business policy or adding an additional line of business, attempt to locate the customer in AMS by policy number, customer name, address, phone number or email to determine the correct agent. We will transfer the customer to the agent of record to handle the call by calling a licensed Brightway Advisor and having them transfer the call.

Script

1. **CSR:** "I see your agent is Agent Name, is that correct?
2. **Customer:** "Yes."
3. **CSR:** "Great! I am going to get you over to a licensed advisor to get you to your agent to assist you further. Do you mind if I place you on a brief hold while I get them on the line?"
4. Caller agrees.
5. **CSR:** "Thank you, the hold may exceed 1 – 2 minutes."
6. **Brightway CSR:** Thank you for calling Brightway this is NAME, how may I help you?
7. **CSR:** This is NAME calling with Outplex, I have a customer who needs a new policy for LOB (auto, home, flood, umbrella) are you able to assist with getting them to their agent?
8. **Brightway CSR:** Yes, no problem, you can bring them on the line.
9. **CSR:** (Conferences in customer) Hi, Mr./Mrs. NAME, I have an Advisor on the line who is going to assist you from here.
   Wait to you hear them talking then hit the transfer button

CUSTOMER CALLING FOR QUOTE, NOT CURRENTLY WITH A BRIGHTWAY AGENT

There are times that potential customers call in and want to be provided a quote for coverage.

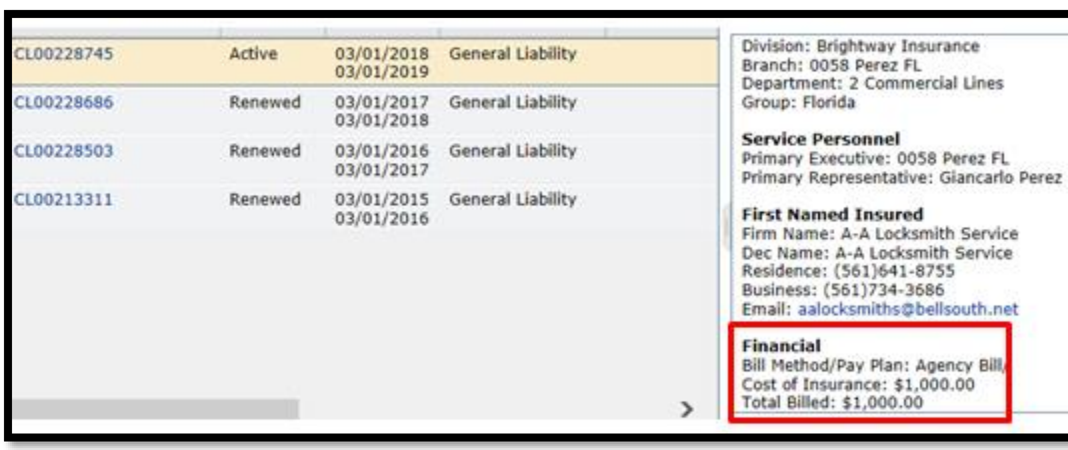
1. **CSR:** Thank you for calling Brightway this is NAME, how may I help you?
2. **Customer:** I don't have a policy with you guys yet but would like to get a quote for coverage.
3. **CSR:** "Great! I am going to get you over to a licensed advisor to get you to an agent to assist you further. Do you mind if I place you on a brief hold while I get them on the line?"
4. Caller agrees.
5. **CSR:** "Thank you, the hold may exceed 1 – 2 minutes."
6. **Brightway CSR:** Thank you for calling Brightway this is NAME, how may I help you?
7. **CSR:** This is NAME calling with Outplex, I have a customer who needs a new policy for LOB (auto, home, flood, umbrella) are you able to assist with getting them to an agent near them?
8. **Brightway CSR:** Yes, no problem, you can bring them on the line.
9. **CSR:** (Conferences in customer) Hi, Mr./Mrs. NAME, I have an Advisor on the line who is going to assist you from here.
10. **Wait to you hear them talking then hit the transfer button**

Identifying a policy is Agency Billed

1. Both GUI and AMS have information to assist in determining if a policy is Agency-Billed:
   a. **GUI Template:** In GUI, upon locating the customer, simply proceed to view the “Billed” column which will indicate if the policy is Direct-Billed or Agency-Billed. (See below)

      i. GUI also provides a pop-up upon accessing the policy that advises “This is an Agency Billed policy. Please transfer this call to the Commercial Agency Billed Queue.”

   b. **AMS:** This information is also available in AMS under the “Policy” View. Proceed to the “Basic Policy Information” section and it will be listed under the “Financial” section as shown below.



Listed in AMS360 as Direct Bill but is serviced by Agency Bill Team

Parent Company	Writing Company
ABA Insurance	
Agents Access	All except Chubb and AIG
All Risk	**NOTE:** First term only
American Capital Assurance	
Appalachian Underwriters	All ACA policies, Ace American, Lloyds, Lexington, American Compensation, Liberty Specialty, Axis Surplus, Contractors Bonding, Coastal Advantage, Blackboard Insurance, CNA Insurance, Palomar Specialty, Hamilton, Markel
Clearwater Underwriters	
Crump Insurance	
Dual Specialty	
Federated	Hudson, all PSUM policies
FWCJUA	
Halcyon Underwriters	Amerisafe
Insurance Intermediaries	
Irvin B. Greene and Associates	American Southern, American Safety, Atlantic Casualty
Jimcor Agencies	
Johnson and Johnson	
K&K	
MacNeill	Except Spinnaker
Markel	All except Markel writing company
Market Scout	Except National Liability and Fire
National Risk Solutions	All except Geovera, AIG and NRS
Philadelphia Insurance	
Risk Placement Services	
RLI Insurance	
RT Specialty	
Security First Managers	
Shelly Middlebrooks O'Leary	
South Carolina Wind and Hail	
Standard Lines Brokerage	
Texas Mutual	
Tower Hill	Rockhill, Indian Harbor
USG	Except Hiscox
USLI	Except PUMB and writing company USLI/ United States Liability
Zurich	Zurich, American Zurich and US Assure Writing Company

Currently listed as Agency Bill in AMS360
Affluent
Amelia Underwriters
AmWINS
Atlantic Specialty Lines
Atlas Special Risks
Bass Underwriters
Burns and Wilcox
Hull and Company
RT Specialty
St. James

Script

1. **CSR:** "I'm going to get you to a specialized representative to further assist you from here. The hold time may exceed 1 – 2 minutes. Thank you for choosing Brightway and have a great day"
2. Transfer to Agency Bill or Commercial Skill

CALL FROM CUSTOMER FOR SERVICE ON AN EXISTING PROGRESSIVE AUTO POLICY

If call from a customer is related to service on an existing Progressive policy, we will ask the customer if they would like to be transferred to Progressive.

Script

1. ***CSR:*** "I am going to get you over to a Progressive representative who can assist you further."
2. Transfer to Progressive.

Procedure

1. **Proceed to trans to Progressive**

CALL FROM CUSTOMER TO FILE A CLAIM

If call from a customer to file a claim we need to first show empathy.

Script

1. **CSR:** "I'm sorry to hear that, I hope everyone is ok? I'm going to get you to a representative at the carrier to further assist you from here. The hold time may exceed 1 – 2 minutes. Thank you for choosing Brightway and have a great day"
2. Transfer to carrier directly.

CALL FROM CUSTOMER FOR SERVICE ON AN EXISTING DIRECT BILLED POLICY

If call from a customer to get service on an existing direct billed policy, we need to confirm the policy state and line of business so we can transfer them to the appropriate queue.

Script

1. **CSR:** "I'm going to get you over to a specialized representative to assist you further. The hold time may exceed 1 -2 minutes. Thank you for choosing Brightway and have a great day!"
2. Transfer to the appropriate skill based on the state and line of business **(Example:** FL Auto, Non-FL Home, etc.)

Procedure- **Please refer to the cold transfer form guide**

CALL FROM CUSTOMER RELATED TO A REWRITE OR RESHOP REQUEST

If call from a customer related to a rewrite or reshop request for an existing policy, we need to get them over to the appropriate queue so that a representative can review their policy with them comprehensively before we send them to their agent.

Script

1. **CSR:** "I'm going to get you over to a specialized representative to assist you further. The hold time may exceed 1 -2 minutes. Thank you for choosing Brightway and have a great day!"
2. Transfer to the appropriate skill based on the state and line of business **(Example:** FL Auto, Non-FL Home, etc.)

Procedure - Please refer to the cold transfer form guide

CALL FROM CUSTOMER WANTING TO MAKE A PAYMENT

If call from a customer related to a payment, you will transfer to the IB Payments Processing Skill by using the Cold transfer form.

Script

1. **CSR:** "I'm going to get you over to a specialized representative to assist you further. Do you mind if I place you on a brief hold while I get them on the line, the hold time may exceed 1 – 2 minutes."
2. Call IB Partner Transfer queue (IB Payment Processing Skill)

Procedure - **Please refer to the cold transfer form guide**

CALL FROM VENDOR

Because of our size and success, we receive many calls and emails throughout the day from vendors, suppliers and others wishing to do business with Brightway. These can be disruptive, so we've chosen to ask all potential vendors to submit their information to our "Vendor" mailbox.

If you receive a phone call or email from a potential vendor or supplier:

1. Thank them for thinking of Brightway
2. Let them know that they can send an e-mail to vendors@brightway.com that includes:
    a. A very specific subject line (what are they offering us)
    b. As much detail as they wish to share in the body of the email, including attachments and links to their web sites, etc.
3. Advise the caller that we review this e-mail box when we have a specific need and if we have a need for their services, we will be back in touch with them

Script

"Thank you for contacting us about the services your company offers. In order to most efficiently handle these types of inquiries, we have an established a process. Please send your information to the following email address: vendors@brightway.com. In the subject line of your email, summarize what your company offers. In the body of the email, provide as much detail as you'd like. When we have a need, we review this email box and we'll be back in touch with you then. Thanks again for the call."

CALLS FOR EMPLOYMENT VERIFICATION

There are instances in which callers contact the Service Department for employment verification of a Brightway employee.

Let them know that they can send an e-mail to HR@brightway.com that includes the details of their request. Advise the caller that our Human Resources department we will be back in touch with them.

Script

“Thank you for contacting us to obtain employment verification. In order to most efficiently handle these types of inquiries, we have an established a process. Please send your request for information to the following email address: HR@brightway.com. Our Human Resources department will be back in touch with you then. Thanks again for the call."

CARRIERS REQUESTING INFORMATION

1. Thank you for calling Brightway, my name is (CSR Name), may I have the name or policy number you are calling in reference to?
2. Verify the **customer's name** and **property address**.
3. Verify the **information** being requested.

Script

1. **CSR:** "I'm going to get you over to a specialized representative to assist you further. Do you mind if I place you on a brief hold while I get them on the line, the hold time may exceed 1 – 2 minutes."
2. Transfer to the appropriate skill based on the state and line of business **(Example:** FL Auto, Non-FL Home, etc.)

Procedure - Please refer to the cold transfer form guide

CARRIERS TRANSFERRING INSUREDS

1. Thank you for calling Brightway, my name is (CSR Name), may I have the name or policy number you are calling in reference to?
2. Verify the **name of the insured** and **property address**.
3. Inquire about the **reason** for the call.
4. Transfer to the appropriate skill based on the state and line of business (Example: FL Auto, Non-FL Home, etc.)

Script

1. **CSR:** "I'm going to get you over to a specialized representative to assist you further. Do you mind if I place you on a brief hold while I get them on the line, the hold time may exceed 1 – 2 minutes."
2. Transfer to the appropriate skill based on the state and line of business **(Example:** FL Auto, Non-FL Home, etc.)

Procedure - **Please refer to the cold transfer form guide**

MISCELLANEOUS CALLS

No response from the caller, these can include the following:

1. Phantom calls/no caller on the other end of the phone
2. Fax number/Music/misc. noise on the call with no person speaking

Follow the process below.

1. Repeat greeting.
2. **CSR:** "I apologize, if you can hear me, I can't hear you. Please call us back at 888-254-5014. Thank you for calling Brightway Insurance."
3. Disconnect the call.

Other miscellaneous calls such as those listed below should be transferred to the IB Transfer Queue based on the procedure listed below:

1. Claim adjusters
2. Property inspectors not being able to reach customer for inspection
3. Alarm companies
4. Third-Party Attorney looking to verify coverage (should never provide, request should be in writing)
5. Customers asking for 'Pedro Fred" because that is the name on the letter or email, they received

6. Any other call you are unable to assist with

Script

1. **CSR:** "I'm going to get you over to a specialized representative to assist you further. Do you mind if I place you on a brief hold while I get them on the line, the hold time may exceed 1 – 2 minutes."
2. Call IB Partner Transfer queue

Procedure - **Please refer to the cold transfer form guide**