THE ART AGENCY

Senior CSR Compensation Plan

Full-Time W-2 Employee | Licensed Service & Cross-Sell | Effective January 1, 2025 | Revised June 2026

PART 1 — POSITION & BASE PAY

The Senior CSR is the experienced, licensed service seat — owning client retention, complex service, and rounding out households into fully protected accounts, while mentoring the Junior CSR.

Base Salary	**$45,000 per year** (W-2, guaranteed regardless of production).
License	Active Property & Casualty license expected in all states required for this role.
Mission	Protect every client with the right coverage, retain the book, and turn service conversations into properly rounded-out households — tracked in AgencyZoom and AMS 360.

PART 2 — CROSS-SELL & ROUND-OUT SCHEDULE

Earned only on cross-sells that close — a new policy bound for an existing client or household. There is no pay for quoting; the per-policy bonus rises with how many you close each month. Requires an active P&C license in all states required for this role.

Tier	Monthly Closed Cross-Sells	Per Closed Cross-Sell
Emerging	1 – 9	$15
Pro	10 – 19	$22
Elite	**20 +**	**$30**

Your tier is set by the number of cross-sells you close in the month, and the rate applies to every close at that tier (e.g., 20+ closes pays $30 each). A "cross-sell" is a new policy bound for an existing household — including flood, umbrella, or other specialty lines — logged in AgencyZoom. Quoting and routine servicing earn no bonus.

PART 3 — SAVES & WIN-BACKS

Item	Bonus	Detail
Policy Save	$15	Per policy retained that was actively cancelling or shopping. Re-securing the same coverage counts.
Win-Back	$30	Per lost client re-signed to a new policy. License-gated (a re-sale).

PART 4 — QUARTERLY RETENTION BONUS (AGENCY-WIDE)

A team bonus tied to the agency's overall policy retention — not your individual book — paid each quarter for protecting the in-force book. Policies renewed ÷ policies eligible to renew across the agency; carrier-initiated cancellations excluded; internal rewrites count as retained.

Agency Retention (Quarter)	Bonus — Senior CSR
Below 85%	$0
85% – 89.9%	$875
90% or higher	**$1,750**

Paid within 30 days of quarter close; requires active employment on the payment date. Max annual: $7,000.

PART 5 — TOTAL COMPENSATION EXAMPLE

Illustrative all-in for a strong Elite year. Figures are estimates at the proposed rates.

Component	Annual (est.)	Basis
Base salary	$45,000	Guaranteed
Cross-sell (Elite pace)	$7,200	~20 closes per mo
Saves	$900	~5 saves per mo
Quarterly retention (90%+)	$7,000	Agency-wide, top tier
Estimated all-in	**$60,100**	

Note: all dollar figures in Parts 2–4 are proposed levers set against NH market data and the agency reference plan — confirm or adjust before distribution.

TERMS & CONDITIONS

This compensation plan is a guideline and does not constitute an employment contract or guarantee of employment for any specific duration. Employment with The Art Agency is at-will; either party may terminate the relationship at any time, with or without cause or notice.

Cross-sell and win-back bonuses require the CSR to hold an active Property & Casualty license in all states required for this role, since soliciting, negotiating, or selling insurance requires licensure. The CSR is responsible for maintaining licensure and required continuing education. Production-based bonuses are subject to chargeback if a policy cancels within the carrier chargeback window, pro-rata; carrier-initiated cancellations are waived. The quarterly retention bonus is earned only upon completion of the measurement period and requires active employment on the payment date.

The Art Agency reserves the right to modify, amend, or discontinue this plan at any time, in whole or in part, at the sole discretion of agency ownership, with reasonable notice of material changes where practicable. Changes apply prospectively and do not affect compensation already earned and payable under prior terms. This plan supersedes all prior verbal or written compensation agreements between the Employee and the Company. No oral modification is binding.

ACKNOWLEDGMENT

By signing below, I acknowledge that I have received, read, and understand the terms of this compensation plan. I understand that this plan does not constitute an employment contract, that my employment is at-will, and that the Company reserves the right to modify this plan at any time as described above.

Employee Name: _____ Date: _____

Manager Name: _____ Date: _____