



Taking a look at
Riemer Insurance Group, Inc.

riemerinsurancegroup.com

About Riemer Insurance Group, Inc.

Riemer Insurance Group, Inc. was founded in 1978 by Stephen L. Riemer. We are the largest all lines insurance agency located in Hallandale Beach with a branch office in Atlanta, Georgia. Riemer Insurance Group's Customer Service Representatives are from all walks of life and have been trained into successful insurance Customer Service Representatives. Our success incorporates our sales team's goal oriented approach to satisfying our client's needs and delivering a quality level of service that exceeds expectations.

The South Florida Business Journal ranked Riemer Insurance Group, Inc. the 22nd largest agency; up from 24th in 2005.

Riemer Insurance Group, Inc. employees live by the credo, "he who stops getting better ceases to be good."



Why be a Riemer Insurance Group, Inc. Account Executive?

Riemer Insurance Group, Inc. offers limitless opportunities and substantial growth. Riemer Insurance Group, Inc. is a closely held family oriented agency that specializes in the success of its Account Executives. Riemer Insurance Group, Inc. offers easy access to industry related information, the ability to have questions answered quickly and extensive training. Riemer Insurance Group, Inc. wants it's Account Executives to be effective and efficient.

Riemer Insurance Group, Inc.'s Account Executives ...

- receive hands on training
- have the ability to sell brand name insurance companies
- are equipped with the latest computer technology (dual screens on every desk)
- are supplied with the latest insurance software program
- can write business brand named carriers that no other South Florida agency has access to
- are encouraged to network and establish relationships through community development functions.



Riemer Insurance Group, Inc. Account Executive's Job Culture

An Account Executive is responsible for the acquisition of new clients for Riemer Insurance Group, Inc.

An Account Executive must...

identify through research and relationships who are the ideal prospective clients.

engage with ideal prospective clients to learn their business and develop a positive business relationship.

partner with a variety of departments within Riemer Insurance Group, Inc. to promote, write and service accounts with a high degree of efficiency and customer service.

understand coverage's relevant to risk and provide creative solutions that address the needs and wants of the client.

retain clients through superior service, empathy and execution of promises.

develop and maintain an effective network within the business community and selected industries.

meet his/her annual sales goal.

Riemer Insurance Group, Inc. Account Executive's Image

An Account Executive has the most exciting job in the insurance business. This is a high profile position within our business community and Riemer Insurance Group, Inc. has worked very hard at creating a positive image for itself. Thus, there are rules which apply to the Account Executive's image.

These rules are in reference to an Account Executive's...

- **Attire.** An Account Executive must always wear professional attire during business hours and social functions outside of the office when attending on behalf of Riemer Insurance Group, Inc.
- **Automobile.** It is important to keep your car clean (inside and out) and in good working condition.
- **Continuing education.** It is mandatory by law to comply with the continuing education hours in order to remain an Account Executive with Riemer Insurance Group, Inc. Another part of your image is your knowledge.
- **Respect for other people's time.** Being early to appointments leads you to success and helps project an organized image.
- **Team player approach to business.** Riemer Insurance Group, Inc. expects you to support the philosophy of team work.
- **Ability to treat every customer as if it were his/her only customer.** The insurance companies, the managing general agents, the vendors who supply Riemer Insurance Group, Inc.'s goods and services, etc.. must be treated as if they were the most important people/person in the world because there is always an opportunity to make them a new customer.

Riemer Insurance Group, Inc. Account Executive's Job Description

An Account Executive's primary responsibility is to generate new business. The insurance business requires a great deal of documentation. Riemer Insurance Group, Inc. requires that you confirm in writing your phone conversations when assisting clients.

Riemer Insurance Group Inc.'s focus is to help you reach your goals within the allotted time frame. In order to help Riemer Insurance Group, Inc. assist in your progress you are required to input all of your own data into the computer tracking system and attend a weekly meeting to review your results.

Riemer Insurance Group, Inc. defines an Account Executive as, "a winner, an industrious and successful professional, a good person, a great team mate, a goal oriented and persistent performer, a sincere, honest and charitable individual who is community minded." If you can see yourself through Riemer Insurance Group Inc.'s glasses, then you will have a long and distinguished career path.

A positive mental attitude is of great importance in the insurance business – remember winners never quit and quitters never win. Account Executives will lose cases – sometimes for the wrong reason but you must learn from your defeats and remember that when someone says "NO", you are closer to a "YES".

Riemer Insurance Group Account Executive's Compensation Program

Every Account Executive at Riemer Insurance Group has the same contract as every other Account Executive. The minimum level of performance that is required for you to sustain your position is \$100,000 – in gross commissions to Riemer Insurance Group.

Example: Gross commissions to Riemer Insurance Group

Year 1	\$1,000,000.00	Policy Premiums
	x <u> .10</u>	gross commission to Riemer Insurance Group
	\$100,000.00	gross commissions to Riemer Insurance Group
	x <u> .35</u>	Account Executive's share of commission
	\$35,000.00	Account Executive's earnings

Example: Account Executive's Yearly Commission Table

<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>
\$35,000	\$35,000	\$35,000	\$35,000
	<u>+\$35,000</u>	\$35,000	\$35,000
	\$70,000	<u>+\$35,000</u>	\$35,000
		\$105,000	<u>+\$35,000</u>
			\$140,000



An Account Executive's commission is based on income received by Riemer Insurance Group in the month prior to the income being paid. Therefore, in the beginning, due to a time lapse between the customer's payment and the insurance company's payment to Riemer Insurance Group, Riemer Insurance Group has developed a draw program to the Account Executive.

Riemer Insurance Group, Inc.'s Employee Benefits Program

Health, Dental, Life and Disability insurance	Employer matching 401K	Tax Conversion Program	Worker's compensation insurance	State disability	Unemployment Insurance
Producer of the Year	Employee of the Year	Loyalty & Longevity Program	Recruitment Program	Tuition Reimbursement	Company Sponsored Events
Young Leadership	Paid Time Off includes: Personal days; Birthday; All major holidays and/or personal observances				



Anatomy of a Sale for a New Account Executive

Where do our leads come from?

- The Account Executive creates his/her own **Board of Directors** to help mentor their career progress. Typically, the Board of consists of professional advisors that will help develop and exchange prospective clients.

Board of Directors: Main Lead Generators



Networking: Community Based Lead Drivers



●Networking:

- Civic Organizations: Ex., Kiwanis, Rotary Club, etc..
- Charitable Organizations: Ex., Make-A-Wish Foundation, Boy Scouts of America, Big Brother Big Sister, etc..
- Community Social Organizations: Ex., Country Club, etc..
- Trade Organizations: Pest Control, Home Builders Association, Shopping Center, etc..
- Political Events
- Business Development – Chamber of Commerce, etc..
- Religion, affiliating

Anatomy of a Sale for a New Account Executive Continued...

- Riemer Insurance Group hosts **educational forums** for Continuing Education Credit for certified public accountants and attorneys approved by the Florida Bar and State of Florida Department of Business and Professional Regulations.

- Convention Schedule** - we target market by industry taking booths at the following conventions:

- Shopping Center Convention
- Trucking Conventions
- Pest Control Conventions
- Jewelry Conventions

- The Agency provides a **direct mail marketing** campaign by industry.

- Create **data basis** for the industry marketing that we do in order to provide our accounts executives with pre-qualified leads.

- Advertise ourselves**

- Print Media
 - Trade journals
 - Newspaper
- Radio
- Cable TV

- Biggest source of new business is referred leads from **our existing clients**.

Anatomy of a Sale

Before the Sales Presentation

- Qualify the prospective client
- Gather the information needed to make a needs analysis
- Define what the client's needs are
- Prepare specifications
- Compare new needs against present program
- Market client's account to the insurance underwriters
- Analysis of company's quotations
- Prepare sales presentation
- Present sales presentation to prospective client

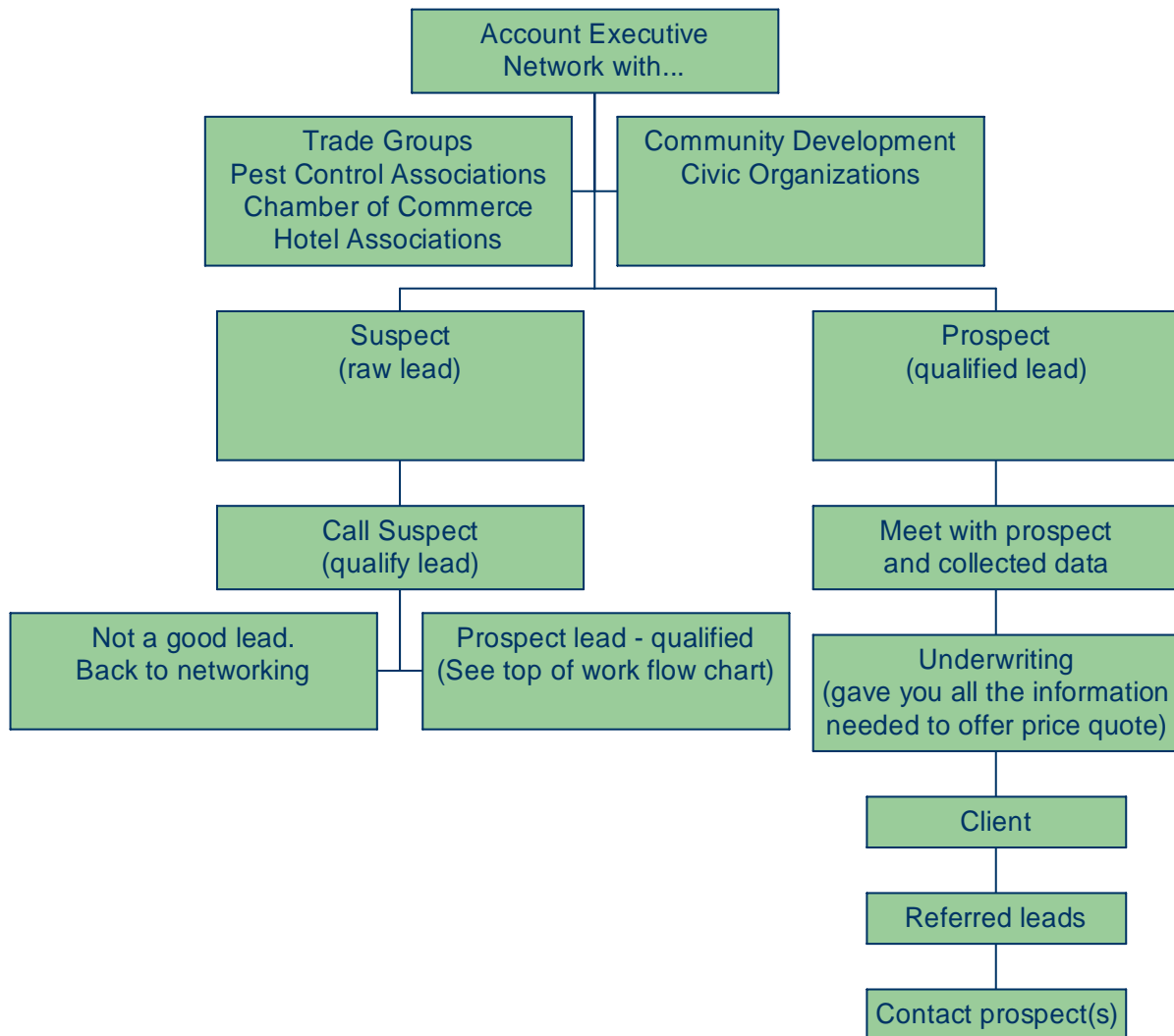
At the Sales Presentation

- We present to our client the best possible approach to satisfying his/her insurance needs
- What it costs
- Why the Account Executive
- Why Riemer Insurance Group, Inc.
- Prepare binders
- Get check
- Bind with insurance company
- Check policies
- Put in policy wallet
- Prepare schedule of insurance
- Present finish product
- Get referrals



Rierner Insurance Group, Inc.'s Account Executive Workflow

Workflow Chart





Account Executive Testimonials

Reimer Insurance Group, Inc. takes pride in the multitude of achievements that have marked the agency's history. Our Account Executives are involved in selling the agency's services, providing quality customer service, industry research and development. A Reimer Insurance Group, Inc. Account Executive is focused on his/her clients and exceeds the client's service expectation.

Jan Sheridan

Account Executive

Pest Control

Q: When did you start your career with Riemer Insurance Group, Inc.?

A: I started my career at Riemer Insurance Group, Inc. as an Account Executive in the Pest Control Industry in October of 1991.

Q: Why did you choose to work for Riemer Insurance Group, Inc.?

A: I chose Riemer Insurance Group, Inc. because a mutual friend introduced me to Stephen Riemer and I also knew of the agency for many years prior and felt it would be a good home base for my business.

Q: From the time you started, how long before you saw progress?

A: I saw an increase in my production in one month's time.

Q: What do you like most about your job at Riemer Insurance Group, Inc.?

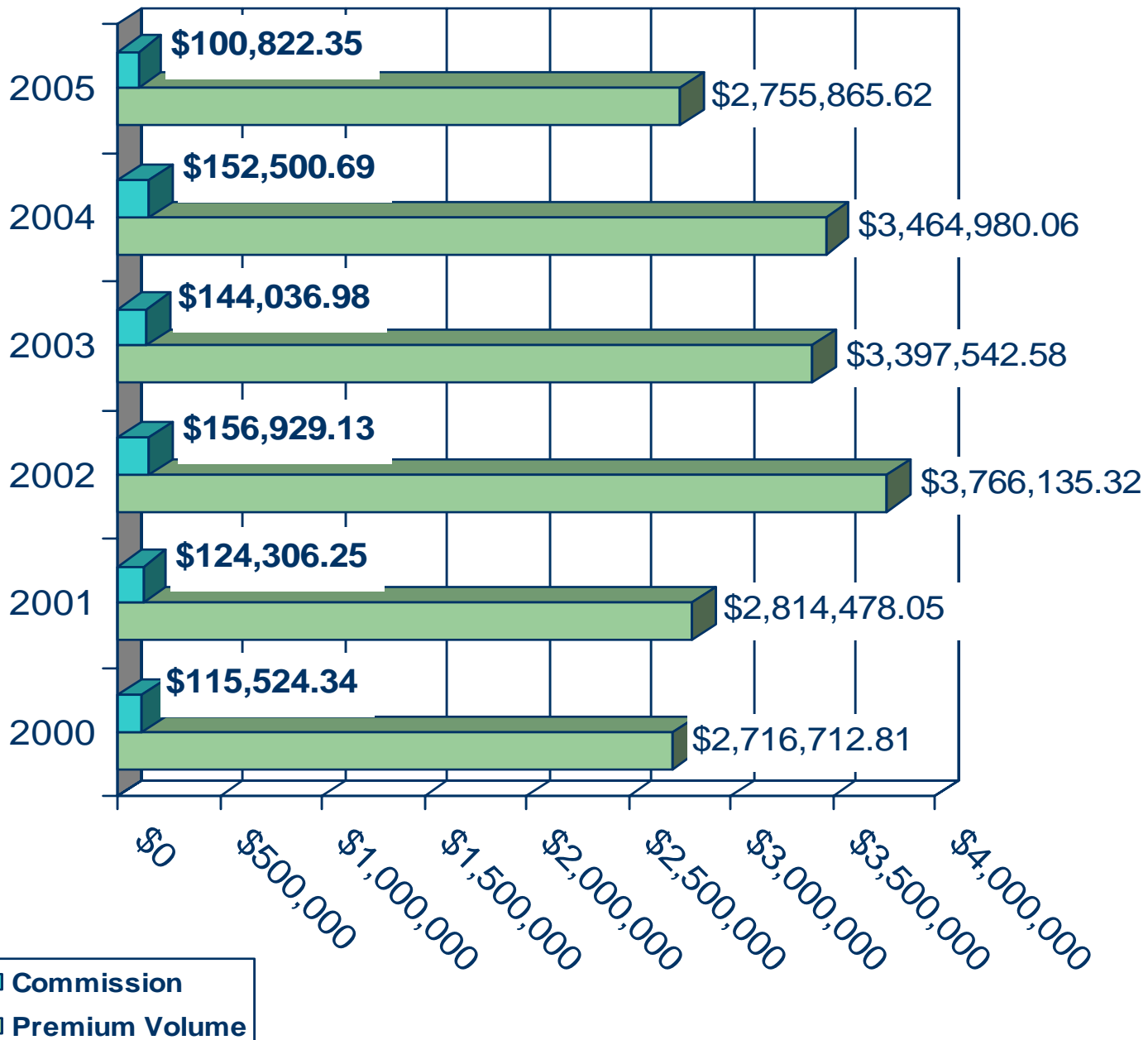
A: I like working with the client base I have built and maintained throughout my 15 years and love the strong relationships I have with them.



Q: Overall, to who or what do you attribute your successful career at Riemer?

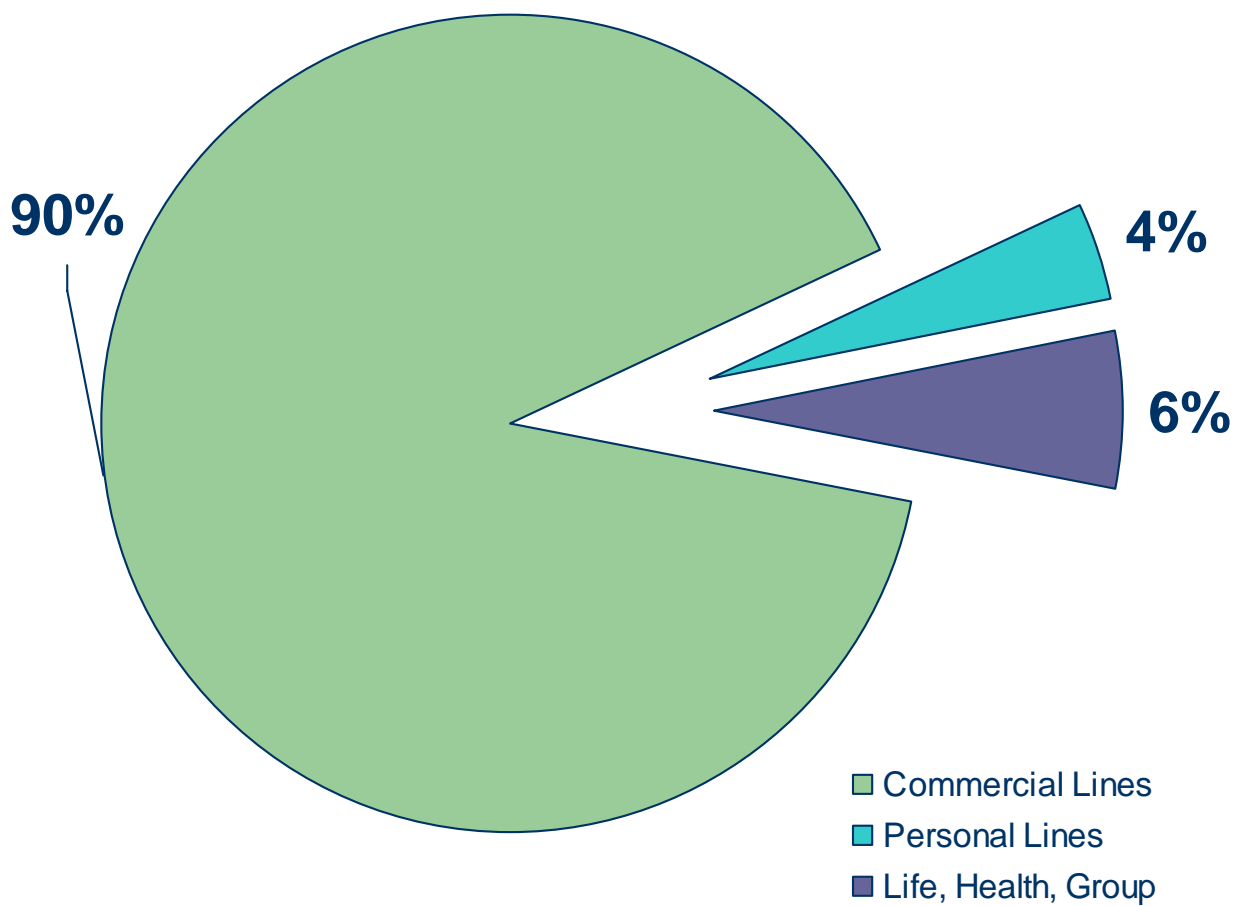
A: I attribute my success to the limitless opportunities available in the pest control industry and in the strong belief of relationships. I nurture those relationships by attending my clients' conventions, monthly meetings, etc.

Jan Sheridan Yearly Production vs. Commission Paid



Jan Sheridan

Book of Business by Category



Harry Sonnenblum

Account Executive

Q: When did you start your career with Riemer Insurance Group, Inc.?

A: In 1997 as a broker but I had 40 years of knowledge in the insurance industry.

Q: Why did you choose to work for Riemer Insurance Group, Inc.?

A: I was offered a great opportunity and created a solid book of business.

Q: What do you like most about your job at Riemer Insurance Group, Inc.?

A: I like servicing my clients and competing for the best quote for the customer.

Q: Overall, to who or what do you attribute your successful career at Riemer Insurance Group, Inc.?

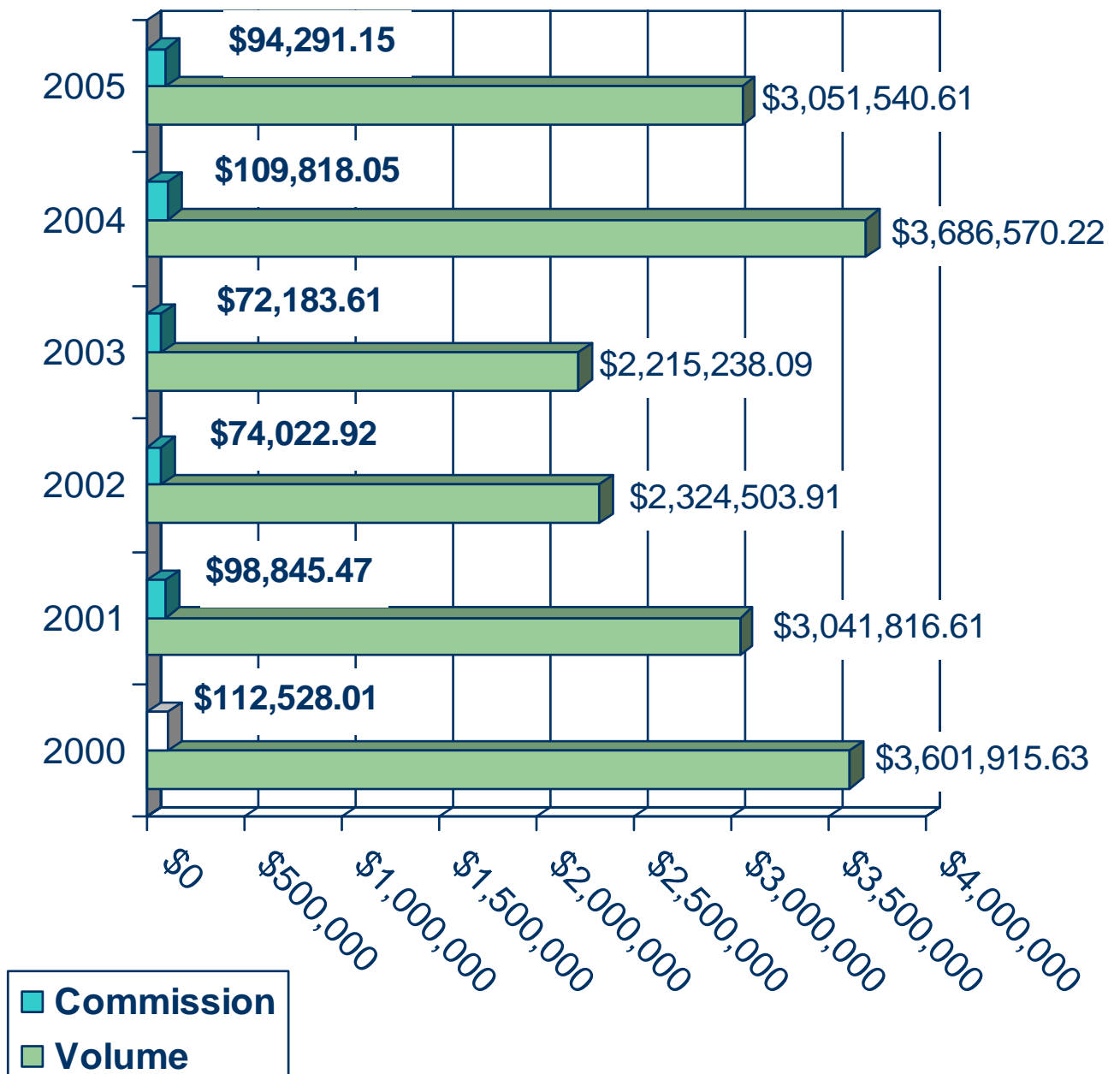
A: I attribute my success to hard work and my ability to keep positive professional relationships.



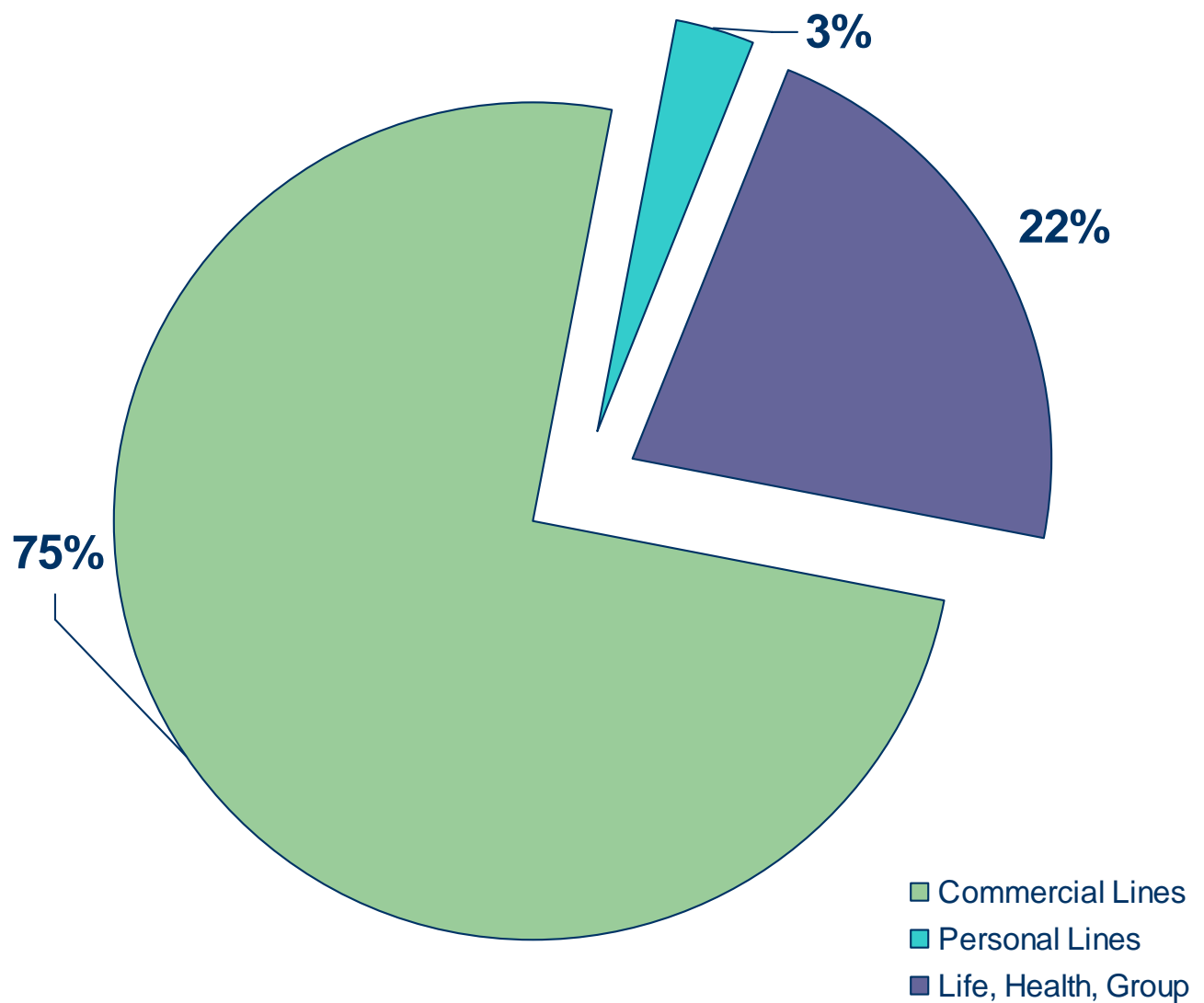
Q: Have you taken on extracurricular activities since you started with Riemer Insurance Group, Inc.?

A: Stephen Riemer says that being involved in the community is very important. As a result I am a board member of the Boy Scouts, Citizens Crime Watch and a member of the Hallandale Chamber of Commerce and several local organizations.

Harry Sonenblum Yearly Production vs. Commission Paid



Harry Sonenblum Book of Business by Category



Risa Schiff

Vice President

Jewelry and Fine Arts

Q: When did you start your career with Riemer Insurance Group, Inc.?

A: August 2000. I have a total of 18 years of experience in the insurance industry.

Q: Why did you choose to work for Riemer Insurance Group, Inc.?

A: I was attracted to Riemer Insurance Group, Inc. because of it is a family oriented company, it provided me with benefits, its owner is easy to reach and available to answer my questions.

Q: What do you like most about your job at Riemer Insurance Group, Inc.?

A: I like that my job is different everyday and gives me the opportunity to meet new people.

Q: From the time you started, how long before you saw progress?

A: I started this department at zero and in my third year I saw a significant amount of production. We have consistently grown over the past five years – I would say we have doubled in profitability.

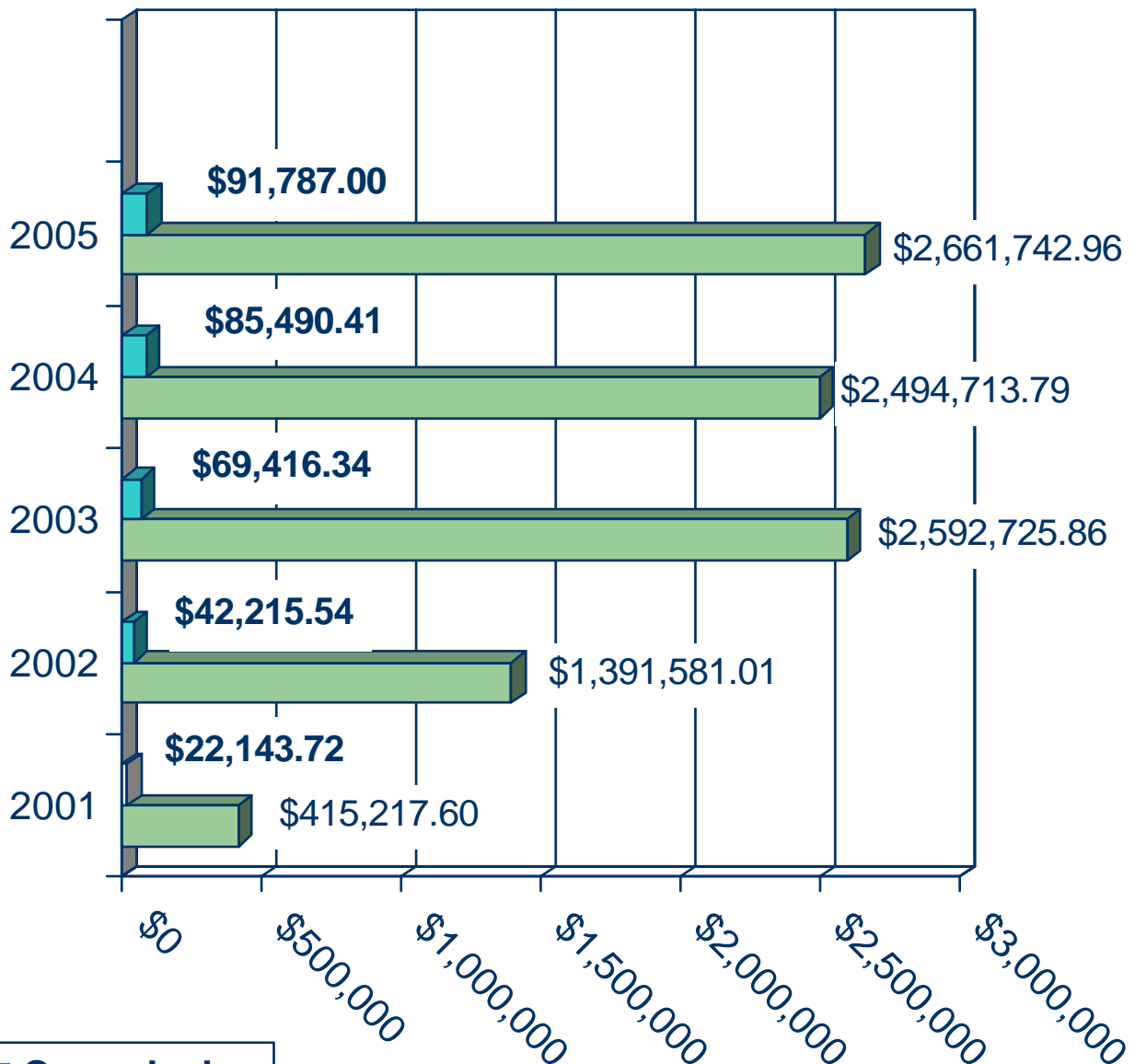


Q: Overall, to who or what do you attribute your successful career at Riemer Insurance Group, Inc.?

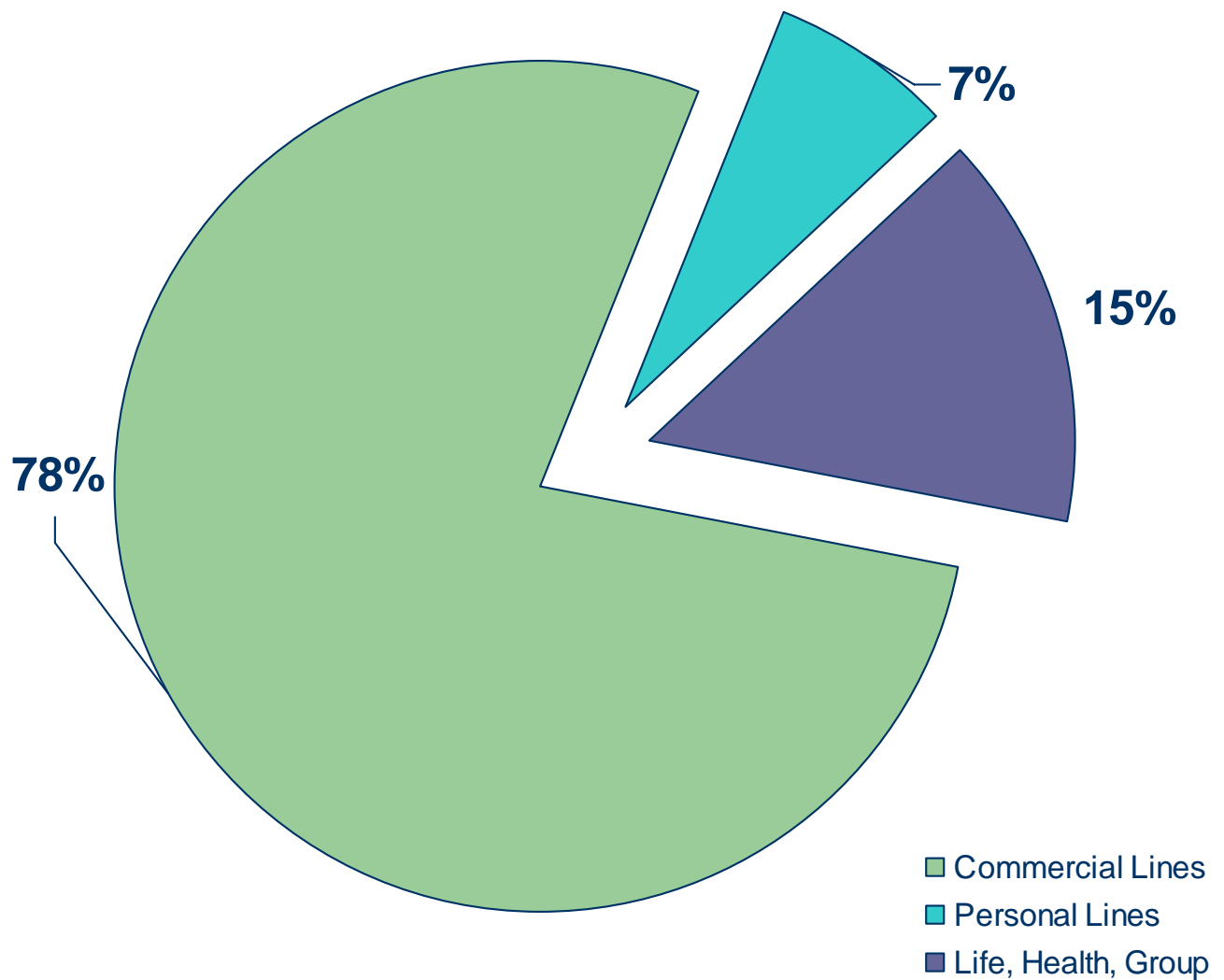
A: I like Stephen Riemer's philosophy "Insurance is a relationship business" - he taught me that and it works. I attribute my success to building good relationships and relationships yield business.

Risa Schiff

Yearly Production vs. Commission Paid



Risa Schiff Book of Business by Category



Robert Mittleman

Account Executive

Q: When did you start your career with Riemer Insurance Group, Inc.?

A: I am proud to say that I have been with Riemer Insurance Group, Inc. for the past four years.

Q: Why did you choose to work for Riemer Insurance Group, Inc.?

A: I began my professional career in the food industry and decided to go into insurance because I believed that I could convert my existing relationships to insurance customers.

Q: What do you like most about your job at Riemer Insurance Group, Inc.?

A: What I like most about my job is that I am self-employed without being self-employed and have none of the overhead expenses that come with owning a business.



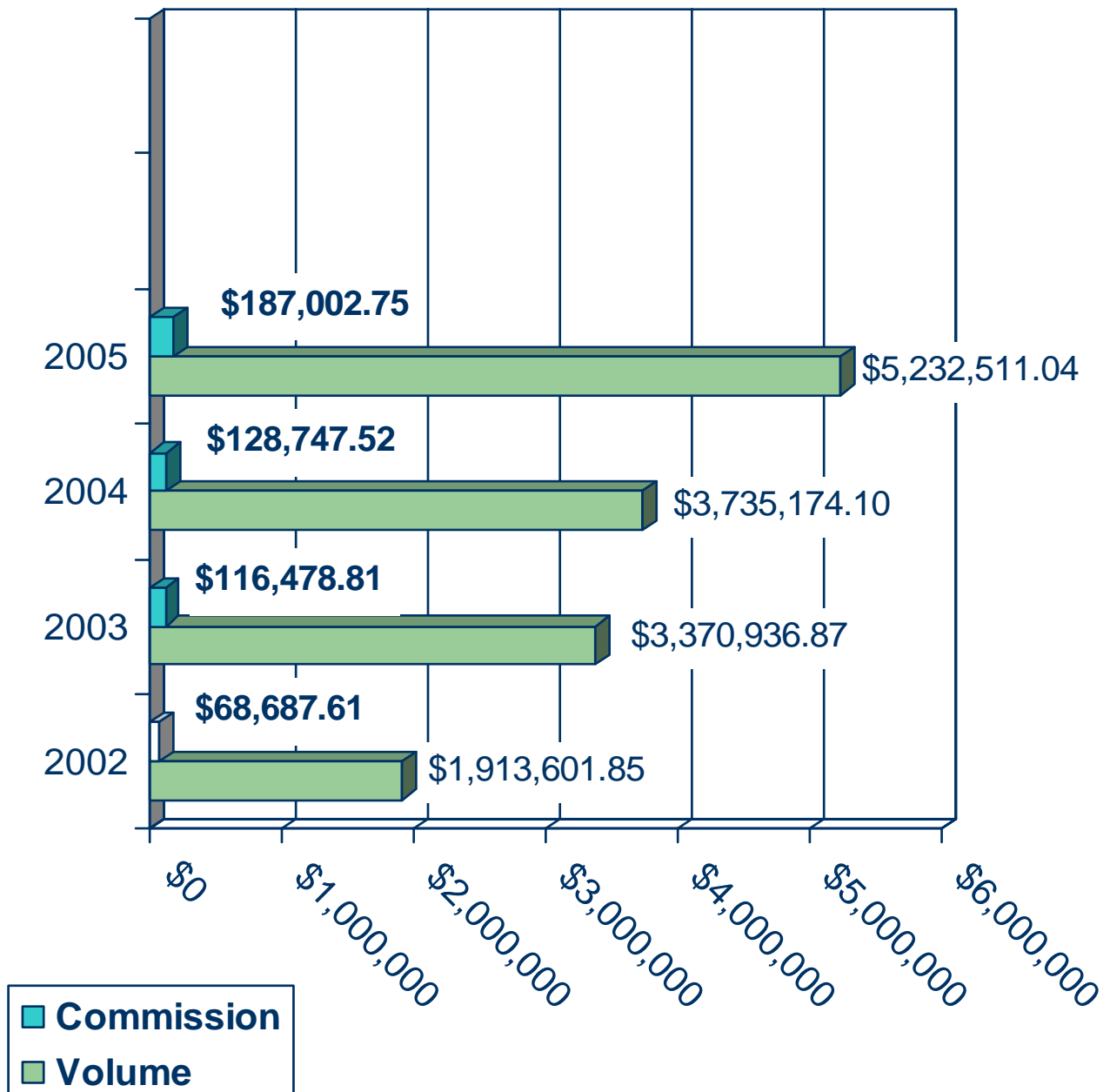
Q: From the time you started, how long before you saw progress?

A: It took about three months for me to get my feet wet and a year before I began to see significant progress.

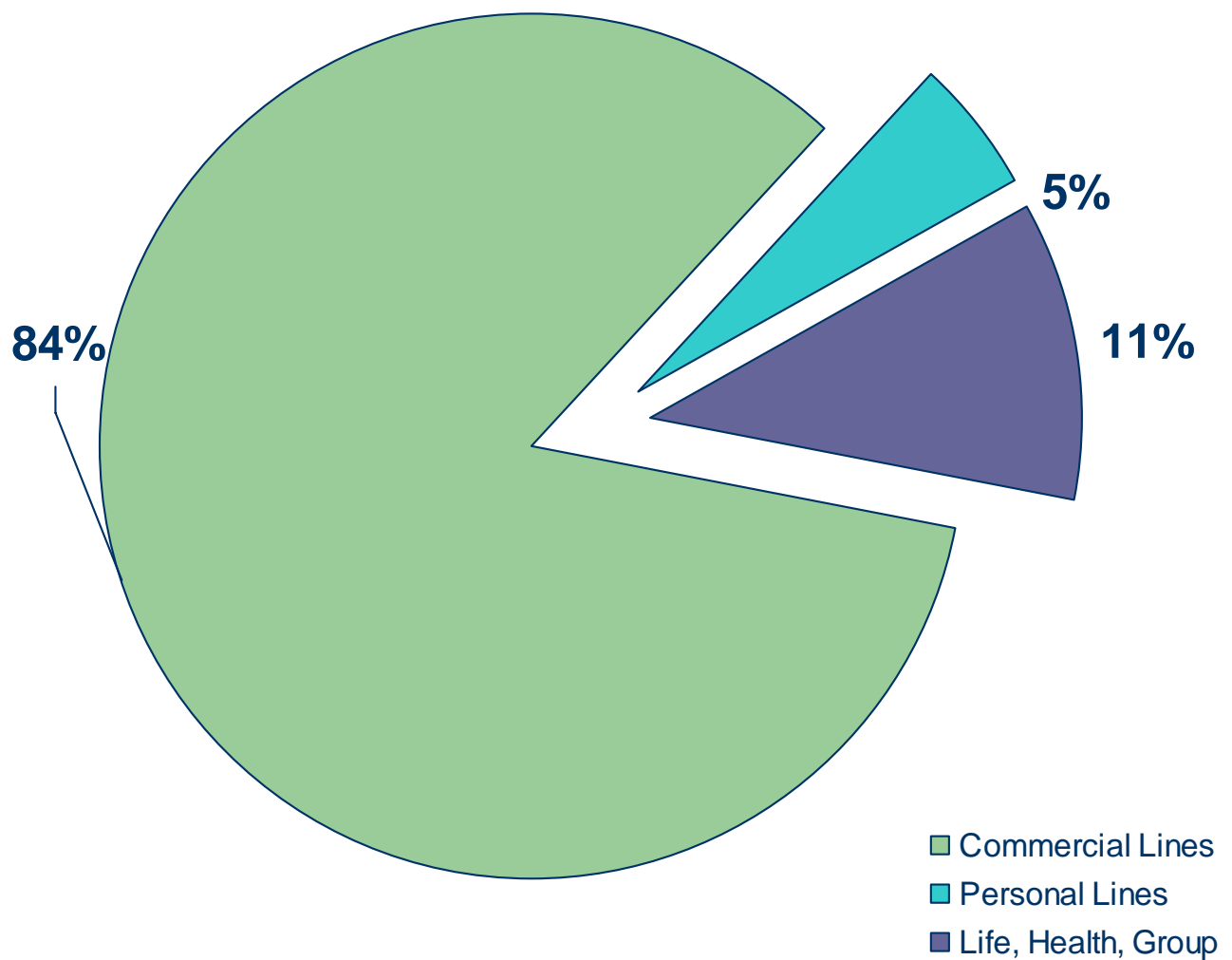
Q: Overall, to who or what do you attribute your successful career at Riemer Insurance Group, Inc.?

A: I have learned to work smarter not harder which fuels my success. With a strong commitment to this business you can have a happy and successful career.

Robert Mittleman Yearly Production vs. Commission Paid



Robert Mittleman Book of Business by Category



Moshe Marvin

Account Executive

Q: When did you start your career with Riemer Insurance Group, Inc.?

A: I started working at Riemer Insurance Group, Inc. in the summer of 2002.

Q: Why did you choose to work for Riemer Insurance Group, Inc.?

A: Riemer gave me the opportunity to start in a new industry without any experience.

Q: What do you like most about your job at Riemer Insurance Group, Inc.?

A: I pursued a career in the insurance industry due to its flexible work schedule. Also, renewals help me extend my business and I do not have to start over each year.

Q: From the time you started, how long before you saw progress?

A: I had no prior knowledge of the insurance industry, so it took me about five months before I started to see major results. I have increased my book of business 20% every year since.

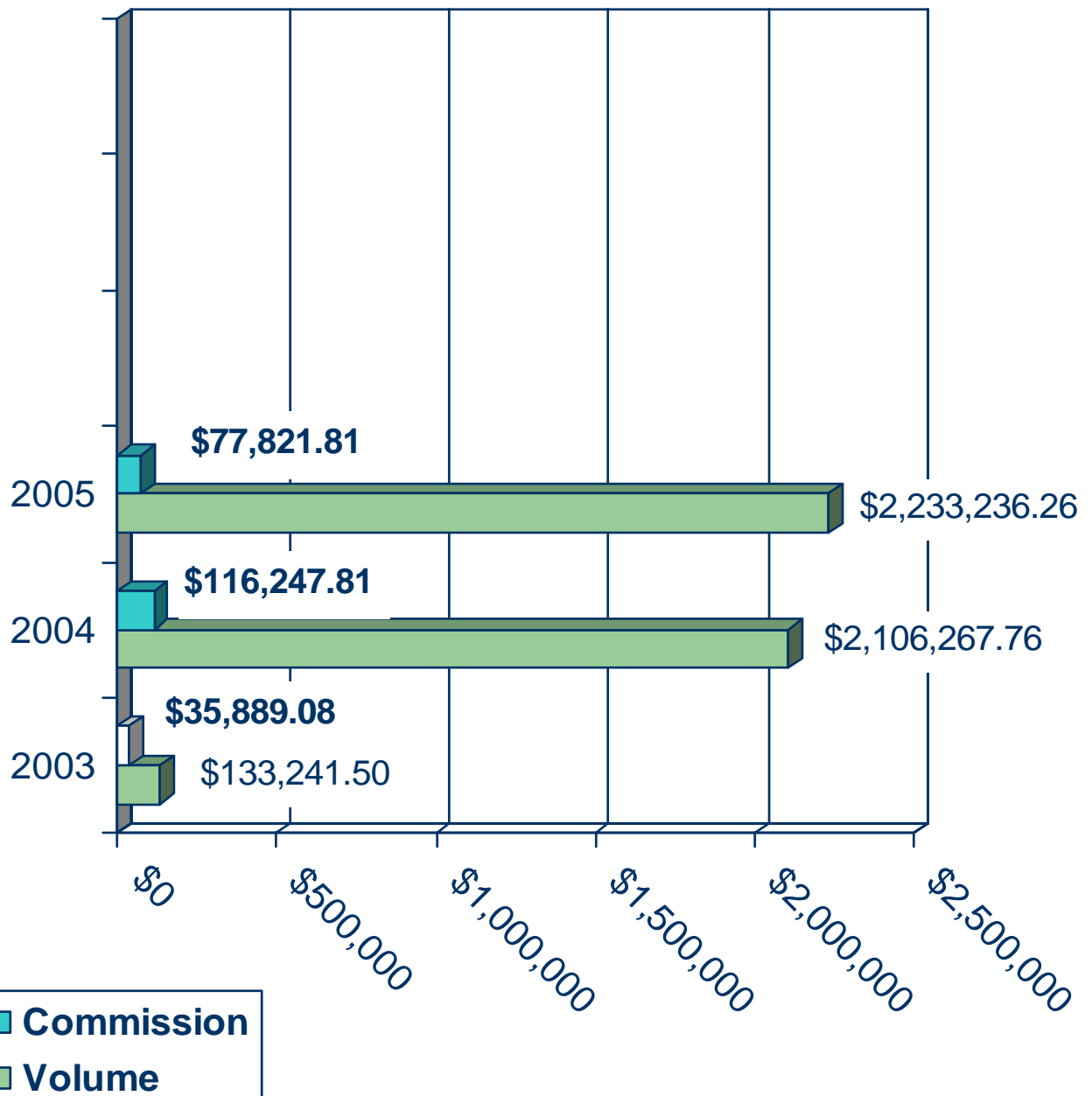


Q: Overall, to who or what do you attribute your successful career at Riemer Insurance Group, Inc.?

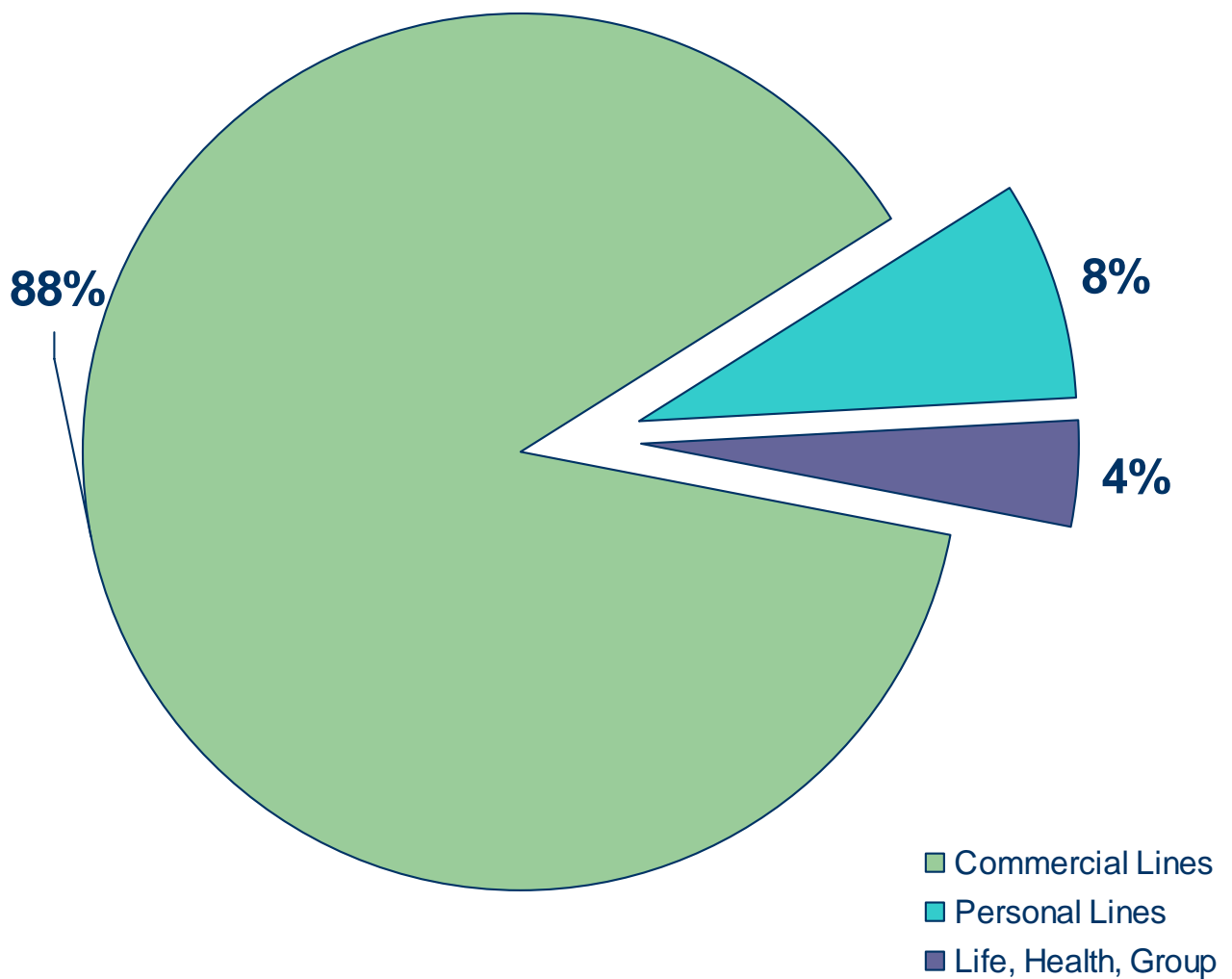
A: Riemer Insurance Group, Inc.'s team has trained me from the very beginning and molded me into the Account Executive that I am today.

Moshe Marvin

Yearly Production vs. Commission Paid



Moshe Marvin Book of Business by Category



Matthew Turetsky

Account Executive

Q: When did you start your career with Riemer Insurance Group, Inc.?

A: I began my career at Riemer Insurance Group, Inc. in 2003. I had previously worked in life insurance.

Q: Why did you choose to work for Riemer Insurance Group, Inc.?

A: I came to Riemer Insurance Group, Inc. because it is a family oriented environment and the life support system that is provided by management.

Q: What do you like most about your job at Riemer Insurance Group, Inc.?

A: I like the business because once you build a good book you can live off of servicing it and still make a nice income. It also provides me with a flexible work schedule.

Q: From the time you started, how long before you saw progress?

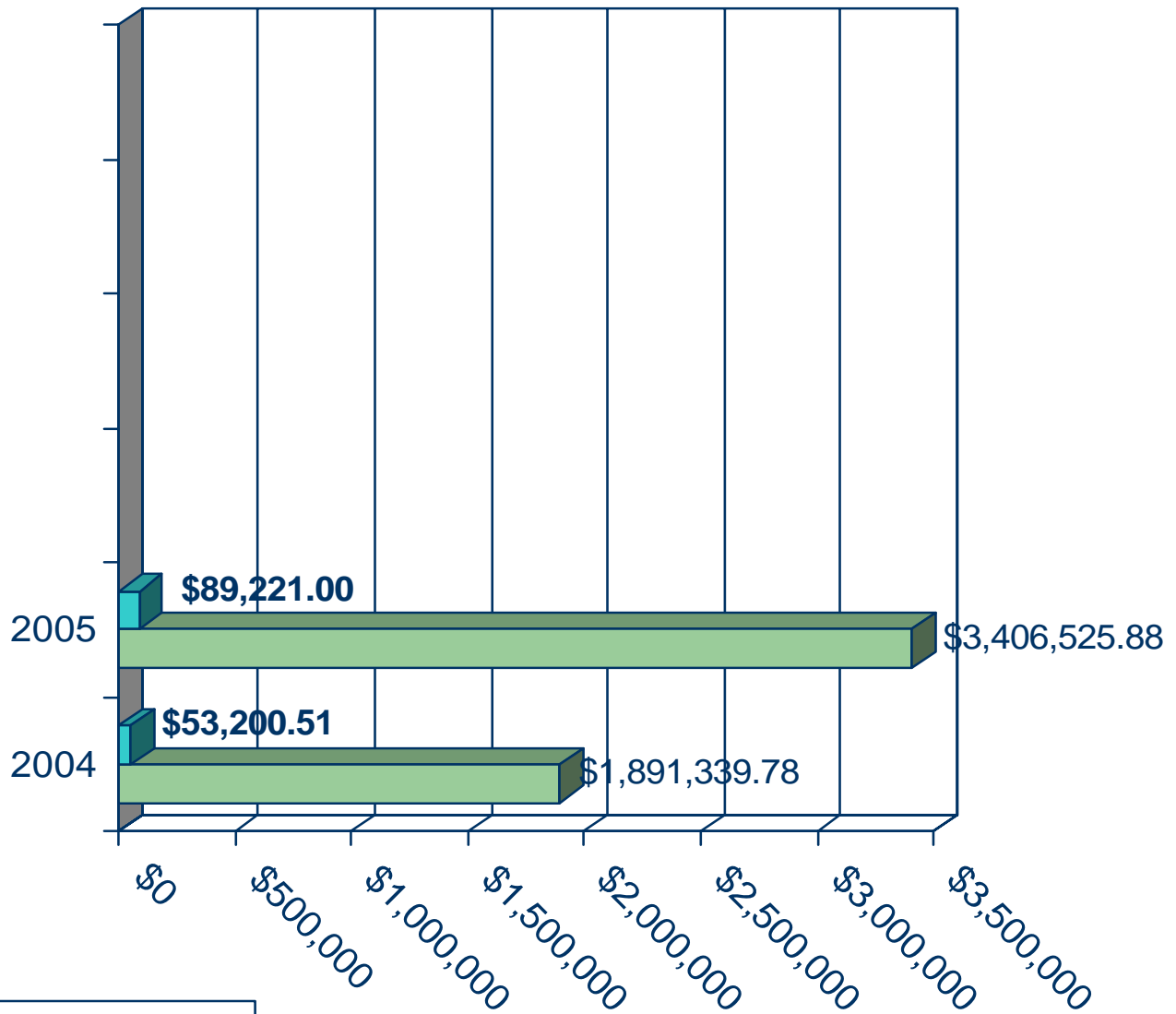
A: It took me six months before I began to see results. I would say that my first year was a learning curve and my big results came the second year.



Q: Overall, to who or what do you attribute your successful career at Riemer Insurance Group, Inc.?

A: I attribute my success to the networking skills that the management team has helped me learn.

Matthew Turetsky Yearly Production vs. Commission Paid



■ Commission
■ Premium Volume

Matthew Turetsky

Book of Business by Category

