



SUSTAIN SUCCESS



Certified Professional Insurance Agent (CPIA 3)

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



IMPORTANT NOTICE

These materials are provided solely for educational purposes. Actual policy wording, as well as applicable laws, regulations, forms, and manuals control specific practices in each jurisdiction.

©Copyright, 2023

Certified Professional Insurance Agent (CPIA)

All rights reserved.

Duplication, reproduction, or use of this material without the prior written consent of the CPIA Program Office is strictly prohibited.

TABLE OF CONTENTS

Section 1: Deliver the Product	4
Section 2: Provide Superior Service	17
Section 3: Maintain and Enhance the Relationship.....	26
Section 4: Pro-Active Account Review and Development	35
Section 5: Improve Professionalism	48
Resources	60
General Information.....	70

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: DELIVER THE PRODUCT

During this section you will:

- Review the mechanics of providing evidence of coverage, including uses of:
 - Properly completed binders
 - Statement of no binder
 - Evidence of Property Insurance
 - Certificates of Insurance
- Discuss methods for review and timely delivery of policies, including:
 - Systems for checking accuracy
 - Countersignature
 - Billing and Invoicing
 - Service Center concerns
- Develop A Customer Contact Strategy/Process
- Discuss elements of a customer contact program
- Design a short- and long-term contact strategy

PROVIDE EVIDENCE OF COVERAGE

DOCUMENTS FOR PROVIDING EVIDENCE OF COVERAGE:

1. Properly completed Binders

- Insurance Binder (ACORD 75)
- Issuing a Binder
 - Use policy language whenever possible
 - Dates should comply with state law
 - Considered a legal substitute for the policy until it's issued
 - Binder is void when the policy is issued
 - Send all pages - protective language is included

2. Statement of No Binder

- Should be in writing
- Acknowledgment that business placed with a non-admitted carrier / residual markets is not in force until advised by the carrier/broker

3. Other

- Insurance Identification Card (ACORD 50)
- Flood Insurance Notice / Rejection (ACORD 60)
 - Include information about excess flood insurance
- Statement of Values (ACORD 139)
 - Will affect % paid on blanket coverage



E&O LOSS PREVENTION TIP

Provide written, not oral binders. While oral binders have long been recognized as a common practice in the insurance industry, they do have the potential to create problems. If a claim were to occur before a policy was issued (this definitely does happen) and there are some questions regarding the coverage that was bound, the contents of the binder will be reviewed. Without a document that clearly spells out the coverage that was bound, this scenario could develop into a “he said, she said” scenario. Agents want to avoid this situation.

EVIDENCE OF COVERAGE (CONTINUED)

4. Evidence of Property Insurance

- Evidence of Personal Property Insurance (ACORD 27)
- Evidence of Commercial Property Insurance (ACORD 28)
- Evidence of Flood Insurance (ACORD 29)
 - Authorized for renewal policies only
 - Preferred use for Condominium Unit Owners
 - Schedule of Property Limits (ACORD 159)

5. Certificate of Insurance – multiple options

- Certificate of Property Insurance (ACORD 24)
- Certificate of Liability Insurance (ACORD 25)
 - Caution: Observe state regulations
- Additional Interest (ACORD 45)
- Leased Auto Certificate of Insurance (ACORD 23)
 - Certificates confer no rights to the Certificate holder
 - Certificate holders are not guaranteed notification of policy change or cancellation

6. Loss reporting guidelines

- What to do when you have a claim
- Blank loss report form – especially Work Comp First Notice of Loss
- Phone numbers to call to report directly

E&O LOSS PREVENTION TIP

Mistakes made when handling Certificates of Insurance are a significant cause of E&O claims against agents. Agents should issue certificates from their agency system, thereby increasing the likelihood that the certificate reflects actual coverages in force. In addition, agents must realize that simply adding certain coverage to a certificate does not automatically provide the coverage. If an endorsement request is necessary, it should be handled accordingly. Agents should maintain a paper or electronic version of the certificate issued to prove what it looked like when it was provided to the policyholder.

POLICY RECEIPT

TAKE A MOMENT TO IDENTIFY HOW POLICIES ARE BEING RECEIVED IN YOUR FIRM.

PROCESS	PERSONAL		SMALL COMMERCIAL		LARGE COMMERCIAL	
Percent of Policies Received as Paper?	%		%		%	
Percent of your carriers that have turned off the paper?	%		%		%	
Does your agency use Download?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does your Download invoice policies?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If paper is turned off, do you capture an electronic copy of the policy in your electronic files?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have "Real-Time" available with your agency management system?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If so, do you use it?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you updated your procedures guide to reflect varying carrier processes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

FOLLOW-UP AND FOLLOW THROUGH

Too many salespeople are so anxious to celebrate their success of the sale that they fail to uncover the areas in which they could improve their skills or assist their organizations in improving performance.

Follow-up after the sale should include three areas of review, in this order:

- **Review logistics.**
 - Was the policy delivered in the manner requested by the customer?
 - Was the policy delivered on time per the customer's expectation?
 - If encountered, were the service personnel courteous and professional?
 - Was the invoice as expected?
- **Review the solution.**
 - Are the policy specifics as expected?
 - Are the coverages and limits correct?
 - Are the endorsements listed as discussed?
 - Is assistance readily available and easy to access?
- **Review the potential for changes.**
 - Are there changes on the horizon that might affect the customer's future needs?
 - Does the customer anticipate future expansion or entrance into new markets or activities?
 - Does the customer plan to make any additions or alterations to their home or revised use of vehicles?



Remember, if you are not watching your customer, someone else probably is.

- Robert Jolles, Customer Centered Selling

E&O LOSS PREVENTION TIP

1. Upon the receipt of policies from your carriers/wholesalers, look to promptly review the policies issued to ensure that they reflect the coverage that was ordered.
2. Depending on method of delivery, establish a time frame for the review of policies, especially a new business policy. This should probably be within no more than two weeks of receipt. If multiple policies have been ordered, it might not be practical to wait until the last policy is received to review all policies.
3. Where possible, the producer or account manager should make contact for the review. This will enable the representative to answer any initial questions.
4. Require that the date, time and notes of the discussion be documented in the agency management system.

POLICY REVIEW

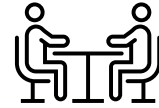
WHO has responsibility for verification of the policy when received? What is the service expectation for performing this task? (write your initials, and/or the initials of the people closest to your success)

PROCESS	PERSONAL	SMALL COMMERCIAL	LARGE COMMERCIAL
Receives the policy first			
Enters New Business information into the system(s)			
Reviews the policy (paper – E- Download) for accuracy vs. application, endorsements, limits, named insureds, forms			
Secures Countersignatures/Authorization/ Taxes and Fees or Stamping			
Prepares Billing			
Verifies Policy Data is in system accurately (based upon receipt method in “How”)			
Attaches E-File in document management system			
Paper Files or T-Files			
Prepares Documentation for delivery to the Customer			
Makes telephone contact if necessary			
Advises customer of Service Center options and procedures			
Provides a new customer profile announcement to staff			
Sets up the renewal review process			

E&O LOSS PREVENTION TIP

Policy checking is an integral part of the process. The last thing an agency wants to do is to assume that the policy is correct. Take the time to review the policy to make sure that it reflects what was requested. Mistakes do occur and frequently impact coverage and are not discovered until the time of loss. The agency should have a form that the “policy checker” needs to complete to verify that the checking was done. This form should be retained in the file and this task should be part of the agency audit process.

POLICY DELIVERY



PACKAGING CONSIDERATIONS

- Package the policy to reflect agency image
- Logo, type face, folder, or cover page
- Welcome letter signed by Agency Principal
- Service Standards outlined
- Access to information provided
- Agency-specific information/Agency Fact Sheet
- What else?

DELIVERY METHOD *(DETERMINE THE CUSTOMER'S PREFERENCE)*

- Personal visit
- Mail
- Direct from Carrier
- Email
- Client Portal
- Other

ADDITIONAL OPPORTUNITIES

- Discuss additional needs (Account rounding/Cross-selling)
- Identify others who should be informed (CPA; mortgage banker)
- Discuss Service Contract or any Guarantees
- Obtain signed document designating persons empowered to act on behalf of First Named Insured
- ASK for referrals

SET UP A PRO-ACTIVE CUSTOMER CONTACT STRATEGY

ESTABLISHING YOUR POLICY DELIVERY PROCESS

TO DO	AGENCY STAFF/PRODUCER	REPEAT DATE
Identify and Communicate Cross-Sell Opportunities		
Review any programs declined and when/how to re-offer		
Assign Client to specific agency Marketing Campaigns for additional lines, coverages, etc.		
Add Client to Mailing Lists/Email Distribution Lists based on "target" material for newsletters, claims kits/updates, etc. Get written permission to send and/or share information		
Schedule a visit to explain Accounting Procedures, to Introduce Service Team Member(s), or to assist with completing initial reports		
Set Coverage Review Date(s)		
Other items to consider:		

CUSTOMER CONTACT STRATEGY

THE MINUTE THE SALE IS MADE....

Plan to "touch" your new customer **6 times** in the first **12 weeks** of your relationship

Opportunities to consider as touches:

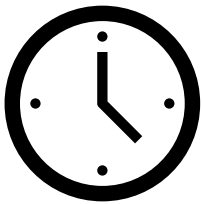
- The "Thank You" letter
- Deliver Proof of insurance
- Inform of Agency Services
 - Introduce Your Service Team - Who to call for what?
 - How To's/Frequently Asked Questions (FAQs)
 - ✓ Need an ID card/Certificate/Mortgagee's Evidence?
 - ✓ Need to report a claim?
 - ✓ Need to make a payment?
 - Contact information/phone numbers for Claims or Policy Service Requests
 - Agency Web Page/Online Self-Service Options
 - ✓ Assign log-in and password for access to customer's info
 - Carrier Web Links
- Send a Claim Kit/What to Do in Case of an Accident
- Visit (in person, virtually, via video) to introduce service team member(s)
- Send newsletter or other useful information with a personal note (Be sure to get permission to comply with anti-spam laws)
- Schedule opportunities for ongoing customer education
- Schedule invitation to _____
- Other ideas:

_____	_____
_____	_____
_____	_____
_____	_____

THE LONG-TERM RETENTION STRATEGY

ELEMENTS OF A LONG-TERM STRATEGY:

- Plan for interim risk reviews
 - When?
 - Who?
 - How?
- Customer Satisfaction Surveys/Agency Reviews
 - Post Claim
 - Post Service Call
 - Anytime via Website; social media
- Outline of the Pre-Renewal Timeline / Expectations
- Newsletters – line of business-specific or general
- Encourage “likes” and “shares” on Social Media - immediate, timely messages
- Blog re: recent insurance activity (e.g. claim examples from a recent storm or how recent legislation will affect an insured.)
- Planned Visits/Drop-Ins
 - When?
 - Who?
- Informational Meetings / Seminars regarding coverage issues
 - Workers Comp – Safety Recommendations
 - Homeowners for First Time Home Buyers
 - Ongoing customer education opportunities
 - Send You Tube link for those not in attendance
- Other Planned, Pro-Active Contact as part of servicing
 - Claims
 - Endorsements
 - Renewals



THE TIME TO PLAN IS NOW!
**SET UP A PROCESS TO DRIVE CUSTOMER
RETENTION!**

TYPES OF CUSTOMER CONTACT

WHAT TYPES OF CONTACT DO YOU HAVE WITH YOUR CUSTOMERS REGULARLY?

✓	CONTACT	P	R
	claims		
	endorsement requests		
	phone calls		
	billing questions		
	birthday cards		
	newsletters – consider seasonality exposures		
	articles from paper (agent authored, industry-specific)		
	results of surveys (posted on social media sites)		
	personal visits		
	renewal review calls/letters/emails/surveys/questionnaires		
	loss control/safety inspections		
	Audits		
	Social Media links/posts (Facebook, Twitter, LinkedIn, YouTube)		
	regular website content updates (blog posts)		

Proactive contact 6 times per year will counteract loss due to “apathy!”

E&O LOSS PREVENTION TIP

In the development of a social media presence, education is a common objective. Social Media can be a great vehicle to educate customers on various issues or how their coverage would respond. It is vital that the information is carefully constructed and proofed for content, accuracy, professionalism and legality. Agents should have a point person in the agency that has this as part of their responsibility. Inappropriate/defamatory comments involving specific people/organizations must be avoided at all costs.

IDEAS FOR ADDITIONAL PRICELESS PROACTIVE CONTACTS

☑ THE ONES YOU DO NOW!

☒ THE ONES YOU COULD DO FOR BETTER RETENTION.

- | | | |
|--|---|---|
| <input type="checkbox"/> Handwritten notes | <input type="checkbox"/> VIP Coupons | <input type="checkbox"/> Birthday Cards |
| <input type="checkbox"/> Anniversary Cards | <input type="checkbox"/> Note Special Interests | <input type="checkbox"/> Newsletters |
| <input type="checkbox"/> Newspaper Articles | <input type="checkbox"/> Sports Tickets | <input type="checkbox"/> Entertainment Tickets |
| <input type="checkbox"/> Hospital Visit | <input type="checkbox"/> Training Sessions | <input type="checkbox"/> Informational Seminars |
| <input type="checkbox"/> Open House | <input type="checkbox"/> Posting to Facebook | <input type="checkbox"/> Write a blog |
| <input type="checkbox"/> Ask for Appraisal | <input type="checkbox"/> Vacation Tips | <input type="checkbox"/> Phone for Nothing |
| <input type="checkbox"/> Holiday Gift to Charity | <input type="checkbox"/> Graduation Card | <input type="checkbox"/> New Baby Cards |
| <input type="checkbox"/> Invite to Customer Service Roundtable | <input type="checkbox"/> Drop in with Coffee and Donuts | <input type="checkbox"/> “Turn Your Clocks Back” Reminder |



We don't have a choice on whether we DO social media, the question is how well we DO it.

- Erik Qualman



If you are not taking care of your customer, your competitor will.
- Bob Hooey

SECTION SUMMARY

Your efforts have been successful! The prospect is now a customer. The premium has been collected. Now is NOT the time to take it easy; it is the time to cement the relationship by delivering the service expected and anticipating their needs so that this new customer becomes a satisfied, longtime customer.

The PROACTIVE approach is what counts. Start by delivering the necessary technical information to all interested parties but then immediately map out the customer contact plan for the immediate future and for the long term. Consider ways to deliver information and provide benefits that the customer hasn't even thought of asking for yet! Keep those proactive contacts coming.



SECTION 2: PROVIDE SUPERIOR SERVICE


During this Section you will:

- Discuss the elements of Customer-Centered Service
- Learn the components of customer responsiveness, including:
 - Developing a “Service Team”
 - Determining Service Options
 - Creating Service Standards
 - Using a Customer Survey
 - Efficiently Responding to Customer Complaints and Requests
- Discuss opportunities to use agency management systems to enhance and support customer service efforts

HOW DOES YOUR AGENCY RATE?

How Customer-Centered is your agency?

Rate your firm from 1-10 in the following customer-centered areas with 1 being "not in place" and 10 being "our firm does a great job."

1  10
(Not in place) (Our firm does a great job)

ACTION ITEM

NUMBER RATING

1. Procedures are in place to monitor and review customer complaints?
2. Our staff receives regular training in "people skills?"
3. We devote office meeting time to think about and discuss our customers' needs?
4. We give each customer a written service commitment?
5. We regularly seek and review customer input and modify and improve our internal systems based on that input?
6. Our staff is kept aware of agency and company policy and procedural changes?
7. We have an internal program to educate our staff and our customers of changes in the insurance product?
8. Customers are asked to evaluate our service?
9. Customers receive regular feedback on service improvements?
10. There is an ongoing effort to improve the quality and accuracy of communications with customers?
11. All new sales and service personnel receive training in agency philosophy, people skills, and product knowledge?
12. "Customers First" is the pervading agency attitude?
13. We work hard on preventing, not correcting, mistakes?



**Success comes to those, and only those, who are
obsessed with looking after customers.**

- Ken Blanchard, Raving Fans

COMPONENTS OF TIMELY RESPONSE

Systems to Enhance Customer Service



SERVICE / POLICY DELIVERY OPTIONS (ELECTRONIC VS. PAPER)

- Company
- Agency
- Wholesaler

WEB-BASED OPPORTUNITIES – COMMUNICATION SYSTEMS

- Instant/Text messaging – company, agency, customer
- 24/7 service via agency/company websites
- Customer self-service with agency procedures for response
- 24/7 telephone access – including claim reporting
- Telephone, including voice mail
- Website Chat, including “click to talk”
- Use of web cam and video conferencing



THE “SERVICE TEAM” – OFFICE LOGISTICS

- Telecommuting – Virtual Office
- Staggered work hours /Job sharing
- Rotational servicing vs. alphabetical split

AGENCY MANAGEMENT SYSTEM

- Company interface via real time/upload/download
- Integration with other vendor solutions such as CRM, quoting, client portal, mobile app



OUTSOURCE OPTIONS

- Service Centers
- Business Process Outsourcing for policy checking, endorsements, etc.

SERVICE STANDARDS

- Customer-centered
- Solution-based
- Total quality – including complete documentation
- Value-added



THE CUSTOMER CENTERED AGENCY

- ☐ Develops Trained and Knowledgeable Service Consultants
- ☐ Distributes Written Customer Service Commitments
- ☐ Seeks and Evaluates Customer Complaints with timely response
- ☐ Creates a more educated Customer
- ☐ Develops Procedures to Inform Customers of Product Changes/Enhancements
- ☐ Encourages Customer Feedback
- ☐ Organizes Around Their Customers
- ☐ Treats Different Customers Differently

KEEP IN MIND:

CUSTOMER SERVICE IS TRANSACTION-BASED.

CLIENT SATISFACTION IS PEOPLE-BASED!



You have to think of your customers as individuals. Once you start to think that way, you realize that your business is your customer, not your product or service. A great customer relationship gives you long-term business. The simple truth is, any company that can't identify its customers individually is going to be history.

- Sebastian Grady, President & COO Rimini Street, Inc.

THE CUSTOMER SERVICE TEAM

Great customer service is a team effort.



Here is a powerful yet simple rule. Always give people more than they expect to get.”

- Nelson Boswell

DEFINE ROLES AND ATTITUDES FOR EACH MEMBER OF THE CUSTOMER SERVICE TEAM:

Leaders set beliefs and attitudes:

- Define a firm's culture
- Provide support by meeting equipment and training needs
- Encourage collaboration between Leaders and Staff
- Define goals and objectives
- Promote a learning environment
- Encourage constant improvement with rewards and incentives

Staff Members add value to the firm by:

- Understanding job accountabilities
- Staying focused on most important tasks and activities
- Working to meet, and exceed defined goals and objectives
- Adhering to stated Standards
- Seeking better ways to serve both internal and external customers

E&O LOSS PREVENTION TIP

After an account is written, typically the account is assigned to a key staff member who will service the customer. Key professional staff members should interact early in the customer relationship in order to promote a comfort level between the firm and the customer. Any commitments made by a representative should be communicated to the support staff so that they will be fulfilled.

DEVELOPING HIGH STANDARDS FOR SERVICE

What is your plan?

At some time in the life of a customer relationship, any staff member – from the receptionist to the manager or even a company marketing representative, auditor, or claims adjuster – will influence the way a customer judges the entire agency.

What are your ideas for promoting high standards for customer-service performance?



There is only one boss and that is the customer. He makes decisions about the future success of your business every day by simply choosing to spend his money elsewhere.

- Sam Walton, Founder of Wal-Mart

THE SURVEY SAYS.....

Consumers were asked:

"What are the most important customer experience / interaction attributes?"

Rank the following factors in order of importance (1 being most important, 7 being least important):



RATING	FACTOR
	Ease of interaction
	Personalization of interaction
	Empathy provided during interaction
	Length of interaction
	Accuracy and quality of information provided
	Value created for the customer
	Problem resolution on the first contact

KEY CONSIDERATIONS FOR DELIVERING SUPERIOR CUSTOMER SERVICE:

1. Respond as quickly as possible
2. Know Your Customers
3. Fix Your Mistakes
4. Go the Extra Mile
5. Think Long Term

E&O LOSS PREVENTION TIP

While customer education is important, education needs to start at the organization level. Management should look for opportunities to assist staff in a variety of areas including technical knowledge, sales skills, customer service training and technology. To ensure a keen focus on staff education, it is recommended that annual goals include an objective focused on enhancing the skills of each staff member. Determining the appropriate coursework should be a collaborative effort so the staff is committed to the plan.

WHAT DO YOUR CUSTOMERS WANT FROM YOUR AGENCY?

Sample Customer Satisfaction Survey

Would you please take a moment to help me? Here at the _____ Agency, we realize that we work for you. We want to make our service to you unparalleled in the insurance industry. Please take a few minutes to give us your fair evaluation so that we can meet and exceed your expectations. Thank you.

(Always signed by Agency Owner)

1. What do you remember most about the last time you called our agency?

2. When would it be most convenient for you to do business with us? (*Assume we are open 24 hours a day, seven days a week.*)

3. What is the most frustrating aspect of your insurance program?

4. If we could change just one thing, or make one aspect of your experience with us better, what would it be?

5. Have we been in contact with you often enough to talk about your insurance needs or offer you further suggestions for protection or savings?

6. How frequently should we contact you?

Your Name: _____

Thank you for your time and your valuable input. As a token of our appreciation, we have enclosed _____. We can assure you that your remarks will be given our utmost attention.



Exceeding expectations is where satisfaction ends and loyalty begins.
- Ron Kaufman

SECTION SUMMARY

You are not alone. There is an entire organization to support your efforts to establish a solid customer relationship. Consider the web-based opportunities to provide contact and information to the customer. Work closely with the “service team” so everyone is tuned in to addressing customer needs. Establish standards that emphasize total quality and value-added activities. Remember to provide training in people skills as well as the technical aspects of insurance to enhance the customer experience.

Even with efforts to provide superior, proactive service, everything will not always go well. It is necessary to maintain a learning environment and to seek input from customers about their experiences interacting with agency personnel. Great service is all about exceeding expectations! Have regular communication with your customer base and seek input through surveys and focus groups as well as social media.



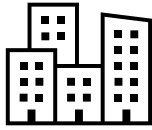
SECTION 3: MAINTAIN AND ENHANCE THE RELATIONSHIP

During this Section you will:

- Calculate the Lifetime Value of a Customer
- Review the impact of Customer satisfaction on retention
- Review the financial impact of retention
- Review the reasons Customers leave
- Learn how to avoid Customer defections

HOW MUCH IS A GOOD CUSTOMER WORTH?

Calculate the lifetime value of a customer.



COMMERCIAL LINES:

\$\$\$ CL Commission Income
CL Customers

= Average Commission Income Per Customer

× Average # of Years Served

= Lifetime Value of Customer

× Average # of Referrals per Existing Customer

= Lifetime Income Value
per YOUR average CL customer

* * * * *

CL Policies
CL Customers

= Average # Policies per CL Customer



PERSONAL LINES:

\$\$\$ PL Commission Income
PL Customers

= Average Commission Income Per Customer

× Average # of Years Served

= Lifetime Value of Customer

× Average # of Referrals per Existing Customer

= Lifetime Income Value
per YOUR average PL customer

* * * * *

PL Policies
PL Customers

= Average # Policies per PL Customer

RETENTION: THE FINANCIAL IMPLICATIONS

- Nationally, average retention is 84-85%.
- The average commercial account takes 2.5 years to overcome acquisition costs.
- The average personal account takes 4 years to overcome acquisition costs.
- It costs 5 times more to GET a customer than to KEEP a customer.
- In effect, an 85% retention ratio means you're turning over your entire book of business in less than 7 years.
- To grow an agency 8%, you must write new business at a minimum of 23% over the prior year.
- For every point of retention improvement, there is a 5-10% increase in profit (*The Loyalty Effect*, Fred Reichheld).

WHY DO YOU LOSE BUSINESS?

The average customer will leave you for these reasons:

___% Move away/Die

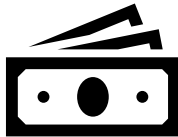
___% Dissatisfied with Product or Service

___% Change on friend's recommendation/are persuaded to go with a competitor

___% Buy from a friend or relative

___% Apathy/Attitude of Indifference

TRANSACTION VS. RELATIONSHIP BUYERS



Transaction Buyers (15-30%)

- Interested only in price
- No loyalty



Relationship Buyers (70-85%)

- Looking for someone they can trust
- Will stay with you for a lifetime, as long as they continue to be treated well

WHICH TYPE OF CUSTOMERS DO YOU WANT TO KEEP?

HOW DO YOU KEEP THEM?

ENHANCING CUSTOMER RETENTION INVOLVES A HIGHER LEVEL OF COMMUNICATION

1. What percentage of my customers have I “touched” in the past twelve months? _____ %

Why not more? _____

2. How many customers do I lose annually? _____

What reason do they give for leaving? _____

What is the real reason? _____

3. How do I monitor customer perspective?

- ☐ Surveys
- ☐ Joint visits with Service Staff
- ☐ Business Reply Cards
- ☐ Record Telephone Calls
- ☐ Customer Advisory Board
- ☐ Other _____

4. What DON'T I hear any more? _____

5. What are the characteristics of my “best” customers? _____

6. What have I done for my best customers lately? _____

7. How many people does a dissatisfied customer tell? _____

THESE MISTAKES WILL HASTEN CUSTOMER DEFECTION

SERVICE

Must be designed for the customer's benefit, not just the agency's

- Slow policy issuance.
- Slow to return phone calls.
- Too long on "hold," too often.
- Lack of proactive communication.
- Sacrificing service to save money.
- Change insured's carrier too often.
- Changing service personnel without introduction.
- Service personnel with no "people skills" training.
- Processing errors, and repeated processing errors.
- Customer is transferred too often on the same phone call.

BILLING

Making it a hassle to pay for something they'd rather not have and believe they pay too much for already, is NEVER a good idea.

- Invoices are confusing and inaccurate.
- Return premiums take too long to get to the customer.
- Premium increases without explanation or notice.

ARE THESE THINGS HAPPENING IN YOUR ORGANIZATION?



It's not enough to do what is expected everybody does that. You must bring the customer to WOW.

- Tom Peters

THE IMPACT OF CUSTOMER SATISFACTION ON RETENTION

Key Satisfaction Drivers

NEW BUSINESS

- Ease of contact
- Accurate premium quote
- Clear explanation of policy features and options
- Explained claim process in advance of any claim

POLICY CHANGE – ENDORSEMENT

- Changes fully explained
- Received personal follow-up
- Any premium change is explained
- Transaction accomplished in a single contact – all information complete

RENEWAL

- Premium as expected, explanation of any increase
- Agent initiated pre-renewal contact to review
- Agent suggested coverage changes or modifications after risk review
- Billing plans discussed and installments or financing offered
- Agent did price/product comparisons in alternative markets

CLAIM

- Reported promptly, prompt response from carrier received
- Fair treatment and coverages explained
- Coverage as expected
- Customer kept informed of progress by agent and claim personnel

HANDLING CUSTOMER COMPLAINTS

Develop a sound method for handling and resolving customer complaints promptly in a consistent manner.

STEPS TO HANDLING CUSTOMER COMPLAINTS:

- Thank them for bringing it to your attention
- Apologize for the fact that the problem happened
- Ask for suggested “fixes”
- Tell the customer what you can do, not what you can’t do
- Follow up and follow through on whatever you have agreed to do

THE DISSATISFIED CUSTOMER

There’s a strong relationship between customer satisfaction and retention. Why would any dissatisfied customer stay with an agency?



Social media can be your best friend or your worst enemy. The social web is particularly good at pointing out differences between promises made and service delivered. When it comes to customer satisfaction, it is like a magnifying glass with each good, or bad, experience replayed in exacting detail. With the ability to spread the details in minutes, you cannot afford to over promise and under deliver.

- from “Satisfied Customers Tell Three Friends, Angry Customers Tell 3,000” by Pete Blackshaw

ADDRESSING CUSTOMER DISSATISFACTION



AT THE FIRST SIGN OF CUSTOMER DISSATISFACTION, ADDRESS THE ISSUE(S).

- Call immediately!
- If the issues are real and correctable, take time to fix them. Let the customer know what you can do to address the issues.
- Always, always, always thank your customer for their business and the relationship. Make sure they know how important and valued they are!
- Dissatisfied customers whose issue is satisfactorily addressed quickly, will become loyal customers.



LEARN FROM FORMER CUSTOMERS – FIND OUT WHY THEY LEFT AND INVITE THEM BACK

- Contact the customer to determine their reasons for leaving - Probe for the “real reason.”
- Set a time to re-contact to offer a coverage review; advise of market changes.
- Offer to continue sending the firm’s newsletter / blog.
- Welcome them back if the new situation is not as expected.



Building a good customer experience does not happen by accident, it happens by design.
- Clare Muscutt

SECTION SUMMARY

Retention is the key to continued agency growth and profitability. Understanding the value of each and every customer - both for the annual premium and referral business each generates - is a key concept that all agency personnel should appreciate.

Retention is driven by maintaining a positive and satisfactory relationship. Every transaction performed and every agency system should be designed with the goal of making it easy to do business with the agency. Satisfaction is driven by many components, beyond price. It is important to focus attention on all of those areas.

With the speed that information travels today, no business can afford to let the quality of its service slip. Consider this – a poor service experience can be filmed using a cell phone and circulated around the globe in a matter of minutes for viewing by anyone. Can any business afford this type of negative publicity?



SECTION 4: PRO-ACTIVE ACCOUNT REVIEW AND DEVELOPMENT

During this Section you will:

- Discuss opportunities to educate and learn from customers
- Maximize customer advocate opportunities
- Review techniques for adding value to the insurance product
- Understand the economics of account development
- Learn to develop a consistent account review procedure
- Focus on the financial impact of effective account rounding and cross-selling strategies
- Discuss techniques for expanding referral opportunities

OPPORTUNITIES TO CREATE A LEARNING RELATIONSHIP

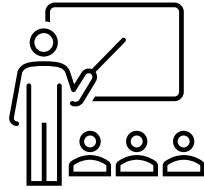
One of our main jobs is to Educate our Customers

WELCOME!

NEW CUSTOMER ORIENTATION

1. Educate the customer on agency processes and personnel that will meet the customer's needs.
2. Educate the customer on the role of others in relation to their product, such as company inspectors, auditors, etc.
3. Emphasize to the customer the "dynamic" nature of the coverages their policy does/does not include.
4. Determine how and when the customer wants to be contacted.
5. Provide a customer feedback survey.
6. Introduce staff.
7. Other ideas:

CREATE A LEARNING RELATIONSHIP *(CONTINUED)*



COMMIT TO ONGOING CUSTOMER EDUCATION

1. Continuously provide information on how insurance works
 - Newsletters/eNewsletters
 - FAQ's
 - Claim examples
 - An event from the client's own industry
 - Emphasize ongoing education through a variety of different media – blog, video, social media
 - Conduct account reviews to uncover changes to the risk
2. Offer Seminars, Webinars, Workshops
 - Invite customers, prospects, and members of the general public
 - Partner with a client, bank, car dealer, etc.
3. Provide customer-specific information
 - Results of loss control inspection
 - Summary of claim activity
 - Loss reduction factors that may reduce premium
 - Methods to avoid risk
4. Summarize results of regular PROACTIVE contact

SAMPLE STEWARDSHIP REPORT FOR (Customer)		
DATE	EVENT	RESULT
3-1	Customer visit	Producer introduced CSR
4-25	Seminar	Customer reps attended benefits planning seminar
8-1	Safety Meeting	Agency President, company rep, and producer attended to congratulate on 180 days loss-free.

IMPORTANCE OF INTERNAL ACCOUNT DEVELOPMENT

There's Gold in Them There Hills!

HOW MUCH?

At least 8-10% increase in income for the next five years.

WHY SHOULD YOU CARE?

- More profitable
- Much better retention
- Higher satisfaction levels
- An existing relationship
- Quality of future referrals



ARE YOU FOCUSED OR JUST BUSY?



If we spend the majority of our time quoting new business to those looking for the cheapest price, where is the time to build an agency that is noted for providing superior service?

- Troy Korsgaden, www.tksystems.org

THE ACCOUNT REVIEW PROCESS

STEP 1 - IDENTIFICATION OF OPPORTUNITIES

- Use the automation system for cross-selling and account rounding reports
- Use a physical inventory or account development questionnaire to systematically review accounts during renewal
- Reviewing company production and account development reports

STEP 2 - REVIEW COMPANY PRODUCTS

- Compare coverages, specialty endorsements, pricing advantages/discounts, and underwriting guidelines
- Meet with company representatives to determine if there are significant changes coming or if the agency may be able to negotiate some incentives
- Discuss “roll-on” opportunities of key coverages

STEP 3 - SELLING THE CUSTOMER

- Stress the importance of a total relationship and the elimination of risks they face as part of the agency’s ongoing customer education program

STEP 4 - KEEPING RECORDS

- Determine what works for the agency and what does not
- Document all recommendations and declinations of coverage

SAMPLE ACCOUNT DEVELOPMENT OPPORTUNITIES

1. Personal Lines Coverage Review Guide

- a. Review current coverage with the agency
 - Opportunities for upgrade
 - Increasing limits
 - Adding newly available enhancements
 - Reviewing past suggestions that were rejected
 - Review changes that have taken place (e.g. retired and no longer driving to work daily)
- b. Determine insurance products bought elsewhere
 - Can you provide the product (for example, boat and motorcycle insurance are often purchased online or from another agency perceived to be a specialist)?
 - Review for potential gaps or overlap, especially regarding Umbrella
 - Search for multi-policy discounts available
- c. Discuss additional risks that require additional or specialty policies, such as flood, earthquake, classic car coverage, personal aviation – owned and non-owned
- d. Be alert for cross-sell and marketing opportunities
 - What is the occupation of the insured? Could they potentially be involved with corporate insurance-buying decisions? If so, refer to the appropriate department!
 - Is the insured involved with civic activities that might provide opportunities for the agency to be involved in the community?

MONO-LINE INSURANCE HOUSEHOLD FACTS

- 67% of the total households are mono-line policies
- 40% of the total households are auto only
- 18% of the households are property only
- 2% of the households are other property
- 4% of the households have agent written life
- There are at least an average of **6** cross sell opportunities per household
- The average number of policies per account is **1.6**

SAMPLE ACCOUNT DEVELOPMENT OPPORTUNITIES

2. Commercial Lines Coverage Review

- a. Establish responsibility and timeline (who will contact – CSR, Service Center, or Producer)
- b. Establish account review method
 - In-person or Virtual Visit
 - Telephone review
 - Questionnaire/Electronic Survey
 - Letter verifying details as unchanged
- c. Account upgrades
 - Verify first named insured, entity form, and any other named insureds
 - Review product changes
 - New editions of forms
 - Change in deductible; sub-limits; waiting period
 - Enhancements and endorsements available
 - Use a checklist (Rough Notes; Agency Management System)
 - Results of audits (increase/decrease estimated receipts, payrolls)
- d. Insurance provided by another entity
- e. New line of business potential
 - Not previously discussed/purchased
 - Newly acquired locations/functions
 - Emerging risks – cyber liability, for example
- f. Risk Management services
 - Loss control inspections
 - Review of leases, contracts, and alternative risk funding
- g. Cross-sell and additional marketing opportunities

E&O LOSS PREVENTION TIP

As staff interacts with customers on cross-selling opportunities, the customer may advise that they are not interested in the coverage discussed (flood, umbrella, etc.). The representative should request the customer send a confirmation of the declined coverage. Another option is for the representative to send a written communication memorializing the conversation. The approach should be similar to the following: “per our conversation of (date), you have decided not to purchase the proposed flood coverage. If I misunderstood you, please contact the agency immediately.” Without this type of documentation, the customer could allege that they advised something different.

SAMPLE REVIEW DISCUSSION GUIDE

Customer Name: _____

Team members completing review: _____

Date: _____

1. What are the strengths of this agency as it relates to this customer?

2. What are the weaknesses?

3. How well do we keep this customer informed?

4. When did we last "shop" this customer's insurance, and have we advised the customer that we have done so?

5. How would this customer describe our agency to friends and business associates?

How do we know this - have we had referrals from this customer?

Have we given referrals to this customer? _____

6. How can we work better to serve this customer?

Additional Sample Account Review Materials including Letters, Questionnaires, and Forms are included in the Resources section at the back of this workbook!

BUILD ADVOCATES FOR YOUR ORGANIZATION

AD*VO*CATE (NOUN)

- Someone giving support; someone who speaks in favor of something
- Helper; someone who acts or intercedes on behalf of another
- Representative; someone who pleads another's case

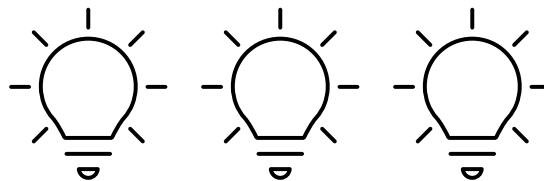
YOUR CHALLENGE: BUILD A LOYALTY LADDER



BUILD ADVOCATES FOR YOUR ORGANIZATION

***GO ABOVE and BEYOND....
ADD REAL VALUE TO YOUR BUSINESS***
Offer your clients more than they ever thought of wanting

- ✓ BE INNOVATIVE
- ✓ BE SEEN AS THE LEADER
- ✓ BE CLEARLY DIFFERENT FROM THE COMPETITION
- ✓ BE TECHNOLOGICALLY COMPETENT
- ✓ STAY IN TOUCH WITH THE CLIENT'S WORLD
- ✓ OFFER PRODUCT ENHANCEMENTS
- ✓ FIND WAYS TO PARTNER WITH YOUR CUSTOMERS FOR MUTUAL SUCCESS



HERE ARE SOME IDEAS:

- Help develop a wellness program for employees
- Provide a sample Employee Handbook
- Provide loss control services
- Coordinate an injury rehabilitation program
- Identify risk modification factors
- Involve your customer in a bicycle safety program
- Review customers' contracts for insurance obligations
- Jointly market your services with your customers' products or services
- Develop a list of websites that specifically focus on your customers' industry
- Develop a list of books that are “must-reads” to help with leadership and business management

SECTION 4: PRO-ACTIVE ACCOUNT REVIEW AND DEVELOPMENT

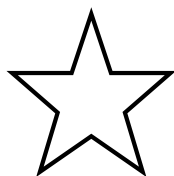
BENEFITS OF GENERATING REFERRALS

“The best new business is referral business.”

- To partner with existing customers.
- To enhance value to the customer and the referral.
- Every customer contact is an opportunity for account development.

BENEFITS TO:

The Agency
<ul style="list-style-type: none">••••••
The Customer
<ul style="list-style-type: none">••••••
The Prospect
<ul style="list-style-type: none">••••••



Referral business takes the chill off of “cold” calling

An average of one referral from each account could double your business

Good business breeds good business (like refers like)

GAIN NEW CUSTOMERS THROUGH REFERRALS

7 easy steps

1. **Make sure your customers realize that there is something special about what you offer – the expertise of you and your staff!**
If you don't tell them, they assume that all insurance and insurance agents are alike.
2. **Make sure your customers are satisfied.**
The only way to find out is to ask the customer directly, "are you satisfied with our work?" or by using a simple survey.
3. **ASK for referrals!**
When your customer is pleased with something you have done, ask for names and numbers. Ask your customer to post a positive review of your service as their insurance agent on Facebook or other social media sites.
4. **Let customers know how to refer.**
A simple form or self-addressed envelope is one method. Also, develop a web-based format.
5. **Listen for referral flags.**
"My colleague was having trouble with" or "They didn't have the coverage they thought when there was a loss".
6. **Be the one to initiate the contact.**
Your customers are busy, too. Don't wait for them to mention your name. Get their OK to use their name in the contact.
7. **Keep in touch with satisfied customers.**
They are your best source for continuous referrals.



If you've earned the trust of people I already trust, their referral of you to me is worth more than any other form of marketing.

- Sam Woodruff, "Clarity Wins: Get Heard. Get Referred."



**Do what you do so well that they will want to
see it again and bring their friends.
- Walt Disney**

SECTION SUMMARY

The customer's needs have been met. The features and benefits of the selected insurance program have been explained. The policy has been reviewed and delivered and a proactive customer relationship program has been designed and scheduled. It is now time to continue that pro-activity for the benefit of the customer.

To the consumer, insurance is insurance. It is boring; it is all the same and there is very little distinction in the provider. Yet, the insurance professional knows that this is a dynamic product, always changing, offering continuing challenges to update the product to meet the customer's risk.

By taking every opportunity to educate the customer, including orientation, renewal review, and product updates, they can be converted from a buyer to a customer, to an eventual advocate for the firm. Adding value to the insurance transaction through additional needs identification, the agent increases customer satisfaction, thereby increasing retention and profitability. Once those customers are turned into advocates, referrals become commonplace.

Never take a customer for granted – the buying process is continuous!



SECTION 5: IMPROVE PROFESSIONALISM

During this section you will:

- Explore “legal” and “ethical” performance standards
- Determine how values and capabilities correspond to Ethics
- Review the “Law of Agency”, including:
 - Principal and the Role of the Insurance Company
 - Agent and their Authority
 - Third-Party
- Discuss the definition of “Professionalism”
- Discuss procedures for Successful Meetings
- Review internal continuing education practices

LEGAL AND ETHICAL STANDARDS

DEFINE PROFESSIONAL

THE LEGAL STANDARD

- Specialized knowledge
- Used on behalf of the customer
- Putting customer's needs above all else

THEREFORE...

1. Legal is doing something because it is _____.
2. Ethical is doing something because it is _____.

And so...

3. A professional agent's ethical responsibility is to properly maintain the _____ not just the _____.

MAINTAIN THE POLICY BY: MAINTAIN THE ACCOUNT BY:

- | | |
|--|---|
| ✓ updating coverage limits | ✓ writing coverages based on customer exposures |
| ✓ changing deductibles | |
| ✓ completing endorsement requests | ✓ reviewing at least annually to adjust for current needs |
| ✓ placing coverage based on customers unique needs | |
| ✓ reviewing policy changes | |

INVENTORY OF AGENCY VALUES AND CAPABILITIES

An Expression of Ethics

THIS IS WHAT MY AGENCY STANDS FOR:

- ☐ Customer Focused
- ☐ Community Citizenship
- ☐ Loyalty to our staff
- ☐ Fairness to our companies
- ☐ Innovation
- ☐ Marketplace aggressiveness
- ☐ Technological leadership
- ☐ Technical excellence
- ☐ Professional excellence
- ☐ Respect for Peers
- ☐ Service excellence

THIS IS HOW WE DISTINGUISH OURSELVES:

- ☐ Creative problem-solving
- ☐ Partnering for community action
- ☐ Recruiting the best; recognition
- ☐ Complete risk
identification/evaluation
- ☐ New products and niches
- ☐ Fusion marketing
- ☐ Updated data processing systems
- ☐ Continuous training and education
- ☐ Strong management philosophy
- ☐ Leadership; teamwork
- ☐ Monitoring and redesigning systems
to benefit the customer
- ☐ Staying current with and embracing
technology

What is your agency's VALUES STATEMENT? _____

E&O LOSS PREVENTION TIP

The basic concept of E&O is one of legal liability; essentially to what degree does the agency perform its duty based on the standard of care in that jurisdiction. In some situations, the representative is considered an order taker and is responsible for securing only the coverage that the customer requests. The standard can be modified through various circumstances including how the agency promotes itself, the length of the relationship between the agency and the customer and whether additional services are offered.

THE LAW OF AGENCY

Relationships between parties by agreement where one (agent) may act on behalf of the other (principal) and bind the principal by words and actions.

Black's Law Dictionary

PRINCIPAL

(Carrier)

AGENT

(Insurance Agency)

THIRD-PARTY

(Customer)

COMPANY'S DUTY TO THE AGENT:

- Support the agent's relationship with the customer
- Provide stable, financially sound market
- Reasonable underwriting requirements
- Payment of commissions
- Fair pricing

AGENT'S DUTY TO THE COMPANY:

- Act within the authority granted by the company
- Follow company guidelines
- Fulfill contractual duties
- Provide full disclosure
- Honest submissions
- Loyalty

COMPANY'S DUTY TO THE CUSTOMER:

- Proper cancellation/non-renewal notice
- Honor the coverage contract
- Fair claim settlement

AGENT'S DUTY TO THE CUSTOMER:

- Forward information from customer to company
- Assist with identifying exposures
- Proper advice about insurance
- Provide requested coverage

CUSTOMER'S DUTY TO THE COMPANY:

- Maintain property in insurable condition
- Provide access to records (audit)
- Advise of any increase in hazard
- Payment of premiums

CUSTOMER'S DUTY TO THE AGENT:

- Provide full and correct information

LIST OTHER DUTIES:

WHEN IS THERE A BREACH OF DUTY?

THREE CRITERIA TO CREATE LIABILITY:

- A duty is owed
- Duty is not performed
- Party suffers (monetary) damages

CASE STUDIES

In the following situations, identify which party(s) was owed a duty and what breach of duty occurred:

1. Samantha T. Agent visited a new prospect, the Rivers Edge Corporation. She toured the facility and noted all of the firm's machinery, equipment, and stored raw materials as well as its completed products being warehoused for distribution. Samantha then proposed a package of property insurance that closely mirrored the present agent's package policy. The customer accepted Samantha's proposal. The firm's CEO was impressed that she had shown an interest in visiting and touring his operation. When Rivers Edge had a major flood loss, they were advised that flood was not a covered peril. Since they had lost all of their warehoused completed products, they were unable to meet the Christmas demand and lost 80% of their annual income. Additionally, the water damage to the firm's machinery and equipment took nearly four months to repair.
2. Mrs. Ima Goodmother responded to your agency's television advertising and has requested a quotation for her family's home, auto, and life insurance. Agent Gotta Sell sets up an appointment to visit Ima to review her insurance needs. Gotta begins to salivate upon arriving at the exquisite home. In the driveway are three recent model vehicles in excellent condition. During the risk review process, Ima explains that she has a son away at the state university. He has no car and rarely comes home. He did have a little mishap a year or so ago after attending a Christmas party. Gotta decides not to list the son as a member of the household as it may jeopardize his ability to secure a preferred rate. He writes the entire account, including large life policies, with Straight Arrow Insurance Company. Several months later, Ima calls to say that her son was driving a friend's uninsured car home from a fraternity party and struck a pedestrian. The police are holding her son pending insurance information. Straight Arrow is obligated to pay the claim. Ima can't tell the adjuster why her son is not listed on the policy, since she told that nice agent Gotta Sell about him.

EFFECTIVE STAFF MEETINGS REDUCE E&O

COMPONENTS OF EFFECTIVE STAFF MEETINGS

- Planned and regular
- Start and end on time
- Who should attend?
- Develop and publish an agenda
- Cross-Departmental to improve synergy

STATE A PURPOSE

Technical:	<ul style="list-style-type: none">• New Product• Claim Experience• Product Revisions• New Company• Underwriting Guidelines• Specialty/Industry Program
People Skills:	<ul style="list-style-type: none">• Telephone Techniques• Etiquette• Personality Dynamics
Service:	<ul style="list-style-type: none">• Standards• New Ideas• New Equipment• Streamlined Processes
Technology:	<ul style="list-style-type: none">• Capabilities• New Hardware/Software• Standards
Sales:	<ul style="list-style-type: none">• Business Written• Business Lost• New Prospects/Projections• Sales Campaigns

ELICIT PARTICIPATION

- Assign a staff member to make a presentation on the chosen topic; provide seminar feedback; review carrier activity; etc.
- Brainstorm solutions to any concerns expressed or questions asked
- End meeting with positive story/metaphor to reinforce

AGENCY EDUCATION

Experience

+ Education

+ Encouragement

= **Employee Expertise**

AGENCY EDUCATION – REQUIRED OR INSPIRED?

COURSE/SUBJECT	REQUIRED	INSPIRED
1. Designations (CPIA, CIC, CPCU, etc.)		
2. License updates – Continuing Education		
3. Product (by company or general)		
4. Procedures		
• basic computer		
• systems features		
• company procedures		
• agency procedures		
5. People skills/public speaking		
• negotiation skills		
• customer service		
• diversity training		
• personality profiles		
6. Sales		
• before the sale (marketing & prospecting)		
• during the sale (proposal development & presentation skills)		
• after the sale (cross-selling, account rounding)		
7. Others – may be compliance-related (Privacy, Sexual Harassment, Sensitivity training?)		

E&O LOSS PREVENTION TIP

When promoting the agency, agents should avoid the use of such words as “expert” or “specialist” or such phrases as “we will make sure that you are properly covered” as they could increase the standard of legal liability. At the time of an E&O claim, these words or phrases could come into play to determine potential negligence.

Agencies should examine all of their promotional material including its website regularly to ensure that it accurately reflects the agency and its capabilities.

TRAINING PROGRAM RESOURCES

INSURANCE RELATED

- CPIA
- CPCU
- CIC
- CLU
- LUTC
- CISR
- ANFI
- ARM/CRM
- Errors and Omissions Loss Prevention
- Other Continuing Education Opportunities including web-based and video presentations as well as seminars.

SOFT SKILLS

- Telephone etiquette
- Negotiating skills
- Interpersonal communications

GENERAL BUSINESS

- Email, presentation tools, spreadsheets, database management
- Public Speaking

INDUSTRY

- Association trade groups
- Industry meetings, conventions, etc.
- Technology system user groups

INSURANCE PUBLICATIONS

- Other sources of product and industry information

WHAT DOES IT TAKE TO BE SUCCESSFUL?

A SUCCESSFUL AGENT WILL:

- ☐ Develop Competence
- ☐ Build Relationships
- ☐ Practice Persistence
- ☐ Exhibit Endurance
- ☐ Have Marketable Products
- ☐ Be Reliable
- ☐ Create Accurate Advertising & Promotion
- ☐ Work with Knowledgeable Sales People
- ☐ Be Willing to Take Risks
- ☐ Make the Best Use of Opportunities
- ☐ Develop Ways to Add Value
- ☐ Create Synergy
- ☐ Instill Values
- ☐ Have the Ability to Prioritize
- ☐ Give back to the Community
- ☐ Have a Receptive Organizational Climate
- ☐ Have a Vision...No, a Passion for the Business
- ☐ Become More Proactive
- ☐ Address Social Media and emerging electronics



**Failure is the result of not knowing what to do;
Success is the result of knowing what not to do.
-Unknown**

YOU ARE THE COMPANY

**Great service starts with a great attitude.
Your attitude is at the heart of our business.**

CUSTOMERS DON'T TALK TO "THE COMPANY." THEY TALK TO YOU.

The only judge of great service is the Customer.

**CUSTOMERS DON'T THINK OF THEMSELVES AS "CUSTOMERS." THEY THINK OF
THEMSELVES AS PEOPLE WHO NEED HELP; ENJOY HELPING THEM SOLVE
THEIR PROBLEMS.**

**You are the voice of the customer inside the company.
Pass any message along.**

**IT IS NOT ENOUGH TO TAKE CARE OF CUSTOMERS – YOU HAVE TO CARE
ABOUT THEM.**

Don't just listen – LEARN.

**LEARN TO ANTICIPATE PROBLEMS AND TAKE CARE OF THEM - BEFORE THEY
HAPPEN.**

Every call is a judgment call –the deeper your knowledge, the better your judgment.

**ASK QUESTIONS OF THE COMPANY –HOW WILL YOU BE ABLE TO ANSWER THE
CUSTOMER'S QUESTIONS IF YOU DON'T?**



**Follow These Simple Rules and You will Always Exceed Expectations -
Your Own, Your Firm's and Your Customer's.**

PERSONAL ACTION PLAN

*Yesterday is history | Tomorrow is the future
All I have to work with is Today.*

IN THE NEXT WEEK, I WILL DO THESE THREE THINGS:

1. _____
2. _____
3. _____

WITHIN THE NEXT 30 DAYS, I WILL ACCOMPLISH:

1. _____
2. _____
3. _____

BY THE END OF THE QUARTER, I WILL:

1. _____
2. _____
3. _____

BY THE END OF THE YEAR, I WILL:

1. _____
2. _____
3. _____

NOTES/RESOURCES



RESOURCES

Sample Letters	61
Commercial Account Renewal Review	63
Sample Commercial & Personal Lines Coverage Checklists	65
Sample Family Risk Questionnaire	69

SAMPLE LETTERS FOR:

ADDITION TO AGENCY STAFF

Dear (Name):

As I hope you are aware, we try to keep good clients like you informed whenever we change or add to staff or improve procedures.

(Mr./Mrs./Ms. full name) has already started working with us as (describe duties). (His/her) years of experience in this activity and (his/her) broad knowledge of the insurance field enlarge the value of the service and advice our office is able to provide for you. (If appropriate, mention the previous business connections of your new staff member.)

At the moment, we're busy making (Mr./Mrs./Ms. name) acquainted with details around the office and, of course, with your account. But I want (him/her) to meet you as soon as possible. We'll call. Thanks for your continued confidence in (name of) agency.

Very truly yours,

LOST CLIENT

Dear (Name):

We miss you!

Somehow, we did not do our job. You were our client for ____years. We are concerned when someone like you stops being our client.

Please let us know about your experiences and what we can do to improve our service to our other clients.

- A. Did we make errors on your account? Please explain.
- B. Did we not live up to your service expectations?
- C. Did we fail to contact you as you desired?
- D. Did we not provide you value for your premium dollars?
- E. Were you treated like we did not care about you?

Please give us a suggestion to help us improve. We want to work to earn you back as a client. Thanks for your help.

REFERRAL REQUEST LETTER

Dear (Name):

I'm glad your claim was handled satisfactorily. We work hard to make sure it is. Like you, I am always on the lookout for new business, so I have a favor to ask.

On the back of this letter, would you jot down a few names, addresses, and phone numbers of clients, friends, or relatives that you think might enjoy our level of insurance professionalism?

If I may use your name when I contact them that would be great. If you would rather not, please say so. That's OK too.

Then just drop this in the mail using the enclosed envelope. Thanks for the favor.

Sincerely,

COMMERCIAL ACCOUNT RENEWAL REVIEW SAMPLE PROCESS

DAYS PRIOR	ACTION
>100 days	Renewal list prepared and given to each producer Review for: <ul style="list-style-type: none"> • Key accounts • Special Handling • Competition • Opportunities/Hindrances
>95 days	Complete Account Review Form and return with list to Commercial Lines Manager Accounts without completed forms are “renewed as is” <ul style="list-style-type: none"> • Identify Account “Team” • Assign Account Renewal Coordinator
>90 days	Team Meeting <ul style="list-style-type: none"> • CSR completes Risk Management Survey to uncover any/all exposures for meeting
>75 days	Producer/Client Meeting <ul style="list-style-type: none"> • Results to Team
>60 days	Sent to carrier(s) <ul style="list-style-type: none"> • Coordinator suspends and follows up
> 30 days	Policies Received/Reviewed and Delivered

COMMERCIAL ACCOUNT RENEWAL SAMPLE REVIEW FORM

ACCOUNT		DATE
CONTRACTS	CARRIERS	EFF. DATES
PRODUCER:		CSR:
REVIEW TEAM		COORDINATOR
PRODUCER	CSR	PLACER
	MANAGER	OTHER

DATE (>95 days)	TEAM MEETING Review/Results
(>75 days)	CLIENT MEETING Review/Results
(>60 days)	TO CARRIER Review/Results
	RECEIVED/REVIEWED/DELIVERED

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				
Employee Hired Auto					INLAND MARINE				
Broad Drive Other Auto					Accounts Receivable				
Auto Medical Payments					Valuable Papers				
Uninsured/Underinsured Motorists					EDP Coverage				
Bailee Liability					Theatrical Property				
Umbrella/Excess Liability					Sign Floater				
Directors & Officers					Scheduled Property Floater				
Employee Benefit Liability					Jewelers Block				
Employment Practices Liability					Furriers Block				
Liquor Liability					Tool & Dies				
Environmental Impairment Liability					Salespersons Samples				
Terrorism Coverage					Transportation Floater				
Garage Liability					Motor Truck Cargo Coverage				
Garage-keepers Liability					Watercraft				
BUILDINGS					Installation Floater				
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					MECHANICAL/ELECTRICAL EQUIPMENT				
Agreed Amount					Boiler				
Blanket Limits					Machinery				
Ordinance or Law coverage					Electrical Equipment				
Inflation Guard					Computer Controlled Equipment				
Increased Debris Removal					Turbines				
Signs					Power Outage				
Radio & TV Antennas					Spoilage				
Off-Premises Utility Failure					Expediting Expenses				
Difference in Conditions					Business Income				
Builders Risk					Extra Expense				
TIME ELEMENT					CRIME				
Business Income					Employee Dishonesty				
Extra Expense					Money & Securities				
Contingent Business Income					Forgery				
Contingent Extra Expense					Burglary				
Ordinance or Law Coverage					Computer Fraud				
EMPLOYEE PROTECTION					MANAGEMENT PROTECTION				
Group Life					Life				
Group Disability					Key Person				
Major Medical					Business Continuation				
Pension					Retirement Continuation				
401-K					Retirement Benefits				
Dental					Stock Purchase Plans				
Vision									

SAMPLE PERSONAL LINES CHECKLIST

Insured:

Agent:

Date:

EXPOSURE	NO EXPOSURE	COVERAGE RECOMMENDED ACCEPTED	COVERAGE RECOMMENDED NOT ACCEPTED
AUTOMOBILE			
Liability \$			
PIP (Basic)			
o Extended			
o Additional			
o Work Loss Exclusion \$			
o Coordination Military			
Ded: o Named Insured o Named Insured + Dep. Rel. \$			
Medical Payments			
Uninsured Motorists			
o Stacked o Non-stacked o Lower limits			
Comprehensive - Deductible \$			
Collision - Deductible \$			
Extended Non-Owned			
CB, Phone, etc. \$			
Tapes, etc.			
Customizing Equipment \$			
Extended Transportation Expense			
Towing & Labor \$			
Out of Territory (USA, Canada)			
Other Owned Autos			
HOMEOWNERS Form: \$			
Deductible:			
Coverage A - Dwelling \$			
Coverage B - Other Structures \$			
Coverage C - Personal Property \$			
Coverage D - Loss of Use \$			
Coverage E - Liability \$			
Coverage F - Medical Payments \$			
Condominium - Private Coverage A \$			
Special Form - Coverage A			
Loss Assessment - Increase or Addl. Location \$			
Primary Residence - Property Options			
Guaranteed Replacement Cost			
Coverage C Replacement Cost			
Inflation Guard %			
Increased Limits			
Money, Coins, etc. \$			
Securities, Tickets, Stamps \$			
Jewelry, Furs, etc. - Theft \$			
Firearms - Theft \$			
Silverware, Goldware - Theft \$			
Credit Card, Fund Transfer Card, Forgery \$			
Scheduled Property:			
Jewelry			
Furs			
Fine Arts			
Cameras			
Other Items (list here):			
Coverage C - Special Coverage			
Computers - Special Coverage			
Other Structures - Increase Coverage \$			
Ordinance or Law Coverage			
HO-4: Building Additions & Alterations \$			
Earthquake Coverage			
Windstorm Exclusion			

EXPOSURE	NO EXPOSURE	COVERAGE RECOMMENDED ACCEPTED	COVERAGE RECOMMENDED NOT ACCEPTED
Primary Residence - Liability Options			
Personal Injury			
Watercraft, Jet Ski, Other			
o Owned o Rent			
Physical Damage			
Liability, Medical Payments			
Incidental Farming - Residence Premises			
Owned Farm Elsewhere			
Loss Assessment - Increase or Addl. Location	\$		
BUSINESS ACTIVITIES			
Conducted on Residence Premises			
Other Structures	\$		
Furnishings, Supplies Equipment	\$		
Liability Medical Payments			
Conducted at Secondary Residence			
Merchandise	\$		
Other Business Property	\$		
Business Pursuits as Employee			
Day Care in Home			
Other Business Activities - Any Insured			
Rental - Landlord			
o In Dwelling - Residence Premises			
o Condominium			
o Other Structure - Residence Premises			
o Other Location			
Building or Structure	\$		
Contents	\$		
Loss of Rents	\$		
Liability, Medical Payments	\$		
Property Loss Assessment	\$		
Liability Loss Assessment	\$		
Private Secondary Residence - Own by/Rent to Insured			
Building Coverage - Form:	\$		
Other Structures	\$		
Contents	\$		
Loss of Use	\$		
Liability Medical Payments	\$		
Loss Assessment	\$		
Building Additions & Alterations (rented)			
MISCELLANEOUS			
Umbrella			
Other Owned Locations (explain)			
Inland Marine: Valuable Articles/Collectibles			
Professional Services			
Miscellaneous Land Vehicles or Watercraft			
o Own o Rent			
Golf Cart			
Other:			
Physical Damage			
Liability, Medical Payments			
Mobile Home			
o Own o Rent			
Physical Damage			
Contents			
Auto Exposures			

SAMPLE PERSONAL LINES CHECKLIST (CONTINUED)

EXPOSURE	NO EXPOSURE	COVERAGE RECOMMENDED ACCEPTED	COVERAGE RECOMMENDED NOT ACCEPTED
Aircraft, Hang Glider, Hot Air Balloon, etc.			
o Own o Rent			
Physical Damage			
Liability, Medical Payments			
FLOOD			
Building			
Contents			
LIFE INSURANCE			
Last Expense Fund			
Mortgage/Rent Fund			
Educational Fund			
Emergency Fund			
Child Care Fund			
Income Fund			
Will			
ACCUMULATION ACCOUNT/RETIREMENT			
Pensions			
Annuities			
Cash Value Life Insurance			
Other			
HEALTH INSURANCE			
Group Medical			
Individual Medical			
Dental			
Vision			
Disability Income			

SAMPLE FAMILY RISK QUESTIONNAIRE

TO OUR VALUED CLIENTS: To better serve your insurance needs and attempt to eliminate gaps in your insurance coverage, we have devised this questionnaire for your use. Please answer the questions and return it to us immediately. We will contact you to discuss your current insurance coverage.

GENERAL INFORMATION (Please help us keep our records current)

Today's Date:

Name(s):	
Occupation(s):	
Address:	Home phone:
	Work phone:
	Fax:
	E-mail:
# of family members in your home:	Children / Ages:

HOMEOWNERS/CONDO OWNERS/RENTERS

<input type="checkbox"/> yes <input type="checkbox"/> no	Are your home and your personal property currently insured for what it would cost to replace it at today's prices?
<input type="checkbox"/> yes <input type="checkbox"/> no	Do you own any paintings, collections, antiques, or other valuable items?
<input type="checkbox"/> yes <input type="checkbox"/> no	Do you ever keep over \$200 in cash or other valuable documents in your house?
<input type="checkbox"/> yes <input type="checkbox"/> no	Do you maintain important personal records on your home computer?
<input type="checkbox"/> yes <input type="checkbox"/> no	Do you conduct business for your home or store business property at home?
<input type="checkbox"/> yes <input type="checkbox"/> no	Do you have a woodstove or kerosene heater in use at your home?
<input type="checkbox"/> yes <input type="checkbox"/> no	Do you presently have a fire or burglar alarm system in your home?
<input type="checkbox"/> yes <input type="checkbox"/> no	Are any members of your household not related to you?
<input type="checkbox"/> yes <input type="checkbox"/> no	Do you or any other member of your household live in another location part-time i.e., student away at school?
<input type="checkbox"/> yes <input type="checkbox"/> no	Do you own any other real estate such as a vacation home or condominium?
<input type="checkbox"/> yes <input type="checkbox"/> no	Do you rent any portion of your home or garage; or own any property that you rent to others?
<input type="checkbox"/> yes <input type="checkbox"/> no	Have you recently done any remodeling at your home, or do you plan to in the near future?
<input type="checkbox"/> yes <input type="checkbox"/> no	Are you aware that you may not be insured for flood or earthquake insurance in your standard policy?
Do you own any of the following types of property?	
Jewelry <input type="checkbox"/> yes <input type="checkbox"/> no Furs <input type="checkbox"/> yes <input type="checkbox"/> no Guns <input type="checkbox"/> yes <input type="checkbox"/> no Cameras <input type="checkbox"/> yes <input type="checkbox"/> no Computers <input type="checkbox"/> yes <input type="checkbox"/> no	
Antiques/Paintings <input type="checkbox"/> yes <input type="checkbox"/> no Collections <input type="checkbox"/> yes <input type="checkbox"/> no Silverware, goldware, or pewterware <input type="checkbox"/> yes <input type="checkbox"/> no	

AUTOMOBILE/MISCELLANEOUS VEHICLES

<input type="checkbox"/> yes <input type="checkbox"/> no	Does anyone in your household have a company car or other vehicle furnished for their regular use?
<input type="checkbox"/> yes <input type="checkbox"/> no	Do you ever rent cars for either personal or business use?
<input type="checkbox"/> yes <input type="checkbox"/> no	Do you or any member of your household own or operate any type of recreational vehicle such as a motor home, motorcycle, ATV, golf cart, or snowmobile?
<input type="checkbox"/> yes <input type="checkbox"/> no	If you own a pickup or van, does it contain items such as carpeting, special furnishings, camping equipment, or other customization?
<input type="checkbox"/> yes <input type="checkbox"/> no	Are any of your vehicles used to carry people or cargo for a fee?
<input type="checkbox"/> yes <input type="checkbox"/> no	Are any of your vehicles used for business, other than to drive to and from work?
<input type="checkbox"/> yes <input type="checkbox"/> no	Are all of the vehicles listed on your insurance policy owned by you or your spouse?
<input type="checkbox"/> yes <input type="checkbox"/> no	Are all of the licensed drivers in your household listed on your insurance policy?
<input type="checkbox"/> yes <input type="checkbox"/> no	Have you ever considered increasing your deductibles to lower your premiums?

OTHER PERSONAL INSURANCE

<input type="checkbox"/> yes <input type="checkbox"/> no	Do you own a boat or airplane, or does any member of your household have a private pilot's license or take flying lessons?
<input type="checkbox"/> yes <input type="checkbox"/> no	Do have income insurance in case you are sick or disabled?
<input type="checkbox"/> yes <input type="checkbox"/> no	Are you covered by a retirement plan or do you have a 401K plan or IRA?

Please return your completed questionnaire to __using the enclosed envelope.



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

Policy Forms & Manual Analysis (PF&M)

An essential go-to guide to strengthen your property & casualty expertise on commercial, personal and specialty lines coverages and concepts. Demonstrate your insight to enhance your competency. Use real court case decisions when presenting coverage concerns to new prospects and current clients.

Coverages Applicable

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.

ROUGHNOTES ADVANTAGE-PLUS

A \$900 retail value, RoughNotes Advantage-Plus is included in CPIA Program Diamond Membership. For details visit www.cpia.com or call 877-674-CPIA (2742).

INCLUDES:

Policy Forms & Manual Analysis (PF&M)

An essential go-to guide to strengthening your property & casualty expertise on commercial, personal, and specialty lines coverages and concepts. Demonstrate your insight to enhance your competency. Use real court case decisions when presenting coverage concerns to new prospects and current clients.



Coverages Applicable

Learn appropriate coverages quickly and gain traction to remain competitive. Explore the insurance needs of more than 700 different kinds of risks with SIC and NAICS codes.

Personal Lines/Commercial Lines Risk Evaluation Systems

A comprehensive checklist of personal lines risk exposures and checklists for more than 723 classes of business.

How to Insure Training Courses

Educational tutorials that close the "insurance knowledge gap."

Insurance Words and Their Meanings

A guide to insurance terminology for you, your staff, and your clients.

Business Building Letters

Hundreds of business support templates used for sales, and renewals and to run an efficient business.

Blogs

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

Digital Media

Animated videos used to book new clients and increase client retention.

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.

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	\$
<i>Select additional CPIA Designee logo items:</i>		
<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 #:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Expiration Date:	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Security Code:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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 - 3 "Sustain Success" is approved for continuing education credit in some states which have a Continuing Education Requirement. Listed below are the states where approval has been granted to-date and the corresponding number of credit hours granted. 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 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

- | | |
|---|--|
| <input type="checkbox"/> Alabama (attach \$8 filing fee incl. 1 hr. ethics)..... 8 hrs. | <input type="checkbox"/> Nebraska (attach \$7 filing fee)..... 7 hrs. |
| <input type="checkbox"/> Arizona (5 gen 2 eth)..... 7 hrs. | <input type="checkbox"/> Nevada (attach \$7 filing fee) (5 gen 2 eth)..... 7 hrs. |
| <input type="checkbox"/> Arkansas (attach \$7 filing fee)..... 7 hrs. | <input type="checkbox"/> New Hampshire (attach \$7 filing fee) (5 gen 2 ethics)..... 7 hrs. |
| <input type="checkbox"/> California (attach \$4.55 filing fee)..... 7 hrs. | <input type="checkbox"/> New Jersey (P/C)..... 7 hrs. |
| <input type="checkbox"/> Colorado (attach \$5.75 filing fee) (5 gen 2 eth)..... 7 hrs. | <input type="checkbox"/> New Mexico (attach \$7 filing fee) (5 gen 2 eth)..... 7 hrs. |
| <input type="checkbox"/> Connecticut (attach \$10.50 filing fee)..... 7 hrs. | <input type="checkbox"/> New York..... 7 hrs. |
| <input type="checkbox"/> Delaware (attach \$8 filing fee) (6 gen 2 eth)..... 8 hrs. | <input type="checkbox"/> North Carolina (attach \$12.30 filing fee) (P/C)..... 6 hrs. |
| <input type="checkbox"/> District of Columbia (DC)..... 7 hrs. | <input type="checkbox"/> North Dakota (attach \$7 filing fee)..... 7 hrs. |
| <input type="checkbox"/> Florida..... 7 hrs. | <input type="checkbox"/> Ohio (attach \$7.50 filing fee) (General)..... 7.5 hrs. |
| <input type="checkbox"/> Georgia (5 Gen. 3 ethics)..... 8 hrs. | <input type="checkbox"/> Oregon (attach \$7 filing fee)..... 7 hrs. |
| <input type="checkbox"/> Idaho (attach \$7 filing fee)..... 7 hrs. | <input type="checkbox"/> Pennsylvania (attach \$5 filing fee) (General)..... 7 hrs. |
| <input type="checkbox"/> Illinois (attach \$3.50 filing fee)..... 7 hrs. | <input type="checkbox"/> Puerto Rico (attach \$7 filing fee) (5 gen 2 ethics)..... 7 hrs. |
| <input type="checkbox"/> Indiana (attach \$4 filing fee)..... 7 hrs. | <input type="checkbox"/> Rhode Island (attach \$7 filing fee) (5 gen 2 eth)..... 7 hrs. |
| <input type="checkbox"/> Iowa (attach \$7 filing fee)..... 7 hrs. | <input type="checkbox"/> South Carolina..... 5 hrs. |
| <input type="checkbox"/> Kansas (attach \$8 filing fee)..... 8 hrs. | <input type="checkbox"/> South Dakota (attach \$7 filing fee) (P/C)..... 7 hrs. |
| <input type="checkbox"/> Kentucky (gen)..... 7 hrs. | <input type="checkbox"/> Tennessee (attach \$8 filing fee) (includes ethics)..... 8 hrs. |
| <input type="checkbox"/> Louisiana (P/C)..... 7 hrs. | <input type="checkbox"/> Texas (attach \$6.16 filing fee) (General)..... 7 hrs. |
| <input type="checkbox"/> Maine (2 ethics, 6 general)..... 8 hrs. | <input type="checkbox"/> Utah (attach \$7 filing fee) (5 gen 2 ethics)..... 7 hrs. |
| <input type="checkbox"/> Maryland (attach \$8.05 filing fee)..... 7 hrs. | <input type="checkbox"/> Vermont (attach \$10.50 filing fee) (General)..... 7 hrs. |
| <input type="checkbox"/> Massachusetts (attach \$7.50 filing fee)..... 5 hrs. | <input type="checkbox"/> Virginia (attach \$18.20 filing fee) (2 ethics 5 general)..... 7 hrs. |
| <input type="checkbox"/> Michigan (attach \$7 filing fee) (5 PC 2 ethics)..... 7 hrs. | <input type="checkbox"/> Washington (1hr ethics)..... 7 hrs. |
| <input type="checkbox"/> Minnesota..... 7 hrs. | <input type="checkbox"/> West Virginia (attach \$10.50 filing fee) (General)..... 7 hrs. |
| <input type="checkbox"/> Mississippi (attach \$4 filing fee) (P/C)..... 7 hrs. | <input type="checkbox"/> Wisconsin (attach \$7 filing fee) (P/C)..... 7 hrs. |
| <input type="checkbox"/> Missouri (attach \$7 filing fee)..... 7 hrs. | <input type="checkbox"/> Wyoming (attach \$8 filing fee) (general)..... 8 hrs. |
| <input type="checkbox"/> Montana (attach \$4.75 filing fee) (P/C)..... 4 hrs. | |

Updated January 26, 2023

Course Date

Course Location

Full name as it appears on your license
Number

Birth Date

License Number and / or NPN

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