

Call Center Guidelines
Effective March 1, 2013

Call Center: *A Call Center is defined as an agency that markets Fairmont Specialty insurance products via purchased leads, website generated leads or live transfers.*

Individual agents and Small Agencies: *An individual independent agent or small agency is defined as one with less than 60 sales of Fairmont Specialty Insurance products per year. If an MGA works with an agency that has several agents who on a collective basis have 60 or more sales per year that Agency or individual is a Call Center and subject to these guidelines.*

Individual independent agents or small agencies with less than 60 sales of Fairmont Specialty Insurance products per year are required to perform and record third party verification calls, be appropriately licensed and appointed by Fairmont and adhere to the Training, Testing and Customer Service requirements outlined below in items 4,5 and 10.

***They are also required to have 'wet or secure e;lectronic signatures' for all sales.** A wet signature is defined as an original signature on the enrollment application in blue or black ink. A secure electronic signature is defined as an electronic signature that(a) is unique to the person making the signature;(b) the technology or process used to make the signature is under the sole control of the person making the signature;(c) the technology or process can be used to identify the person using the technology or process; and(d) the electronic signature can be linked with an electronic document in such a way that it can be used to determine whether the electronic document has been changed since the electronic signature was incorporated in, attached to or associated with the electronic document.*

Website – As our procedures are updated they will be published, updated and archived behind the Partner Portal of the Fairmont Specialty A&H website (www.accidenthealth.fairmontspecialty.com/partner-portal/). As updates are made to any of the procedures or scripts email notifications will be sent to partners to advise them to review the website. The website will contain a current version and an archived directory. The email notification will indicate the topics that change in any updated guidelines.

Other Terms and Conditions:

1. ***Sales Script and Verification Scripts.*** A copy of the currently approved script (sales and TPV) is always available on the Fairmont Specialty website (www.accidenthealth.fairmontspecialty.com/partner-portal/) behind the Partner Portal log in page. The MGA is responsible for ensuring that all Call Centers are using current versions of both documents within 10 business days of notification of the updated script.

Understanding that each sales discussion is unique which can make verbatim use of the

The information contained in these guidelines is intended for internal use by Fairmont Specialty and its business partners only: copying or redistributing this information is strictly prohibited.

sales script challenging we have also provided a checklist of each of the key topics from the script. This will allow the agent to proceed through the call as necessary and provide a roadmap/checklist that ensures that all required topics are reviewed and discussed as required in the script. The checklist is just that – an abbreviated recap of the script. It is not a substitute for the script. It is a tool to ensure that the agent reviews each of those required topics as described in the script.

Each agent must sign off to acknowledge receipt of all scripts. A copy of that sign off must be maintained in the agent's record at both the MGA and the Call Center.

2. **Licensing and Appointments.** The MGA is responsible for ensuring that all Call Centers have appropriate licensing, that agents are submitted for appointment on a timely basis and that background checks have been performed. The MGA is also responsible for ensuring that Call Centers are explicitly aware of and in compliance with the requirement that only licensed agents may respond to coverage questions and that frontiers, receptionists, assistants, etc. are explicitly prohibited from answering any questions relating to coverage, unless they are properly licensed. Failure to follow these procedures may result in the suspension or termination of the Call Center or MGA.

3. **Background checks.** The MGA is responsible for insuring that every Call Center is in compliance with Fairmont's minimum standards for performing background checks. A proper background check should determine whether:

- a. an agent has any regulatory actions pending or been previously suspended; and
- b. the facts behind the action and whether the agent has any pending or prior criminal record.
- c. The nature of the record will be taken into account in determining when to appoint but the Call Center must provide details to allow Fairmont to make that determination.

A copy of the background check must be maintained in the Agent's file at both the MGA and the Call Center. When a Call Center wants to appoint an agent who meets the criteria outlined in 3 a-c above, a copy of the background check and the MGA/Call Center's explanation must be submitted with the appointment request for Fairmont review. Failure to follow this procedure may result in the suspension of the Call Center or the MGA.

4. **Training.** The MGA is responsible for ensuring that each Call Center has a formal documented training program in place and a procedure for maintaining current and historical copies of these training documents. Copies of these items must be made available to the MGA or Fairmont at any time. The training program must include the Fairmont Sales Script, Third Party Verification Script, Do Not Call Registry information, and the list of words and phrases not to be used during a sales call. These records must include the agent sign off on receipt of these items. Failure to follow this procedure may result in the suspension or termination of the Call Center or MGA.

5. **Testing.** The MGA is responsible for creating a testing facility or application on its own website that includes the ability for their own staff and for Call Center agents to log in

The information contained in these guidelines is intended for internal use by Fairmont Specialty and its business partners only: copying or redistributing this information is strictly prohibited.

and take a test from a series of randomly generated Fairmont approved questions. At their discretion the MGA or Call Center may supplement the Fairmont questions with questions of their own.

- a. No agent will be allowed to sell any Fairmont product who does not get 100% of the Fairmont questions correct; and
- b. Any agent who fails the Fairmont portion of the test will not be allowed to retake the test until 5 business days have passed; and
- c. After five business days have passed the agent will take a different version of the test; and
- d. Any agent who cannot achieve a score of 100% after taking the test three times will not be allowed to sell Fairmont products.

Every agent at every Call Center, as well as the MGA's own agents will be tested in April 2013. Thereafter every agent will be tested every 6 months or sooner if benefit changes are made or issues arise. New agents will be tested as they are hired.

MGAs are required to monitor the results by agent and Call Center and address issues as they arise. Results of the testing must be maintained in each agent's records at the MGA and the Call Center.

Failure to follow these procedures may result in the suspension or termination of the Call Center or MGA.

6. **Phone Systems.** The MGA is required to ensure that every Call Center uses a phone system with the following capabilities:

- a. remote access by Fairmont as needed; and
- b. remote access by MGA as needed; and
- c. full and complete recording of the entire sales call; and
- d. the ability to collect and disseminate all calls to or from a customer; and
- e. maintenance of the recording of the sales call for no less than 12 months; and
- f. maintenance of the recording of the third party verification for as long as the Call Center or MGA work with Fairmont (whichever is longer) plus an additional 24 months.

Failure to adhere with this requirement may result in suspension of the MGA or Call Center.

7. **Quality Control.** The MGA is responsible for ensuring that every Call Center has a quality control program in place. The Call Center must have staff dedicated to performing this function. At a minimum five calls per agent per month must be reviewed and scored in each Call Center. Results of these reviews (including a listing of the specific calls) must be included in the agent's file at both the Call Center and MGA and be made available to Fairmont at any time.

In addition the MGA must listen to no less than one hour of calls from each Call Center per month. Records of the calls, centers and agents listened to must be maintained by the MGA and made available to Fairmont at any time. Call Centers should be advised

The information contained in these guidelines is intended for internal use by Fairmont Specialty and its business partners only; copying or redistributing this information is strictly prohibited.

monthly of the results of the review or immediately if a problem exists. Failure to adhere to this requirement may result in the suspension or termination of the Call Center or MGA.

8. **On Site Audits.** Each MGA must audit each Call Center on site at least once per year. Depending on results of on site or remote reviews, audits may be performed more frequently. Reports will be written for every visit. Copies of the reports will be provided to Fairmont (both the Vice President of Operations and the Assistant Vice President, Affinity) on a quarterly basis beginning each year by April 30 and every three months thereafter. A copy of the quarterly audit schedule must be provided to Fairmont in advance. Fairmont may choose to attend Call Center audits. The MGA explicitly acknowledges that any Fairmont staff may stop in to see any Call Center unannounced. Failure to perform these audits, submit these reports or to permit Fairmont's participation in audits or unscheduled visits may result in suspension or termination of the Call Center or MGA.

9. **Reporting.** A current listing of all reports required is maintained on the Fairmont Specialty website noted above behind the Partner Portal log in. The MGA is responsible for ensuring all reports are submitted on a timely basis. Failure to do so may result in suspension or termination of the MGA.

10. **Customer Service.** Customer Service is defined as any and all post sale customer communication. The MGA is required to perform this function for all Call Centers. Each MGA must have and use a standard set of reason codes that they assign as the cause of the call. This information must be made available to Fairmont at any time. Call Centers must have the ability to do 'warm' transfers to the MGA. Failure to follow this process may result in suspension or termination of the Call Center or MGA.

11. **Record Keeping.** Fairmont has published a list of required reports behind the Partner Portal log in on the website. Each MGA is responsible for submitting each of these reports by the 15th of the month following the activity. Failure to adhere to this requirement may result in suspension of the MGA.

12. **Do Not Call Certification.** Twice each year beginning in May 2013 each MGA and Call Center will be required to submit certification statements confirming that they are aware of the requirements of the Federal Do Not Call Registry as well as any state registries and that they have trained their staff on these requirements. Failure to submit these certifications may result in suspension or termination of the Call Center or MGA.

13. **Agent Portal** – Each MGA must maintain an Agent record or profile containing all the items noted in sections 3,4,5 and 7. Access to this portal must be available to Fairmont at any time. Failure to adhere to this requirement may result in suspension or termination of the MGA.

14. **New Call Centers.** Any and all new Call Centers must be able to demonstrate their ability to comply with these requirements from the start of the relationship. Failure by the Call Center or MGA to comply with this requirement will result in suspension or termination of the Call Center or MGA.

The information contained in these guidelines is intended for internal use by Fairmont Specialty and its business partners only: copying or redistributing this information is strictly prohibited.

These guidelines may be updated at any time by Fairmont Specialty. Each MGA is responsible and will be held accountable for ensuring that their call center partners are aware of and in compliance with the most current version of the guidelines.



The information contained in these guidelines is intended for internal use by Fairmont Specialty and its business partners only: copying or redistributing this information is strictly prohibited.

*Form CCG 1.1
March 2013*