

The Journey to Becoming a Successful Producer

TRAINING FOR
INSURANCE
PRODUCERS





FINDING SUCCESS AS AN INSURANCE PRODUCER

If you are a natural at the art of verbal persuasion, you can have a lucrative career in insurance sales.

While natural ability to sell is a great benefit, it still takes hard work to develop your craft. From product knowledge to sales skills and everything in between, there's a lot to learn to be a top Producer.

As an insurance "producer," you will be in charge of building and managing your own customer base, contacting potential clients and explaining the products you offer, so knowing your product is key to your success.

In today's insurance agency, Producers need a unique combination of technical (coverage) skills combined with interpersonal and sales skills and it doesn't happen by chance.

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!

VIAA will help you find your path to success through all stages of your sales career.

It's time to get started!



The Fundamentals

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

We have outlined eight 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
Filed for X Credits

Credits awarded only if course
taken after state licensure.

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

VT CE Credits
Filed for X Credits
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)

VT CE Credits
Approved for 7 credits
Credits awarded only if course
taken after state licensure.

Step 5

Communications

Course:
Business Communication
Fundamentals
Online Training Course

VT CE Credits
Filed for X Credits
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)

VT CE Credits
Approved for 7 credits
Credits awarded only if course
taken after state licensure.

Step 7

Errors & Omissions

Course:
VIAA Errors & Omissions
Seminars
Classroom Training Course

VT CE Credits
Approved for 6 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

it is critical to learn as much as you can about the products you sell. Insurance policies are complex and to properly insure your clients, you need an in-depth knowledge of the coverages you sell.

For Producers with two to four years experience

Accredited Customer Service Representative (ACSR) Designation Program

Core Components (Required for all tracks)

- Agency Errors and Omissions Program
- Professional Development & Account Management Program
- Ethics Program Requirement

These courses are only available online

Personal Lines Track

Homeowners Insurance Seminar

Personal Automobile Seminar

Personal Lines Related Coverages Seminar

These courses are available online and offered in classroom format by VIAA.

Commercial Lines Track

Commercial Property Insurance Seminar

Commercial Liability Insurance

Commercial Auto Insurance

Commercial Lines Related Coverages Seminar

These courses are available online and offered in classroom format by VIAA.

Life & Health Track

Understanding Life/Health Insurance

Understanding Health Insurance

Understanding Government Disability,

Long-Term Care Insurance

These course are only available online

For Producers with more than 5 years experience

Certified Insurance Counselor (CIC) Designation Program

CIC Institutes

- Agency Management
- Commercial Multiline
- Personal Lines
- Commercial Property
- Life & Health
- Commercial Casualty
- Insurance Company Operations

These courses are available online and offered in classroom format through the Big I of Massachusetts (MAIA).

Take the five CIC courses of your choice and pass the corresponding exams within five calendar years after you pass your first CIC exam, or Take four CIC courses and one CRM or one CPRM course and pass all corresponding exams within five calendar years.



SALES TRAINING

Sales don't just come together without proper planning and then follow through. Sales training is an important component to any Producers training path.

CERTIFIED PROFESSIONAL INSURANCE AGENT CERTIFICATION PROGRAM

The Certified Professional Insurance Agent (CPIA) seminars are designed to enhance your ability to efficiently create and distribute effective insurance programs

Position for Success Seminar

You are encouraged to focus on internal and external factors affecting the development of effective business development plans. Factors discussed include a review of the state of the insurance marketplace; analysis of competitive pressures; necessary insurance carrier underwriting criteria; and consumer expectations and understanding. Throughout each section of the workshop material, tips for preventing Errors & Omissions are highlighted and discussed.

VT CE Credits

Implement for Success Seminar

You will be provided with specific tools for analyzing consumer needs; will learn to utilize risk identification techniques to gather pertinent prospect information; will develop skills necessary to assimilate information gathered into a customized protection program; and will participate in exercises designed to promote effective delivery of proven solutions. Throughout each section of the workshop material, tips for preventing Errors & Omissions are highlighted and discussed.

VT CE Credits

Sustain Success Seminar

Focus on fulfilling the implied promises contained in the insuring agreement. You will review methods of providing evidence of insurance coverage; will discuss policies and procedures for controlling errors and omissions including policy review and delivery, endorsements, claims-processing, and handling of client complaints. This course includes a review of Professional Expectations; the Law of Agency; and Legal and Ethical Standards. Throughout each section of the workshop material, tips for preventing Errors & Omissions are highlighted and discussed.

VT CE Credits

On to Specialized Training

As a Producer, you will be confronted by many different coverage types and situations. Having an understanding of these coverages is critical to expand your comfort in the markets your customers need.

Leadership

Leading Successful Projects and Meetings is a series for individuals who are seeking to develop skills to successfully lead projects. Ideal for agency team members such as team leaders/supervisors, senior account managers, agency management team members, etc. The series contains three online courses:

Successful Project Management Seminar
VT CE Credits Pending

Gaining Stakeholder Buy In Seminar
VT CE Credit Pending

Leading Productive Meetings Seminar
VT CE Credits Pending

Farm & AgriBusiness

The Agribusiness and Farm Insurance Specialist (AFIS) program is a certification program designed exclusively for agents who write farm and agribusiness.

Farm Property Seminar
VT CE Credits Pending

Farm Liability Seminar
VT CE Credits Pending

Farm, Auto, Workers' Comp & Umbrella Insurance Seminar

VT CE Credits Pending

Special Farm Property Insurance Seminar
VT CE Credits Pending

Miscellaneous Farm insurance Seminar
VT CE Credits Pending

Flood Training

This course will cover the basics of the flood insurance market. You will review the main policy forms, flood zones, general rules and claims, and recent NFIP legislative changes.

National Flood Insurance Program Basics
Online Course

3 VT CE Credits

FEMA has published minimum training and education requirements, as required by section 207 of the Flood Insurance Reform Act of 2004, for all insurance agents who sell Standard Flood Insurance Policies issued through the National Flood Insurance Program (NFIP). This course meets the one-time continuing education requirement for existing licensees.



Claims Training

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VT CE Credits

Ethics Training

Professional Ethics in the Insurance Industry
Online Course

This three hour seminar is a fast-paced examination of many facets of professional ethics.

3 VT CE Credits

Producer 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 - 2 to 4 Years Experience			
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
Coverage Training - 5+ Years Experience			
Course	Registration Fee	Delivery	CE Credits
Personal Lines	\$452.00	Classroom	16 credits
Life & Health	\$452.00	Classroom	16 credits
Commercial Property	\$452.00	Classroom	16 credits
Commercial Casualty	\$452.00	Classroom	16 credits
Commercial Multiline	\$452.00	Classroom	16 credits
Insurance Company Operations	\$452.00	Classroom	16 credits
Agency Management	\$452.00	Classroom	16 credits

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Producer Track Quick Guide

SALES TRAINING			
<u>Course</u>	<u>Registration Fee</u>	<u>Delivery</u>	<u>CE Credits</u>
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			
<u>Course</u>	<u>Registration Fee</u>	<u>Delivery</u>	<u>CE Credits</u>
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 Managmeent	\$104.00	Self Study	6 General Credits
Ethics	No Registration Fee; \$5.50 CE Filing Fee	Self Study	3 Ethics Credits