



Dealing with the Insurance Company:

1. Do not negotiate with a marketing representative. Find the decision maker. This is the person in the company that must give the final approval of any target marketing program.
2. Determine if the carrier wants to write this class of business on a massive scale.
3. Ask what coverage's they are willing to enhance or give that they are not currently offering.
4. Are they willing to give special pricing for a group or association?
5. Are they willing to give you the ability to do the pricing and or underwriting?
6. Are they willing to participate financially with advertising, brochures, mailing list fees, social events sponsored by an association and booth rental at trade shows? (booth rental will be free if you negotiate this in advance with an association)
7. Take this opportunity to negotiate higher commission and profit sharing based on production & loss ratio.
8. Determine exactly who the underwriter will be for your program, and be certain that this is the only underwriter you will be dealing with.
9. Develop an underwriting manual with a copy for you, your staff and the underwriter.
10. Any and all changes must be in writing before they take place on your program.
11. Everything you do, everything you and the carrier agree to, plus all changes in the program **MUST BE IN WRITING**. If you and your underwriter agree to something while in person or on the phone, you must confirm it in writing. The most valuable three words for you are: "Per our conversation..."