THE ART AGENCY

EMPLOYEE STANDARDS · COMPANION TO THE HANDBOOKS

Non-Negotiable Standards

These are the baseline expectations for every person on this team. They are not aspirational — they are the minimum. They are non-negotiable because they protect our customers, our carriers, our licenses, and each other.

1 Act With Integrity — Always

Do right by the customer even when no one is watching and even when it costs us the sale. Never misrepresent coverage, shade the truth on a quote, or steer a client toward what pays us instead of what protects them. Our reputation is the one thing we can't buy back — protect it in every interaction.

2 Time Kills All Deals

Dealership leads: first contact within 5 minutes during business hours. Customer emails: same business day. Voicemails: returned within 2 hours. Speed is how we win and how we keep what we've won.

3 Be Honest — Especially When It's Hard

Mistakes happen. Errors happen. The non-negotiable is that you report them immediately — never hide, minimize, or delay. Catching errors early is valued. Covering them up is a fireable offense.

4 Document Everything

If it isn't in AMS360, it didn't happen. Every customer interaction, every coverage recommendation, every declination, every change — documented the same day. No exceptions.

5 Never Bind Without a Signed Application

No verbal binds. No "I'll get the signature later." The application is signed before the policy is bound. This protects the customer, the agency, and your license.

6 Keep Your License Current

Your P&C license in every required state is your responsibility. CE is your responsibility, on your own time. If your license lapses, you cannot work. There is no grace period on this.

7 Own Your Credentials

Your login is your login. No shared passwords. No logging in as someone else. No letting someone use yours. Every action in every system must trace back to one person.

8 Document Every Declination

When a customer declines coverage you recommended, document what you recommended, why, and their decision. Then send a written confirmation. This is the #1 E&O protection in the agency.

9 Protect Customer Data Like It's Your Own

No Personally Identifiable Information (PII) in unencrypted email. No customer data on personal devices. No screenshots of policy info on your phone. A data breach doesn't just cost money — it costs trust.

10 Be a Team Player

This is a team, not a collection of solo producers. Cover your teammates, share what's working, and put the client and the agency ahead of your own ego or paycheck. We win together — when one of us succeeds, all of us do. Protect that culture every day.

> **THE ART AGENCY E&O PHILOSOPHY**
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> "If it isn't documented, it didn't happen."

This document is a companion to the Employee Handbook and Operations Handbook. It does not replace either document.