THE ART AGENCY

CSR TRAINING & OPERATIONS GUIDE

Part One

The CSR Job Process Guide

“Take care of these people like they were your own family.”

Prepared for The Art Agency LLC · Rye, New Hampshire

Day-One Onboarding Manual · Personal & Commercial Lines

Aligned to the agency EOS Core Values, Proven Process & Service Standards

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READ THIS FIRST

How to Use This Guide

This is Part One of a two-part CSR Training & Operations Guide for The Art Agency. Part One is the operational playbook — what you do, when you do it, and how you protect the client and the agency while you do it. Part Two is the word-for-word Script Training Guide you will use on the phone. Read Part One first; it gives the context that makes the scripts land.

It is written so a brand-new CSR can follow it on day one, and so a ten-year veteran still finds a sharper way to run the day. Work through it in order the first week, then keep it open at your desk as a reference.

How the callout boxes work

> **COACHING NOTE**
>
> This guide uses four callout boxes so you can scan a page for what matters most:
>
> **From the Playbook** (gold box) — a field-tested service principle or a say-it-like-this example worth following word-for-word.
>
> **Coaching note** (navy box) — delivery and judgment guidance.
>
> **E&O protection** (red box) — a behavior that protects you and the agency from errors-and-omissions exposure. These are non-negotiable.
>
> **Why it works** (cream box) — the buyer-psychology reason a step is built the way it is.

Our systems, by name. Throughout, the actual tools you will use are named: **InsurGrid** (lead/application capture), **AgencyZoom** (CRM and service/sales pipelines), **PL Rater** (comparative quoting), **AMS360** (system of record — where coverage and notes live), and **RingCentral** (phone, text, voicemail, and RingSense call insights).

SECTION 0

The CSR Mission at The Art Agency

Your one job: keep the clients we have, and protect them properly. Everything else in this guide is detail underneath that sentence. We grow faster by keeping people than by chasing strangers — high retention compounds, generates referrals, and makes every producer's job easier. The agencies with great service departments out-grow the ones without, every time.

> **FROM THE PLAYBOOK**
>
> "The main purpose of a customer service agent is to keep the clients that you have… if you're doing that right, kind of everything else takes care of itself. Sales is service and service is sales."
>
> "Take care of our customers like they were your own family — at least the ones you like. These customers provide the livelihoods to everybody in this building."
>
> "Everybody is paid in direct proportion to the problems they solve."

How service fits the agency's Proven Process

The Art Agency runs on a six-step Proven Process. New business is steps 1–4; you, the CSR, own the relationship from step 4 forward — and you reach back into 2–3 every time a client calls in. Know where you sit:

#	Proven Process step	Who leads	Your role as CSR
1	Lead Capture (QR / InsurGrid / referral)	System / Sales	Make sure nothing sits uncontacted
2	Insurance Review Call (5-min speed-to-lead, F.O.R.D.)	Producer	Run mini-reviews on every inbound service call
3	Quote & Educate (PL Rater, apples-to-apples)	Producer	Spot gaps, tee up the producer, re-quote service-driven changes
4	Bind & Protect (AMS360 within 24 hrs)	Producer → CSR	Accurate issue, ID cards, documentation
5	Welcome & Onboard	CSR	Own the welcome and first-90-days experience
6	Ongoing Advocacy (renewals, reviews, referrals)	CSR	This is your home turf — cadence, reviews, retention

The five Core Values, applied to your seat

These are the agency's non-negotiables. Here is what each one means at the service desk:

1. **Consistency in Execution —** same process, same order, every call. Every service call gets a mini-review. No cherry-picking the easy task and skipping the coverage look.
2. **Integrity, No Exceptions —** no forged signatures, no skipped steps, no bending compliance because it's "just a small thing." If it isn't right, it doesn't go out.

3. **Team First / No Ego —** a clean handoff to a producer, a documented note for the next person, a saved cancellation nobody sees — that's the job.
4. **Educate and Advocate for the Client —** we don't sell policies, we protect households. Every customer gets a coverage review, not a pitch. The relationship is with the agency, not the carrier.
5. **If It Wasn't Written, It Didn't Happen —** every call, coverage discussion, declination, and endorsement is documented in AMS360. This is the agency's E&O defense and your personal protection.

SECTION 1

Daily, Weekly & Monthly Workflows

Service work is reactive by nature — the phone rings and you respond. The discipline that separates a great CSR from a busy one is the proactive layer on top: the standing checks that catch the thing nobody called about. Run the rhythm below and almost nothing falls through.

1.1 The daily rhythm

Start of day (first 30–45 minutes)

1. Check overnight RingCentral voicemails and the shared/owner inbox. Anything time-sensitive (a binding deadline, a vehicle pickup today, a claim) gets actioned or acknowledged first.
2. Open AgencyZoom and clear the exception list before new work. Work the service pipelines in priority order (see 1.4).
3. Scan the day's calendar: scheduled reviews, promised callbacks, and follow-ups you committed to yesterday.
4. Confirm yesterday's transactions actually posted — pull each change back up in AMS360 and verify it didn't error out.

> **E&O PROTECTION**
> Yesterday's endorsement is not done until you have seen it live in AMS360 today. Systems error out silently. A change that "looks" submitted but failed to post is exactly how a client ends up uncovered — and how the agency ends up in an E&O claim. Verify, then document that you verified.

Throughout the day

- Answer inbound calls live, on tone (Section 8). A live human who picks up is our single biggest differentiator.
- Run the service request to completion using the 8-step transaction process (Section 2.1) — validate, listen, restate, complete, follow up, document, confirm.
- On every call, do a 60-second mini-review. See something, say something.
- Document in AMS360 as you go, not "later." Later is where notes die.
- Return texts/SMS within the response-time SLA (Section 8.4); log substantive ones.

End of day (last 20 minutes)

- Zero unactioned voicemails and a clean AgencyZoom exception list, or a documented reason an item is still open.
- Every commitment you made today has a task/date in AgencyZoom so it can't be forgotten.
- All transactions documented; signatures requested where needed.

1.2 Weekly cadence

- Work the renewal pipeline 60 days out (PL Renewals and CL Renewals) — start outreach before the policy lands on the client's mat (Section 4).

- Clear the Pending Cancellations pipeline to zero open every week — these are always flagged, always worth a call (Section 2.3).
- Make proactive review calls to clients you haven't spoken to in 18+ months.
- Review your own numbers against the CSR scorecard (Section 7) before the Monday L10.
- Attend / contribute to the weekly Level 10 meeting: bring your service numbers and any issue that needs the owner.

1.3 Monthly cadence

- Run a book hygiene pass: missing emails/cell numbers, monoline households (cross-sell candidates), and policies missing obvious coverages.
- Pull the month's retention signals — what entered Pending Cancellations, what was saved, what was lost and why.
- Schedule the next month's full reviews (the deeper, ~1-hour reviews) for your highest-value and longest-tenured households.
- Audit your own documentation: pick five of your files and confirm a stranger could reconstruct what happened and why.

1.4 AgencyZoom service pipelines — the morning priority order

Our AgencyZoom is set up with five service pipelines, each with its own "stale" threshold the system flags for you. Work them top-down:

Pipeline	Flag / SLA threshold	What you do
Pending Cancellations	Every item, always	Call the client and the carrier; save the policy or document the reason it's lost
Claims	No activity in 5+ business days	Status-check the client, push the claim along, log the touch
General Service	No activity in 3+ business days	Complete the request or move it forward; never let it idle
PL Renewals	Within 60 days of expiration (30 days = urgent)	Run the renewal review cadence (Section 4)
CL Renewals	Within 60 days of expiration (30 days = urgent)	Commercial renewal review; loop the producer on remarkets

COACHING NOTE

An item with a missing or unreadable last-activity date is treated as stale, not ignored. If the system can't tell when you last touched it, assume it needs a touch today.

SECTION 2

Policy Service Processes

Policy changes are the bulk of what you do, day in and day out. The two most common mistakes are not listening closely and being afraid to ask the obvious question. If what the client says doesn't match what you see on the screen, say something — that's how you avoid insuring the wrong car or the wrong house.

2.1 The universal 8-step transaction process

Run every service transaction — endorsement, cancellation, billing question, anything — through these eight steps in order. It is your seatbelt.

1. Validate authority — confirm the caller is the named insured or is authorized to transact on this policy.
2. Validate contact info — cell, work number, and email, while you have them. Update what's changed.
3. Listen to the full request — let them finish before you start typing the answer.
4. Restate it back — repeat the request in your words and get a "yes, that's right" before you act.
5. Complete the transaction — accurately, in the right system, to carrier/agency authority.
6. Do the promised follow-up — ID card, document, signature, callback. Only promise what you can deliver.
7. Document everything in AMS360 — who called, when, what they asked for, what you did, what you advised.
8. Confirm it posted — verify the change went live and didn't error out (do this same-day or first thing next day).

FROM THE PLAYBOOK

"Validate whether the person is allowed to transact… restate it back to the client to confirm… complete the transaction, do the promised follow-up, document everything, confirm it actually posted correctly."

Restating sounds like this: "So what I'm hearing you say is that you're picking up a car from the dealership on Friday at four o'clock, and you're trading in the other car. I'm going to add the new car so I can get your ID card out, but I'm not going to remove the old one until you've safely turned it in."

WHY IT WORKS

Restating does three things at once: it catches errors before they're filed, it makes the client feel heard, and it creates a verbal confirmation you can document. The "add the new car, don't drop the old one yet" move is pure risk management — it guarantees the client is never uninsured for a beat during a trade-in.

2.2 Endorsements & policy changes

Adds, deletes, swaps, address changes, lienholder updates, coverage adjustments. Apply the 8-step process, and mind these specifics:

- Effective dates matter. Confirm the exact date and time a change takes effect, especially vehicle adds/swaps. Don't create coverage gaps or unnecessary back-dating.
- Never over-promise turnaround. Don't say "I'll have that ID card to you in five minutes" unless they truly need it in five minutes and you can do it. Under-promise, over-deliver.
- If the change reveals a coverage question (new car with no comp/collision, a teen driver, a new address in a different rating territory), pause and either advise or warm-transfer to a producer.

E&O PROTECTION

A change request is also a coverage checkpoint. Adding a 2024 vehicle with only liability, or dropping a coverage to save money, is a moment you must document — including that you advised the client of the consequence. "Client declined comprehensive/collision after I explained the exposure; documented per client instruction." Silence here is the most expensive thing you can do.

2.3 Cancellations & the save process

Every item in the Pending Cancellations pipeline is flagged for a reason. Most are non-pay or a competitor poach, and most are saveable if you reach the client in time.

Process

1. Identify the cancel reason — non-pay, underwriting, client request, or rewrite to a competitor.
2. Reach the client fast — call first, text second, email third. Speed is the whole game here.
3. For non-pay: walk them to the carrier payment portal or EpayPolicy; confirm the reinstatement window and the exact amount due.
4. For "found it cheaper": ask for the competing quote and do an apples-to-apples review. Remind them what they already have (deductible rewards, claim forgiveness, bundle discounts) before they trade it away.
5. For client-requested cancels: confirm the reason, look for a save, and if it's a home sale or move, treat it as a re-write opportunity, not a goodbye.
6. Document the outcome and the reason — saved, lost, or still open — every time.

FROM THE PLAYBOOK

On defending what they already own: "You chose this $500 deductible on your new Chevy Impala. I see here you actually have $500 in collision deductible rewards… if you have an accident, you may not have to pay anything out of pocket." Reminding clients of the value they already have is one of the strongest retention tools you have.

2.4 Reinstatements

- Know the carrier's reinstatement window and whether it requires a lapse statement / no-loss statement. Get the no-loss letter signed when required — this is an E&O essential.

- Confirm the reinstatement actually posts and the policy shows active again. Re-check next day.
- Document the lapse dates precisely — a gap in coverage is a fact the client and carrier may need to reconstruct later.

E&O PROTECTION

Never tell a client they are “covered again” until you have written confirmation of reinstatement from the carrier. A reinstatement that is pending is not a reinstatement.

2.5 Billing inquiries

- Validate the caller, then pull the billing detail. Know the difference between agency-bill and direct-bill, and who the client should actually pay.
- Explain the “why” behind a premium change — a renewal increase, a surcharge, a midterm endorsement, a payment-plan fee. Clients rarely leave over price; they leave over a price they don’t understand.
- For a payment problem, get them to a solution on the call: portal, EpayPolicy, or a payment-plan change. Don’t hang up with the problem unresolved.
- Use the billing call as a relationship moment — a 60-second mini-review while you have them.

2.6 Certificates, auto ID cards & evidence of insurance

- Auto ID cards: confirm the correct vehicles/effective date, deliver promptly, and only commit to a timeline you can hit.
- Certificates of Insurance (COI): issue exactly to the coverage on file — never add or imply coverage that isn’t there. If a certificate holder wants additional insured or waiver of subrogation, confirm the policy actually grants it before issuing; if not, route to the producer.
- Evidence of Property / mortgagee changes: verify the lender’s exact name and loan number; a wrong digit bounces the policy at the bank.

E&O PROTECTION

A certificate is a legal statement of coverage. Issuing a COI that overstates coverage — additional insured status that isn’t actually on the policy, limits that don’t exist — is a direct E&O exposure. When in doubt, confirm with the producer before it goes out.

SECTION 3

New Client Onboarding & Handoff

The handoff from producer to service is where retention is won or lost. A client who feels handed-off-and-forgotten is already shopping at renewal. Your job is to make the first 90 days feel like the start of a relationship, not the end of a sale. This is Proven Process step 5 — and it's yours.

3.1 The producer → CSR handoff protocol

When a producer binds new business, they hand you a complete file. Before you accept the handoff, confirm you have:

- Bound policy details in AMS360 (carrier, lines, limits, effective date) — entered within 24 hours of bind.
- Complete contact info: cell, email, preferred contact method and time.
- The household picture: who/what is insured, what was quoted and declined, and any coverage the client said "not right now" to (the seeds the producer planted).
- Any open items — a signature still needed, proof of prior, a photo inspection, a pending payment.

> **COACHING NOTE**
> If the handoff file is incomplete, the time to fix it is now — not at renewal when the producer has forgotten the details. A two-minute conversation with the producer today saves a lost account in eleven months. Team First, No Ego.

3.2 The first-90-days welcome experience

When	Touch	What happens
Within 24–48 hrs	Welcome contact	Personal welcome (call + email packet): your name as their service contact, how to reach you, after-hours/claims instructions, what to expect
Day 7–10	Document & access check	Confirm they received policy documents and ID cards; verify portal/payment set up; answer first questions
Day 30	Settle-in check-in	Quick call: everything make sense? Any changes since binding? Confirm the life-insurance seed is noted for the partner follow-up
Day 60–90	Mini-review + referral seed	Short coverage confirmation; ask the referral question ("any family in town?"); invite them to bring other lines under one roof

Automation does the reminding; you do the relating. AgencyZoom runs the cadence and reminders, but the touches must feel human — a real call from a real person, not just an automated email. That contrast with the 1-800 carriers is the whole point of our agency.

3.3 Onboarding checklist (per new household)

- Policy bound and entered in AMS360 within 24 hours.
- Welcome call completed and documented; service contact introduced.

- Contact info verified; communication preferences logged.
- ID cards, documents, and portal access confirmed received.
- Declined/“not yet” coverages logged for future review (umbrella, life, additional lines).
- Referral question asked and outcome logged.
- Renewal review pre-scheduled in the cadence.

SECTION 4

Renewal Review Process & Outreach Cadence

A renewal is not a bill — it's our most reliable annual reason to call, re-protect, and deepen the household. A lot of agencies promise yearly reviews and then never call. We don't. The target is a real review for every household at least every two years, and a renewal touch every year.

FROM THE PLAYBOOK

"A lot of agencies promise yearly policy reviews and then never talk to people. At my agency, we tried to offer a review at minimum every two years."

"Take every interaction as an opportunity to better the relationship — one small piece of advice, or a full in-depth review."

4.1 The renewal pipeline & timing

AgencyZoom flags PL Renewals and CL Renewals at 60 days, and again — urgently — at 30 days. Work them on this clock:

Days to renewal	Action
60 days	Renewal lands in your pipeline. Pre-review the policy for rate changes, gaps, and cross-sell openings before you call.
45 days	First outbound review call (Script 2, Part Two). Book a full review if it's due; otherwise run a mini-review.
30 days	Urgent flag. If you haven't connected, escalate effort — call, text, email. Loop the producer on any needed remarket.
14 days	Confirm the renewal, any changes made, and payment is set. Document the touch and the outcome.
Post-renewal	If a rate jump drove a remarket, ensure the new option is presented before expiration — never let it lapse silently.

4.2 Mini-review vs. full review

Match the depth to the moment. Both are real reviews; one is fifteen minutes, one is an hour.

	Mini-review (~15 min)	Full review (~1 hour)
When	Every inbound service call; routine renewals	At least every two years; high-value or long-tenured households; major life change
Covers	Obvious gaps, discount check, liability glance, one piece of advice	Assets & risk, liability deep-dive, umbrella, scheduled items (jewelry, art, instruments), life & financial seeds, referrals
Goal	Catch the one thing; tee up a deeper review	Make sure nothing is missed; protect the whole household

COACHING NOTE

A full review needs a process, not a chat. Use a standard question set so nothing gets missed,

Mini-review (~15 min)	Full review (~1 hour)

and never assume you already insure everything they own — the lake house or the boat you didn't know about is exactly what a full review surfaces. Offer it by phone, Zoom, or email template if they won't come in.

4.3 What every renewal review must accomplish

- Confirm the coverage still fits the client's life (new drivers, renovations, a business started, a teen moving out).
- Lead with liability — check limits and umbrella before deductibles and small coverages (Section 6 of Part Two).
- Verify discounts are still applied and remind them of the value they already own.
- Surface missing or monoline coverage (the cross-sell that is really a protection gap).
- Ask the referral question and note any life/financial needs for the partner.
- Document the review, the advice given, and anything the client declined.

SECTION 5

Compliance & Documentation Standards (E&O)

Core Value #5: If it wasn't written, it didn't happen. Documentation is not paperwork you do after the real work — it is part of the real work. It is the agency's errors-and-omissions defense and your personal protection. Build the habit until it's automatic.

> **FROM THE PLAYBOOK**
> "Document, document, and document some more — that way, if in four years we need to know why something happened, we can clearly figure it out."

5.1 The documentation standard

Every meaningful interaction gets a note in AMS360 that a stranger could read in four years and fully understand. A complete note answers:

- Who you spoke with and that you validated their authority.
- When — date and time.
- What they requested, in their words.
- What you did — the transaction, exactly.
- What you advised — especially any coverage you recommended.
- What they declined — and that you noted the consequence.
- What happens next — the follow-up, with a date.

> **COACHING NOTE**
> RingCentral records calls and RingSense can summarize them, but a call recording is not a substitute for a written note in AMS360. The note is the record of record. Write it while the call is fresh, not at the end of the day.

5.2 Customer validation & privacy (the "court form")

Before you transact or share any policy detail, confirm you are speaking to the named insured or an authorized party — and that you have the right person. Pulling up the wrong John Smith and acting on it is both a service error and a privacy breach.

> **FROM THE PLAYBOOK**
> "A lot of times somebody will call and say, 'I'm calling about policy number…' They never identify who they are, but they start asking questions and getting answers. That is transactional, and it's also vulnerable to a possible privacy issue because you haven't validated them."
>
> Keep a client-validation form on file — some only half-jokingly call it the "court form," because good validation is what keeps you out of one. Use it to protect privacy and build rapport in the same breath.

> **WHY IT WORKS**
> Validation feels like a compliance step, but done warmly it's also where rapport starts. The same questions that confirm identity ("Are you still at the Lafayette Road address?" "Still with the same

> employer?") surface life changes that uncover coverage needs — a move, a new job, a new vehicle. Compliance and connection in the same breath.

5.3 E&O protective behaviors — the non-negotiables

- Restate every request and get confirmation before you act.
- Document every coverage recommendation and every client declination.
- Never bind, change, or confirm coverage beyond your authority — route binding decisions and coverage opinions to a licensed producer.
- Confirm every transaction posts; never assume.
- Never let a policy lapse silently — if you see it heading toward cancellation, act and document.
- Get required signatures and no-loss statements; don't back-date; don't "help" by forging or pre-filling a signature.
- Issue certificates and ID cards that match the policy exactly — never more coverage than exists.
- See something, say something — and write down that you said it. Staying quiet about a gap is the failure mode.

SECTION 6

Difficult Situations & Escalation

Some of your most important calls are the hardest ones — an angry client, a claim on the worst day of someone's life, a problem above your authority. Handle these well and you create clients for life; handle them poorly and you can undo years of good service in ten minutes.

6.1 De-escalating an upset client

1. Let them vent fully before you respond. Don't interrupt to defend.
2. Acknowledge the feeling first, the facts second: "I hear you — that's frustrating, and I'm going to help."
3. Own what's ours. Don't blame the carrier, the client, or a coworker. "Let me take care of this."
4. Move to a concrete next step with a timeline you can keep.
5. Follow up when you said you would — the follow-through is what rebuilds trust.
6. Document the issue and the resolution.

> **COACHING NOTE**
> You can't market yourself as a superior-service agency and then answer like you hate your job. Even when you're absorbing someone's anger, tone carries the message. Smile, breathe, and stay the calm one in the conversation.

6.2 Claims handling — be the human side

When someone calls to open a claim, they didn't wake up planning for a wrecked car, a flooded basement, or a call about their kid. They're frazzled before you say a word. Handle the human first, the claim second.

> **FROM THE PLAYBOOK**
> "People skills make a claims experience better than any technical skill… Adjusters are focused on labor and material pricing, measurements, damages. We are the bedside manner. We are the human side. That's why we have jobs."
>
> Use the right words first: "I'm sorry." "Oh my gosh, are you okay?" Then move the claim along.

Claims process

1. Lead with empathy and a check on their wellbeing. Make them feel better before anything technical.
2. Take first notice of loss if the agency handles it, or warm-transfer to the carrier — and report the claim to the carrier the same business day.
3. Set expectations honestly. Under-promise, over-deliver. Don't promise timelines you don't control.
4. Follow up proactively when urgency is high: "Did Enterprise get you the rental?" "Have you heard from the adjuster?"
5. Document every step.

WHY IT WORKS

The claim is the moment of truth — it's the product the client actually bought, finally being delivered. An agency that shows up warmly here earns a client (and their referrals) for life. An agency that feels cold or absent at claim time loses them no matter how cheap the premium was.

6.3 Escalation matrix — when to pull in a producer or the owner

Situation	Action	Escalate to
Quote, bind, or coverage-limit decision	Don't decide it yourself — gather info and hand off	Licensed producer
Coverage advice / "am I covered for…?" beyond plain facts	Give facts on file; route the judgment call	Licensed producer
Complex / large / commercial claim	Empathize, take FNOL, then loop in	Producer; owner if large-loss
Client threatening to leave the agency	Attempt the save; if above your save authority, escalate fast	Producer / Tyler
Potential E&O issue or a mistake you spot	Document the facts immediately, don't hide it	Tyler (owner) — same day
Anything requiring a license you don't hold	Stop and hand off	Licensed producer

E&O PROTECTION

A mistake disclosed early is a problem the agency can fix. A mistake hidden becomes an E&O claim. Integrity, no exceptions: surface it the same day, in writing, to Tyler.

SECTION 7

KPIs & Performance Benchmarks

What gets measured gets managed. These are the numbers a CSR is measured on at The Art Agency. They pull from AgencyZoom (pipelines), AMS360 (book & retention), and RingCentral (activity), and most appear on the weekly Scorecard reviewed at the Monday Level 10.

7.1 The CSR scorecard

KPI	Benchmark	Source	Why it matters
Renewal retention (rolling)	≥ 85%	AMS360	The core of the job — keep the people we have
Speed-to-respond (inbound)	≤ 1 business day; live answer where possible	RingCentral / AgencyZoom	Our promise and our differentiator
Service pipeline within SLA	Gen. Service < 3 bus. days; Claims < 5; Pending Cancel = 0 open weekly	AgencyZoom	Nothing falls through
Pending Cancellation save rate	Track & improve; save every saveable policy	AgencyZoom	Direct retention lever
Policies per household (cross-sell depth)	Move every household toward ≥ 2.5	AMS360	Protect the whole household; deepen the relationship
Reviews completed	Every household reviewed ≤ every 2 yrs	AgencyZoom	Proactive advocacy, not reactive service
Open E&O / compliance flags	= 0	AgencyZoom / AMS360	Non-negotiable — clean documentation
Referrals captured	Ask on every review & post-save	AgencyZoom	Best clients become our best lead source
Cross-sell / round-out referrals to producer	Track monthly	AgencyZoom	Service that feeds growth

COACHING NOTE

Two of these are pure habit, not talent: a clean E&O flag count and an SLA-clean pipeline. A brand-new CSR can be elite at both on day one. Win those first; the retention and cross-sell numbers follow from doing the rest of this guide consistently.

7.2 How you'll be coached on them

- Weekly: your service SLA adherence and Pending Cancellations cleared, reviewed at the L10.
- Monthly: retention trend, save rate, reviews completed, and referrals captured.
- Quarterly: policies-per-household movement across your book and overall documentation quality.

SECTION 8

Communication Standards

Words matter, but tone, energy, and the welcoming feeling you create carry the message. You can't promise superior service and then answer the phone sounding like you hate your job. Every channel below should feel warm, consultative, plain-language, and confident — never pushy. That's the agency voice.

8.1 Phone

- Answer live, promptly, and on a smile. Smiling literally changes the sound of your voice — and a headset lets you stand and bring energy.
- Use the agency greeting (confirm the exact wording with Tyler). Not too short, not too long, and warm.
- Validate the caller early (Section 5.2), thanking long-tenured clients sincerely as you do.
- Mirror the client's pace, but always be the calm, upbeat one in the conversation.

> **FROM THE PLAYBOOK**
> "You have to wow them from the first second that you answer the phone… your tone, your energy, the welcoming feeling you give the client — that's what really carries the message."
>
> "A little tip to sound happier on the phone: smile. When you smile, your voice sounds different."

8.2 Email

- Respond within one business day, even if it's just to acknowledge and set a timeline.
- Subject lines that say what it is: "Your auto ID cards — effective 7/1" beats "Documents."
- Plain language, no jargon. Explain coverage like you're talking to a friend who isn't in insurance.
- Warm open, clear next step, your name and direct contact. Proofread before send.
- Never state coverage you haven't verified; for binding/coverage opinions, loop a producer.
- Document substantive email threads in AMS360 — email is a record, but the system of record is AMS360.

8.3 Text / SMS (RingCentral)

- Great for quick confirmations, reminders, and "call me when you can" — not for sensitive coverage discussions or anything needing a signature.
- Identify yourself and the agency every time; clients don't store our number.
- Keep it professional and brief; move complex items to a call.
- Never send sensitive personal data (full policy numbers, SSNs, payment details) by text.
- Log substantive text exchanges in AMS360.

8.4 Response-time SLAs at a glance

Channel	Target response	Notes
Inbound phone	Live answer; same-day callback if missed	Our #1 differentiator
Voicemail	Same business day	Check overnight VMs first thing
Email	Within 1 business day	Acknowledge even if full answer takes longer
Text / SMS	Within a few hours, same business day	Quick items only
Claims (any channel)	Immediate FNOL; report to carrier same day	Lead with empathy
Pending cancellation	Same day, every time	Always flagged in AgencyZoom

APPENDIX A

Daily CSR Checklist (Printable)

Print this page and keep it at your desk. Run it top to bottom every day — it is the whole Section 1 rhythm on one page.

Start of day (first 30–45 minutes)

- ☐ Check overnight RingCentral voicemails and the shared/owner inbox; action anything time-sensitive first.
- ☐ Open AgencyZoom and clear the exception list before starting new work.
- ☐ Work the service pipelines in priority order (see bottom of page).
- ☐ Scan the calendar: scheduled reviews, promised callbacks, and yesterday's follow-ups.
- ☐ Verify yesterday's transactions actually posted in AMS360 — confirm nothing errored out.

Throughout the day

- ☐ Answer every call live, promptly, and on a smile.
- ☐ Run each request through the 8 steps: validate → confirm contact info → listen → restate → complete → follow up → document → confirm it posted.
- ☐ Do a 60-second mini-review on every call — see something, say something.
- ☐ Document in AMS360 as you go, not "later."
- ☐ Return texts within SLA; log the substantive ones.

End of day (last 20 minutes)

- ☐ Zero unactioned voicemails; AgencyZoom exception list clean (or a documented reason an item is still open).
- ☐ Every commitment you made today has a task and date in AgencyZoom.
- ☐ All transactions documented; signatures requested where needed.

PIPELINE PRIORITY

AgencyZoom pipeline priority (work top-down):

Pending Cancellations (every item, always) → Claims (no activity 5+ bus. days) → General Service (no activity 3+ bus. days) → PL / CL Renewals (within 60 days; 30 days = urgent).

E&O PROTECTION

Daily non-negotiables: respond to inbound within 1 business day · keep open E&O / compliance flags at zero · if it wasn't written in AMS360, it didn't happen.

End of Part One — The CSR Job Process Guide

Continue to Part Two — The CSR Script Training Guide for the word-for-word call library.