

Follow the Path to a Career in Customer Service



TRAINING PATH FOR
CUSTOMER SERVICE
REPRESENTATIVES



START YOUR JOURNEY IN CUSTOMER SERVICE

Choosing a career in the path of customer service is not for the faint of heart. In fact, you have very specialized skills to be proficient in this important role in the insurance agency.

Contrary to public perceptions about our industry, insurance can be fun and interesting! As a customer service representative, you will help people protect their most valuable assets each and every day.

In today's busy insurance agency, customer service representatives (CSRs) need a unique combination of technical skills combined with interpersonal skills and it doesn't happen by chance. Time and planning are critical to become a successful CSR.

VIAA is will help you find your path to success through all stages of your customer service career. Too often, we focus only on meeting the state continuing education requirements and put aside the true skills training needed to be your best at your job. Well, at VIAA, we've got both!

So let the journey begin!



The Fundamentals

Laying down a strong foundation for your career as a CSR is critical to your future success.

We have outlined seven training programs that are critical for your role in the agency. It is a combination of general industry knowledge, licensing preparation, communications and coverage basics.

We recommend that you take the courses in the order prescribed to maximize your benefit and to maximize state continuing education credit opportunities for your first licensing / continuing education cycle.



Step 1

General Industry Knowledge

Course:
Introduction to the Industry
Online Training Course

State CE Credits
Not Applicable

Step 2

State Licensing Exam Preparation

Course:
VIAA P&C Producer School
Classroom Training Course

State CE Credits
Not Applicable

Step 3

Managing Customers

Course:
Client Management
Essentials
Online Training Course

CE Credits Pending
Credits awarded only if course
taken after state licensure.

Step 4

Agency Operations

Course:
Agency Operations Seminar
Classroom Training Course
(Component of the Certified Insurance
Service Representative Program)

Approved for 7 General Credits
Credits awarded only if course
taken after state licensure.

Step 5

Communications

Course:
Business Communication
Fundamentals
Online Training Course

CE Credits Pending
Credits awarded only if course
taken after state licensure.

Step 6

Understanding Risk

Course:
Elements of Risk Seminar
Classroom Training Course
(Component of the Certified Insurance
Service Representative Program)

Approved for 7 General Credits
Credits awarded only if course
taken after state licensure.

Step 7

Errors & Omissions

Course:
VIAA Errors & Omissions
Seminars
Classroom Training Course

Approved for 6 General Credits
Credits awarded only if course
taken after state licensure.



After the Fundamentals

Coverage Training

To begin understanding the core coverages offered by most insurance agencies, you have to start with the basics. VIAA has great programs to get your started!

Personal Lines Coverage Basics

Offered Online | Approval Pending

The Personal Lines Coverage Basics curriculum addresses key insurance topics and core coverages. The curriculum includes 'knowledge checkpoints' to ensure the acquisition and retention of key concepts.

Homeowners Property & Liability, including:

- Core Principles of Homeowners Property
- Core Principles of Homeowners Liability
- Homeowners HO 3, 4 and 6
- Dwelling Coverage
- 2000 ISO Homeowners Policy Form
- Introduction to the Personal Liability Umbrella Policy
- Introduction to the Personal Articles Floater
- Inland Marine Policy

Personal Auto Coverages

This module will introduce you to automobile insurance including Liability, Medical Payments, Uninsured Motorist Coverage and Physical Damage Coverage. Concepts such as split limits, financial responsibility and state minimum limits, no fault and assigned risk plans are also covered.

The course also includes the Personal Lines Coverage Challenge which tests knowledge and understanding of Personal Property and Liability and Homeowners' coverage. Each 'Challenge' contains 25 questions randomly selected from a bank of over 100 possible questions.

Commercial Lines Coverage Basics

Offered Online | VT CE Approval Pending

The Commercial Lines Coverage Basics curriculum addresses key insurance topics, core coverages and risk management. This curriculum is an ideal learning experience for new staff (sales, service, underwriting or administrative) and includes 'knowledge checkpoints' to support concept acquisition and retention.

Core Topics include: Commercial Property, Commercial Lines – General Liability, Workers Compensation,

Business Auto and Garage Coverages, Commercial Umbrella Liability and the Business Owners Policy

The course also includes the Commercial Lines Coverage Challenge which tests your knowledge and understanding. Each 'Challenge' contains 25 questions randomly selected from a bank of over 100 possible questions.

Flood Insurance Basics

Offered via Live Webcast | 3 Flood Credits

This course is a great introduction to Flood insurance. The course covers the basics of the flood insurance market and reviews the main policy forms that are used in flood insurance today. The course will review flood zones, general rules and claims, and includes recent NFIP legislative changes.

After the Fundamentals

Coverage Training

To further your product knowledge, the next step in your journey is to move through the Accredited Customer Service Representative (ACSR program). The ACSR program offers multiple tracks including Personal Lines, Commercial Lines and Life/Health. Take the Core Components and the courses within any track to earn your ACSR designation.



By completing the program you will learn practical information you can use right away, including how to:

- Avoid E&O claims
- Increase ability to cross sell products with a thorough understanding of client needs
- Improve your overall efficiency with an increased confidence in capabilities and knowledge
- Develop customer loyalty by demonstrating higher levels of professionalism and customer service
- Serve your customers better

These courses are only available through self study.

Core Components (Required for all tracks)

Courses:	CE Approval:
Agency Errors and Omissions Program	6 General Credits
Professional Development & Account Management Program	6 General Credits
Ethics Program Requirement	3 Ethics Credits

Personal Lines Track

Courses:	CE Approval:
Homeowners Insurance Seminar	3 General Credits
Personal Automobile Insurance Seminar	2 General Credits
Personal Lines Related Coverages Seminar	2 General Credits

Commercial Lines Track

Courses:	CE Approval:
Commercial Property Insurance Seminar	3 General Credits
Commercial Liability Insurance	2 General Credits
Commercial Automobile Insurance	3 General Credits
Commercial Lines Related Coverages	3 General Credits

Life & Health Track

Courses:	CE Approval:
Life Insurance	4 General Credits
Retirement Planning	3 General Credits
Disability and Health Insurance	4 General Credits

How to Earn the ACSR Designation:

- You may take the courses in any order.
- Each course is followed by a one-hour multiple choice exam.
- To attain the designation, you must pass the core components and the courses in the track of your choosing.
- All courses are also available online; VIAA offers the Personal & Commercial Lines Seminars via live classroom

On to Specialized Training

As a Customer Service Representative, you will become pulled into various specialized lines of coverage and need additional skills. Whether your agency requires it, your license requires it or your customers need it, these specialized areas are very important and VIAA has the training options for you.



Farm & AgriBusiness Training

Classroom | 7 General CE Credits each seminar

The Agribusiness and Farm Insurance Specialist (AFIS) program is a certification program designed exclusively for agents who write farm and agribusiness. To obtain the designation, you must take five specialized courses on agribusiness and farm risks and insurance and pass an exam on each course topic. At the conclusion of the course you must take and pass each exam. After passing all five exams, you will be awarded the designation.

Seminars Include:

- Farm Property
- Farm Liability
- Farm Auto, Workers' Compensation & Umbrella Insurance
- Special Farm Property
- Miscellaneous Farm Insurance



Construction Risk and Insurance Training

Self Study | Approval Pending

The Construction Risk and Insurance Specialist (CRIS) program is a specialized curriculum focusing on the insurance and risk management needs of construction projects and contractors. To obtain the CRIS certification, you must complete five specialized courses on construction risks and insurance and then pass the corresponding on-line examination. After successfully passing all parts of the CRIS curriculum you will be awarded the designation.

Courses Include:

- Fundamentals of Construction Risk Management and Insurance
- Commercial Auto, Surety, CIPs, and Miscellaneous Lines
- Commercial Liability Insurance for Contractors
- Contractual Risk Transfer in Construction
- Property Insurance for Contractors
- Workers Compensation for Contractors



Cross Selling / Sales Training

Classroom | Approval Pending

These Seminars are designed to enhance your ability to efficiently create and distribute effective insurance programs. Participants leave with ideas that will produce increased sales results immediately. You must attend all three sessions to earn the CPIA certification.

Courses Include:

- Position for Success
- Implement for Success
- Sustain Success

Customer Service Track Quick Guide

Fundamentals			
Course	Registration Fee	Delivery	CE Credits
Introduction to the Industry	\$80.00	Online	Not Applicable
Licensing Exam Preparation	\$410.00 Classroom \$149.95 Self Study	Classroom & Self Study	Not Applicable
Client Management	\$80.00	Online	Pending
Agency Operations	\$170.00	Classroom	7 General Credits
Business Communications Fundamentals	\$80.00	Online	Pending
Elements of Risk Management	\$170.00	Classroom	7 General Credits
Errors & Omissions	\$129.00 Member \$182.00 Non Member	Online	6 General Credits
Coverage Training			
Course	Registration Fee	Delivery	CE Credits
Personal Lines Coverage Basics	\$175.00	Online	Pending
Commercial Lines Coverage Basics	\$275.00	Online	Pending
Flood Insurance Basics	\$72.00 Member \$102.00 Non Member	Live Webcast	3 Flood Credits
Homeowners Coverages	\$104.00	Self Study	3 General Credits
Personal Auto Coverages	\$104.00	Self Study	2 General Credits
Personal Lines Related Coverages	\$104.00	Self Study	2 General Credits
Commercial Property Coverages	\$104.00	Self Study	3 General Credits
Commercial Liability Coverages	\$104.00	Self Study	2 General Credits
Commercial Auto Coverages	\$104.00	Self Study	3 General Credits
Commercial Lines Related Coverages	\$104.00	Self Study	3 General Credits
Life Insurance	\$104.00	Self Study	4 General Credits
Retirement Planning	\$104.00	Self Study	3 General Credits
Disability & Health Insurance	\$104.00	Self Study	4 General Credits
SALES/CROSS SELLING TRAINING			
Course	Registration Fee	Delivery	CE Credits
Position for Success	\$185.00 Member \$235.00 Non Member	Classroom	TBD
Implement for Success	\$185.00 Member \$235.00 Non Member	Classroom	TBD
Sustain Success	\$185.00 Member \$235.00 Non Member	Classroom	TBD
SPECIALIZED TRAINING			
Course	Registration Fee	Delivery	CE Credits
Farm & Agriculture	\$214.00 Member \$294.00 Non Member	Classroom	7 General Credits
Construction Risks	\$99.00	Self Study	Pending
Agency Errors & Omissions	\$104.00	Self Study	6 General Credits
Professional Development & Account Management	\$104.00	Self Study	6 General Credits
Ethics	No Registration Fee; \$5.50 CE Filing Fee	Self Study	3 Ethics Credits