



IMPLEMENT FOR SUCCESS



Certified Professional Insurance Agent (CPIA 2)



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ABOUT THE CPIA DESIGNATION

The CPIA designation dates back to 1968, when The Firemark Society was founded as the first organization to honor elite property-casualty agents who demonstrated outstanding sales performance. Later, renamed the CPIA Society, the organization created the industry’s only marketing and sales-based insurance designation, the Certified Professional Insurance Agent (CPIA).

In 2004, the organization was again renamed to the American Insurance Marketing & Sales Society (AIMS Society) to reflect the broader purpose of providing training, information, and networking services to enhance the marketing and sales performance of all insurance professionals.

In late 2022, the AIMS Society and National Association of Professional Insurance Agents joined forces to redefine the future of insurance education, with the CPIA program at the core of the initiative. The two organizations will build upon the CPIA designation framework and utilize PIA resources to further empower the insurance professional of the future.

For more information, visit www.cpia.com



SECTION 1: THE ROLE OF THE AGENT

During this section you will:

- Review valuable methods for researching risk characteristics
- Discuss the elements of a Risk Profile
- Determine how best to prepare for a prospect visit including the components of the "Agent's Tool Kit"
- Learn to develop contact objectives
- Identify methods for gaining commitment



**To SUCCEED,
You must learn
To get people to do
What you want them to do.**


**SUCCESS is largely SALESMANSHIP
And this is largely PERSUASION
Based on UNDERSTANDING
HUMAN NATURE.**

- B.C. Forbes

ACCOUNT DEVELOPMENT QUESTIONNAIRE

First, rank each function in order of importance from 1-10.

Then, rate each question on a scale of 0 – 10 (0=Never; 10=Always)

0  10
(Never) (Always)

RANK

**NUMBER
RATING**

_____	When preparing for a sales call, do you preplan your call?	_____
_____	Do you use a detailed fact-finding questionnaire when assessing prospect needs?	_____
_____	Do you always propose multiple options to a prospect's problems?	_____
_____	When presenting solutions, do you maximize your presentation time when you are with a prospective customer?	_____
_____	Do you always prepare and present professional-looking proposals?	_____
_____	Do you take extra steps to build and develop relationships with customers after you land an account?	_____
_____	Do you position yourself as a "risk advisor" with your prospects/customers?	_____
_____	Do you follow-up in a quick and orderly manner with your prospects?	_____
_____	Do you learn at least one new sales technique each month?	_____

UNDERSTANDING RISK CHARACTERISTICS

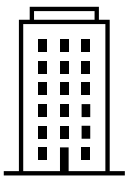
Risk Characteristics To Review – Pre-Approach

GENERAL INFORMATION – TRY TO IDENTIFY A PROBLEM



- “How did you hear about us?”
- Walk-in; drove by the location
- Online search (Google)
- Referral (Who?)
- Specific Advertising or Marketing Campaign

COMMERCIAL PROSPECTS



- Prospect website / blog
- Social Media
- Consumer reports
- Annual report to Stockholders or Department of State
- SIC/NAICS database
- SEC filings for public companies – www.sec.gov

PERSONAL PROSPECTS



- Social Media
- Community demographics
- Lifestyle characteristics
- MVR / CLUE Report
- Insurance Score
- Public records (NETRonline.com)

COMPETITION



- Current Agent
- Current Carrier

CREATING A RISK PROFILE



COMMERCIAL RISKS

- The Key Players/Decision Makers
- The Mission Statement
- Customer History
- The Role in Their Industry
- Level of Involvement
- Dependencies
- Role in the Community
- Budget
- Other?

PERSONAL RISKS

- Decision Makers
- Level of Risk Aversion
- Level of Risk Involvement
- Status in the Community
- Budget
- Other?



**If you are not getting the answers you want,
change the questions!**

- Joe Callaway

THE DIAGNOSTIC APPOINTMENT CHECKLIST

	✓ Yes	✓ No
1. Do I understand my prospect as a person?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do I understand their industry or their company?	<input type="checkbox"/>	<input type="checkbox"/>
3. Am I prepared to adjust my style to better understand the prospect?	<input type="checkbox"/>	<input type="checkbox"/>
4. Am I prepared to listen actively?	<input type="checkbox"/>	<input type="checkbox"/>
5. Do I have a general idea of what my buyer needs?	<input type="checkbox"/>	<input type="checkbox"/>
6. Am I able to communicate my agency's differences, competitive advantages, and expertise on this account?	<input type="checkbox"/>	<input type="checkbox"/>
7. Do I know the financial and non-financial benefits of my prospect buying from me?	<input type="checkbox"/>	<input type="checkbox"/>
8. Am I ready to use examples of experiences with other customers, not theory?	<input type="checkbox"/>	<input type="checkbox"/>
9. Do I have visuals and testimonials to prove it?	<input type="checkbox"/>	<input type="checkbox"/>
10. Am I ready to lead the prospect to sell themselves?	<input type="checkbox"/>	<input type="checkbox"/>
11. Will I practice patience?	<input type="checkbox"/>	<input type="checkbox"/>
12. Am I ready to earn the order?	<input type="checkbox"/>	<input type="checkbox"/>
13. Will I ask for their commitment to move forward?	<input type="checkbox"/>	<input type="checkbox"/>
14. Am I fully committed to working with my customers after the sale?	<input type="checkbox"/>	<input type="checkbox"/>

THE AGENT'S TOOL KIT

TRAVEL ENVIRONMENT - ATTITUDE

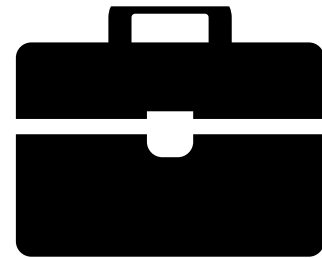
What's your mood? What are you listening to, thinking about?

ARRIVE EARLY - TO SURVEY THE CUSTOMER'S ENVIRONMENT

Tell me about . . .

CONTENTS OF YOUR TOOL KIT

- Comprehensive Risk Questionnaire / Checklists / Applications
- Yellow Pad or Tablet (iPad)
- Mobile Devices (Recording, Photos, Video, Rating)
- Agency / Product Brochures
- Agency Staff Bios
- Testimonials or Letters from Satisfied Customers
- Claims Examples
- Agency Press Clippings
- Customer List (with permission!) for use when asked "Who else do you insure"?
- List of Carrier Partners
- Other



IMPORTANT USES OF VARIOUS TOOLS

- Risk Analysis
- Coverage Review
- Identification of gaps and additional exposures
- E&O Loss Prevention

E&O LOSS PREVENTION TIP

The #1 cause of E&O claims is "Failure to provide the proper coverage". The effective use of an Exposure Analysis Checklist is a great tool to assist agencies with the identification of the applicable coverages for the exposures their customers face. These tools provide this detail on over 650 SIC codes. These checklists are often referred to as "the silver bullet to E&O loss prevention."

DEVELOPING CONTACT OBJECTIVES

Specific

Measurable

Attainable

Realistic

Time-bound

ACTIVITIES THAT LEAD TO A SUCCESSFUL DIAGNOSTIC APPOINTMENT INCLUDE:

SURVEY OF PHYSICAL PREMISES

- Inherent exposures – Property/Liability
- Assumption of liability through lease contracts, condominium declarations, HOA covenants, etc.

PAYROLL REVIEW TO DETERMINE EXPOSURES

- Workers Compensation e.g. staff, casual labor, household workers
- Audits including new classifications and new exposures
- Subcontractor use/Temporary workers/Volunteer workers

OTHER PRODUCT NEEDS/EXPOSURES TO CONSIDER

- D&O/Professional Liability
- Employee Benefits Liability
- Employment Practices Liability
- Advertising Injury
- Fine Arts
- Electronic Data Processing (EDP)
- Cyber Liability/Media
- Time Element/Business Interruption
- Others?



Unless commitment is made, there are only promises and hopes, but no plans!

- Peter Drucker

SECTION SUMMARY

The potential insured has responded to all of your marketing messages. That does not mean the prospect is ready to purchase insurance from you; it does mean he/she is ready to meet you and hear what you have to say. Before a “visit” with a potential insured, whether in the office with a “walk-in,” outside the office on a set appointment, or virtually the producer/agent needs to be prepared. The research needs to be done, the tools of the trade gathered and accessible, and the goals for the visit clearly outlined.

Do your homework – it pays off!



SECTION 2: UNDERSTANDING THE PROSPECT

During this section you will:

- Examine how to determine prospect needs and desires
- Learn to quickly and accurately identify reception styles
- Participate in a risk analysis case study

ANATOMY OF THE DECISION-MAKING PROCESS

What does the prospect want/need?

STEPS TO EVALUATE NEEDS

1. Identify concerns
 - Goals for their business
 - Goals for their family
 - What about their current insurance program is working? What's not?
2. Explore options (*requires a solid foundation in product knowledge*)
 - Turn product features into benefits
3. Resolve concerns
 - Address specific problems – insurance and non-insurance (e.g. there may be a need to reduce expenses or change the billing date)
 - Solutions to specific problems – close coverage gaps
4. Propose coverage solutions

FACTORS IN MAKING BUYING DECISIONS

- Emotions
- Real and perceived needs
- Intellectual justification



Most people think “selling” is the same as “talking.” But the most effective salespeople know that listening is the most important part of their job.

- Roy Bartell

PLANNING THE DIAGNOSTIC VISIT

The Importance of the First Impression

1. _____ of juries never change their mind from the opening statements.

If your information confuses, you may never be able to overcome your first
2. impression.

3. You have _____ seconds to make a great first impression.

First noticed: _____

Next: _____

Then: _____

4. After the first 7 seconds, your voice is heard and visual is reduced. It is important to have something meaningful to say. This is your “motivating statement,”

5. People have primary tendencies for receiving information and are either:



**Once determined, be sure to match and mirror
your prospect's reception. You never get a
second chance to make a first impression!**

- Our Moms

INFLUENCE QUIZ

Prepared by Robert Cialdini, PhD

- ____ 1. Upon first entering the office of the purchasing manager of a company with whom you would like to do business, you notice a picture of the team mascot of your alma mater on the wall. You should:
 - a. Mention that you went to the same university prior to discussing business.
 - b. Mention that you went to the same university after discussing business.
 - c. Not mention this personal similarity in a business meeting.
 - d. Discuss the fact that you went to the same university only if the customer brings up the topic.

- ____ 2. You are attempting to persuade the Board of Directors of your company that it is in your company's best interest to implement a costly revision to your back-office functions. You know that the Board is very concerned about costs, so you have also formulated two alternate plans that are less costly and less comprehensive. When it comes time for your presentation, which of the following strategies should you use to obtain the optimal results (the greatest degree of change the Board will support)?
 - a. Describe the least expensive revision first.
 - b. Describe the mid-range revision first, and then ask the Chair if s/he would like to hear the alternate plans.
 - c. Describe the most expensive revision first, then mid-range, and then the least costly plan.
 - d. Ask the Chair which plan s/he is most interested in and then describe that plan only.

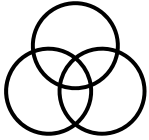




- ____ 3. Your company is launching a new product and your boss asks you to make a marketing decision. Your boss is considering two options to generate initial interest from the public: offering a price reduction on the product for a "limited-time" or offering a price reduction for a "limited number" of the product. Which approach should you recommend to get the greatest interest from the public?
 - a. "limited-time"
 - b. "limited-number"
 - c. Either option will produce the same positive results
 - d. Neither option will produce positive results

- ____ 4. You have an important meeting with a prospective customer later today. You know from your previous discussions that the prospect is impressed with your proposal, but does not believe that implementing your ideas at this particular time is a top priority. Which of the following approaches to the meeting would provide you with the greatest chance of persuading the prospect to approve your proposal in the shortest period of time?
 - a. Emphasize what the prospect will lose if he does not implement your ideas at the present time.
 - b. Emphasize the positive features and benefits of your proposal.
 - c. Ask the prospect to outline his objections to your proposal.
 - d. Begin with a request for a commitment and then try to close the sale.

- _____ 5. Imagine you are the (unlucky) campaign manager of a political candidate who has recently lost the public's trust. Now imagine that the candidate wants to rebuild his reputation through profiling himself as a tough crime fighter. Even though his opponent has a credible track record in this regard. Of the following choices, which represents the best way for your candidate to start his next ad?
- a. "My opponent has not gone far enough in fighting crime..."
 - b. "Many have supported my ability and willingness to fight crime..."
 - c. "Although my opponent has a good record of fighting crime..."
 - d. "Fighting crime is a critical issue..."
- _____ 6. Imagine you are a financial advisor, and you believe that a young customer of yours is invested too conservatively. In order to persuade her to invest in riskier, high-return investments, you should concentrate on describing:
- a. How others like her have made similar mistakes. (appeal to consensus)
 - b. What she stands to gain if she invests in riskier options (appeal to greed)
 - c. What she stands to lose if she does not invest in riskier options (appeal to loss)
 - d. The importance of the two of you working as a team on this issue
- _____ 7. You are attempting to sell your professional services to a medium-sized software company. They have never done business with you before and are uncertain as to whether they should select your company as the service provider. You will increase your persuasiveness the most by:
- a. Providing them with a testimonial from Microsoft, who utilizes your services currently.
 - b. Providing them with a master list of all of your customers.
 - c. Talking about other customers' experiences with your company in general ways, without providing any specific testimonials.
 - d. Providing them with several testimonials from other medium-sized software companies who are your current customers.
- _____ 8. If you have a new piece of information, when should you mention that it is new?
- a. before you present the information
 - b. in the middle of the presentation of the information
 - c. after the presentation of the information
 - d. you should not mention that it is new information
- _____ 9. You have responsibility for motivating your company's sales force to increase its annual performance. You were told by your supervisor to set goals for the salespeople and hold them accountable. Which of the following strategies would be the most effective?
- a. Set a goal for each employee based on his or her prior year's performance and inform each of the goal.
 - b. Have each employee set a reasonable private goal for themselves.
 - c. Have each employee publicly state a reasonable goal for the year.
 - d. Have each employee set an unrealistically high personal goal and keep it private.
- _____ 10. You are having difficulty with employee attrition, so you organize a retreat for your office to energize your employees. You want to give each a gift for attending that will enhance the employee's commitment to give back to the organization. Which of the following strategies is likely to produce the best results?
- a. Give them all the same, expensive gift with your company's name engraved on it.
 - b. Give them no gifts but thank them for attending.
 - c. Give each employee a personalized gift that is meaningful, even if it is not expensive.
 - d. Give gifts only to those employees who complete the evaluation forms for the retreat.

TECHNIQUES FOR MAXIMIZING THE PRESENTATION

PRINCIPLES OF PERSUASION *based on work by Dr. Robert Cialdini*

	Liking principle
	Contrast effect
	Scarcity principle
	Authority principle
	Consensus principle
	Consistency principle
	Reciprocity principle

THE GOAL

Not to lead the horse to water . . . Not to make the horse drink . . .
You just want to make the horse THIRSTY!

IDENTIFYING PERSONALITY STYLE

*Different personalities react differently to the same exact stimulus.
Once the personality is understood, behavior is predictable.*

KEY COMPONENTS FOR CONSIDERATION

- Behavior
- Environment
- Communication style
- Motivation
- Management
- Limitations

SOME PEOPLE ARE (D.I.S.C.)

Dominant <i>Forceful, direct, results-oriented</i>	Influencer <i>Optimistic, fun, talkative</i>
Conscientious <i>Precise, accurate, detail-oriented</i>	Steady <i>Steady, patient, relaxed</i>

IDENTIFYING PERSONALITY STYLE

DOS AND DON'TS

High Dominant (14%) - TIP: Uses words like I, me, my.

DO

- Be clear, specific, to the point
- Stick to business
- Come prepared
- Present the facts logically
- Ask specific questions
- Provide alternatives
- Provide facts & figures
- Provide a win/win opportunity

DON'T

- Ramble on or waste time
- Try to build personal relationships
- Chitchat
- Be unprepared or disorganized
- Leave loopholes or cloudy issues
- Ask rhetorical questions
- Come with the decision made
- Speculate wildly

High Influence (28%) - TIP: The life of the party!

DO

- Support their dreams & intentions
- Allow time for relating & socializing
- Talk about people & their goals
- Ask for their opinion
- Provide testimonials
- Offer incentives

DON'T

- Be curt, cold, or tight-lipped
- Drive to facts, figures, and alternatives
- Leave decisions up in the air
- Be impersonal or task-oriented
- Cut the meeting short
- Talk down

High Steady (40%) - TIP: Loyal, committed.

DO

- Start with personal comments
- Show sincere interest
- Draw out personal goals & ideas
- Present your case logically
- Act informally
- Allow time to think

DON'T

- Rush headlong into business
- Stick coldly to business
- Force a quick response
- Threaten or be demanding
- Interrupt

High Conscientious (18%) - TIP: Fear of getting things wrong.

DO

- Be prepared with data & facts
- Be straight forward and direct
- Use a thoughtful approach
- Present specifics
- Take your time but be persistent

DON'T

- Be disorganized
- Be casual, informal, or personal
- Force a quick decision
- Be vague
- Overpromise
- Be abrupt
- Touch them



**The single biggest problem in communication is
the illusion that it has taken place.
- George Bernard Shaw**

SECTION SUMMARY

Every person filters their communication and thinking in a systematic way based on their dominant personality traits as well as their preferred reception style. Many decisions, including insurance-buying decisions, are made emotionally rather than logically. By observing the clues that the potential customer is giving, a successful insurance producer can quickly adapt to the prospect and establish rapport.

It is essential for each individual to understand the strengths and weaknesses of their own personality and communications style in order to adapt to the potential customer.



SECTION 3: EFFECTIVE RISK ANALYSIS

During this section you will:

- Discuss the skills necessary for conducting effective fact-finding and risk analysis
- Learn how to accurately identify and assess risks using comprehensive Risk Management Checklists and Questionnaires
- Discuss additional Risk Identification and Measurement techniques, including:
 - Review of Leases and Contracts
 - Physical Surveys
 - Review of Advertising Copy
- Review Risk Handling Techniques:
 - Avoidance
 - Retention
 - Transfer

E&O LOSS PREVENTION TIP

When presenting proposals to prospects / customers, it is best not to use the word "recommend" when discussing additional coverages / limits. The danger of "recommending coverages" is that leads the customer to believe that those are the only coverages the customer needs. If they have a loss that involves a coverage that was not "recommended," this has definite potential to result in an E&O claim. When dealing with various coverages, it is suggested to reference those coverages as "coverages to consider" or "coverage options." Regarding limits, it is suggested to include various limit options or a statement that "higher limits are available."

CONSULTATIVE ANALYSIS

FOUR F'S OF QUESTIONING

1. **FACT** Questions – these are questions used to gather facts. Surveys, checklists, questionnaires, or quote request forms may be used to gather this information.
2. **FEEL** Questions – once the facts are gathered, the sales professional should move on to explore the prospect's feelings. Questions are used to identify difficulties and dissatisfaction. These questions may reveal emotions and reactions of the prospect to various situations. This may identify areas where the salesperson's product or service may help.
3. **FIX** Questions – these questions start with the prospect's situations and feelings and explore the consequences of the existing dissatisfactions. At this point, the professional representative is exploring some possible solutions.
4. **FUTURE** Questions – Now the objective is to involve the prospect in the recognition of the benefits of the seller's solution. The goal is to help the prospect envision a more successful future.

TIPS FOR EFFECTIVE QUESTIONING

- Prepare several specific, targeted questions to get the conversation started or to keep it going as necessary
- Ask short, one-part questions
- Closed-end questions are used to solicit data
- Use a customer/coverage specific questionnaire and know it thoroughly
- Consider giving the prospect a duplicate copy of your questionnaire so they may follow along and be prepared
- Ask open-end questions to get the prospect talking. Open-end questions identify wants vs. needs. These questions elicit feelings – priorities – opinions – worries – fears

EVERY CONTACT IS AN OPPORTUNITY TO:

- Confirm
- Inquire
- Suggest
- Review



CONVERSATION STARTERS

Consultative insurance professionals are expected to lead their potential customers in the right direction understanding the nature of the exposures that may exist. This cannot be done by a one product fits all approach or through sales talk alone. It requires observation, conversation, and good listening and analytical skills on the part of the Producer / Agent.

Effective questioning technique is one of the vital skills that the successful professional develops.

Develop several “conversation starters” that will begin the process of consultative analysis by involving the potential customer in the design of the solution to their needs.

Sample risk: The prospect is a small manufacturer of custom automobile products. You might start the conversation by asking:

Can you walk me through the process of how a custom radiator gets from the design table to a finished product?

Sample risk: A young couple is seeking insurance for a thirty-year-old home they will be closing on in two weeks. You might start the conversation by asking:

What were the features of this particular house that attracted you to it?

List several other questions you might use as conversation starters:

DETERMINING THE PROSPECT'S BUDGET



1. Identify your own comfort zone conversing about money

- a. Can you openly discuss premium indications with prospects and customers regardless of prior premium?
- b. How comfortable are you discussing premium increases?
 - Consider your own renewal
 - Consider a competitive situation

2. Break down your walls... “Practice” shopping, and reveal your budget to others

- a. Visit a Car Dealer....and Play
- b. Shop for an expensive watch, and give a budget...(i.e. \$3,000) and general idea of what you want, but no brand

3. Recognize that others may be uncomfortable and need to be led along

- a. Learn to use terms like “in round numbers” what is your budget....
- b. Use financial terms in discussing insurance...like “asset protection”
 - Keep in mind what your prospect has at risk
 - It may be: equity in a home; total value of their personal property; most investments; checking and savings; every named insured’s future wages

IMPORTANT REMINDERS

DO: Identify a budget

DON'T: Leave a prospect without some idea of their budget

DON'T: Assume that the budget “is the same or a little more” than last year’s premium

GETTING TO THE FINANCIAL DECISION MAKERS

Whenever you approach the budget step, make sure you ask:

1. Who, besides yourself, will be involved in reviewing the proposals?
2. Who are the principals/owners that will be listed on the application?
3. Are there any “silent” partners that should be listed?

Make a list and make sure the list takes into consideration all the principals listed on the application. If someone stands out, qualify the exception.

“You are owned by 4 individuals. Who is ultimately responsible for the insurance decisions?”

You need to do this step even if the person you are speaking with has said – “I make all the decisions”. Remember, you are asking **“who besides yourself will see the proposal.”**

When you are in the budget and decision-maker conversations, this is when you need to decide if YOU want to move forward.



ASK YOURSELF

1. Am I comfortable with the person I am dealing with?
2. Do I have an understanding of the budget and exceptions of the prospect?
3. Do I know, clearly, who will be involved in the final review of all materials, and the decision-making process?

If you are unclear on these items, **STOP** and get clarification for yourself.

UNDERSTAND THAT WALKING AWAY IS OK.

SECURING COMPLETE INFORMATION

LISTENING = the Key to Good Communication



BARRIERS TO GOOD LISTENING

- Environmental distractions – noise
- Listening faster than a person can speak – speed variability
- Negative attitude towards the speaker
- Being self-absorbed – ego
- Sending non-verbal cues – body language
- Daydreaming
- Poor posture – slouching
- Taking notes obsessively
- Jumping to conclusions
- Finishing a slow speaker's sentence
- Interrupting frequently
- Others?

TECHNIQUES FOR IMPROVING LISTENING SKILLS

1. Be physically and mentally prepared to listen - get in the right state of mind
2. Eliminate distractions
3. Organize what you hear into "pieces" that help you assemble the intent of the message
4. Listen for key ideas
5. Listen for an overall pattern – “the big picture”
6. Listen for transitions in ideas
7. Use notes if possible - if not, mentally organize the “pieces” in a format that will help you remember and use them
8. Listen for what is NOT being said; for what is being avoided

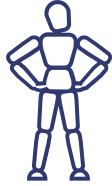
SHOW THAT YOU'RE LISTENING....

- Eye Contact
- Body Language
- Verbal Attends
- Note Taking
- Restate to Confirm Understanding

E&O LOSS PREVENTION TIP

When dealing with the legal liability standard, the general rule for agents is as follows: Where a specific request is made for a particular type of insurance coverage, an insurance agent owes a duty to provide such coverage or inform the insured that such coverage is not available/excluded. This speaks to the tremendous importance of listening to the customer/prospect on any specifics of coverage they desire. The conversations between the agency and the customer need to be documented not only in the agency file, but also via some form of written communication (letter/e-mail) back to the customer memorializing the discussion.

COMMUNICATION KEYS



NON- VERBAL COMMUNICATION CONSIDERATIONS

Body Language

Posture

Body Positioning

Handshake

Eye contact

Facial Expressions

ELEMENTS OF VERBAL COMMUNICATION

- Consider components of Voice Inflection
 - Speed
 - Pitch
 - Volume
 - Pauses and silence
- Speak in positives
- Repeat and reinforce
- Clarify jargon
- Explain technical language

E&O LOSS PREVENTION TIP

The various Exposure Analysis checklists are a great resource for agency personnel to understand the exposures on over 650 different classes of business. Within each SIC code (class of business), the exposures are broken down by the various lines of business (property, liability, auto, crime, professional, etc.). It is suggested that agents do some “homework” before they visit their prospects/insureds and the Exposure Analysis Checklist is a great tool to assist the agent in their knowledge of the specific risk.

CONDUCTING THE RISK ANALYSIS SURVEY

(An Organized Method of Risk Identification and Measurement)

PRIMARY AREAS OF CONCERN

(Consider Frequency & Severity of each)



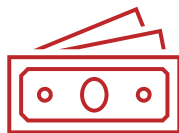
PHYSICAL

"Property" exposures - owned, leased, borrowed property - either buildings or other property; vehicles, equipment, and property of others; intangible property such as ideas, artistic work, or copyrighted material.



LEGAL

Activities – "How could we get into trouble and hurt someone or damage their property." Consider contracts, declarations, and covenants imposed (professional liability, D & O, E & O, EPLI, Cyber, intellectual property).



FINANCIAL

Begin with a financial statement/checkbook - focus on any activity that involves either spending money or receiving money. Spending equates to acquiring property or engaging in activities that may create an exposure to loss. Receipt of money for products or services could create liability arising out of those activities.



PERSONNEL / HUMAN RESOURCES

The "people" aspect of exposures – Consider activities that may result in injury, illness, or death. The exposures can include medical care, workers' compensation benefits, loss of services, and quality of life. Includes exposures such as sexual harassment, unfair termination, discrimination, and unfavorable treatment of employees, service providers, and family members including abuse of the elderly.

E&O LOSS PREVENTION TIP

From time to time, agency producers may be asked by customers to provide "full coverage." This would imply that the customer would be insured for whatever can happen. This is not a realistic scenario and customers need to understand that every policy has exclusions and limitations. Agents should make it a point to advise customers to read their policy and to advise the agent of any questions.

CHECKLISTS AND QUESTIONNAIRES

CPIA Diamond Membership includes access to The Rough Notes Company's "Advantage Plus" which includes access to a complete library of risk management items. These tools provide:



- Customizable Personal and Commercial Lines **Risk Management Checklists & Risk Analysis Questionnaires** which prompt an agent with risk-specific questions to uncover exposures to loss, allowing producers to make recommendations with the comfort of knowing that he/she has done a thorough job.
- **Coverages Applicable**, which lists and explains coverages applicable to more than 700 lines of business.
- **Policy, Form & Manual Analysis (PF&M)** provides answers to everyday questions about insurance policies and can serve as an educational tool to assist new producers and long-time agency employees. Also included are **sample proposal language** and a library of **sample letters**.

For information about the benefits of Diamond Membership, contact the CPIA Program Office at 877-674-CPIA (2742) or visit www.cpia.com. Additional information is also available in the "General Information" section of this workbook.

OTHER RESOURCES

- ACORD Advantage Plus Program - www.acord.org
- Fire, Casualty and Surety Bulletins (FC&S) - The National Underwriter Company – www.nuco.com
- Google Maps and Google Earth - www.googlemaps.com
- Insurance Services Office (ISO) / Verisk – www.verisk.com
- International Risk Management Institute – www.irmi.com
- Insurance Information Institute – www.iii.org
- IVANS Markets – www.ivansinsurance.com
- National Council on Compensation Insurance (NCCI) – www.ncci.com
- Reference Connect (formerly SilverPlume / SAGE) – www.vertafore.com
- Risk & Insurance Management Society (RIMS) - www.rims.org
- Rough Notes – www.roughnotes.com

THE REVIEW OF DOCUMENTS



- PROPERTY LEASES** Under a lease of premises, the insured may assume varying degrees of liability for the premises. In addition, the insured may have agreed to indemnify the owner or name them as additional insured.
- SUPPLY CONTRACTS** Responsibility for everything from the transportation of supplies to their performance as advertised may be included in supply contracts. It is important to search for areas of increased responsibility for the insured and find ways to deal with them.
- CONSTRUCTION CONTRACTS** Responsibility for construction projects can range from the property being built to liability for all acts of the contractor. Questions may also arise regarding the lost time and soft costs such as additional architectural fees, extended construction loans, and delays in start-up.
- SUBCONTRACTORS** Review of contracts should include any transfer of liability, responsibility for tools, equipment and supplies, and required limits of insurance including certificates.
- EMPLOYMENT CONTRACTS** Requirements to provide benefits or continue salary should be reviewed to confirm that coverage will be in place to provide the required benefits.
- OTHER LEASES AND CONTRACTS** Leases and contracts should be reviewed to determine the level of exposure that may be assumed by the insured and to determine what, if any, liability can be covered by means of insurance contracts.
- FINANCIALS** Reviewing the balance sheet will help identify property at risk. Income and expense statements help identify sources that may involve risk.

E&O LOSS PREVENTION TIP

When agents are provided contracts / leases to review, the agency should include disclaimer language that only agreement or lease portions identified as insurance-related were looked at and that the agency is not providing legal advice since they are not a law firm.

THE PHYSICAL SURVEY

DIAGRAMS AND NOTES

Visiting the insured's location creates the opportunity to begin to build rapport with the insured and to become much more familiar with the risk. By "seeing through new eyes" there is the opportunity to discover exposures that may be unknown or overlooked by the insured. By reducing the exposures to diagrams and notes we create a document, which can be invaluable in recognizing and quantifying exposures. In addition, this information can go a long way to developing a reputation as a thorough and trustworthy representative for insurers.

FLOWCHARTS

Creating a flowchart to describe operations can be of great assistance in understanding the overall account as well as identifying any bottlenecks in the operation, which might create potential for increased losses.

PHOTOS

"A picture is worth a thousand words." Photos of buildings, equipment and operations can capsule operations and show the overall quality of the operation. Photos included in the presentation can create a positive image with the account. You may consider including photos of property or activities not covered by current insurance.

PROPERTY SCHEDULES

When incorporated with other aspects of the inspection, the schedules of property can act as a cross-check on the accuracy of the information, as well as an aid in establishing values.

E&O LOSS PREVENTION TIP

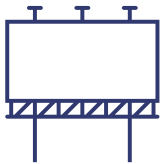
In many of the various catastrophes (weather and non-weather related), a common cause of E&O claims was the failure of the business to have either the proper business interruption coverage or the proper limit. Agents should have a discussion with their prospects and current customers on the importance of business interruption coverage. For existing customers with business interruption coverage, an assessment of the limit of coverage should be conducted annually.

ADVERTISING MATERIAL

What is the prospect saying about themselves?

REVIEW

- Print Advertising
 - Yellow Page Ads/Newspaper ads/Cable TV
 - Signage – billboards, vehicle signs, etc.
 - Brochures
- Website
- Digital Marketing
- Social Media



WHAT IS THE PROSPECT SAYING ABOUT THEMSELVES THAT CREATES LIABILITY?

Promises?

Guarantees?

Warranties?

Service Contracts?

ALTERNATIVES FOR CONTROL/TRANSFER AND THEIR FINANCIAL IMPACT

Opportunities for **Avoidance**

- What exposures could be eliminated if the client quit doing something?

Opportunities for **Assumption**

- What exposures might the prospect be willing to assume? The importance here is that the exposure(s) be identified and quantified.

Non-insurance and Insurance **Transfer**

- Are there ways the prospect could get (i.e., contract) someone else to take on the responsibility?

CONTINUED SURVEY REVIEW, ANALYSIS, AND IMPROVEMENT

Blinding Inspirations

Continuing Education and Analysis

Plain Dumb Luck

GOAL: Find new exposures as they arise and suggest ways to handle them.

E&O LOSS PREVENTION TIP

To assist customers in making an educated decision on their insurance program, agents should utilize the proposal as an education tool. Including definitions of key terms is a very effective tool that demonstrates that your agency wants their customers to understand their coverage and how it works. The inclusion of claim examples also has shown to be very effective. By including different deductible options this allows the customer to make an educated decision dealing with their degree of risk acceptance.



**Risk is like fire: If controlled it will help you; if uncontrolled it will rise up and destroy you.
- Theodore Roosevelt**

SECTION SUMMARY

Good Risk Management is about identifying exposures before suggesting coverage. A good risk identification tool is more than an application for an insurance policy; it is all about observations, following clues, careful listening, and data gathering. Being a good insurance advisor requires the development of excellent questioning and communication skills.

As a risk advisor, it is important to remember that sometimes insurance is NOT the answer. There are other risk management techniques that can be used to manage the potential for loss.

The insured is looking for you to use all of your knowledge and experience to keep that insured from suffering an unpleasant and financially devastating surprise.



SECTION 4: THINK UNDERWRITING – PREPARE THE SUBMISSION

During this section you will:

- Review the submission preparation process
- Learn how to enhance the submission for underwriting accuracy and completeness
- Learn the various market submission responsibilities and requirements
- Determine the best and most expeditious means for having a submission reviewed
- Learn what will enhance or detract from a submission

PREPARING THE SUBMISSION

In Your Agency – Who Does What During The Process?

PROCESS	PERSONAL LINES	SMALL COMMERCIAL	LARGE COMMERCIAL/ SPECIALTY
Information Gathering: Who gathers “Initial” info from prospects, orders 3rd party reports, etc.?	<input type="checkbox"/> Producer <input type="checkbox"/> CSR <input type="checkbox"/> Marketer/Placer <input type="checkbox"/> Other	<input type="checkbox"/> Producer <input type="checkbox"/> CSR <input type="checkbox"/> Marketer/Placer <input type="checkbox"/> Other	<input type="checkbox"/> Producer <input type="checkbox"/> CSR <input type="checkbox"/> Marketer/Placer <input type="checkbox"/> Other
Is the information gathered always complete?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Who gathers additional / missing information?	<input type="checkbox"/> Producer <input type="checkbox"/> CSR <input type="checkbox"/> Marketer/Placer <input type="checkbox"/> Other	<input type="checkbox"/> Producer <input type="checkbox"/> CSR <input type="checkbox"/> Marketer/Placer <input type="checkbox"/> Other	<input type="checkbox"/> Producer <input type="checkbox"/> CSR <input type="checkbox"/> Marketer/Placer <input type="checkbox"/> Other
Rating: Who does it?	<input type="checkbox"/> Producer <input type="checkbox"/> CSR <input type="checkbox"/> Marketer/Placer <input type="checkbox"/> Other	<input type="checkbox"/> Producer <input type="checkbox"/> CSR <input type="checkbox"/> Marketer/Placer <input type="checkbox"/> Other	<input type="checkbox"/> Producer <input type="checkbox"/> CSR <input type="checkbox"/> Marketer/Placer <input type="checkbox"/> Other
How is rating performed?	<input type="checkbox"/> In-office/ comparative rater <input type="checkbox"/> Online/Carrier website <input type="checkbox"/> Online comparative rating portal <input type="checkbox"/> Email and wait <input type="checkbox"/> Fax and pray <input type="checkbox"/> Other	<input type="checkbox"/> In-office/ comparative rater <input type="checkbox"/> Online/Carrier website <input type="checkbox"/> Online comparative rating portal <input type="checkbox"/> Email and wait <input type="checkbox"/> Fax and pray <input type="checkbox"/> Other	<input type="checkbox"/> In-office/ comparative rater <input type="checkbox"/> Online/Carrier website <input type="checkbox"/> Online comparative rating portal <input type="checkbox"/> Email and wait <input type="checkbox"/> Fax and pray <input type="checkbox"/> Other
What percent of submissions are “complete” when submitted to carrier/broker / MGA?	_____ %	_____ %	_____ %
Challenges: What other challenges does your agency face during the submission/rating process?			



TEAMWORK - coming together is a beginning; keeping together is progress; working together is success.

– Henry Ford

COMPONENTS OF A SUCCESSFUL SUBMISSION

*The Complete Application
(Sweating the Small Stuff.... and It's All Small Stuff!)*

CURRENT AND CORRECT FORM AND EDITION DATE

1. Check edition dates available in your management/submission system
2. Carrier specific and/or Supplemental Applications

THE “TOTAL PACKAGE” MEANS

1. Legible/clear typeface
2. Complete
 - a. Accurate information
 - b. Entry in every blank
 - c. Schedules attached
 - d. Supporting information included as required
 - Diagrams (with dimensions and distances)
 - Cost Estimator
 - Photos (organized, described, and dated)
 - Brochures, menus, advertising, publicity, etc.
 - Loss Runs
 - Financial Statements



(continued...)



If you tell the truth, it becomes a part of your past. If you lie, it becomes a part of your future.

- Anonymous

THE “TOTAL PACKAGE” MEANS:

(continued)



3. Signatures / E-signatures

- a. Representations – stating that the information is true and complete
- b. Warranties – agreeing to conditions that must be present for the coverage to be in force

4. Discussion of payment options

5. Timetable

- a. Account complexity
 - Effective dates
 - Required inspections or certifications
 - Mortgage settlement requirements
- b. Submission of all required supplemental information
- c. Company turnaround time

E&O LOSS PREVENTION TIP

There is no substitute for being honest with your carriers. This is largely the basis of the relationship between you and your carriers. They are counting on your agency to provide a comprehensive and accurate view of the account. If they find out you misled them into writing an account they may otherwise have declined, they may be able to void the policy or they may even sue you for misrepresentation. There have been many E&O claims where the carrier successfully sued their agent. Know the underwriting guidelines of your carriers and honor them.

WHAT THE UNDERWRITER WANTS TO KNOW

Using the Narrative/Remarks Section on the Application:

- Who are they and what do they do?
- Where did they come from and where are they going? How do they stack up in the marketplace?
- Why will this account be profitable? Indication of premium range.
- What is your personal knowledge of the prospect/account?

If there are unique hazards or mitigating factors regarding the risk, explain your knowledge of these items and include supplemental information to help the underwriter understand.



A COMPLETE SUBMISSION SHOULD ANSWER THE QUESTION:

“Why would this account be good for the carrier and our agency?”

GAINING ACCESS TO INSURANCE COMPANIES

Agency Contracts in the Standard Market



AUTHORITY DEFINED

Binding
Pricing
Policy issuance



RESPONSIBILITY

Underwriting – full disclosure Inspection
Profitability
Volume commitments



RELATIONSHIP

Development and maintenance of a trust relationship
Responsibility to protect assets of the carrier (fiduciary)
Admitted – licensed and regulated by state insurance department(s)



LICENSING

Resident vs. non-resident Individual vs. corporate
State mandates, including continuing education

THE WHOLESALE MARKET

CHOOSING RELATIONSHIPS

- Range of market availability
- Technical expertise
- Responsiveness Stability
- Observe state surplus lines laws

OPPORTUNITIES AND THREATS IN THE WHOLESALE MARKET

	OPPORTUNITIES	THREATS
Coverage	Sources of coverage not available in the regular market, higher limits, additional income.	No standardization. Potential for gaps and oversights. Difficult to compare various companies.
Claim service and support	May have special expertise in unique areas of coverage with ability to settle claims quickly.	Potential for difficulty if unknown adjusters or claim payment philosophy.
Solvency	Additional capacity, able to charge higher premiums to maintain profitability.	No guarantee fund, dependent on individual company/broker info. Harder to do due diligence.
E & O potential	Able to place coverage and fill gaps in overall program.	Potential for errors, customer misunderstanding of coverage, carrier/broker insolvency.

E&O LOSS PREVENTION TIP

Dealing in the wholesale marketplace requires some very special handling. Not only does your agency not have any authority to bind the account, but to do so typically requires money before the coverage can be put into place. Also, the E&S marketplace uses very unique forms and exclusions so it is important to ask your wholesaler for a specimen copy of the forms that will be used so they can be examined and the coverages / exclusions properly communicated to the customer. Also, be sure to know the financial rating of the carrier being considered.

BROKERED BUSINESS – AGENCY TO AGENCY

AUTHORITY

- What does the Agency Agreement say?
- Has any authority been transferred to the writing agent?

PURPOSE

- Growth
- Profitability

QUALITY SUBMISSIONS

- Source of information
- Adequacy of information
- Accuracy of information

SERVICE CONSIDERATIONS

- Cannot transfer binding authority

CLAIM CONSIDERATIONS – EFFECT ON LOSS RATIO

CARRIER RATINGS

RISK - REWARD ANALYSIS

DELIVERING THE SUBMISSION

CONSIDER HOW YOUR CARRIERS WANT TO COMMUNICATE WITH YOUR AGENCY

- Paper Submissions
- Electronic Submissions
 - Company Proprietary Systems
 - 3rd Party Internet-Based Systems
 - Encryption of data – Security and privacy concerns
- Digital Photos and Documents
- Electronic Delivery / Agency Document Management Systems
- Other preferred methods?

UNDERSTANDING UNDERWRITER RESPONSIVENESS

1. Acceptability of risk as presented
2. Authority to debit, credit, or issue manual endorsements
3. Need for Inspections
4. Certificates of Insurance and special language
5. Additional Mortgagee / Lienholder Requirements beyond the standard mortgagee clause



THE TOP TEN WAYS TO GET YOUR APPLICATIONS TO THE TOP OF THE PILE

10. Consult your underwriting guide to determine acceptability prior to submission.
9. Discuss significant accounts with your underwriter prior to sending the submission.
8. Use classifications that accurately describe the activities of the risk.
7. Submit credible loss information with your application.
6. Put yourself in the underwriter's shoes.... remember, they are people with human fears and feelings also.
5. Include photos of buildings, special equipment, and vehicles...show how the risk looks.
4. Develop appropriate product knowledge; use that knowledge.
3. Include a narrative describing the risk and how you personally feel about it.
2. Develop a reputation of trustworthiness with your underwriters, and guard that reputation!
1. Complete all applications in full – including customer signature(s)!

E&O LOSS PREVENTION TIP

There have been many E&O claims where the application as submitted by the agent did not accurately reflect the exposures of the risk. It is highly recommended that producers visit the accounts that you are looking to insure. Visiting the risks will enable the producers to get a first-hand look at the account and should result in the accurate completion of the application. This will enable producers to speak to your carriers with more credibility.



Daily ripples of excellence over time become a tsunami of success.

- Robin S. Sharma

SECTION SUMMARY

The insurance transaction has often been described as a “double sale.” First, the producer/agent must persuade the potential customer that he/she has the solutions to the outlined problems and concerns. Then, that same producer/agent must convince the marketplace that writing coverage for the risk can be done profitably.

To be successful, the producer/agent must approach both standard and non-standard markets with complete and honest submissions. The bad must be described right along with the good. Experienced underwriting has many tools available to use to design an appropriate package of coverage.

Additionally, it’s critical to understand the authority granted by the agency agreement and strive to not violate that authority.

The successful submission will be clear, accurate, and complete.



SECTION 5: DELIVERING THE SOLUTION

During this section you will:

- Discuss the process for preparing and presenting solutions
- Learn effective proposal development techniques
- Discuss techniques for maximizing the presentation including:
 - Techniques for getting agreement
 - Reviewing exposures and current coverage gaps
 - Recommending potential solutions
- Review the E&O pitfalls associated with proposals

PRESENTATION PREPARATION CHECKLIST

Rate each question on a scale of 0 – 10 (0=Never; 10=Always)

0  10
(NEVER) (ALWAYS)

1. Do I present written solutions that solve my prospect's problems and address their specific wants and needs? _____
2. Do I have the right time and place for the presentation? _____
3. Do I confirm that the decision-makers will be present for the presentation? _____
4. Is my presentation tailored to include the right amount of detail for the person/group I'll be presenting to? _____
5. Does my presentation include the right mix of visual appeal, sound, use of color, paper texture/quality to hold the attention of the person/group I'll be presenting to? _____
6. Does my presentation flow? _____
7. Is my presentation the right length? _____
8. Am I prepared to listen actively? _____
9. Am I ready to earn the order? _____
10. Have I practiced? Am I prepared? _____

YOUR PROPOSAL - WHAT TO INCLUDE

1. Review of Current Coverages

- a. Summary of current coverage
 - Endorsements and exclusions
 - Gaps and/or duplications
- b. Current claims
 - Financial analysis of current claims

2. Recap the Analysis of Loss Exposure

- a. Property
- b. Liability
- c. Financial
- d. Personnel / Human Resources
- e. Review of past loss activity
- f. Review of level of risk tolerance

3. Establish understanding of risk treatment preferences

E&O LOSS PREVENTION TIP

It is important for agency staff to recognize that the agency proposal could play a key role in the event of some form of E&O litigation. The agency should utilize a standard proposal template as this will ensure consistency in the information provided on all proposals.

TYPE OF PROPOSALS

LETTER PROPOSAL (SHORT)

Letter Proposal should be used for:

- Small or short-duration projects
- Relatively low-cost products/ services or product/service implementation
- Usually two- to four-pages long
- Contains one or two paragraphs discussing the information normally contained in each of the four main proposal sections of a formal proposal.
- May have one or two attachments as replacements for a proposal's appendices
- Optional: include a signature line for acceptance or rejection by the buyer



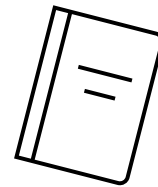
Tips for Letter Proposals:

- Don't let the tone become too stuffy
- Avoid the clichés of business writing
- Use a strong close/call to action
- Structure your proposal so that at least parts of it are intelligible to audiences at varying levels of expertise

FORMAL PROPOSAL (LONG)

Sections include:

- Customized Cover Page, ideally with a photo/prospect logo
- Table of Contents
- Executive Summary
- The problem statement/background information
- The proposed solution(s)
- Qualifications – Agent / Producer / Agency / Team
- Timeline
- Pricing, billing, applications
- Appendices (supporting detail and information) including industry definitions, sample policy forms, sample Agency Service Agreement



Every page of the proposal should include a Sample DISCLAIMER, for example:

This document is for proposal purposes only. It is not a replacement for the policy. Please consult the policy form for coverage, definitions, limitations, exclusions and conditions.

PROPOSAL DEVELOPMENT

TEN COMMANDMENTS FOR EFFECTIVE PROPOSAL WRITING

1. Get your story across early
2. Emphasize customer benefits
3. Be specific with comparisons and coverage suggestions/options
4. Write in a positive style
5. Talk the customer's language
6. Be frank and direct
7. Keep the proposal short and concise; use appendices for detail
8. Use brief, active language
9. Organize ideas in a logical manner
10. Be consistent – use accepted terminology and explanations

CONSIDER USING TECHNOLOGY TO DELIVER OR ENHANCE YOUR PROPOSAL

Ideas might include:

- emailing a video explaining highpoints with the proposal attached
- presenting the proposal using PowerPoint (in-person or via web/video conference) and leaving/emailing a “summary” for the prospect/customer



TECHNIQUES FOR MAXIMIZING THE PRESENTATION

Seven Deadly Proposal Mistakes

- 1. NOT WRITING A PROPOSAL**
- 2. NOT DEMONSTRATING AN UNDERSTANDING OF THE BUYER'S BUSINESS OR PERSONAL / FAMILY SITUATION**
- 3. MISSING THE PROPOSAL DEADLINE**
- 4. PRODUCING A PROPOSAL WITH LITTLE "DRIVE-UP" APPEAL**
- 5. NOT SAYING ANYTHING THAT MAKES A DIFFERENCE**
- 6. USING A BOILERPLATE APPROACH**
- 7. NO ONE IN YOUR ORGANIZATION OWNING THE RESPONSIBILITY OR HAVING THE AUTHORITY TO CREATE QUALITY PROPOSALS**

YOUR PRESENTATION – PICKING THE TIME AND PLACE

THE RIGHT TIME



- Preferably no more than a 45-minute appointment
- With the prospect's full attention
- Within the decision-making timeframe

THE RIGHT PLACE



- A private setting
- Free from outside disturbance
- With the necessary decision-makers

E&O LOSS PREVENTION TIP

Oftentimes, producers will be asked if a particular type of claim would be covered. These can be difficult to answer based on hypothetical information. Producers need to be very careful in how they respond to these inquiries as they could be held responsible if they provided incorrect information. Inquiries like these should be well documented in the file should a problem develop and documentation of these conversations back to the customer is recommended.

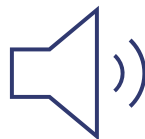
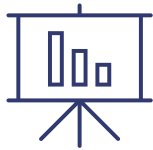
PRESENTING TO A GROUP

POTENTIAL GROUP PRESENTATION SITUATIONS

- Staff Meetings
- Carrier Meetings
- Proposal Presentations
- Account Review/Renewal Calls
- Seminars

PRESENT INFORMATION TO SATISFY ALL FOUR PERSONALITY STYLES

- **Dominant** – use Executive Summaries, highlight results
- **Influencer** – make it upbeat, fun, colorful, use pictures/graphics
- **Steady** – include “history”, information unique to the prospect/client
- **Compliant** – incorporate reference material and exhibits with lots of data



PRESENT IN A FORMAT THAT TOUCHES ALL THREE STYLES OF INFORMATION RECEIVERS

- Visual – consider the appearance of the presentation materials
 - Color
 - Photos/Graphics/Charts/Graphs
 - PowerPoint / Video
- Auditory – consider how you are verbally delivering the message
 - Tone of voice/volume variations
 - Music/sounds
 - Verbal summaries of key points
- Kinesthetic - consider the “feel” of the presentation materials
 - Do stories/examples elicit “feelings”?
 - Weight, gloss, finish of proposal/handout materials

ACHIEVING POSITIVE RESULTS

DID THE PRESENTATION ENCOURAGE PARTICIPATION?

- Ask questions that are psychologically critical to the buyer's needs
- Identify the prospects concerns
- Show concern for the prospect
- Repeat and answer prospect's questions
- Match words - mirror emotions

THE REWARD STAGE

- After the positive first impression...
- After rapport and trust have been established...
- After discovery and anticipation of objections...
- Don't try to "close" - lead the prospect to a decision because it is the best alternative...
- Ask for the decision, but not until you are confident of getting to "yes"...



**The shortest and best way to make your fortune
is to let people see clearly that it is in their best
interest to promote yours.**

- Jean de la Bruyere

AVOIDING ERRORS & OMISSIONS

COVERAGE STATUS

- When is coverage bound?

PROPOSAL CAUTIONS

- Standardized proposal language
 - Policy-based
 - Specifics, not generalities
- Disclaimer Deferring to Policy Forms

ANOTHER SAMPLE PROPOSAL DISCLAIMER:

This proposal is for the purpose of quotation and illustration only. Please refer to policy language for complete details, including conditions, exclusions and definitions.

Use Coverage Rejection Forms/Sign Offs

And

DOCUMENT – DOCUMENT – DOCUMENT!

E&O LOSS PREVENTION TIP

It is certainly possible that the customer may purchase some but not all of the coverages that were proposed. If the customer does not purchase specific coverages, request that they sign the proposal acknowledging that they are declining the specific coverages. If they want to “think about it” there should be a document that is provided to the customer memorializing what coverages were purchased and which coverages were not.

RISK ANALYSIS CASE STUDY

Putting knowledge into practice

GROUP DISCUSSION / ROLE PLAY

We need an agent.

- How many of your tablemates are outside producers?
- Who has the most experience producing new business?
- Is it commercial experience, personal experience, or both?

We need an underwriter.

- Is anyone an underwriter? Has anyone been an underwriter?
- Who has the most experience dealing with underwriters?

We need a prospect.

- Does anyone at the table own a business other than an insurance agency?
- Does anyone have anything that would be considered an unusual personal lines account?

IT'S TIME TO PUT YOUR KNOWLEDGE INTO PRACTICE.

New Jersey U. S. Senator Bill Bradley was a success at both professional sports and politics. Remember what he said:



**When you are not practicing, remember...
Someone, somewhere is practicing;
and when you meet them, they will win!**

THE CUSTOMER

GENERAL INFORMATION

Name

Location

Description of Current Insurance (agent, carrier, coverage)

CUSTOMER PROFILE

Detailed Description of Business / Personal Account

Most important considerations when buying insurance

Biggest concerns in selecting an agent

BUDGET

Reasons for seeking a new agent / different coverages

THE AGENT: UNDERSTANDING YOUR PROSPECT & EFFECTIVE RISK ANALYSIS

GENERAL INFORMATION

Name / Named Insureds

Address / Location

RISK PROFILE

What “tool” will you use to gather information? What questions will you ask?

Risk Type

Basic Description / History of Prospect / Business Dependencies

Key Players / Decision-Makers and Personalities Role in

Community / Industry

Level of Involvement in business

Level of Risk Aversion

Primary Wants / Needs

Unique Features

Budget

MARKETING INTELLIGENCE

“How did you hear about us?”

Research resources

COMPETITION

Current Agent / Current Carrier

THE UNDERWRITER

Considerations of a Complete Submission

THE RISK

Who are they and what do they do?

Where did they come from and where are they going? Major exposure concerns –

- ☐ Physical
- ☐ Legal
- ☐ Financial
- ☐ Personnel/Human Resources

UNDERWRITING CONSIDERATIONS

How do they stack up in the marketplace?

Why will this account be profitable?

What is your personal knowledge of the prospect/account?

If there are unique hazards or mitigating factors regarding the risk, what is your knowledge of these items?

Supporting information needed:

- ☐ Diagrams (with dimensions and distances)
- ☐ Cost Estimator
- ☐ Photos (organized, described, and dated)
- ☐ Brochures, menus, advertising, publicity, etc.
- ☐ Loss Runs
- ☐ Financial Statements



PERSISTENCE PAYS

Nothing in this world can take the place of persistence. Talent will not; nothing is more common than unsuccessful people with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent. The slogan "press on" has solved and always will solve the problems of the human race.

- Calvin Coolidge



RESOURCES

Account Development Questionnaire	64
Diagnostic Appointment Checklist	65
RoughNotes Advantage Plus Information	66
Sample Commercial Lines Checklist	67
Sample Personal Lines Checklist	68
Presentation Preparation Checklist	69
Omnia Profile Uses	70
Which house would you pick?	71

ACCOUNT DEVELOPMENT QUESTIONNAIRE

First, rank each function in order of importance from 1-10.

Then, rate each question on a scale of 0 – 10 (0=Never; 10=Always)

0  10
(Never) (Always)

RANK

**NUMBER
RATING**

_____	When preparing for a sales call, do you preplan your call?	_____
_____	Do you use a detailed fact-finding questionnaire when assessing prospect needs?	_____
_____	Do you always propose multiple options to a prospect's problems?	_____
_____	When presenting solutions, do you maximize your presentation time when you are with a prospective customer?	_____
_____	Do you always prepare and present professional-looking proposals?	_____
_____	Do you take extra steps to build and develop relationships with customers after you land an account?	_____
_____	Do you position yourself as a "risk advisor" with your prospects/customers?	_____
_____	Do you follow-up in a quick and orderly manner with your prospects?	_____
_____	Do you learn at least one new sales technique each month?	_____

THE DIAGNOSTIC APPOINTMENT CHECKLIST

	✓ Yes	✓ No
1. Do I understand my prospect as a person?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do I understand their industry or their company?	<input type="checkbox"/>	<input type="checkbox"/>
3. Am I prepared to adjust my style to better understand the prospect?	<input type="checkbox"/>	<input type="checkbox"/>
4. Am I prepared to listen actively?	<input type="checkbox"/>	<input type="checkbox"/>
5. Do I have a general idea of what my buyer needs?	<input type="checkbox"/>	<input type="checkbox"/>
6. Am I able to communicate my agency's differences, competitive advantages, and expertise on this account?	<input type="checkbox"/>	<input type="checkbox"/>
7. Do I know the financial and non-financial benefits of my prospect buying from me?	<input type="checkbox"/>	<input type="checkbox"/>
8. Am I ready to use examples of experiences with other customers, not theory?	<input type="checkbox"/>	<input type="checkbox"/>
9. Do I have visuals and testimonials to prove it?	<input type="checkbox"/>	<input type="checkbox"/>
10. Am I ready to lead the prospect to sell themselves?	<input type="checkbox"/>	<input type="checkbox"/>
11. Will I practice patience?	<input type="checkbox"/>	<input type="checkbox"/>
12. Am I ready to earn the order?	<input type="checkbox"/>	<input type="checkbox"/>
13. Will I ask for their commitment to move forward?	<input type="checkbox"/>	<input type="checkbox"/>
14. Am I fully committed to working with my customers after the sale?	<input type="checkbox"/>	<input type="checkbox"/>

ROUGHNOTES ADVANTAGE-PLUS

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INCLUDES:

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Educational tutorials that close the "insurance knowledge gap"

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Over 300 short articles that agencies can use to blog, e-mail, or display on their websites to enhance sales pipelines.

Digital Media

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In Action

A monthly newsletter of how you can turn coverage knowledge into powerful sales opportunities.

Rough Notes magazine

The industry's leading insurance agent publication.

The Insurance Marketplace

Agency professional's number one source to find hard-to-find coverages.

SAMPLE COMMERCIAL LINES CHECKLIST

Insured:

Agent:

Date:

	No Exp.	We Write	Agent Other Ins.	Rec.		No Exp.	We Write	Agent Other Ins.	Rec.
LIABILITY					BUSINESS PERSONAL PROPERTY				
Workers Compensation					Basic Form				
Employers' Liability					Broad Form				
Stop Gap Liability (monopolistic states)					Special Form				
Commercial General Liability					Earthquake				
Products & Completed Operations					Flood				
Owners & Contractors Protective					Reporting Form				
Aircraft (owned and non-owned)					Personal Property of Others				
Watercraft (owned and non-owned)					Improvements and Betterments				
Owned Automobiles					Peak Season Coverage				
Non-owned Autos					Inflation Guard				
Hired Autos (liability)					Off-premises Utility Failure				
Hired Autos (physical damage)					Auto Physical Damage				
Employees As Insureds					Spoilage/Refrigerated Products				
INLAND MARINE									
Employee Hired Auto					Accounts Receivable				
Broad Drive Other Auto					Valuable Papers				
Auto Medical Payments					EDP Coverage				
Uninsured/Underinsured Motorists					Theatrical Property				
Bailee Liability					Sign Floater				
Umbrella/Excess Liability					Scheduled Property Floater				
Directors & Officers					Jewelers Block				
Employee Benefit Liability					Furriers Block				
Employment Practices Liability					Tool & Dies				
Liquor Liability					Salespersons Samples				
Environmental Impairment Liability					Transportation Floater				
Terrorism Coverage					Motor Truck Cargo Coverage				
Garage Liability					Watercraft				
Garage-keepers Liability					Installation Floater				
BUILDINGS					MECHANICAL/ELECTRICAL EQUIPMENT				
Basic Form					Builders Risk				
Broad Form					Processing Floater				
Special Form					Parcel Post				
Earthquake					Contractors Equipment				
Flood					Boom Collapse				
Replacement Cost					Riggers Coverage				
Functional Building Valuation					CRIME				
Agreed Amount					Employee Dishonesty				
Blanket Limits					Money & Securities				
Ordinance or Law coverage					Forgery				
Inflation Guard					Burglary				
Increased Debris Removal					Computer Fraud				
Signs					Extra Expense				
Radio & TV Antennas					EMPLOYEE PROTECTION				
Off-Premises Utility Failure					Life				
Difference in Conditions					Key Person				
Builders Risk					Business Continuation				
TIME ELEMENT					MANAGEMENT PROTECTION				
Business Income					Retirement Continuation				
Extra Expense					Retirement Benefits				
Contingent Business Income					Stock Purchase Plans				
Contingent Extra Expense									
Ordinance or Law Coverage									
EMPLOYEE PROTECTION									
Group Life									
Group Disability									
Major Medical									
Pension									
401-K									
Dental									
Vision									

SAMPLE PERSONAL LINES CHECKLIST

Insured:

Agent:

Date:

	No Exp.	We Write	Agent Other Ins.	Rec.		No Exp.	We Write	Agent Other Ins.	Rec.
DWELLING					LIABILITY				
Updated Home Value					Increased Liability Limits				
HO-1 Basic Form					Increased Medical Payments Limits				
HO-2 Broad Form					Personal Injury				
HO-3 Special Form					Business in the Home				
HO-4 Tenants Form					Property at Secondary Locations				
HO-5 Deluxe Form					Loss Assessment Increase				
HO-6 Condo Form					Student Away at School				
HO-8 Market Value Form					Dwelling Form Liability				
Automatic Increase in Insurance					Unrelated Occupants				
Guaranteed Replacement Cost					Watercraft Liability				
Ordinance & Law					Recreational Vehicle Liability				
Earthquake					Snowmobile Liability				
Flood					Personal Umbrella				
Business in the Home					FAMILY PROTECTION				
Loss Assessment Increase					Life				
Special Form –Building (HO-6)					Disability				
Improvement & Betterments					Retirement Income				
Mobile Home					Long Term Care				
Rental Dwellings					Major Medical				
Seasonal Dwellings					Annuities				
PERSONAL PROPERTY					AUTOMOBILE				
Replacement Cost					Increased Liability				
Special Form Coverage (HO-5 & HO-6)					Increased Medical Payments				
Special Computer Coverage					No-fault				
Business in the Home					Uninsured/Underinsured Motorist (BI)				
Increased Limits					Uninsured Motorists (PD)				
Increased Off-Premises Property					Other Than Collision (Comprehensive)				
Increased Special Limits of Liability					Collision				
Increased Credit Card Coverage					Towing & Labor				
Owned Golf Carts					Increased Transportation Expenses				
INLAND MARINE					Incr. Sound Reproducing Equipment				
Scheduled Property Floater (Stated Value)					Audio/Video/Data Receiving Equipment				
Scheduled Property Floater (Agreed Value)					Tapes, Records & Discs				
Watercraft					Custom Equipment (Pick-ups & Vans)				
Personal Watercraft					Extended Non-owned Auto				
Yachts					Named Non-owner				
Recreational Vehicles					Recreational Vehicles				
					Antique or Classic Autos				

E&O LOSS PREVENTION TIP

A great way to show your professionalism, sell more insurance and protect your agency, is to periodically communicate to your customers what is covered and what is not. Agency newsletters are a great tool to accomplish this. Many agencies are making effective use of their website by providing an agency newsletter as well as a section of Frequently Asked Questions.

PRESENTATION PREPARATION CHECKLIST

Rate each question on a scale of 0 – 10 (0=Never; 10=Always)

0  10
(NEVER) (ALWAYS)

1. Do I present written solutions that solve my prospect's problems and address their specific wants and needs? _____
2. Do I have the right time and place for the presentation? _____
3. Do I confirm that the decision-makers will be present for the presentation? _____
4. Is my presentation tailored to include the right amount of detail for the person/group I'll be presenting to? _____
5. Does my presentation include the right mix of visual appeal, sound, use of color, paper texture/quality to hold the attention of the person/group I'll be presenting to? _____
6. Does my presentation flow? _____
7. Is my presentation the right length? _____
8. Am I prepared to listen actively? _____
9. Am I ready to earn the order _____
10. Have I practiced? Am I prepared? _____



Top Talent. Remarkable Results.

The Omnia Profile.

**Your best strategy for superior,
customized solutions in selecting,
evolving, and retaining your top talent!**

Contact Omnia for a Complimentary Assessment.

The Omnia Group, Inc. | Tampa, FL 33606 | www.OmniaGroup.com

Omnia Selection Report

There are a few things you should consider before you hire your next employee. Even the most impressive resume and interview won't always tell you if a candidate is a good match for a specific position, workplace, and management style. With the Omnia Selection Report, you can compare candidates to your specific performance expectations, helping you take the guesswork out of hiring.

Omnia Retention Report

Know your people, maximize their value. The Retention Report will help you understand each employee's wants and needs, showing you how to manage at optimum levels. Effective management will increase morale, communication, and performance. We highlight the employee's strengths, motivators, and areas of development. Employee satisfaction is key to higher productivity!

Omnia Target Report

The Omnia Target Report compares candidates to target ranges developed from top, proven performers in the job. We also have industry-standard targets for those clients who choose not to customize. A summary of traits that fall outside of the target ranges is included along with follow-up interview questions based on the potential issues seen in the profile resulting in a much more focused interview. Target Reports can easily be upgraded to a full custom written Omnia Selection or Retention Report.

Omnia Leadership Report

Not everyone is motivated by the same things and figuring out which intangibles inspire the unique individuals you manage can be tricky. Understanding your personal leadership style and the specific needs of each member of your team makes identifying those intangibles easy. The Leadership Report is available instantly.

Direct Report Analysis

Take your Leadership Report to the next level and add on a Direct Report Analysis! Compare your direct reports and learn where they fall in relation to your leadership style. Discover how your direct report compares to you in assertiveness, communication style, pace, and need for structure, what those differences mean, and how to manage effectively around them.

Omnia Professional Development Report

Take your career to the next level with an Omnia Professional Development Report! Discovering your own personality and the keys to your personal motivation is the best way to ensure ongoing professional growth and development. Receive objective insight into your individual strengths, and the power to align your strongest needs with your career!

Omnia Sales Style Report

Uncover the strengths, challenges, and even hidden talent on your sales team with the Omnia Sales Style Report. Understand what inspires each individual and tap into those motivators to boost your sales numbers. The Omnia Sales Style Report is written to the participant, making it an effective and non-threatening self-awareness and coaching tool.

Team Dynamics Report

Team dynamics are the unseen forces that exist between different people or groups and can strongly influence how a team reacts, behaves, or performs. The effects of team dynamics are often complex; this report helps you understand and manage your team better. It examines how the inherent strengths and challenges of team members are likely to interact with each other and suggests areas to improve communication and cohesiveness.

WHICH HOUSE WOULD YOU PICK?

Following are descriptions of three houses. Read them carefully and decide which one appeals THE MOST to you.

The first house is quiet and picturesque. It has a very quaint look to it. You can see that a lot of focus has been put on the colorful patio and garden area. It has a lot of window space so that you can enjoy the view. You can see that it is clearly a good buy.

The second house is very soundly constructed and situated. It is in such a quiet area that all you hear when you walk outside are the sounds of birds singing. Its storybook interior tells of so much character that you'll find yourself asking how you could ever pass it by.

The third house is not only solidly constructed; it has a real special feel to it as well. It's not often that you come in contact with a place that touches on so many important features. It is spacious enough that you really feel like you can move around freely and yet cozy enough that you won't wear yourself out taking care of it.



CPIA Designation

GENERAL INFORMATION

CPIA PROGRAM OFFICE

PO Box 35718
Richmond, VA 23235
877-674-CPIA (2742)
www.cpia.com



THE CERTIFIED PROFESSIONAL INSURANCE AGENT (CPIA) DESIGNATION

The Certified Professional Insurance Agent (CPIA) Designation is first-of-its-kind, hands-on, how-to training. To earn the CPIA designation, candidates are required to participate in a series of three, one-day Seminars. These Seminars are designed to enhance the ability of producers, sales support staff, and company personnel to efficiently create and distribute effective insurance programs. Participants leave with ideas that will produce sales results immediately.



The *three* core CPIA Seminars are entitled:

Position for Success (CPIA 1)
Implement for Success (CPIA 2)
Sustain Success (CPIA 3)

Concentrated, single-topic seminars are also available. A sampling of topics include:

Disaster and Continuity Planning for Businesses and Families
An Agent's Guide to Understanding and Mitigating Cyber Exposures
An E & O Loss Control Program for All Agencies

Seminars are offered in-person and online in both English and Spanish. Seminars qualify for CE credit in most states. For more details and the complete schedule of course offerings, visit www.cpia.com.

NOTIFICATION OF COMPLETION OF THE DESIGNATION REQUIREMENTS

Upon completion of the three core CPIA Seminars, the CPIA Program Administrator will notify new designees. Designees will receive confirmation of completion along with guidance for using the CPIA logo, a sample press release, a diploma order form, and more. Diplomas are prepared and shipped to new designees on a quarterly basis.

CPIA DESIGNATION UPDATE REQUIREMENT

The Certified Professional Insurance Agent (CPIA) designation stands for professionalism, commitment to professional training and results, and technical knowledge. To maintain the right to use the CPIA designation, designees must update on an annual basis. Reminders are emailed by the CPIA Program Administrator.

The CPIA update requirement can be satisfied by:

- participating in any one of the three core CPIA Seminars,
- participating in any one of the special topic (Advanced) CPIA Seminars, or
- maintaining a CPIA Program Membership annually at the Ruby, Sapphire, or Diamond level.

PIA AND THE CPIA PROGRAM

In late 2022, the National Association of Professional Insurance Agents (PIA) and the American Insurance Marketing and Sales Society (AIMS Society, original creators of the CPIA designation program) decided to consolidate to better serve the educational needs of independent agents and the entire insurance industry. The coming together of these two powerhouse organizations, each with a long history of providing excellent education programming, will benefit both independent agents and the insurance industry as a whole. Through a Professional Development Advisory Council, PIA will build upon the CPIA designation program framework and continue to champion and accelerate marketing and sales development for insurance professionals. Visit www.cpia.com for more details and a complete schedule of upcoming classes.

CPIA PROGRAM MEMBERSHIP

Accelerate Professionalism and Sales Excellence



For insurance professionals who seek to keep marketing and sales skill building top of mind, the CPIA Program Membership offers innovative, practical, actionable solutions. Unlike insurance coverage education providers, we're solely focused on growing revenue and customer relationships.

CPIA Program Membership is structured to build strong marketing and sales skills among insurance agency producers, support staff, and insurance company personnel. CPIA Program membership also means access to a nationwide network of professionals who are focused on increasing personal and agency production.

A variety of member benefits packages are available to best suit your / your organization's needs:

RUBY MEMBERSHIP - \$199 per person, annually - Insurance professionals who join the CPIA Program as at the "**Ruby**" level will receive the following:

- Satisfies CPIA Designation Annual Update - This level of membership satisfies the annual update requirement for keeping your CPIA designation.
- Online Membership Networking Directory - Access to member-only resources, including a directory of other members searchable by a variety of criteria.
- Online Member Community - Engage with other members and share best practices, industry news, advocacy efforts, and professional resources.
- Professional Development Insights - Email communiques with sales tips, management advice, and marketing resources. Publications include: *Quik Sales Tips* (12/year) *Marketing Muscle* (6/year); and *Bright Ideas* (6/year).
- Education Program Discounts - Enjoy discounts on select CPIA seminars.

SAPPHIRE MEMBERSHIP - \$499 per person annually - The CPIA Program "**Sapphire**" level provides all the benefits of **RUBY MEMBERSHIP**, plus:

- RoughNotes-Pro – Enjoy access for **one producer** to: PF&M; Coverages Applicable; PL & CL Risk Evaluation Systems, which include comprehensive coverage checklists and questionnaires; Insurance Marketplace; and *InAction* newsletter and *Rough Notes* Magazine.

DIAMOND MEMBERSHIP - \$750+* annually - The CPIA Program "**Diamond**" level provides all the benefits of **RUBY MEMBERSHIP**, plus:

- RoughNotes Advantage-Plus - Enjoy **group** access to: PF&M; Coverages Applicable; PL & CL Risk Evaluation Systems; *How to Insure* training classes; *Insurance Words and their Meaning*; Business Building Letters; Blog Content and Digital Media Content; Insurance Marketplace; and *InAction* newsletter and *Rough Notes* Magazine.

*Diamond Membership pricing is based on number of employees

ROUGHNOTES-PRO



INCLUDES

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Learn appropriate coverages quickly and gain traction to remain competitive.

Personal Lines Risk Evaluation System

A comprehensive checklist of personal lines risk exposures.

Commercial Lines Risk Evaluation System

A comprehensive checklist for more than 723 classes of business.

In Action

A monthly newsletter that will show you ways to turn coverage knowledge into powerful sales opportunities.

Rough Notes magazine

The industry's leading insurance agent publication.

The Insurance Marketplace

Agency professional's number one source to find hard-to-find coverages.

Property and Casualty Insurance By Philip Gordis

An easy -to-use, quick – reference guide to property and casualty insurance coverages. The indexing and examples put the answers to your basic coverage questions at your fingertips.

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CPIA PROGRAM MEMBERSHIP APPLICATION

Accelerate Professionalism and Sales Excellence

JOIN TODAY!

To join online, visit www.cpia.com and select "Join Now." Alternatively, complete the following and return it to the CPIA Program Office, c/o AIMS Society, PO Box 35718, Richmond, VA 23235 with your membership dues.



Name (First, MI, Last)	Designations
Company Name	
Mailing Address	City/State/Zip
()	
Business Phone #	
Email Address	Website

MEMBERSHIP SELECTIONS:

		TOTAL
<input type="checkbox"/> Ruby membership.....	\$199	\$
<input type="checkbox"/> Sapphire membership.....	\$499	\$
<u>Diamond membership</u>		
<input type="checkbox"/> 1-4 producers.....	\$750	\$
<input type="checkbox"/> 5+ producers.....	Call for pricing	\$
Select additional CPIA Designee logo items:		
<input type="checkbox"/> CPIA Wall Plaque.....	\$60 + shipping	\$
<input type="checkbox"/> CPIA logo pin (Gold color with CPIA logo).....	\$25 + shipping	\$
TOTAL AMOUNT DUE		\$

PAYMENT INFORMATION:

- ☐ Enclosed please find my check made payable to the "AIMS Society."
- ☐ Please charge my credit card: ☐ Master Card ☐ VISA ☐ AMEX

Name as it appears on card: _____

Credit Card #:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Expiration Date:

--	--	--	--	--	--	--

 /

--	--	--	--	--	--	--

 Security Code:

--	--	--	--	--	--

Cardholder's Signature: _____ Date: _____

INSURANCE SUCCESS SEMINARS ENROLLMENT / CHANGE OF INFORMATION FORM



(Please Print)

Check the appropriate boxes: (*select one*)

- ☐ I am a new student and I plan to pursue the CPIA designation
- ☐ I have taken a CPIA class before – no changes to report
- ☐ I have taken a CPIA class before but need to report updates to my information
(complete the information to be updated in the appropriate sections below)
- ☐ I am here to satisfy the annual update requirement to maintain my CPIA designation

FULL NAME (First, MI, Last)

INDUSTRY DESIGNATIONS

AGENCY/COMPANY NAME

BUSINESS PHONE

EMAIL

BUSINESS MAILING ADDRESS

CITY

STATE

ZIP

HOME ADDRESS

CITY

STATE

ZIP

AGENCY PRINCIPAL/MANAGER

AGENCY PRINCIPAL/MANAGER EMAIL

AGENCY/COMPANY FACEBOOK PAGE

AGENCY/COMPANY LINKEDIN PAGE

AGENCY/COMPANY TWITTER HANDLE

SIGNATURE



CPIA Seminars

CONTINUING EDUCATION REQUEST FORM



CPIA - 2 "Implement for Success" is approved for continuing education as listed below. To receive Continuing Education Credit for this class, complete this form and submit fees as indicated. Return this form to the program coordinator **before the end of the class**. One-hundred percent attendance at this Seminar is required for receipt of continuing education credit.

PLEASE CHECK THE STATE where you hold a resident agent license and for which you would like to receive CE credit. Write in your license number and/or NPN as indicated below. **PLEASE NOTE:** A \$25 fee (payable to the AIMS Society), the state filing fee (if applicable) and your state filing penalty (if applicable) will be charged for CE requests that are not submitted on the day of the class or if the information required on this form is not complete.

IF YOU DO NOT REQUIRE CE FOR THIS CLASS, CHECK THIS BOX, SIGN AND RETURN THIS FORM ☐ I DO NOT REQUIRE CE

- | | |
|---|--|
| <p><input type="checkbox"/> Alabama (attach \$7 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Arizona (5 gen 2 eth)..... 7 hrs.</p> <p><input type="checkbox"/> Arkansas (attach \$7 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> California (attach \$4.55 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Colorado (attach \$7 filing fee) (5 gen 2 eth)..... 7 hrs.</p> <p><input type="checkbox"/> Connecticut (attach \$10.50 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Delaware (attach \$7 filing fee) (5 gen 2 eth)..... 7 hrs.</p> <p><input type="checkbox"/> District of Columbia (DC)..... 7 hrs.</p> <p><input type="checkbox"/> Florida..... 7 hrs.</p> <p><input type="checkbox"/> Georgia (4 Gen. 3 ethics)..... 7 hrs.</p> <p><input type="checkbox"/> Idaho (attach \$7 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Illinois (attach \$10.00 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Indiana (attach \$4 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Iowa (attach \$7 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Kansas (attach \$7 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Kentucky (General)..... 7 hrs.</p> <p><input type="checkbox"/> Louisiana (P/C)..... 7 hrs.</p> <p><input type="checkbox"/> Maine (2 ethics, 5 general)..... 7 hrs.</p> <p><input type="checkbox"/> Maryland (attach \$8.05 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Massachusetts (attach \$9 filing fee)..... 6 hrs.</p> <p><input type="checkbox"/> Michigan (5 PC 2 ethics) (attach \$7 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Minnesota..... 7 hrs.</p> <p><input type="checkbox"/> Mississippi (attach \$4.75 filing fee) (P/C)..... 7 hrs.</p> <p><input type="checkbox"/> Missouri (attach \$7 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Montana (attach \$7 filing fee)..... 7 hrs.</p> | <p><input type="checkbox"/> Nebraska (attach \$7 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Nevada (attach \$7 filing fee) (5 gen 2 eth)..... 7 hrs.</p> <p><input type="checkbox"/> New Hampshire (attach \$7 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> New Jersey (P/C)..... 7 hrs.</p> <p><input type="checkbox"/> New Mexico (attach \$7 filing fee) (5 gen 2 eth)..... 7 hrs.</p> <p><input type="checkbox"/> New York..... 7 hrs.</p> <p><input type="checkbox"/> North Carolina (attach \$12.30 filing fee) (P/C)..... 6 hrs.</p> <p><input type="checkbox"/> North Dakota (attach \$7 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Ohio (attach \$7 filing fee) (General)..... 7 hrs.</p> <p><input type="checkbox"/> Oregon (attach \$7 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Pennsylvania (attach \$5 filing fee) (General)..... 7 hrs.</p> <p><input type="checkbox"/> Puerto Rico (attach \$7 filing fee) 5 gen 2 ethics..... 7 hrs.</p> <p><input type="checkbox"/> Rhode Island (attach \$7 filing fee) (5 gen 2 eth)..... 7 hrs.</p> <p><input type="checkbox"/> South Carolina..... 5 hrs.</p> <p><input type="checkbox"/> South Dakota (attach \$7 filing fee) (P/C)..... 7 hrs.</p> <p><input type="checkbox"/> Tennessee (attach \$7 filing fee) (includes ethics)..... 7 hrs.</p> <p><input type="checkbox"/> Texas (attach \$6.16 filing fee)..... 7 hrs.</p> <p><input type="checkbox"/> Utah (attach \$7 filing fee) (5 gen 2 ethics)..... 7 hrs.</p> <p><input type="checkbox"/> Vermont (attach \$10.50 filing fee) (General)..... 7 hrs.</p> <p><input type="checkbox"/> Virginia (attach \$18.20 filing fee) (2 ethics 5 general)..... 7 hrs.</p> <p><input type="checkbox"/> Washington..... 7 hrs.</p> <p><input type="checkbox"/> West Virginia (attach \$10.50 filing fee) (General)..... 7 hrs.</p> <p><input type="checkbox"/> Wisconsin (attach \$7 filing fee) (P/C)..... 7 hrs.</p> <p><input type="checkbox"/> Wyoming (attach \$7 filing fee) (2 ethics 5 general)..... 7 hrs.</p> |
|---|--|

Updated January 26, 2023

Course Date

Course Location

Full name as it appears on your license

License Number and / or NPN Number

Business Mailing Address

City/State/Zip

Home Mailing Address

City/State/Zip

()

Business Telephone #

Email Address

CPIA Program Office
P.O. Box 35718
Richmond, VA 23235
(804) 674-6466

I hereby attest to the fact that I have attended the above program in its entirety and signed the attendance verification forms which were circulated during the program.

Signature