

DeCotis

Insurance Associates

Excess, Surplus & Specialty Lines Insurance

Surplus Lines Internship **2014**



Spend your summer
with us...

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Introduction

Who we are

DeCotis Insurance Associates, Inc is an independently owned & operated full service E&S wholesaler and managing general agent (MGA) serving the needs of retail insurance agents throughout the Northeastern USA.

With locations in Providence, RI and Braintree, MA, DeCotis Insurance Associates, Inc. represent large worldwide carriers as well as smaller regional companies. With a reputation built on accuracy, customer service and trust, our broad spectrum of competitive insurance programs include; [Commercial Property & Casualty](#), [Personal Property & Casualty](#) and [Professional Liability](#) lines of Insurance.

What We Do

Our company is an independent professional wholesaler and Managing General Agent dedicated to marketing and soliciting excess, specialty and surplus lines insurance to retail insurance agents. We are committed to personal and professional integrity, honesty, ethics and fair business practices.

Our daily goal is to provide excellent customer service to the retail insurance agencies we do business with by:

- Representing quality markets rated A- or better
- Providing competitive quotes with favorable terms
- Offering insurance underwriting expertise and insight
- Making unique & custom-tailored insurance coverages available
- Continually updating leading edge electronic technology to provide real time customer service and quality response
- Staying committed to continuing education for our employees to provide reliable resources for our clients
- Staying active with insurance trade organizations and legislation, employing the best insurance talent available in order to provide the highest level of expertise.

Overview of the Program

What will you do as an Intern at DeCotis Insurance Associates? You'll learn the business from the ground up, by rotating through all of our departments to get a feel for the life cycle of surplus lines. It begins very simply with our customer service department and goes all the way through our Brokerage Unit where 6 figure premium accounts reside, you'll see how all facets of our organization work. Other rotations will include Accounting, Binding Authority, Brokerage and Operations.

Rotations through our departments



Starting with a rotation in our Customer Service Department -- the front line that sees submissions, screens them and clears them to be worked on by our brokers and underwriters. This is where the policy lifecycle begins, and one of the most important steps in measuring our customer service to our clients. Because our CS Department is the at the start of the policy process, it is imperative that everything get done correctly and in a timely fashion.

Agency Visits and Carrier Meetings



You will accompany our producers on visits to our retail agent customers and get to know firsthand what it's like to produce business. Likewise, you'll also participate in meetings with our carriers, giving you insight into the relationship between a surplus lines carrier and their wholesale broker counterparts

Meetings with Committees and Management



In addition to your departmental rotations, you will be able to sit in on different DeCotis Committee meetings, which address all aspects of our business, from the latest in Production and Sales to hammering out the schedule for the next insurance convention. You'll learn how important it is to have good communication within a company and how many items not related to production get done, such as building advertisements, addressing administrative concerns, conference planning, addressing technology needs, and the list goes on.

Our Products & Services

DeCotis Insurance has 3 main departments through which business is processed, and most of your time will be spent in these three areas. Everything begins in our Customer Service Unit and business is then passed on to our Binding Authority Underwriters to be quoted in house, or to our Brokerage Unit to be marketed and quoted by our experienced brokers.

Customer Service Unit



This is typically where the business cycle begins for a surplus lines submission that has been received and having a successful working Customer Service Department is critical to any company's success. Learn how accounts are cleared, set up and routed to the production staff for handling. The CS unit also handles all of the Endorsements, Cancellations, Reinstatements and non-underwriting processing. The CS Dept is the back office machine that makes the other departments "Go..."

MGA Binding Authority Unit



Our binding authorities with Lloyds of London and our various domestic surplus lines carriers are the small business engines that drive production for other lines. There is a great amount of time and effort that goes into screening an account, evaluating the underwriting information and then deciding how competitive terms can be offered. Learn how we screen, underwrite, quote and bind small business in high volumes. You will also see the different processes of policy issuance, corrections and release of the final product to the retail insurance agent.

Brokerage Unit



Large and complex accounts are handled by our experienced, knowledgeable producers with long histories of success. Everything that does not fit in our binding authority has to be placed one of our brokerage markets. Learn the variations on different lines of business from complex casualty accounts to challenging pollution risks, and how it all fits into the bigger picture. Learn to assist the production staff on brokerage account evaluation, marketing and placement in several lines of business including P&C and specialty lines (professional, pollution, etc.).

About Our Area

DeCotis Insurance Associates has two offices – one in Braintree, Massachusetts outside Boston and one in Providence, Rhode Island along the outskirts of Brown University. Both are easily accessible to I-95 and all of the major amenities that New England has to offer.

Lots to see and do...

Boston and Providence are bonafide “college towns” and very fun places to be during the summer. After your work day is done, the vibrant nightlife scene and weekend activities will make you realize why so many of the world’s best colleges, corporations and leaders call New England home.

There are too many things to mention here in this small space, so here are some links that may help give you additional information:

New England Travel & Tourism (www.visitnewengland.com)

Boston Tourism Bureau (www.bostonusa.com)

Massachusetts Tourism (www.massvacation.com)

Providence Visitor’s Bureau (www.goprovidence.com)

Newport Tourism Bureau (www.gonewport.com)

Boston Red Sox (<http://boston.redsox.mlb.com>)



“Life is a Beach” in New England in the summertime!

In addition to the wonderful attractions in Boston and Providence, one of Southern New England’s greatest assets is the vast amount of coastline and beaches that are available for you to enjoy.



Here are some informational sites to get you started:

Cape Cod Chamber (www.capecodchamber.com)

Nantucket Tourism (www.nantucket.net)

Martha’s Vineyard Tourism (www.mvy.com)

Block Island, RI (www.blockislandinfo.com)

South County, RI (www.southcountyri.com/what-to-do/beaches)

Getting Started

Review our website...

Before applying, you should get to know us a little bit. Navigate through our website and browse the pages. Get a feel for what we do, who is involved and where fit in the insurance buying cycle.

“Bringing in new and young talent is essential to keeping a business current. One of the best ways we know of to begin that process is by introducing our company to select college graduates through our internship program.”

—Tom DeCotis, COO

Decide to apply and complete an application

If you're convinced that our internship is for you, go to our home page at www.decotisinsurance.com and click on the “Company” link. On the left hand side, click on the link for “Internship” and you will be directed to the internship page.

On the Internship page, you will find a downloadable application and other useful information. Please complete the **application** and submit it to us along with the following:

- **Cover Letter**
- **College Transcripts**
- **Two Letters of Recommendation** (1 must be from a College Professor)

Contact Us...

We have offices in Providence, RI and Braintree, MA, convenient to Boston's Logan Airport, Rhode Island's TF Green Airport and major Amtrak Train stations.

Providence, RI 02906
Phone: 401-351-0066

Braintree, MA 02184
Phone: 781-794-1400

Email: tdecotis@decotisinsurance.com

Web: <http://www.decotisinsurance.com>