

# SURVIVAL GUIDE for NEW PRODUCERS

What Every New Producer Must Know



**RGI BONDING**  
PERSISTENCE • ENERGY • INTEGRITY • LOYALTY

## Handbook

## Professional Producer



Professional Producer

## Casual Participant



Casual Participant



# RGI PRODUCER STANDARD™

## Professional Producer

- ✓ Communicates clearly, professionally, and promptly
- ✓ Follows up consistently and maintains active conversations
- ✓ Submits clean, complete, and accurate information
- ✓ Takes ownership of their role and responsibilities
- ✓ Focuses on building long-term relationships
- ✓ Respects the workflow and follows established processes
- ✓ Maintains professionalism in all interactions

## Casual Participant

- ✓ Communicates inconsistently or informally
- ✓ Fails to follow up or maintain momentum
- ✓ Submits incomplete or disorganized information
- ✓ Waits to be pushed instead of taking initiative
- ✓ Focuses only on immediate outcomes
- ✓ Disregards workflow structure or standards
- ✓ Communicates casually or reactively

# PRODUCER AT A GLANCE

What's Expected From Every New Producer

RGI Bonding | Producer Standards

## 1 COMMUNICATION

- Respond within 24 hours
- Ask clear, thoughtful questions
- Don't overpromise timelines

## 2 UNDERWRITING

- Submit complete, detailed information
- Don't cut corners
- Understand carrier risk exposure

## 3 ORGANIZATION

- Be disciplined with your CRM
- Keep track of submissions, quotes, and follow-ups
- Stay on top of expiring renewals

## 3 ORGANIZATION

- Be disciplined with your CRM
- Keep track of submissions, quotes, and follow-ups
- Stay on top of expiring renewals

### REAL TALK:

We are counting on you to bring your A-game every week. Show up. Follow through. **Run it up.**

## 4 FOLLOW-UP

- Handle objections professionally and directly
- Don't let quotes go cold
- Stay persistent but not pushy

## EXECUTION SCORECARD

Weekly Calls \_\_\_\_\_

Weekly Binds \_\_\_\_\_

Close Ratio \_\_\_\_\_ %

Turnaround Speed \_\_\_\_\_ days





**RGI BONDING**

PERSISTENCE • ENERGY • INTEGRITY • LOYALTY

## What Every New Surety Agent Must Know

(Mandatory Reading & Training)

### **1. You Are Not Selling Insurance — You Are Facilitating Trust**

Surety bonding is not a traditional insurance sale.

The contractor is not the insured.

The surety guarantees performance, not loss.

Every bond puts RGI's reputation and carrier relationships at risk.

Translation: You are a gatekeeper, not a closer.

### **2. Approval Is Earned — Never Promised**

You must never:

- Guarantee approval
- Promise rates
- Suggest “we can get anything done”

What you can say:

“We'll review and submit based on carrier guidelines.”

“Approval depends on underwriting.”

This is non-negotiable. One promise can burn a carrier relationship.

### **3. Clean Files Win — Sloppy Files Get Declined**

Underwriters expect:

- Complete applications
- Organized financials
- Clear project details

Missing documents = delays or declines.

Your job is to protect underwriting time. If the file isn't clean, it isn't ready.

### **4. You Do Not Submit to Every Carrier**

New agents often think: “Let's just send it everywhere.” This is wrong.

Each carrier has an appetite.

## **5. Contractors Don't Always Know What They Need**

Many clients:

Ask for the wrong bond type

Don't understand indemnity

Underestimate financial requirements

Your role:

Educate calmly

Set realistic expectations

Protect them from overreaching

Good agents don't just say yes — they guide.

## **6. Documentation Is Protection**

Everything must be: written, saved, logged.

This includes:

- Client conversations
- Carrier feedback
- Changes to terms
- Deadlines

If it's not documented, it didn't happen.

## **7. Speed Matters — But Accuracy Matters More**

Fast submissions mean nothing if:

- The obligee name is wrong
- The bond amount is incorrect
- The contract details don't match

Errors delay jobs and damage trust.

RGI values right the first time.

## 8. Compliance Is Everyone's Job

You are responsible for:

Following licensing rules

Using approved scripts

Protecting client financial data

Escalating red flags immediately

If something feels off — pause and escalate.

## 9. Long-Term Relationships Beat One-Time Bonds

A \$10,000 bond done wrong can:

Lose a carrier

Lose a contractor

Lose future referrals

A \$2,000 bond done right can:

Turn into a multi-year client

Lead to larger projects

Build referral pipelines

Think long-term, not transactional.

## 10. When in Doubt — Ask

RGI does not punish questions. RGI does address reckless decisions.

Before submitting, promising, or improvising:

Ask your team lead

Ask underwriting

Ask operations

Professional firms ask before acting.

## Bond Types (Quick Reference)

**Bid Bond:** Used during bidding. Confirms the bidder will honor their bid and—if awarded—sign the contract and provide the required next bonds.

**Performance Bond:** Guarantees completion according to contract terms. Protects the obligee if the contractor defaults, per the bond form.

**Payment Bond:** Guarantees payment to subcontractors, laborers, and suppliers for approved work/materials, per the bond form.

**Maintenance (Warranty) Bond:** Covers specific defects in workmanship/materials for a stated period after completion and acceptance, per bond terms.

**Supply Bond:** Guarantees delivery of supplies/materials or equipment as required under a supply contract (when applicable).

**License & Permit Bond:** Required by a city/state to operate. Ensures compliance with regulations—not job completion.

**Fidelity / Employee Dishonesty Bond:** Protects a business from theft or dishonest acts by employees (when requested).

RGI Agent Standard  
We protect carriers.  
We guide contractors.  
We document everything.  
We grow responsibly.