

Small Commercial Referral Program

We love WFG commercial referrals! Help us help you and your clients by adhering to our simple list of do's and don'ts!



Do's

- Submit referrals online at: www.wfg.aon.ca/commercial
- Submit referrals for clients who have a renewal date **at least 60 days out** (ideal time to submit a referral is when the client has a renewal approaching in **90 days**)
- Allow us **five** business days to assign your referral and contact your client
- Seek clients who have a minimum premium spend of **\$5,000** annually, to qualify for the program (example: business that generates at least **\$500,000** annual sales, has a few employees, lease or preferably own a location for the business, etc. is appropriate)
- Ideally, seek clients who have a need for multiple lines of insurance coverage (i.e., a gas station would require property, crime, general liability as well as environmental liability coverage, at a minimum). We are most successful when we are able to leverage buying power with the marketplace.
- Remind clients to check their email (and spam filter) for communication from Aon – application forms and similar will be sent over email to clients.



Don'ts

- Submit referrals that are renewing within **one week** (we will not be able to acquire competitive terms in such a short time)
- Submit referrals for clients that do not meet the minimum premium threshold.

Examples

- A client who has a small, home-based business, no employees, generates **less than \$100,000** annual sales = not a fit for the program.
- A client seeking coverage for **one commercial vehicle only** (that is not a transport trucking operation), with no further lines of coverage needed = not a fit for the program.
- Do not position yourself as a conduit between Aon and your client (completing application forms for them, relaying coverage details, etc.). Unless you hold a Property & Casualty Insurance License, you are not authorized to discuss this information with clients. You are essentially exposing yourself to potential litigation if anything goes wrong. The errors and omissions coverage in place for WFG Agents is not designed to cover this risk, since it falls outside of your services as financial advisors or life insurance agents. Aon must work directly with your clients to secure quotes and place coverage for them.
- Follow up with our commercial team within **seven days of referral submission**. We need time to review and assign the referral and contact your client. Every minute speaking to a WFG rep is one minute we can't be speaking to your clients.

We're here to
empower results

wfg.aon.ca

wfgreferrals@aon.ca

Contact your local WFG
advisor

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