

New Hire Personal Lines



Qualified Personal Lines Specialist (QPLS)

New Hire Training (35-54 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 engage 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 the Comparative Rater
- 3 Complete the Online Carrier Quoting Process
- 4 Review Quotes
- 5 Create and Present the Proposal
- 6 Bind Coverage
- 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 Personal Lines

- 1 **Introduction & Terminology**
- 2 **Personal Lines Overview**
- 3 **Personal Lines**
 - ✓ Homeowners Insurance
 - ✓ Personal Auto Policy
 - ✓ Dwelling Policy
 - ✓ Personal Umbrella Policy
 - ✓ Personal Article Floater
 - ✓ Earthquake Insurance
 - ✓ Flood Insurance
- 4 **Final Exam**

Homeowners

① Coverage Overview

- ✓ Coverages
- ✓ Who is an Insured?
- ✓ Coverage Eligibility
- ✓ Endorsements
- ✓ Exclusions
- ✓ Deductibles
- ✓ Quiz
- ✓ The CSR Support Cycle

② Obtain Required Submission Information

- ✓ Homeowners Quote Request
- ✓ Carrier Website Reports

③ Complete Comparative Rater

- ✓ Comparative Raters
- ✓ Homeowners Scenarios
- ✓ Choose the Right Carrier

④ Complete Online Carrier Quoting Process

⑤ Reviewing Quotes

⑥ Create & Presenting the Proposal

⑦ Bind Coverage With The Insurance Company

⑧ Policy Checking

⑨ Proposals, Binding Coverage, And Policy Checking Quiz

⑩ Supporting the Insured

- ✓ Claims
- ✓ Policy Change Requests (Endorsements)
- ✓ Processing a Binder
- ✓ Cancellation Notice
- ✓ Quiz

⑫ Final Exam

Personal Auto

① Coverage Overview

- ✓ Introduction to Personal Auto
- ✓ Coverages
- ✓ Coverage Eligibility
- ✓ Who is an Insured?
- ✓ Limits of Liability
- ✓ Common Endorsements
- ✓ Common Exclusions
- ✓ Quiz
- ✓ The CSR Support Cycle

② Obtain Required Information

③ Complete Comparative Rater

- ✓ Comparative Raters
- ✓ Auto Scenarios
- ✓ Choosing the Right Carrier

④ Complete Online Carrier Quoting Process

⑤ Reviewing Quotes

- ✓ Reviewing Quotes
- ✓ Quiz

⑥ Create & Presenting the Proposal

⑦ Bind Coverage With The Insurance Company

⑧ Policy Checking

⑨ Proposals, Binding Coverage, And Policy Checking Quiz

⑩ Supporting the Insured

- ✓ Claims
- ✓ Processing a Binder
- ✓ Cancellation Notices
- ✓ Quiz

⑫ Final Exam

Dwelling

① Coverage Overview

- ✓ Introduction to Dwelling
- ✓ Dwelling Policies
- ✓ The CSR Support Cycle

② Obtain Required Information

- ✓ Dwelling Quote Request
- ✓ Carrier Website Reports

③ Coverage And Submission Quiz

④ Complete Online Carrier Quoting Process

- ✓ Online Carrier Quoting Process
- ✓ Dwelling Scenarios

⑤ Reviewing Quotes

- ✓ Reviewing Quotes
- ✓ Quiz

⑥ Create & Presenting the Proposal

⑦ Bind Coverage With The Insurance Company

⑧ Policy Checking

⑨ Proposals, Binding Coverage, And Policy Checking Quiz

⑩ Supporting the Insured

- ✓ Claims
- ✓ Policy Change Requests (Endorsements)
- ✓ Processing a Binder
- ✓ Cancellation Notices
- ✓ Quiz

⑫ Final Exam

Umbrella

① Coverage Overview

- ✓ Introduction to Personal Umbrella line
- ✓ Personal Umbrella Policies
- ✓ The CSR Support Cycle

② Obtain Required Information

- ✓ Personal Umbrella Quote Request
- ✓ Carrier Website Reports
- ✓ Declaration Pages

③ Coverage And Submission Information Quiz

④ Complete Comparative Rater

- ✓ Online Carrier Quoting Process
- ✓ Personal Umbrella Scenarios

⑤ Reviewing Quotes

- ✓ Reviewing Quotes
- ✓ Quiz

⑥ Create & Presenting the Proposal

⑦ Bind Coverage With The Insurance Company

⑧ Policy Checking

⑨ Proposals, Binding Coverage, And Policy Checking Quiz

⑩ Supporting the Insured

- ✓ Claims
- ✓ Policy Change Requests (Endorsements)
- ✓ Processing a Binder
- ✓ Cancellation Notices
- ✓ Quiz

⑫ Final Exam

Personal Articles Floater

① Coverage Overview

- ✓ Introduction to Personal Articles Floater
- ✓ Personal Articles Floaters
- ✓ The CSR Support Cycle

② Obtaining Required Submission Information

- ✓ Personal Articles Quote Request
- ✓ Article Appraisals

③ Complete Online Carrier Quoting Process

- ✓ Online Carrier Quoting Process

④ Coverage, Submission, And Quoting Quiz

⑤ Reviewing Quotes

- ✓ Reviewing Quotes
- ✓ Quiz

⑥ Create & Presenting the Proposal

⑦ Bind Coverage With The Insurance Company

⑧ Policy Checking

⑨ Proposals, Binding Coverage, And Policy Checking Quiz

⑩ Supporting the Insured

- ✓ Claims
- ✓ Policy Change Requests (Endorsements)
- ✓ Processing a Binder
- ✓ Cancellation Notices
- ✓ Quiz

⑪ Final Exam

Earthquake

① Coverage Overview

- ✓ Introduction to Earthquake Outline
- ✓ Earthquake Insurance
- ✓ The CSR Support Cycle

② Obtain Required Information

- ✓ Earthquake Quote Request
- ✓ Document Requests

③ Coverage And Submission Quiz

④ Complete Online Carrier Quoting Process

- ✓ Online Carrier Quoting Process
- ✓ Earthquake Scenarios

⑤ Reviewing Quotes

- ✓ Reviewing Quotes
- ✓ Quiz

⑥ Create & Presenting the Proposal

⑦ Bind Coverage With The Insurance Company

⑧ Policy Checking

⑨ Proposals, Binding Coverage, And Policy Checking Quiz

⑩ Supporting the Insured

- ✓ Claims
- ✓ Policy Change Requests (Endorsements)
- ✓ Processing a Binder
- ✓ Cancellation Notices
- ✓ Quiz

⑪ Final Exam