# **Agent Services - Current Process Overview - September 29**

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[@2:01](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=121.824) - **Terri Hammons (Plateau Group)**

Hello? Hello? Okay. Now I notice it.

[@2:27](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=147.904) - **Julia Fortsel (Plateau Group)**

It says the note taker joined. Yeah, it was note taker. I'm really sorry. I'm like, okay, wait a minute.

I thought, wait, I don't know that the note taker can talk back.

[@2:38](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=158.904) - **Terri Hammons (Plateau Group)**

So that's probably what's going on here.

[@2:41](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=161.284) - **Julia Fortsel (Plateau Group)**

Yes, everything is. How are you doing? Good. How are you?

[@2:45](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=165.524) - **Terri Hammons (Plateau Group)**

Yeah, good too. Thanks.

[@2:47](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=167.484) - **Julia Fortsel (Plateau Group)**

I don't know. Have you heard about us? Kind of Symfa? Yes. Okay.

[@2:52](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=172.404) - **Terri Hammons (Plateau Group)**

I was on the claims call, the first claims call last week. So, yes, I'm well aware of what's going on.

[@2:59](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=179.184) - **Julia Fortsel (Plateau Group)**

Okay. I'm not sure. Also trying to understand what is going on, trying to go deep into details, to build the processes.

Exactly. I'm not sure how much help.

[@3:09](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=189.836) - **Terri Hammons (Plateau Group)**

I'd be glad to go over the agent services procedures with you, but we'll see what you think. The way it works, I don't know how we could make a lot of changes to it, but you may have some great ideas that we haven't thought about.

Yeah, for sure.

[@3:25](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=205.356) - **Julia Fortsel (Plateau Group)**

But first of all, we need to understand the as-is situation, how you're working right now. the current process, because as far as you know, it's kind of a lot of manual effort right now, that you're doing everything in MS Access, if I'm not mistaken.

Not for agent services. But, okay, so, that's why it's great that we're here. Yeah, let's just wait for one more minute.

Aka Power Business Analyst is also going to join us. Just a sec, I'll pin him.

[@4:25](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=265.288) - **Terri Hammons (Plateau Group)**

So what's the time difference between, because it's 8 a.m. here, so what is your time? 5 p.m.

[@4:33](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=273.408) - **Julia Fortsel (Plateau Group)**

at our place. Your day is ending in Europe, yeah, in Poland. So it's already evening. Yeah. But okay, anyway, maybe not stupid.

Yeah, Andrew, sorry. Yeah, ACAP confirms that he will join. Yeah, but I guess maybe we can start, and he will join shortly.

So yeah, the... The agenda for today's call is trying to go through the current process and to understand kind of the steps, the roles, maybe the tools you're using right now in terms of agent services, yeah, how you update information, the latest information, and after that we'll try to find the pain points in the main challenges in the process you're having right now, and maybe after that we'll ask some questions, so for now just to understand how you're working right now.

Yeah, okay, so, and it would be really great if maybe you can share the screen and show us the systems you're using, tools, but all information will be really beneficial for us.

Okay, sounds good.

[@5:44](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=344.58) - **Akop Vardanian**

So, yes, hello, hello, nice to see you, yeah, thank you for having me here, yeah. Okay, so, um, so agent services main job is

[@6:00](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=360.192) - **Terri Hammons (Plateau Group)**

Because when we receive new account setup, they will check or they'll verify on the setup sheet that everything is correct.

We have all the information we need. Then they will do the agreements, the master policies. They will do the loan platform setup, the licensing.

That's their main job. And then the setup of the new account. So what happens is we receive, let me pull up the, okay.

So here is our, okay. So this is our new account setup form and we have it as a fillable PDF.

The marketing rep, general agent will complete this form, gives us all the information we need. The name of the account, the tax ID, the loan platform information, which is where we set up.

The certificate for them to use, what products they're writing, whether it's life, disability. We have the existing products on the next page where we have property, auto, non-file, GAAP, IUI.

They tell us how much the front-end commission is going to be, if there's a retro or reinsurance on it.

That information is here also. Down on the GAAP waiver, they send us, you know, what the rate is for that.

But on the last page, it tells us how much commission we're paying to the general agent for the products that they have sold.

They sign off on it. They send it in. We review it here. Make sure that their commissions are in line with what's on their general agent agreement because each rep has a agreement, general agent agreement with Plateau that tells us for each product that they can offer how much their commission is.

So we have to verify that just to make sure it's correct. But from there, we take that. Once it's approved,

Signed off on by a senior officer that they approved for the new account. They go to, under agent services, they have policies and apps.

So we have in this folder for each, depends on what state, this is all the states that were approved to write in.

They go to the state and they find, so here's the products, all the different products they can write. So they find the product that they're asking for, and then they have the master policies here.

So we have to fill out a master policy for the products they're offering, and we have them all set up as fillable PDFs, which makes it easier.

They just go through and put in all the information that's needed for all the different products they can offer.

You know, if they're doing five different products, we do all the master policies, they're right here in these folders.

After we do the master policies, we do the agreement. So we have several different producer agreements. Most of them.

Some of them fall under the first one, but we have a couple states that like Maine is a service fee agreement, Pennsylvania is an expense reimbursement agreement, Illinois is different, Kentucky, we use another company, we have gap waiver agreements, marketing advance agreements, so it depends on what they're doing, what agreement we have to fill out.

But we have them also in here, we have a Plateau Insurance Company, Plateau Casualty Insurance Company, so depending on the products they're doing, it's which agreement we fill out.

So here's our agreement, and there, we use the same agreement unless they send it to their attorney and then they come back and say, we need some things removed, and we look at it, we sometimes approve, sometimes we don't, depends on what they're asking for, but we just, again, it's fillable, so we fill in the information for the account we're doing, and then we have it signed off on here, and then we email this information out to the account.

Account. It gets signed by them and then comes back. After we do that, we go, we do use access to set up in the setup here, which I'm sure you probably have seen this.

We, so the Entity Master is what stores all of our account information. So let's see here. So what Agent Services does is when they get a new agreement, they set up the agent number.

So they put in the next number for the Entity number and fill in all of the accounts information. This is where we find out what the address is for the account.

So if we have to send a check, we use the information for Entity. Physical, sometimes your entity is different than the physical due to you may have a finance company group and everything flows through the home office.

So we put that in the Entity address. The physical address is where they are actually located. And then occasionally the claims, the claims address can be different.

So we have three different places we put addresses. These fields all, this one's for if they're in ACH where they're sending payments to us.

We code them a one if they're in ACH. We put in their tax ID. Some of these fields we don't use much anymore because when we did takeovers, we had to add fields for different reasons.

If licensing's required, we put in Y here because the licensing database will only print letters. If there's a Y in that field, we have DAT percent for percent that's on our reporting.

And then licensing contact can be a different person, too. So we have fields at the end for that. So agent services fills out.

This is this is part of their job to do the put the new accounts in the system with a pending status until the first month's business comes in.

They also do, as I said, the licensing. So we have a licensing database. Here. This is what Jessica uses to put all new individuals into the system.

So she can look up an agent. She can find out how many. Let's see if I can. Let's see.

Ah, here we go. Makes me do a licensing. Anyway, this is another database that we use for that. We keep up with appointments.

We have to appoint individuals with Plateau Insurance Company, Plateau Casualty. So we keep up with that in this database.

We send letters to customers that says your license is going to expire next month. Please renew and send us a copy.

That's they're only able to offer our products, certain products, if they're licensed and appointed. So we keep up with that in here.

That is also a. And And then we have a, they track these to keep up with what they've done.

Let me go back to, you're going to love this, I'm sure. This is an Excel spreadsheet where we keep up with what they have done.

So, but this is how we know about all the tabs at the bottom for different things they do. And then they add in here, this is manual.

They put in the date. What they've done. For different things. Here's changes. Here's new stuff. So, it'd be nice to have some help with, however, we could do something with that.

[@13:47](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=827.416) - **Dmitry Kurbatov (Plateau Group)**

So, so, so, so Terry, basically, you, you probably would like to have this automated, right? So, instead of having everything here in the Excel spreadsheet, right?

This would be great to have some kind of. A web interface, for example, where you can store all that data.

Yes. All right.

[@14:08](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=848.328) - **Terri Hammons (Plateau Group)**

And however, I know you've talked with other departments already, but, you know, so all like credit operations and claims, it all starts with what agent services does.

They are the ones that touch the account first. They set everything up, know what's happening, put everything into the system for the business to be processed and the claims to be paid.

Okay. So it depends on the changes that happen to process business is what's going to change for how agent services does what they're doing.

That makes sense.

[@14:42](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=882.688) - **Dmitry Kurbatov (Plateau Group)**

So just to confirm, if we take a broader look on the overall infrastructure, let's say, or how the things connected, the different departments connected.

So the claims department like begins to. Operate first, and then they transmit their information to you, or that's like, they're dependent on you here.

Yeah, they're dependent.

[@15:11](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=911.64) - **Terri Hammons (Plateau Group)**

Operations and claims are dependent on agent services. Okay, on agent services.

[@15:16](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=916.72) - **Dmitry Kurbatov (Plateau Group)**

Yeah, I see.

[@15:17](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=917.68) - **Terri Hammons (Plateau Group)**

Yeah, so in, let's see, in transcredit, so this is where claims and operations do the work that they do.

Um, this part, so this is where I was showing the entity master a minute ago. All of this comes from there.

And then this setup happens. So once we receive the first month's business, then they go in and add all these plans, um, all of the information, if it's reinsured, if it's retro, what their limits are, all of this setup happens in agent services.

Okay, this be going to be going to to And to do this, we use all of these tables. So this was the Entity Master I showed you a minute ago.

Then we go into each of these tables. Like here is, this is where we add the plan codes, the risk form.

All of these have a meaning. This one's commission. This is rates. This is reinsurance. This is the maximum they can write.

And this is their term. All of these tables have to be set up. IT added probably three years ago.

Used to, because I do the setup. Or I did. I'm transferring it to another employee at this time. But I used to have to touch every table to set up something.

But she created copy all plans from an old agent. So now I can go here, put in an agent to copy, and it does all those tables for me.

So it's done in seconds, where it used to take me five minutes to go through. All the tables and check everything, so.

But this part has to happen before the first report can be processed. And then it looks like this when we're done.

[@17:17](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1037.04) - **Dmitry Kurbatov (Plateau Group)**

Okay.

[@17:17](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1037.86) - **Terri Hammons (Plateau Group)**

And everyone, and they're all different, unfortunately. It's not standard where everybody is the same underwriting limit or everybody's the same cert limit.

They're similar, but sometimes they can vary. Sometimes they can do a maximum of 60 months. Some are a maximum of 120 months.

Now, the rates for life and disability are the same within a state. Some of the products can differ, but most of the time the rates are the same.

And then the reinsurance setup, which is down here, that can change. Depends on what company they're part of or not part of, so.

And then Plateau takes a piece of the risk, and then so does Munich. That's our reinsurer.

[@18:03](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1083.6) - **Dmitry Kurbatov (Plateau Group)**

All right. And is this like the end of your process here with this table or it's going to be used somewhere else as well?

This is the end process.

[@18:16](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1096.32) - **Terri Hammons (Plateau Group)**

So after, like I said, the first month business comes in, we found that sometimes you'll do agreements and master policies for an account and then something falls through and they never they never write any business.

So we found that there's no reason to go this next step and do this additional work. So we wait until they send their first month's report in.

Then we go ahead and do this process. I mean, it can be done on the front end. It was just time consuming to do this and then for them not to ever submit business.

That's why we waited. But if it was if it was something that it all flowed together and this just happened in the beginning, that that would be fine.

Okay. Okay. Okay. Okay. Okay. Okay.

[@19:00](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1140.61) - **Julia Fortsel (Plateau Group)**

Okay, and maybe do you have kind of an average time, like end-to-end time to force it up in your account, for instance?

I'm not sure that you have measured it, but maybe in general, how much time do you usually spend?

[@19:17](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1157.83) - **Terri Hammons (Plateau Group)**

Um, to set up, so when this, from when the setup sheet comes in to the end of that process?

Mm-hmm, yeah. Um, let's see, maybe, again, it depends. Sometimes, if it's a simple life disability, no other products, commissions are set, that can maybe take start to finish 30 minutes.

Mm-hmm. When you throw in a bunch of different products, um, they add group mortgage, they add, um, a lot of the P&C products, um, that can take maybe, maybe an hour.

[@19:57](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1197.63) - **Julia Fortsel (Plateau Group)**

Mm-hmm.

[@19:58](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1198.17) - **Terri Hammons (Plateau Group)**

Um, and again, it kind of depends on. Sometimes you're pulled in 10 directions. You're doing multiple things. It can take a little longer, but they try to sit.

And when they start one, do from start to finish. So I would say at the most an hour. That would just be my things.

[@20:14](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1214.08) - **Julia Fortsel (Plateau Group)**

And which stage stage take the most time? Which stage takes the time? Which step maybe? Which step takes the most time?

[@20:24](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1224.46) - **Terri Hammons (Plateau Group)**

Um, again, it depends. Um, because you just review the, the, the setup sheet and then you go and do, it's all probably about the same.

I mean, I don't think any step takes a lot longer than the another, um, because it can be, it can be quick.

And then it can be, each step can be this, you know, each step can be pretty quick, but then again, each step can sometimes take a little longer depending on what you're doing.

So it's really hard to, to pin down to say.

[@20:59](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1259.7) - **Julia Fortsel (Plateau Group)**

Okay. good. Okay. Thank you. Akop, I can see you read your hand.

[@21:03](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1263.61) - **Dmitry Kurbatov (Plateau Group)**

You have a question? Yeah, guys.

[@21:07](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1267.15) - **Akop Vardanian**

Terri, please, can you clarify just for me, what kind of artifacts or, let's say, document you need to start the process?

What document starts the process?

[@21:20](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1280.33) - **Terri Hammons (Plateau Group)**

Yeah, what kind of information you need to start the process?

[@21:23](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1283.93) - **Akop Vardanian**

Okay, so I have to have the accounts information.

[@21:27](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1287.81) - **Terri Hammons (Plateau Group)**

So let's just say we're talking about a finance company. So the finance company has to give us their name, their tax ID number, what their main address is.

Sometimes finance companies have multiple branches. So they also have to give us all the additional branch information.

[@21:44](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1304.69) - **Akop Vardanian**

Sometimes it's one tax ID number covers all locations.

[@21:48](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1308.11) - **Terri Hammons (Plateau Group)**

And every once in a while, it's everyone has their own tax ID number. So that's multiple setup sheets because that would be additional agreements depending on the tax ID number.

They have to provide who their loan platform is. Which means who, what system do they use to get their rates, their forms, and we have to also work with them to make sure our forms are set up in their platform.

Along with that, we get their commissions, we get the maximum amount they want to offer or the terms they want to do.

Let's see, they have to send us, if it's a reinsurance or retro, what that information is. We have to have all the information in place before we can move forward with doing agreements and master policies.

But it's all on this setup sheet that I had showed. Mm-hmm. This one.

[@22:41](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1361.96) - **Akop Vardanian**

Yeah, I see. Everything comes in on this. Ah, okay. Mm-hmm. And who submits the request? The general agent or the marketing rep.

Mm-hmm. So we have employees that are marketing reps.

[@23:04](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1384.42) - **Terri Hammons (Plateau Group)**

And then we also have general agents who have separate contracts that they offer our products.

[@23:11](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1391.7) - **Akop Vardanian**

Is it possible to initiate a new agent? So it's on your side happening or it's happening before?

[@23:23](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1403.66) - **Terri Hammons (Plateau Group)**

They send, we do, are you asking, do we find new agents or do they always, they always come from somebody?

[@23:30](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1410.38) - **Akop Vardanian**

Oh, okay. Yeah, we're not out there.

[@23:33](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1413.5) - **Terri Hammons (Plateau Group)**

The people in the office, we're not out there talking to people to have them to solicit our products. The marketing reps and general agents do that.

We just process the work when it comes through.

[@23:46](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1426.86) - **Akop Vardanian**

I see. Okay, yeah, yeah, thank you. That's what I was asking. Yeah. Okay.

[@23:54](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1434.88) - **Julia Fortsel (Plateau Group)**

I also have one more question. As I see, there are a lot of manual work. And I may assume that sometimes it's maybe some errors.

And do you have any, I don't know, maybe policy what to do if there is an error in the documents?

And maybe what happens if an error is found at the late stage?

[@24:18](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1458.45) - **Terri Hammons (Plateau Group)**

So if, say, the agreements are done and it gets to the point of we received the new business and we're setting the account up, and the account sends in their report and remittance with, say, 30 percent commission, but our agreement had 40.

What we would do at that point is we would go back and review the original paperwork to see if maybe we had which commission was right, that maybe we didn't check the general agent agreement to make sure the commissions fell within their guidelines.

If we found an error on the paperwork, what we would do then is correct it, reach back out to the account, send the updated paperwork, and just explain that, you know, this commission was in error.

We've caught it at the time of your first month's business. Can you please sign the new contracts? If we find.

I see. Yeah. Thank you.

[@25:03](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1503.64) - **Julia Fortsel (Plateau Group)**

Usually it's checked multiple times.

[@25:05](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1505.56) - **Terri Hammons (Plateau Group)**

I mean, it's checked. The paperwork's correct. I mean, if this new account setup form is correct, whoever's doing them checks them, and then they're usually checked by the manager before they actually go out.

So, I mean, mistakes do happen, but that's our process if we do find one.

[@25:22](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1522.92) - **Julia Fortsel (Plateau Group)**

Yeah. Okay. Thank you. Okay. Okay.

[@25:26](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1526.92) - **Dmitry Kurbatov (Plateau Group)**

And, Terri, if we're getting to the, you know, main pain points for you, like, in this process, like, what would be the first thing that you would like to maybe change or automate or improve somehow?

[@25:40](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1540.5) - **Terri Hammons (Plateau Group)**

I think the tracking would be the main thing that would be helpful to automate somehow where, you know, you put this in, maybe if it goes into the Entity Master or wherever it's going to be that we store all of our account information.

If that could somehow flow into a tracking, you know, the spreadsheet that I showed. That would be a lot of help because it takes a lot of time by the time you do your paperwork and then you have to go over to this tracking form and plug all the information in there.

That would be a main pain point for the processors that's doing these agreements. If you could think of a way to automate some of this other part because of how many states there are and the way we do that, we would appreciate that.

But we just, it's been very helpful the way we've come about by breaking them down into folders by state, saves a lot of time, you know what you're doing, if you're going, if you're doing Iowa, we broke it down by a folder for each product, you go into it and everything's just right here.

So, I mean, that, that's been helpful, but we've worked on that over, you know, it's probably been this way now for about five years.

The manager of the department at that time made a lot of changes to try to make it easier. And a lot of times these forms are not refiled, so there's not changes to them.

So the same. Form will last for years with the fillable PDF to fill out. we're not having to constantly go back and change these.

Okay.

[@27:13](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1633.46) - **Julia Fortsel (Plateau Group)**

Cool. So maybe any other questions from anyone? Okay, perfect.

[@27:22](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1642.28) - **Dmitry Kurbatov (Plateau Group)**

like, I guess I'm okay with a general understanding of the process. And, yeah, like, this one main pain point, yeah, like, also obvious, but if we still have some time, I lost track of time, actually.

I'm sorry. I don't know if the meeting. Yeah, we have a couple of minutes.

[@27:42](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1662.92) - **Julia Fortsel (Plateau Group)**

Okay.

[@27:43](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1663.54) - **Dmitry Kurbatov (Plateau Group)**

Yeah, like, maybe we could also speak about, like, anything else that we could improve here, except for tracking. So, yeah, this would be helpful, too.

[@27:58](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1678.06) - **Terri Hammons (Plateau Group)**

Let's see. I was trying to think. You know, maybe. Maybe with the licensing piece, you know, it's a separate database that I showed you.

If, you know, there was a way to maybe help with that. Once a year, we send out letters to all of our agents and gives them a list of everyone you have licensed.

In finance companies, mainly, customer or their employees come and go a lot. And we have to pay appointment fees every year or every other year for them to have their appointment with Plateau.

So we send them this annual letter, which it ends up being thousands of letters. We had been mailing them.

We tried to email, but it's been difficult to keep the email addresses up to date to send out. Because what happens is, you know, five people have left and then we've got two that we never sent.

They never sent to us. So that helps us clean up and saves us money from paying appointment fees on employees that are no longer there.

You know, so we do little one-offs like that. That's Right. You know we could use some help with now I think it's she just I think basically she prints all those letters and we mail them out in January which takes a lot of time.

So that's something that you know could help this database.

[@29:17](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1757.97) - **Dmitry Kurbatov (Plateau Group)**

This happens once a year right in the end of the year or in the beginning of the next year beginning of the next year.

We usually do it in January.

[@29:26](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1766.43) - **Terri Hammons (Plateau Group)**

Yeah and then we also send out monthly letters that are printed and mail to that tells a person you've been you've had a new appointment with Plateau and then we also send out letters if you've been terminated.

So. So this database could use some help. So this is also I guess an access to I think they're all an access to be honest if I don't know much about this part of it, but I know where I go to do what I need to do.

So, but I think they're all access databases, but licensing could use use some help too. Because there's a lot of manual work sending out those letters.

Yeah, for sure.

[@30:13](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1813.6) - **Julia Fortsel (Plateau Group)**

think that it would be great to automate and it's not like a really huge part of work to automate this process, but this will bring a lot of benefits.

Okay, maybe anything else you would like to highlight to us or share with us? Now, think I've covered most of what that department does.

[@30:33](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1833.9) - **Terri Hammons (Plateau Group)**

I mean, that's their job to, you know, do the agreements, the master policies, the licensing, and then the loan platform setup is, that is basically, we do a worksheet that's already filled out.

We just have to plug in some additional information. We send to their platform provider and release the form. So there's not much to that.

There's, I don't know how we could automate that any. It doesn't get much simpler than the worksheet in a release form.

So. Yeah, that's why we.

[@31:00](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1860.99) - **Julia Fortsel (Plateau Group)**

You're here to find a way how to automate it. It makes life easier. Okay, cool. I think that we don't have any other questions right now.

We'll try to kind of digitalize this process, make a diagram step-by-step what are we doing within this process. And if you don't mind, we will send you this process to review because maybe we'll kind of have some gaps in this diagram.

Okay, guys, anything else from anyone today?

[@31:32](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1892.37) - **Andrew Zhilitskiy (Symfa)**

Yeah, just to be sure that we're on the same page, when our diagram will be prepared, we'll send it to you for review.

Just to be sure that we mentioned all the steps, all the block. And if something is missing, just let us know because it's very important for automation of this process.

need to know about every single step, every detail. Okay, thank you. Yes.

[@31:56](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1916.39) - **Terri Hammons (Plateau Group)**

Okay. Thank you very much for your time, for the explanation, for answering our question.

[@32:01](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1921.8) - **Julia Fortsel (Plateau Group)**

Yeah. It was really nice to meet you. Yeah. You too. Have a great day. You too. Thank you. Thank you.

[@32:07](https://fathom.video/share/L5gksJunk6sxXFNRqyo-68LoDFhAwiFm?timestamp=1927.74) - **Akop Vardanian**

Bye.