**PRESCREENING TRANSFERS GUIDELINES**

You should not transfer anything that you are trained to work with:

Text

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\*\*\*Please note that transferring a request that you are trained/skilled to work is considered **work avoidance** and it’s subject to corrective actions. These instances are being tracked individually at the agent level.

**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,

Diagram

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Diagram

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## 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.”

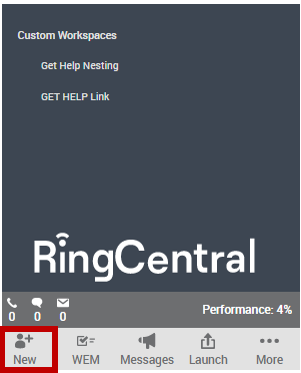
**Wait for the two parties to start talking before disconnecting from the call.**

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

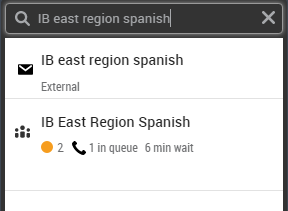
1. **CSR:** “I’m part of (agent’s name) service team and can help you with any of your policy needs. I have your policy up on my screen right now. What can I help you with?”

**Transferring to another skill**

When transferring a call to another skill, be sure to check if there are calls in queue. You can do this by clicking the button on max agent below:



Then search the queue you're looking to transfer to and see how many are in queue.



If there are calls in queue, please let the caller know that they will be placed into that queue and the next available rep will  
assist them. Advise the caller of the possible wait time as well.

As a general reference, when a call is transferred to another skill, that transferred caller takes  
priority over the other calls in the skill **(please do not communicate this to the customer, this is a general tip for the service center.)**

**Cold Transfer Form Procedure/ADV Transfer**

The cold transfer form lets you communicate some important details about the call to the next representative who will help this caller.   This form helps us provide the best experience for our callers because it prevents the caller needing to repeat themselves.

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

Graphical user interface, application, Word

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2. The advanced transfer form will be opened.  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

* **Policy Number** – the policy number for the policy that the call is in reference to
  + If the caller could not provide the policy number and it could not be found in GUI/AMS, leave it blank.
* **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.  For example, if this is Linda calling from Chase Bank about a customer named John, you would put “Linda from Chase Bank.”
* **AMS Customer Number** – the customer number you located in GUI/AMS when looking up the customer account.
  + If a customer could not be located, leave it blank.
* **Caller has been authenticated-** check this box if you were able to verify the caller by confirming the policyholder’s name and address.
  + It is important to check this box if the 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.
* **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
* **Transfer Skill** – Select the skill to transfer.

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.

You can also fill out the ADV Transfer form, and cold transfer after waiting for the next department for 5 minutes.

# 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.)

# Call from Customer related to New Business or adding LOB policy

If a call from a customer is related to a 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

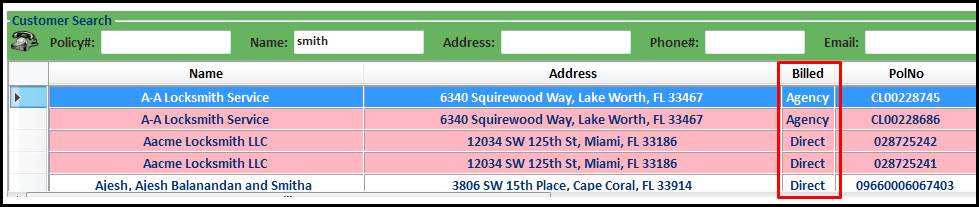
There are times that potential customers call in and want to be provided a quote for coverage.

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.**

# Call from Customer for service on an existing agency billed/commercial policy

**Identifying a policy is Agency Billed**

1. Both GUI and AMS have information to assist in determining if a policy is Agency-Billed:
   1. **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)



* + 1. 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.”
  1. **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.

Graphical user interface, application

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**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 transfer to Progressive.**

# Call from Customer to file a claim

If a 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**](#_Cold_Transfer_Form)

# 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**](#_Cold_Transfer_Form)

# 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**](#_Cold_Transfer_Form)

# 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](mailto:vendors@brightway.com) that includes:
   1. A very specific subject line (what are they offering us)
   2. 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](mailto: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](mailto: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](mailto: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**](#_Cold_Transfer_Form)

# 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**](#_Cold_Transfer_Form)

# 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 customers 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**](#_Cold_Transfer_Form)

**TOOLS TO USE:**

* **Wiki/Outplex Manual**
* **GUI:** it will give you useful pop-ups and guidance about what to transfer and where.
* Consult with your **TM** and local leadership before transferring.
* **T2 chat:** if instructed by your TM to obtain assistance.