



TOP PERFORMING AGENTS TELL US WHY THEY USE RBG TO PRESENT, ENROLL & RENEW BUSINESS

1. Over 80% of my errors & omissions exposure pertains to health insurance.
2. My RBG rep works on my behalf at no expense to me. Same compensation.
3. Many times I am jeopardizing my reputation, credibility, & main source of income by writing the employee benefits. I need a qualified technician to take care of all the details.
4. RBG sells time. Time better spent on new sales, retention, family, golf.
5. My client receives a letter from RBG congratulating them for selecting me as their agent & explains the timeline involved.
6. RBG, as a service, makes a copy of each case for my files.
7. RBG helps me "pre-sell" the (+/- 15%) rate. Not re-sell.
8. RBG will do as much or little as I want on a per case basis, regardless of group size. I find the smaller cases are even more work. No HR person.
9. I really don't want to deal with this tedious & ever-changing paperwork.
10. RBG assists me and my client set up an approved dual option.
11. RBG thoroughly explains the firm's eligibility to my client.
12. Clearly, the RBG method of operation has enabled me to write & keep more business (flexible, responsive, & efficient).
13. My client & each of their employees receive a welcome packet at enrollment.
14. I sell & keep more life, dental & disability coverages when doing business with RBG.
15. RBG helps me answer my client's questions, such as:
 - What are my exact rights with COBRA on a firm my size?
 - What are the underwriting requirements on a firm my size?
 - Can my rates change? Why? When?
 - What is the timeline involved for approval, i.d. cards, & admin. materials?
 - I need help in selecting a PCP. Can I change it?
 - How long can I cover dependents?
 - Can you cover my children out of state? How?
 - Can I add myself and/or dependents after waiving initially?
 - What are my exact options in selecting a waiting period.
 - I just want to cover my managers. Now what?
 - How much of the premium should I contribute?
 - I waive workers compensation coverage. What are my options?
 - How can I better manage my health care and prescriptions?
 - When & how do I cancel my prior coverage?
 - How exactly does the pre-existing condition limitation affect us?
 - When can you come back & tell my employees about our new plan?