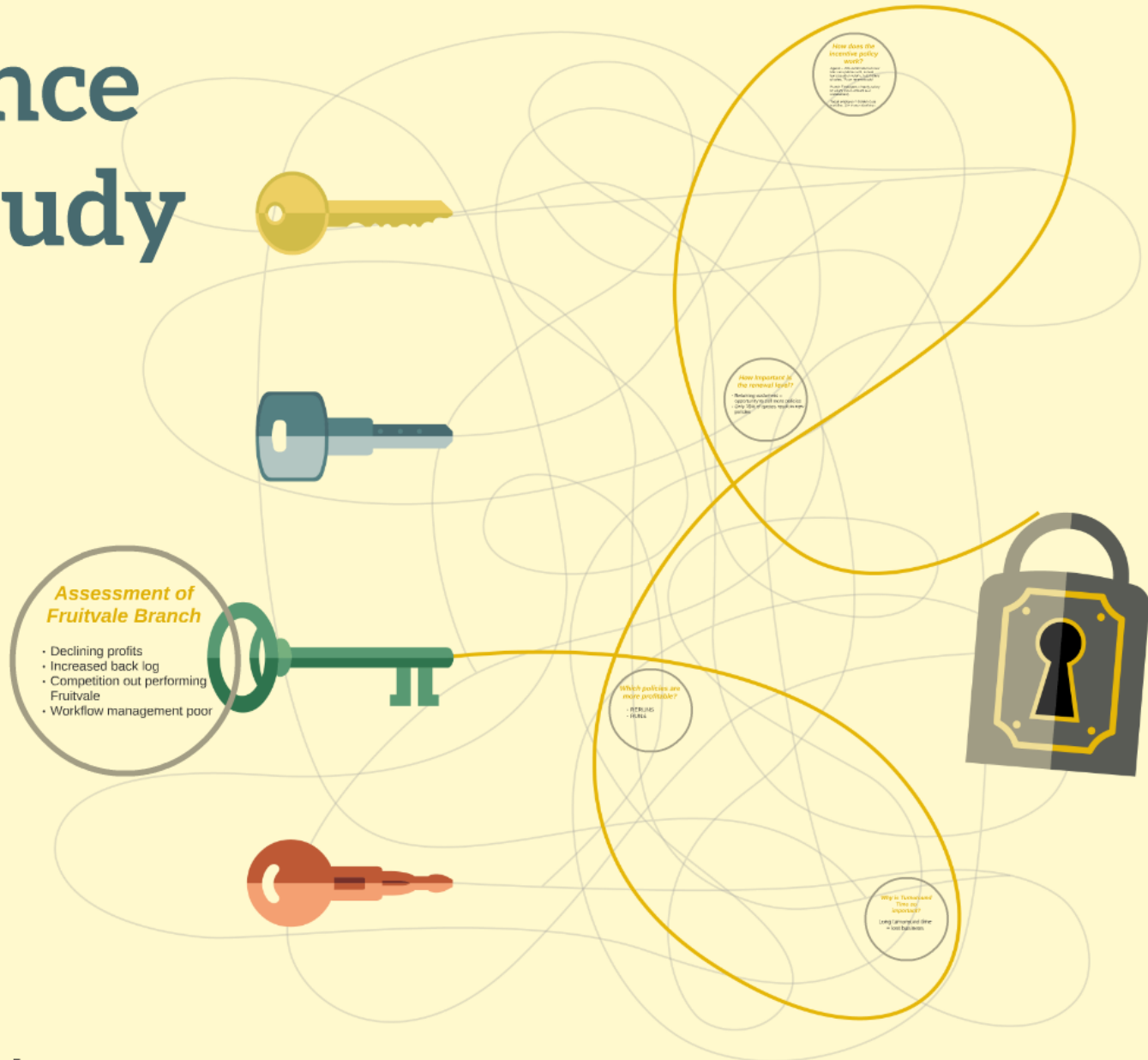


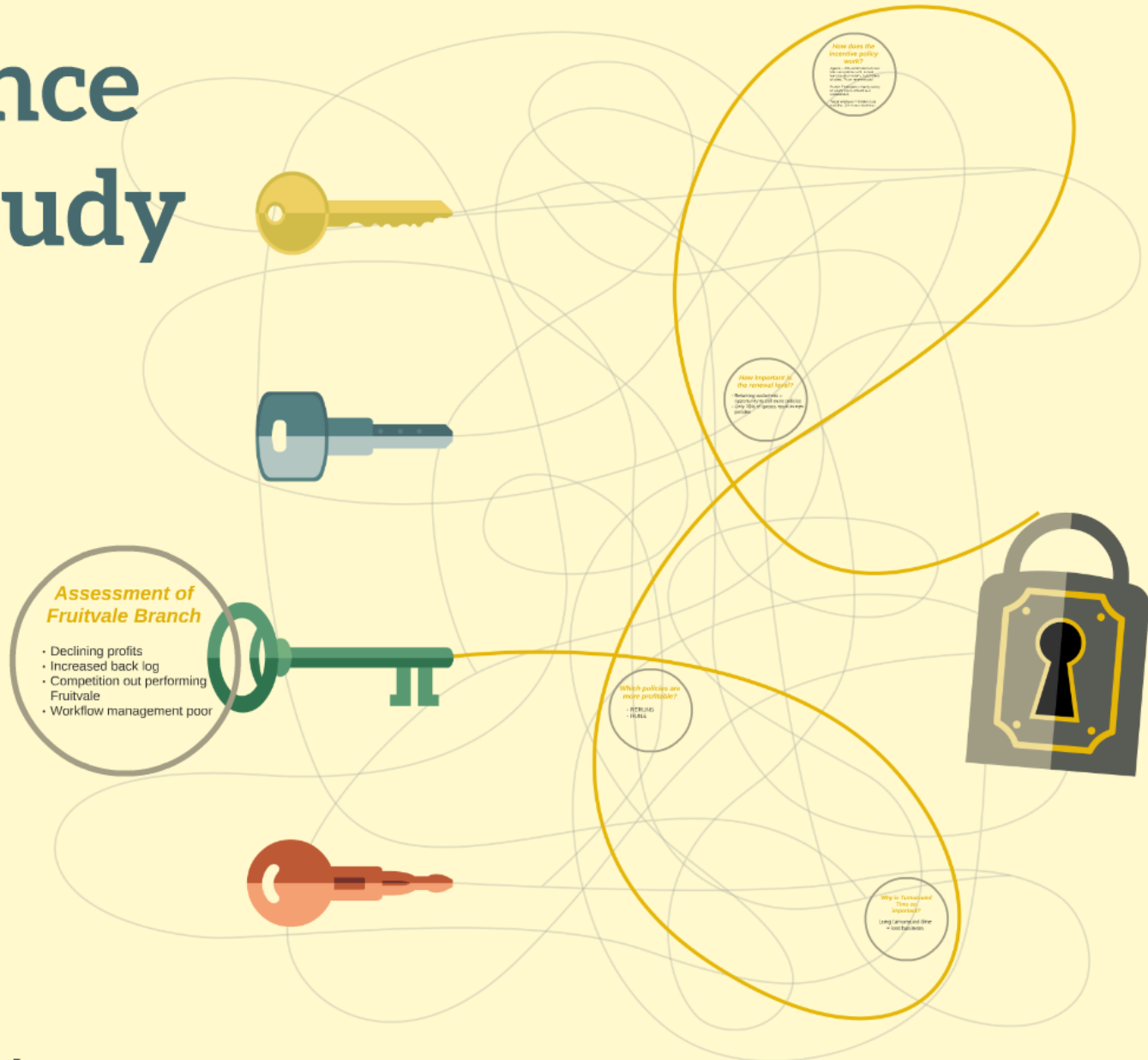


Manzana Insurance Case Study





Manzana Insurance Case Study



Assessment of Fruitvale Branch

- Declining profits
- Increased back log
- Competition out performing Fruitvale
- Workflow management poor

Which policies are more profitable?

- RERUNS
- RUNS

*Why is Turnaround
Time so
important?*

Long turnaround time
= lost business

How Important is the renewal level?

- Retaining customers = opportunity to sell more policies
- Only 15% of quotes result in new policies

How does the incentive policy work?

Agents = 25% commission on new
Manzana policies sold, annual
bonus paid on volume, loss history
of sales, 7% on renewals sold

Branch Employees = hourly, salary
or salary plus (Lombard & all
underwriters)

Target employee = Golden Gate
recruitee, 10+ years experience



Manzana Insurance Case Study

