

# COMMERCIAL EBOOK



FIREFLY



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# PROS, CONS, AND A CHOICE

## THE GOOD

You have many great reasons to want to write commercial insurance:

1. It's not as likely to "go direct" as personal lines since it is more complex and less commoditized.
2. Premiums can be significantly bigger than personal lines.
3. Self-driving cars will have a much smaller impact on commercial lines premium.
4. It strengthens your relationships with personal lines clients and could give you an opportunity to cross-sell to employees.
5. Marketing has fewer obstacles than personal lines does.

For these reasons and more, we would love for you to become a commercial approved agent with Firefly.

## THE BAD

Of course, every rose has its thorn and there are some good reasons for you to *not* become a commercial approved agent:

1. If you don't know what you are doing, you could easily make a mistake that will really hurt a business. That could ruin the reputation you work so hard to maintain.
2. Commercial takes longer to quote
3. Far more documentation is required than for personal lines.
4. Some classes of business are more demanding for customer service.
5. You will find that many business types are ineligible, and that many prospects will be declined even when they are in an eligible business class.
6. Even good agents are more likely to make mistakes (or get accused of making mistakes) in commercial. That means the likelihood of getting sued (and filing an E&O claim) is higher than personal lines.

## MAKE A CHOICE

For those reasons and more, *not everyone will qualify to sell commercial insurance* with Firefly.

You need to choose one of two paths and stick with it.



In the movie Karate Kid, Mr. Miyagi gave Daniel some excellent advice that applies as much to your choice about being a commercial agent as it did to Daniel about learning karate. He said:

*"Walk on road. Walk right side, safe. Walk left side, safe. Walk middle, sooner or later you get squished like grape. Here karate, same thing – either you karate do, yes, or karate do, no. You karate do "guess so", squished. Just like grape."*

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We'd say Warm Leads, safe. Commercial Qualified, safe.  
Commercial "guess so," squished. Just like grape.

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## OPTION 1: BE A WARM LEADS AGENT

### WHO IS THIS OPTION FOR?

This is for agents who focus primarily on personal lines, but have commercial leads come across their desk once in a while. The agent doesn't want to turn away a nice lead, but also isn't an expert at commercial insurance. The warm lead program allows agents to get opportunities to write commercial insurance without all the hassle of actually doing the work!



A warm lead agent refers business to Hartford, Travelers, or Liberty Mutual. They take care of the quoting, binding, and service items on all accounts they write on your behalf.

If they can sell it, great! If they can't – you thank them for thinking of you and let them know you have done your best for them but won't be able to write their business. Either outcome keeps you and your customer safe, takes very little of your time, and appropriately takes care of your clients.

Warm Leads agents don't quote commercial accounts themselves. Why not?

Because warm lead agents don't have a proactive plan to be great commercial agents. If you don't have a plan, or wait until you have a prospect with a random business class *before* you learn how to write that type of business (and learn which coverages they need) – you are very likely to make mistakes that will hurt yourself or others. We frequently tell agents that **the worst time to learn commercial insurance is right after you get a lead.**



Every account will feel like an emergency because you don't know what you are supposed to do next, and your prospect expects timely responses and updates. *Neither the carriers nor the Firefly commercial team are built for emergencies like that.* The warm lead program is!

### HOW TO BE A WARM LEADS AGENT:

If you choose to be a warm lead agent, our commercial team will introduce you to the program and you can use it immediately. There are still some rules to follow – but they are so easy that anyone can do it. No one will bother you about a plan, or how you are doing with your plan.

You may be interested to know that, at last check, **the warm lead sales closing ratio was 40%** for qualifying prospects, and our warm leads carriers have **more than 600 eligible class codes**.

Many agents who work with Firefly feel like the Warm Lead program is the perfect fit for them.

Click the thumbnail below to go online and see a short video that shows you how Warm Leads works:



## OPTION 2: BECOME COMMERCIAL APPROVED

Commercial Approved agents have the same control over the sales and service process in commercial lines as they do with personal lines. They can quote in the carrier sites, interact with underwriters, and help clients with service items.

In some cases they still may choose to use the Warm Lead Program, like when they have too much going on and don't have time to quote a small account, or if they get a lead for a class of business they are not familiar with.

Being a Commercial Approved agent with Firefly requires that you have a marketing plan to proactively get leads that are eligible for our carriers. It also requires you to follow our Eight-Step Process, and for you to show us that you know how to properly write commercial lines. We'll go more into what that means below (for experienced agents the Eight-Step Process will be intuitive).

**You get to choose.** You can submit a plan for Firefly to approve, or you can choose to work exclusively with the Warm Lead teams. The only thing you cannot do with commercial – is “guess so.”

**If you feel like Option 1 (Warm Leads) is the better fit for you, you can skip the rest of this ebook. From here on out we'll be reviewing what it takes to become Commercial Approved, and tips for how to be successful in commercial lines sales.**



# HOW TO BECOME COMMERCIAL APPROVED

The first step to becoming commercial approved is creating a plan, and getting it approved by the commercial team. **Agents who can provide carrier reports that show a history of profitable growth will almost always have their plans approved.** They'll still need to go through Commercial Orientation so we can know what to expect from each other, but they will get a lot more flexibility to start as "generalist" agents rather than specialists.

## CREATE A PLAN

A good commercial plan includes these elements:

1. Identifying classes in which you will specialize
2. Having a realistic plan to *market* to those classes or classis that fit our carriers' appetites
3. Setting goals for how many prospects you want to quote per month
4. Taking the time to become an expert in those classes which includes
  - a. Coverage needs
  - b. Carrier sites
  - c. Learning to quickly and accurately field underwrite prospects in your target classes
5. Committing to walk away from prospects that don't fit your plan or are ineligible because of underwriting

## ITEM NUMBER TWO, ABOVE, IS PARTICULARLY IMPORTANT. HERE'S WHY:

In commercial insurance there are three types of agents: **hunters**, **farmers**, and **scavengers**.

- **Hunters** cold call, drop in, and generally start the sales process with a colder contact.
- **Farmers** don't just network – they network with business that are *in their target market*. They join relevant associations and build a reputation of being a specialist within that community.
- **Scavengers** focus on personal lines and *wait* for a commercial prospect to be referred to them or find them online. Often their prospects don't fit for admitted carriers because they have problems or operations make them ineligible.

*Farmers and hunters both know all about the risks they are trying to quote – and they have a plan to get them.* The scavenger has no idea what type of commercial prospect they'll get next – *and they often get the accounts that farmers and hunters are not targeting. Scavengers get the leftovers.*

**Firefly happily works with hunters and farmers in commercial insurance. But not with scavengers.**

That's why you need to have a plan to be a hunter or a farmer.

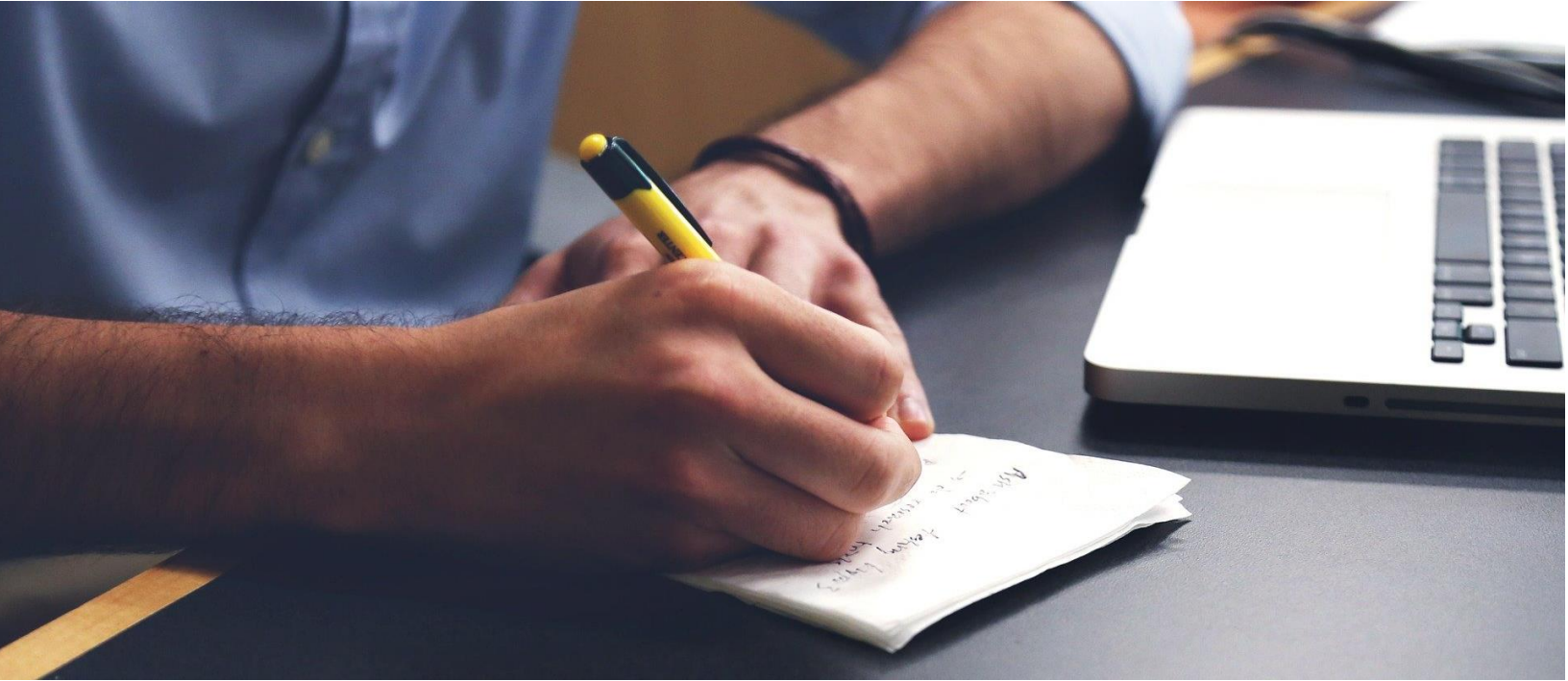
(Most commercial agents are a combination of the two.)



## GETTING YOUR PLAN APPROVED

Once you have your plan, you will submit it to the commercial team at [www.joinfirefly.com/clplan](http://www.joinfirefly.com/clplan). Someone from the team will review it. We may have some questions or concerns, or maybe it will look great as it is.

Either way, we'll reach out to discuss it with you and either approve it or encourage you to keep working on it.



## EXECUTING YOUR PLAN

Mike Tyson famously said, “everyone has a plan until they get punched in the mouth.” He was right. Half of a sporting contest is trying to execute your plan so well that your competitor must *abandon* theirs.

Anyone can come up with a plan. What will set you apart from other agents is your ability to execute your plan.

Periodically, we'll reach out to see how your marketing and plan is going. We don't have a production requirement to be Commercial Approved, but we *do* require that you keep the commitment you made to yourself and us to get in front of good prospects. Part of being commercial approved is being on your toes pursuing business, not on your heels hoping it finds you.

**Executing your plan should be simple but it may not be easy. If it were, everyone would do it. Just remember, if we've accepted your plan to become a commercial approved agent – it's because we really believe you can do it!**



## CHANGING YOUR PLAN

Sometimes agents plan to target a class of business they are excited about and feel is a good fit for them. Then, after a couple months of cold calling or networking, they realize it is not a good class for them after all. That's OK.

Plans can and do change, just remember that you need to be *disciplined and not desperate* when you make changes to yours. If your pipeline is empty, and a guy who manufactures 3D printer toner calls and asks you for a quote and you decide "this is my new plan - 3D toner manufacturers! I need to start by writing this one..." – you are not trusting the process.

If you decide you need to adjust your plan, reach out to the commercial team so we can talk about what other classes of business might be a good fit for you. Then, you can learn about the new class, and start marketing to it.

The time to learn about a class of business is *before* you have a prospect.

**After you have written enough commercial accounts to show us you know and follow the eight step process it will be easier to quote accounts outside of your target market – as long as the account fits one of our preferred carriers.**



# Orientation

## Commercial orientation focuses on four areas:

1. The eight-step process
2. Commercial coverage
3. Carrier websites
4. The commercial capabilities of EZLynx

We have an orientation map that you will follow. Your experience level will influence which topics we focus on. For some topics you may be able to “test out” by showing us that you are already proficient in that particular area.

### 1) Eight Steps

We'll introduce you to the Eight Step process in the first orientation call, and we'll refer

back to it regularly as we work with you. As you get experience with commercial insurance, you'll see that the Eight Step Process breaks down commercial sales and service into manageable steps. It will help you complete everything you need to, and help you stay organized while you do.

You'll find it's especially helpful when you are working on multiple accounts at once.

### 2) Coverage

Learning about Coverage will mostly be **self-study**. It is up to you as an agent to make sure you understand the coverage you will be providing to the client.

Coverage orientation is mostly done through articles we've found and linked to in the commercial portal. After you read those articles, you'll also take quizzes to show that you have a basic understanding of the topics that you will be talking about with prospects. You'll review what you are learning with a commercial team member, as needed.

WEEK 1	WEEK 2	WEEK 3	WEEK 4
<b>The 8 Steps</b>	<b>The 8 Steps</b>	<b>The 8 Steps</b>	<b>Classes of Business</b>
<input type="checkbox"/> Step 1   Marketing <input type="checkbox"/> Step 2   Information Gathering	<input type="checkbox"/> Step 3   Getting the Quote <input type="checkbox"/> Step 4   Create the Quote <input type="checkbox"/> Step 5   Present the Proposal	<input type="checkbox"/> Step 6   Issue the Policy <input type="checkbox"/> Step 7   Deliver the Policy <input type="checkbox"/> Step 8   Service the Policy	This will be dependent on the classes the agent in training chose to market to.
<b>Coverages</b>	<b>Coverages</b>	<b>Coverages</b>	<b>Coverages</b>
<input type="checkbox"/> General Liability <input type="checkbox"/> Commercial Property <input type="checkbox"/> Commercial Umbrella	<input type="checkbox"/> Commercial Auto <input type="checkbox"/> Garagekeepers <input type="checkbox"/> Inland Marine	<input type="checkbox"/> Workers' Compensation <input type="checkbox"/> Liquor Liability	<input type="checkbox"/> Professional Liability
<b>Knowledge Base Articles</b>	<b>Knowledge Base Articles</b>	<b>Knowledge Base Articles</b>	<b>Knowledge Base Articles</b>
<input type="checkbox"/> Verify "Named Insured" <input type="checkbox"/> What is a BOP <input type="checkbox"/> Claims-Made vs Occurrence	<input type="checkbox"/> Hired & Non-Owned Auto <input type="checkbox"/> Drive Other Car & Broad Form DOV <input type="checkbox"/> Transportation <input type="checkbox"/> Auto Symbols <input type="checkbox"/> Auto Use Classification	<input type="checkbox"/> OH Stop GAP (OH Only) <input type="checkbox"/> Employee Benefits Liability <input type="checkbox"/> EPLI <input type="checkbox"/> ERISA Bonds <input type="checkbox"/> Agent of Record	<input type="checkbox"/> Tenant Betterments & Improvements <input type="checkbox"/> Get a Copy of the Lease <input type="checkbox"/> Coinsurance <input type="checkbox"/> Business Income & Extra Expense <input type="checkbox"/> Getting Loss Runs
<b>Apps &amp; Forms</b>	<b>Apps &amp; Forms</b>	<b>Apps &amp; Forms</b>	<b>Apps &amp; Forms</b>
<input type="checkbox"/> Firefly Commercial NB Checklist <input type="checkbox"/> Firefly General Commercial Survey <input type="checkbox"/> ACORD 125 Commercial Insurance <input type="checkbox"/> ACORD 126 Commercial GL <input type="checkbox"/> ACORD 140 Commercial Property <input type="checkbox"/> ACORD 131 Umbrella / Excess	<input type="checkbox"/> Firefly Comm Vehicle Survey <input type="checkbox"/> Firefly Auto Repair Survey <input type="checkbox"/> ACORD 127 Business Auto <input type="checkbox"/> ACORD 128 Garage & Dealers <input type="checkbox"/> ACORD 129 Vehicle Schedule <input type="checkbox"/> ACORD 137 Comm Auto (State)	<input type="checkbox"/> Firefly Workers' Comp Survey <input type="checkbox"/> ACORD 130 Workers' Comp <input type="checkbox"/> ACORD 035 Cancellation Request <input type="checkbox"/> ACORD 036 Agent/Broker of Record <input type="checkbox"/> ACORD 037 Statement of No Loss <input type="checkbox"/> ACORD 139 Statement of Values	
<b>Carriers</b>	<b>Carriers</b>	<b>Carriers</b>	<b>Carriers</b>
<input type="checkbox"/> Hartford (Warm Lead) <input type="checkbox"/> Liberty Mutual (Warm Lead) <input type="checkbox"/> Nationwide <input type="checkbox"/> Travelers	<input type="checkbox"/> Progressive <input type="checkbox"/> Berkshire Hathaway BHHHC		
<b>EZLynx University</b>	<b>EZLynx University</b>	<b>EZLynx University</b>	<b>EZLynx University</b>
<input type="checkbox"/> Create a Commercial Applicant			



### 3) Carrier Sites

Once you have demonstrated that you understand commercial coverage and the eight step process, you'll start getting trained on the carrier sites.

Carrier reps will generally train you on the carrier websites and can tell you the advantages they have in the market. Sometimes a commercial team member will either train or help you trouble shoot if you are having problems with quoting or using a carrier site.

### 4) Commercial capabilities of EZLynx

You will learn about EZLynx commercial capabilities mostly through self-study. In the Commercial section of our Agent Portal we have short videos that will show you how to use EZLynx for commercial accounts. It includes how to create ACORD form submissions, certificates of insurance, and more.

#### AFTER YOU'VE BEEN THROUGH ORIENTATION:

You can start selling policies once you have shown us that you know enough about commercial insurance and the process to help your prospects and can navigate the carrier sites. Until then, you'll use the warm lead program.

As you go through the sales process, we'll check your work to make sure that you are following the Eight Steps.



# COMPLIANCE AND DOCUMENTATION

Whether you are going through orientation, new to commercial sales, or have written millions in commercial premium, our team will check each account you write to make sure that the required retention documents have been saved to EZLynx.

You are welcome to upload *more* than we require. Many agents do that. But you cannot upload less.

The documents we require are either required by the state, a carrier, or highly recommended by our E&O carrier. If your commercial files are not compliant, we will review the process with you, and **if you seem to be unable -- or unwilling -- to follow the process we will move you back to being a Warm Lead agent.**



A few years back I was working with an agent who told me that Firefly was too demanding and required him to gather too much information to issue a policy, and that our process was too hard. He told me that he was done writing commercial insurance unless we relaxed our requirements for him.

We let him know that if we are given the choice between --

- A) Writing a lot of commercial insurance incorrectly, OR
- B) Not writing any commercial insurance at all

-- we would choose B. We simply cannot and will not have agents who don't follow the process and properly document their accounts. The risks are too big.

The good news for him is that we set him up with the Liberty Mutual, Travelers, and Hartford warm lead teams -- and the carrier, the client, the agent, and Firefly are all better off!



# DO THESE THINGS TO BE MORE SUCCESSFUL

## GIVE YOURSELF PLENTY OF TIME

If you are newer to commercial insurance sales, you will not be as fast at quoting, or the sales process. You are going to need to be patient with yourself, and with us. In the early going, you will want to give yourself plenty of time to get through the sale cycle. When you are new even a simple BOP can take a while (maybe a couple of weeks) to get the quote done. Plan on giving yourself time, so you don't get frustrated.

While you are in orientation you will need 45 days *minimum* for an account that requires an ACORD submission. These are usually cases that can't be written on a BOP, so a CPP (Commercial Package Policy) is the solution.

Even experienced agents should give underwriters 30 days on ACORD submissions – or at least two weeks, depending on the nature of the account, its size, and the carrier.

Those who are new to commercial can write CPP's, but you would do well to focus on BOP's until you know them thoroughly.

## INTERACT WELL WITH CARRIERS

Insurance companies and their employees work *with* us not *for* us. They're partners, and in commercial insurance the quality of your relationships with carrier team members will have a meaningful impact on how successful you are.

## BE MINDFUL OF UNDERWRITERS' TIME

Commercial underwriters have sales goals, so they'll love you if you help them grow. They *won't* love you if you take a lot of their time and don't write any business.

When you are working on a quote, do as much work on your own as you can. Then, as you get an idea of who will be competitive, reach out to the underwriter and let them help you close it.

Whenever possible, avoid getting underwriters from several carriers invested in an account. If you submit a risk to five underwriters and sell it with one – you'll have one underwriter who is excited, and four that are disappointed.



## BE PROFESSIONAL

Over the years, we've had agents who treated underwriters unprofessionally, and as a result the carrier decided to terminate their appointment. When that happens, we back the carrier up on their decision.

### Here are a few examples of things that are *not* professional:

1. Losing your temper with an underwriter because you disagree with them.
2. Being dishonest in answering underwriting questions
3. Misrepresenting or misclassifying an account. (Note: In commercial insurance, some agents think it's okay to classify an account incorrectly in order to get a better rate. Properly classifying business is of utmost importance, so if you have any questions about how to classify an account you should ask the underwriter to help you get it right.)
4. Sending an incomplete submission. On its own, this won't get you terminated – but it will impact how seriously anyone takes you and your submissions.

# PROFITABILITY, UNDERWRITING, AND PRICING

Carriers give you a chance to be in business for yourself. You owe them a profitable book of business. The companies' actuaries work hard to create rates that will be competitive and profitable for the company. Therefore, *you are most likely to be profitable if you:*

- Properly class accounts
- Honestly answer and carefully follow the underwriting guidelines
- Learn how to manage pricing credits and debits
- And avoid asking for exceptions

The commercial team will always be delighted to work with you regarding the brainstorming of these important considerations even after you are Commercial Approved. Brainstorming and strategizing are part of “the thrill of the hunt”, and we love it!





## Underwriting Exceptions

If a carrier does not have an appetite for your account – don't throw a tantrum. In the small business arena, underwriters usually do not have the authority to make exceptions. Either your account fits, or it doesn't. Lecturing them on why their carrier is goofy for not writing the account won't help you but it *will* alienate underwriters.

Furthermore, it's part of your job (Step 1) to get prospects that the carrier *wants* to write. Just thank them for their help and move on. They'll love you for being reasonable and seeing things from *their* perspective.

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*If none of our admitted carriers have an appetite for your account, move on. We'll love you for it, too. Walk away power is an important commercial sales attribute.*

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In the middle-market, underwriters have more authority to make a judgement call on eligibility, but you should *always* work with a CL Team member when asking for an exception or a favor on a middle-market account.

## Underwriting red flags:

As you work on Step 1, keep in mind that there are three buzzwords or clues to watch for. These red flags will tip you off that the prospect will be ineligible for *many* of the carriers that would normally have an appetite for an account in that class:

1. Being Non-Renewed
2. Having No Prior Insurance
3. Being New In Business

**If an account is being non-renewed**, it's usually because they have been unprofitable for the carrier or have an underwriting recommendation with which they did not comply. In those cases, you're playing a real-life game of old maid, and you're holding the Old Maid card! A carrier *might* take it your prospect – but you *absolutely* need to disclose the renewal to us or your carrier, first thing.

**Having no prior Insurance** is a big red flag, because the carriers are concerned that your prospect may be wanting to buy insurance because they have become aware of a potential or likely claim. Again, if they have not had coverage, be sure to disclose it during Step 3. Every carrier asks the question, so you



should save yourself time by finding out early in the process whether your prospect currently has business insurance in place.

**Being new in business** is a concern because the carriers have no way to know if the prospect knows how to run their business in a way that reduces the likelihood of having claims. In addition, startups usually don't have the financial strength of more established businesses. If they are a financially strapped, they are more likely to submit claims because they have *no* ability to self-insure on anything.

Above all, they are highly likely to be out of business within the first 12-18 months, and insurers want customers who will be with them for many years.

### Pre-Underwriting

Agents who specialize get really good at pre-underwriting. They know what operations, behaviors, or risks will get a prospect declined. Successful agents ask the "eliminating" questions upfront so they don't waste time quoting an account that is not going to be a fit.

Some examples for auto repair would be:

- Used tire sales
- Doesn't have a UL approved spray booth for auto body work
- Sells cars (or too many cars)
- Dogs on the premise
- Works on municipal/recreational/heavy vehicles
- And so on

Each class of business has a unique list things to watch for and pre-underwrite. Get good at identifying those items and you will save yourself a lot of time and frustration.

### Excess and Surplus Lines

Excess and Surplus Lines (E&S) is the last resort for hard to place accounts. This could range from a policy that has been non-renewed for having lots of claims, property that is in disrepair, an ineligible activity (like selling used tires for an auto repair shop), or just being a difficult class of business – like a welder.

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*E&S business is a LOT more work for a much lower commission and can have a lot more go wrong than writing with your preferred carriers.*

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Generally, if an account does not fit the preferred markets, you'll be better off letting the client know you don't specialize in their business type. If you are newer to writing commercial insurance with us, or don't write a lot of commercial, you will need to encourage them to find a different agent to help them.



Some prospects have multiple policies where most of them fit in the preferred market, but one does not. We have E&S Brokers so you can accommodate those cases when you really need to.

***If you find that your leads mostly fit with E&S carriers, you may need to re-evaluate your marketing plan. There is so much business that fits our preferred carrier appetites that you will build a more stable book by picking target classes that fit our carriers' appetites.***

## HOW TO WORK WITH THE FIREFLY CL TEAM

Our goal is to help you become autonomous as soon as possible. Whether it is identifying which carrier is the best fit for a prospect, running a quote, or issuing new business, our aim is to get you to a point where you can do it yourself with confidence. Our orientation process is built to help you get there. That drives the structure and processes of our commercial department.

### **We are built to:**

1. Help you understand coverage. (Your duty as an agent is to get good information and understand coverage.)
2. Answer your questions about placement, how to win an account, and more.
3. Help you establish good working relationships with commercial underwriters.
4. Help you understand and feel comfortable with the eight-step process
5. Walk you through quotes while you are in learning the process.
6. Help you understand how to do certificates of insurance, process policy endorsements, and do file reviews.

### **We are not built to:**

1. Run quotes for you
2. Do customer service for you
3. Help you with a prospect that needs a policy "tomorrow" – especially if it is outside of your target market.

### **You Get Ongoing Support as Needed**

Even our most experienced agents have questions from time-to-time. While it's true that in order for our structure to work you'll need to get good enough to work autonomously, we know you are going to have questions, and we are here to help! No matter how successful you get, we will always welcome your calls and emails to discuss classification and sales strategy.

### **How to contact us**

We think of the commercial portal as a commercial team member. It works 24x7 – and we continue to put as much helpful content there as we can. As a former commercial agent myself, it was the *worst* when

I was working after hours and could not get a question answered or find what I was looking for. We hope the portal can help you avoid that frustration.

Everyone in the commercial team spends most of their time on the phone with agents doing scheduled orientation sessions or making proactive outreach calls to see how agents are doing with their marketing plans.

The fastest way to get a response from the commercial team is to email us at [clteam@fireflyagency.com](mailto:clteam@fireflyagency.com). All of the commercial team members monitor that email address. We all strive to answer questions there as quickly as possible.

Please use the [clteam@fireflyagency.com](mailto:clteam@fireflyagency.com) email for almost all commercial requests. If you email one of us directly and cc other team members, two of us could end up working on your request at the same time. That's a waste of time, which is how our use of the clteam email lets us help the most agents every day.



Our goal is to respond within **24 hours** of your inquiry and we'll do our very best to respond quickly.

You'll be glad to hear that we try to identify and respond to the highest priority items first, so please be patient. And remember, we are "answering" many common *and* complex questions through the commercial portal which is available to you 24/7.

If you have a high-importance question, go ahead and mark it that way. We had an agent that used to mark *every* email as high priority. We let him know that if everything is high priority, nothing is.

### Dive in!

Is being a Warm Leads agent or becoming Commercial Approved the right path for you? Let's talk about it and get you started. Or if you already know you want to see if you can become Commercial Approved, submit your plan [www.joinfirefly.com/clplan](http://www.joinfirefly.com/clplan).

**There is *tremendous* potential writing commercial insurance. We can't wait to help you get going!**