

InsurAcademy

Your Path to a Successful
Insurance Agency Career



“The capacity to learn is a gift;
The ability to learn is a skill; The
willingness to learn is a choice.”
—— Brian Herbert

2024 Curriculum

PHASE I

South Carolina Property & Casualty Pre-Licensing Class

Learning Objective: At the conclusion of this activity, participants will have a test-ready comprehension of the elements of Property and Casualty Insurance Coverage for Personal and Commercial Lines of Business.

PHASE II

(IA-201) Business/Professional Skills

2 Hours

Learning Objective: At the conclusion of this activity, the participants will be able to recognize the critical role dress and personal appearance play in the overall communication to others; demonstrate the elements of effective time management and how it effects personal productivity; compose proper and effective internal communication and external business correspondence, recognize the traits of effective team members, how each employee can help build a positive agency culture.

IA-202 Business Communication Skills

3 Hours

Learning Objective: At the conclusion of this activity, the participant will be able to define and demonstrate the methods of effective business communication. Students will practice written and spoken communication skills in the insurance agency environment. Focus will be on building new relationships, earning clients' trust and building rapport with internal and external stakeholders.

IA-203 Account Executive Role in the Agency

3 Hours

Learning Objective: At the conclusion of this activity, the student will understand the role and demonstrate the skills required of an Account Executive in an insurance agency

IA-204 Client Relationship Building / Sales Skills

4 Hours

Learning Objective: At the conclusion of this activity, the participant will be able to define the relationship of the CSR/Account Manager/Producer within the Sales Cycle, demonstrate the concept of account rounding and cross-selling, identify the different types of service levels for different types of clients, and demonstrate negotiation skills that produce a winning scenario for the customer and the agency. Special Guest Sheldon Snodgrass will participate. Sheldon is a Nationally known Sales Coach.

IA-205 Interview Skills, and Social Media Guidelines

3 Hours

Learning Objective: At the conclusion of this activity, the participants will be able to recognize the interview and hiring process. The learners will understand how to approach interview questions and what Agency owners are looking for in interview responses. Additionally, they will be able to recognize the impact their social media profiles play in getting hired.

IA-206 Effective Techniques for Customer Complaint Resolution

2 Hours

Learning Objectives: At the conclusion of this activity, the participant will be able to define and demonstrate the methods for making customer encounters more positive, productive, and profitable; discover innovative ways to cope with client demands and complaints; utilize strategies that can help develop a rapport with all types of personalities; and resolve complaints quickly to everyone's satisfaction.

IA-301 Diversity, Equity & Inclusion

2 Hours

Learning Objective: At the conclusion of this session the participant will be able to answer the questions: What is my cultural background as well as my classmates? Why does my cultural competence in the workplace matter? And How do I create a better sense of belonging in the office for my colleagues?

IA-401 Errors & Omissions (E&O) Overview

2 Hours

Learning Objective: At the conclusion of this activity, the participants will be able to understand the purpose of an agency errors and omissions (E&O) insurance policy; differentiate between what constitutes an “error” and an “omission”; identify “standard of care” in relation to claims of negligence; list some common E&O claims; describe the role of agency procedures and documentation in helping to avoid agency E&O claims; and understand the importance of using checklists.

IA-402 Compliance and Regulatory

1 Hour

Learning Objective: At the conclusion of this activity, the participants will be able to understand South Carolina insurance licensure continuing education requirements; required notifications to the Department of Insurance; resources to help manage their insurance license; record retention requirements; and be able to identify some common insurance regulatory violations.

IA-403 Ethics in Insurance

2 Hours

Learning Objective: At the conclusion of this activity, the participants will understand the foundations of ethical behavior, including terms and definitions, ethical vs, legal behavior, and ethical considerations for insurance agents. Plus demonstrate the steps agencies can take as an organization to eliminate many of the causes before they take place.

IA-404 Agency Workflows

1.5 Hours

Learning Objective: At the conclusion of this activity, the participant will be able to recognize the critical role processes and workflows play in the effectiveness and efficiency within an agency; Understand the different processes and procedures they will encounter within an agency and recognize the different roles within an agency and the impact they have within a process and workflow.

IA-405 Agency Technology, Raters Training & Cyber

4 Hours

Learning Objective: At the conclusion of this session the participant will have a working knowledge of the basic components of an agency management system and understand the major players in this space. As both personal and commercial lines rating play a major role in every agency, students will be shown how raters assist the agent in providing quick and accurate quoting.

Cybersecurity is a hot topic, and every student will be informed on some of the most important security methods agencies need to implement to protect their data. With the continued growth in Insurtech, we will cover some of the innovative products that have come to market including, pipeline management, digital marketing, data analytics, and VOIP phone systems.

IA-406 Flood Basics

1 Hour

Learning Objective: At the conclusion of this activity, participants will be able to define flood coverage and why it is important for every agent to offer it, know the difference between the NFIP (Federal Flood Program) and Private Flood Markets, a basic understanding of the claims process, and recognize the relationship of flood coverage with homeowners’ policies.

IA-407 Forms Training

3 Hours

Learning Objective: At the conclusion of this activity, participants will be able to identify the various essential ACORD forms, state essential forms and explain their use, and demonstrate the preparation of each form. This will be an interactive session. Participants will have access to the forms and a practice session for the proper use and completion of each form. (ACORD 90, DL123, FS1, ACORD 80, ACORD 84, ACORD 125, ACORD 126, ACORD 127, ACORD 137, ACORD 25).

IA-408 Underwriting and the Carrier Relationship

2 Hours

Learning Objective: At the conclusion of this activity, the student will understand the underwriting process for property and casualty insurance; how to build great relationships with underwriters and carriers; and learn how to communicate with underwriters and carriers to achieve the best risk coverage for your client.

IA-501 CSR/Account Manager Role Play

3 Hours

Learning Objective: Putting It All Together! At the conclusion of this session the participant will be able to identify the typical scenarios that a CSR will experience within an insurance agency; how to address and respond to customer inquiries and a determination of development needs.

IA-601 EXCEED (by WebCE) Practical Training Online Self-Study

9 Hours

Personal Lines -9 Hours; (Completion of Personal Lines is required prior to graduation)

Learning Objective: EXCEED provides critical learning and information enabling users to apply knowledge gained through on the job training in engaging, interactive, and easily digestible episodes. Benefits include the application of knowledge, speed to competence, and measurable and trackable learning. **Completion of Course includes Examinations: Personal & Commercial Lines**

STAGE III

12-Month Professional Development Plan

The Student/Graduate receives a suggested 12-month Professional Development Plan to be shared with their manager. The plan includes:

1. Complete SMART Goals (Personal Goals & Objectives)
2. Student to complete one of the following:
 - a. [Commercial Agent Training\(CAT\) series](#) or [Commercial Lines Coverage Basics](#) online course **or**
 - b. [Personal Lines Coverage Basics](#) online course.
3. Complete the **CISR Agency Operations** seminar – 7 hours
4. Begin working toward the **Associate in Insurance Account Management (AIAM)** designation
5. Attend one(1) Big I SC event – **Spring Conference, Young Agents Conference, Annual Convention**. The **registration fee** for the InsurAcademy graduate will be complimentary. Contact Becky McCormack for Discount Code to register.