



UW Sales Competition - Fall 2022 – California Casualty

As a part of its commitment to providing protection and peace of mind to the people that serve communities, California Casualty employs Field Marketing Managers that support growth and retention of mutually beneficial relationships with affinity groups and their corresponding members across the country. Being California Casualty's local liaisons, our Field Marketing Managers nurture existing relationships while cultivating new ones as well; and they generate awareness and drive interested prospects to our sales team through on-site and off-site presentations, email marketing, and local field marketing activities.

This year's sales case will focus on cultivating a new affinity group partnership in the state of Colorado. For the purposes of this case, California Casualty is not currently partnered with, but is seeking, an endorsement and corresponding partnership with an affinity group known as the "**Colorado Professional Fire Fighters**" or "CPFF". California Casualty currently works with the "Colorado State Fire Fighters Association" or "CSFFA", but through market research, has determined that its current exclusive relationship limits its ability to write "stickier" home and auto bundles based on the geographical location of most CSFFA members. CSFFA members tend to be more geographically diverse, predominantly living in small town areas where wildfire risk is too high for California Casualty's underwriting standards, while the CPFF's member profile brings in the much more lucrative city markets along the front range.

As the Field Marketing Manager for the state of Colorado, you have been tasked with first and foremost obtaining access to the President of the CPFF Board of Directors and securing a meeting to discuss a partnership with California Casualty. You will then, if granted the meeting, need to present your proposal to the board president and ultimately win over the new partnership. Finally, you will work to secure the home and auto policy of an influential member of the CPFF, the Denver Metro Area Fire Chief.

First Round: Secure the Meeting

To begin this process, you are attending an annual "Mentors & Mimosas" fundraiser in Colorado Springs. Knowing that the President of the CPFF Board of Directors will be in attendance, your goal for the morning is to secure a later meeting. That is, you will work to get the President to give you 15-minutes of his/her time in a private setting to discuss a formal partnership with California Casualty. You will have approximately two to three minutes at the breakfast to get yourself into and out of a conversation with the President in a networking setting. During this conversation you should identify yourself, build rapport, quickly highlight a key advantage of partnering with California Casualty, and secure a meeting to discuss this partnership further.

Second Round: Secure the Partnership

After obtaining access to the CPFF board President – the time for a one-on-one meeting is here. You will be presenting California Casualty's endorsement proposal. You have learned that the President is rather content with their existing partner, Geico, and has been burnt before in a similar situation prior to their move to Geico. You have 15-minutes to make your case and win over the new partnership with California Casualty.

Money Round: Secure Patronage of a Key Influencer

Congratulations! Your efforts to win the CPFF's endorsement were a success. It is now time to capitalize on this opportunity and help California Casualty achieve its goal of onboarding stickier business among its fire fighters in the state of Colorado. As a part of California Casualty's agreement with the CPFF – a meeting has been coordinated between yourself and the Denver Metro Area Fire Chief. You will be providing the Fire Chief with Home and Auto Quotes and looking to gain their business in this meeting. Bringing Pat onboard is strategically crucial as the referrals and scope of influence Pat has is immense. Being the Denver Metro Area Fire Chief – it is estimated that Pat communicates and works with over 50% of the CPFF members California Casualty will be targeting on a monthly basis. Having Pat's buy-in and word of mouth will be pivotal in California Casualty's marketing/sales efforts pertaining to this group. Thus far, you have only communicated with Pat via email. Pat has sent over some basics regarding their insurance needs such as vehicles and household member information – so at this point all you really have are a few tiered quote options for Pat's home and auto insurance. In this meeting you will need to present these quotes and ultimately obtain Pat's commitment to moving forward with California Casualty's coverage.

Fact Sheet:

- The CPFF is a State organization comprised of active and retired fire fighters working on behalf of 56 local stations and over 4,800 members.
 - For the purposes of this case, 75% of CPFF members are estimated to live along the front-range or within fire risk areas acceptable under California Casualty's underwriting guidelines. In comparison, over two-thirds of the existing CSFFA members California Casualty has access to live in an area where wildfire risk makes property insurance difficult if not impossible for California Casualty to market.
- For the purposes of this case; it is imperative to California Casualty's profitability plan in the state of Colorado that they begin writing stickier business that fully utilizes the savings available through home and auto insurance bundles. Currently, California Casualty is having a lot of success with its other groups following this same model. However, the same cannot be said for their book of business pertaining to fire fighters. This is largely drive by the California Casualty's inability to underwrite the property risk for most of its fire fighters currently carrying or looking to carry its auto insurance. Considering the fact that market penetration among educators, nurses, and law enforcement remains strong – the primary driver for an increase in profitability in Colorado hinges on a shift in California Casualty's ability to write more business for fire fighters, and arguably more importantly, write business that will have a higher retention rate (because of bundling) than is currently the case.
- California Casualty's proposal includes the following details:
 - California Casualty will become the exclusive auto and home insurance partner of the CPFF.
 - California Casualty will be featured on the CPFF website and included in quarterly newsletters. Communications as such will promote members exclusive access to California Casualty and it's preferred rates and insurance products.
 - California Casualty will obtain contact information for all 4,800 CPFF members (for the purposes of direct mail and email marketing campaigns) and be granted access to all 56 local fire stations for field marketing activity.
 - California Casualty's bid for the endorsement is a one-time payment of \$30k and then subsequent annual payments of \$15k for the next ten years. These funds will go directly to the CPFF and its various benefit programs such as the "Fire Fighter Cancer Support Network".
- For the purposes of this case, CPFF's current relationship with Geico includes the following details:
 - CPFF passively promotes Geico as their endorsed auto insurance provider on their website and in their quarterly newsletters.
 - Geico provides a "public servant" discount to their auto insurance policies for fire fighters that call the special phone line or use the unique web link provided only to CPFF members.
 - No special rates or perks are provided for home insurance, however, Geico does recommend its network of partner underwriters so as to provide a home and auto bundling discount to its customers.
 - Geico pays \$20k per year to partner with the CPFF and does not use or request the contact information of its members. Their marketing fees are solely for the passive placement of its ads.
 - Geico's partnership is renewed on an annual basis instead of an extended contract like the one California Casualty is proposing.