

# New Hire Commercial Lines



## Qualified Commercial Lines Specialist (QCLS)

New Hire Training (40-60 Hours)

The design of this designation program is to take someone new to the industry and empower them to start running a desk immediately. It is practical in nature and focuses on daily job duties rather than extensive coverage knowledge and utilize a variety of engaging and interactive learning methodologies.

**The basis of the program is designed around what we call “The CSR Support Cycle”**

- 1 Obtain Required Submission Information
- 2 Complete ACORD Forms
- 3 Send the Submission
- 4 Receive and Review Quotes
- 5 Create and Present the Proposal
- 6 Bind Coverage with the Insurance Company
- 7 Check the Policy
- 8 Support the Insured

## Course Outlines

### Agency 101

- 1 Getting Your Feet Wet
- 2 Types of Agencies
- 3 Roles in the Agency
- 4 Internal Relationships
- 5 External Relationships
- 6 Communication Skills
- 7 Effective Organization and Daily Habits
- 8 Dealing with Interruptions and Taking Breaks
- 9 Adding Value – What Separates You from the Pack?
- 10 The Lifecycle of the Client
- 11 Documents 7 Forms in the Renewal Process
- 12 Your Personal Brand

### Introduction to Commercial Lines

- 1 Introduction and Terminology
- 2 ACORD Forms Overview
- 3 Supplemental Applications
- 4 Acord 125 Scenarios
- 5 Certificates of Insurance
- 6 Acord 25 Scenarios
- 7 Payment of Premiums
- 8 Final Exam

## **Workers' Compensation**

### ① **Workers' Compensation Overview**

- ✓ Introduction to Workers' Compensation
- ✓ Workers' Compensation Requirements
- ✓ Coverage
- ✓ Limits of Liability
- ✓ Common Endorsements
- ✓ Common Exclusions
- ✓ Quiz
- ✓ The CSR Support Cycle

### ② **Obtain Required Submission Information**

- ✓ Estimated Annual Payroll Figures
- ✓ Remuneration vs Payroll
- ✓ Knowledge Check
- ✓ Independent Contractors vs Employees
- ✓ Supplemental Applications
- ✓ Currently Valued Loss Runs
- ✓ Quiz
- ✓ Understanding Experience Mods

### ③ **Complete ACORD Forms**

- ✓ ACORD Forms Overview
- ✓ ACORD 130 Scenarios

### ④ **Sending the Submission**

### ⑤ **Reviewing Quotes**

- ✓ Reviewing Quotes
- ✓ Quiz

### ⑥ **Presenting the Proposal**

- ✓ Create and Present the Proposal
- ✓ Calculating Net Rates
- ✓ Quiz

### ⑦ **Binding Coverage with the Insurance Company**

### ⑧ **Policy Checking**

### ⑨ **Supporting the Insured**

- ✓ Understanding the Monthly Payroll Report
- ✓ The Claims Process
- ✓ Calculating a Short Rate Cancellation Penalty
- ✓ Quiz
- ✓ Final Audits
- ✓ Quiz

### ⑩ **Errors & Omissions Prevention**

### ⑪ **Final Exam**

## **General Liability**

### ① **General Liability Overview**

- ✓ Commercial General Liability Introduction
- ✓ The CGL Coverage Form
- ✓ Who is an insured?
- ✓ Coverage Knowledge Check
- ✓ Limits of Liability
- ✓ Common Endorsements
- ✓ Common Exclusions
- ✓ Quiz
- ✓ The CSR Support Cycle

### ② **Obtain Required Submission Information**

- ✓ Estimated Annual Exposure Figures
- ✓ Completed Supplemental Applications
- ✓ Currently Valued Loss Run Reports
- ✓ Quiz

### ③ **Complete ACORD Forms**

- ✓ ACORD Forms Overview
- ✓ ACORD 126 AND 829 Scenarios

### ④ **Sending the Submission**

### ⑤ **Reviewing Quotes**

- ✓ Reviewing Quotes
- ✓ Quiz

### ⑥ **Presenting the Proposal**

### ⑦ **Binding Coverage with the Insurance Company**

### ⑧ **Policy Checking**

## 9 Support the Insured

- ✓ The Claims Process
- ✓ Final Audits
- ✓ Quiz

## 11 Final Exam

## 10 Proposal, Binding Coverage, And Supporting The Insured Quiz

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# Commercial Auto

## 1 Commercial Auto Overview

- ✓ Commercial Auto Introduction
- ✓ Commercial Auto Overview
- ✓ Section 1: Covered Autos
- ✓ Section 2 & 3: Coverages
- ✓ Limits of Liability
- ✓ Common Endorsements
- ✓ Common Exclusions
- ✓ Quiz
- ✓ The CSR Support Cycle

## 2 Obtain Required Submission Information

- ✓ Driver Schedule, MVRs and Vehicle Schedule
- ✓ Currently Valued Loss Run Reports
- ✓ Quiz

## 4 Complete ACORD Forms

- ✓ ACORD Forms Overview
- ✓ ACORD 127 Scenarios

## 5 Sending the Submission

## 6 Reviewing Quotes

- ✓ Reviewing Quotes
- ✓ Quiz

## 6 Presenting the Proposal

## 7 Binding Coverage with the Insurance Company

## 8 Policy Checking

## 9 Supporting The Insured

- ✓ The Claims Process
- ✓ Adding/Deleting a Vehicle
- ✓ Issuing an Auto ID Card
- ✓ Quiz

## 10 Proposal, Binding Coverage, And Supporting The Insured Quiz

## 11 Final Exam

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# Excess & Umbrella Liability

## 1 Excess & Umbrella Liability Overview

- ✓ Commercial Excess & Umbrella Introduction
- ✓ Excess Liability vs. Umbrella Liability
- ✓ Common Exclusions
- ✓ The CSR Support Cycle

## 2 Obtain Required Submission Information

- ✓ Relevant Policy Quotes
- ✓ Currently Valued Loss Run Reports

## 3 Coverage And Submission Quiz

## 4 Complete ACORD Forms

- ✓ ACORD Forms Overview
- ✓ ACORD 131 Scenarios

## 5 Sending the Submission

## 5 Reviewing Quotes

- ✓ Reviewing Quotes
- ✓ Quiz

## 6 Presenting the Proposal

## 7 Binding Coverage with the Insurance Company

## 8 Policy Checking

## 9 Support The Insured

- ✓ The Claims Process
- ✓ Final Audits

## 10 Proposal, Binding Coverage, And Supporting The Insured Quiz

## 11 Final Exam

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# Property

## 1 Property Overview

- ✓ Property Introduction
- ✓ Commercial Property Overview
- ✓ Property Coverage
- ✓ Coverage Limits
- ✓ Covered Causes of Loss
- ✓ Common Endorsements
- ✓ Common Exclusions
- ✓ Quiz 1
- ✓ The CSR Support Cycle

## 2 Obtain Required Submission Information

- ✓ Request Information
- ✓ Currently Valued Loss Run Reports
- ✓ Quiz 2

## 3 Complete ACORD Forms

- ✓ ACORD Forms Overview
- ✓ ACORD 140 Scenarios

## 5 Sending the Submission

## 6 Reviewing Quotes

- ✓ Reviewing Quotes
- ✓ Quiz

## 6 Presenting the Proposal

## 7 Binding Coverage with the Insurance Company

## 8 Policy Checking

## 9 Support The Insured

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# Inland Marine

## 1 Inland Marine Overview

- ✓ Commercial Inland Marine Introduction
- ✓ Commercial Inland Marine Overview
- ✓ Inland Marine Coverage
- ✓ Coverage Limits
- ✓ Covered Causes of Loss
- ✓ Common Exclusions
- ✓ Quiz 1
- ✓ The CSR Support Cycle

## 2 Obtain Required Submission Information

- ✓ Request Information
- ✓ Currently Valued Loss Run Reports
- ✓ Quiz 2

## 4 Complete ACORD Forms

- ✓ ACORD Forms Overview
- ✓ ACORD 146 Scenarios

## 5 Sending the Submission

⑥ **Reviewing Quotes**

- ✓ Reviewing Quotes
- ✓ Quiz

⑥ **Presenting the Proposal**

⑦ **Binding Coverage with the Insurance Company**

⑧ **Policy Checking**

⑨ **Supporting the Insured**

- ✓ The Claims Process
- ✓ Final Audits

⑩ **Proposal, Binding Coverage, And Supporting The Insured Quiz**

⑨ **Final Exam**