

Agency Resource Guide



The Trusted Choice[®]

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2014 revision

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PART 1 – NEW EMPLOYEES

Subject: Finding the right employee who best fits the agency's culture.

Resource: Article: "What's Your Culture Forecast?"
Independent Agent magazine.

Article: [Click here for complete article](#)

Comment: Excellent discussion of understanding how the agency's "culture" can improve hiring and retention of good employees.

Subject: Interviewing job candidates.

Resource: Article: "The Art of the Interview"
Independent Agent magazine.

Article: [Click here for complete article](#)

Comment: Very helpful tips on conducting effective job applicant interviews.

Subject: Hiring experienced job candidates.

Resource: Article: "The Experience Trap"
Independent Agent magazine.

Article: [Click here for complete article](#)

Comment: Provides good insight into effective ways to evaluate job candidates who already have agency experience.

Subject: Hiring versatile employees.

Resource: Article: "Hiring Versatile Employees in a Tough Economy."
Independent Agent magazine.

Article: [Click here for complete article](#)

Comment: Very timely and illuminating discussion about the value of versatility and flexibility among employees both in this economy, and in the dynamic work environment of today's agency.

Subject: Employee Testing – General Skills & Aptitudes.

Resource: Caliper Corporation

Link: www.caliperonline.com

Discount for IIABA members: [click](#)

Resource: Omnia Group

Link: www.omniagroup.com

Resource: Behavioral Sciences Research Press

Link: www.bsrpinc.com

Resource: Personalysis Corporation

Link: www.personalysis.com

Resource: Personametrics Assessment by WLA Consulting

Link: www.wlaconsulting.com

Comments: There are a wide variety of testing metrics available from these and other employee testing services. Often mischaracterized as merely “personality tests,” most offer sophisticated measurements of diverse skill sets, aptitudes and behavioral styles.

Subject: Employee Testing – Insurance Knowledge.

Resource: VMB Hiring in Insurance Testing Service

Link: www.VMBhits.com

Comment: Developed by Virginia Bates, a nationally acclaimed agency management expert, VMBhits provides online tests for both new employees as well as experienced employees.

Resource: Insurance Hiring Systems

Link: [Home page](#)

Comment: IHS provides hiring assessments for a wide variety of insurance positions, plus numerous reference articles.

Resource: Insurance Journal Academy

Link: [Insurance skills assessment exams](#)

Comment: Knowledge assessment exams are offered in Personal Lines and Commercial Lines.

Subject: New employee basic training – overview/introduction to the insurance industry.

Resource: IIABL’s “CSR Boot Camp”

Link: [Click here for details](#)

Comments: A first-class training program developed through a partnership program with IIABL and the Insurance Institute of America.

Resource: “Introduction to Property and Casualty Insurance.”

AI/CPCU – American Institute for Chartered Property & Casualty Underwriters/Insurance Institute of America.

www.aicpcu.org

Article: [Click here for details](#)

Comment: Superb course for beginners. Gives broad overview of the industry, and good basic information on personal lines and commercial lines topics.

Subject: Insurance Licensing.

Resource: Louisiana statutes (22:1543) provide requirements as to which employees must be licensed. In addition, 22:1542 defines key terms used in 22:1543, such as “sell,” “solicit” and “negotiate.”

22:1543. License required

A. No person shall act as or hold himself out to be an insurance producer unless licensed by the Department of Insurance.

B. No insurance producer shall sell, solicit, make an application for, procure, negotiate for, or place for others, any policies for any lines of insurance as to which he is not then qualified and duly licensed in this state.

Acts 2001, No. 158, §1, eff. Jan. 1, 2002; Redesignated from R.S. 22:1133 by Acts 2008, No. 415, §1, eff. Jan. 1, 2009.

22:1542. Definitions

As used in this Subpart, unless the context requires otherwise, the following definitions shall be applicable:

(14) "Negotiate" shall mean to confer directly with or to offer advice directly to a purchaser, certificate holder, or enrollee, or prospective purchaser, certificate holder, or enrollee, of a particular contract of insurance, including certificates, riders, endorsements, or amendments, concerning any of the benefits, terms, or conditions of the contract, provided that the person engaged in that act is an insurance producer who either sells insurance or obtains insurance from insurers for purchasers, certificate holders, or enrollees.

(16) "Sell" shall mean to exchange a contract of insurance by any means, for money or its equivalent, on behalf of an insurer.

(17) "Solicit" shall mean to attempt to sell insurance or to ask or urge a person to apply for a particular kind of insurance from a particular insurer.

Comment: License application information can be obtained from the Louisiana Department of Insurance: <http://www.ldi.state.la.us/>

Document: “Producer and Adjuster Licensing Information” (from LDI)

Link: [Click here for details](#)

PART 2 – TECHNICAL TRAINING

Section 1 – Designation Programs

Subject: Program in General Insurance (AINS)

Resource: Sponsored by AI/CPCU – American Institute for Chartered Property & Casualty Underwriters/Insurance Institute of America.

www.aicpcu.org

Article: [Click here for details](#)

Comment: Basic level. Provides an excellent foundation for new employees. Consists of three parts: Property & Liability Principles, Personal Insurance, and Commercial Insurance.

Subject: Accredited Customer Service Representative (ACSR)

Resource: Sponsored by AI/CPCU – American Institute for Chartered Property & Casualty Underwriters/Insurance Institute of America.

Link: [Click here for details](#)

Comment: Basic to Intermediate level program. Includes modules in Personal Lines, Commercial Lines, Life, Health, Disability, E&O, and Professional Development. Core modules can be combined with selected optional modules for concentration in specific lines.

Subject: Certified Insurance Service Representative (CISR)

Resource: Sponsored by The National Alliance/CIC

www.scic.com

Article: [Click here for details](#)

Comment: Basic to intermediate level program. Includes five courses covering Personal Lines, Commercial Lines, and Agency Operations.

Subject: Accredited Adviser in Insurance (AAI)

Resource: Sponsored by AI/CPCU – American Institute for Chartered Property & Casualty Underwriters/Insurance Institute of America.

www.aicpcu.org

Article: [Click here for details](#)

Comment: Intermediate level program. Consists of three major parts (AAI 81, 82 & 83), each with 3 modules. Includes Principles of Insurance, Personal Lines, Commercial Lines, Agency Operations and Sales Management.

Subject: **Certified Insurance Counselor (CIC)**
Resource: Sponsored by The National Alliance/CIC
www.scic.com
Article: [Click here for details](#)
Comment: Intermediate level. Consists of five courses in Personal Lines, Commercial Casualty, Commercial Property, Life & Health, and Agency Management.

Subject: **Chartered Property & Casualty Underwriter (CPCU)**
Resource: Sponsored by AI/CPCU – American Institute for Chartered Property & Casualty Underwriters/Insurance Institute of America.
www.aicpcu.org
Article: [Click here for details](#)
Comment: Advanced level. Consists of five core courses, with three additional courses in either Personal Lines or Commercial Lines concentration.

Subject: **Associate in Risk Management (ARM)**
Resource: Sponsored by AI/CPCU – American Institute for Chartered Property & Casualty Underwriters/Insurance Institute of America.
www.aicpcu.org
Article: [Click here for details](#)
Comment: Advanced level. Consists of three courses in Risk Assessment, Risk Control, and Risk Financing.

Subject: **Certified Risk Manager (CRM)**
Resource: Sponsored by The National Alliance/CIC
www.scic.com
Article: [Click here for details](#)
Comment: Advanced level. Consists of five courses in Principles of Risk Management, Analysis of Risk, Control of Risk, Financing of Risk, and Practice of Risk Management.

Subject: **Online learning courses**
Resource: Sponsored by AI/CPCU – American Institute for Chartered Property & Casualty Underwriters/Insurance Institute of America.
www.aicpcu.org
Article: [Click here for details](#)
Comment: AI/CPCU offers a wide variety of designation programs (in addition to the ones noted above), and online courses. In addition, a professional development path is suggested for beginners, intermediate level, and advanced practitioners.

Section 2 – Other Resources

Subject: **Books on specific coverage lines.**

Resource: “Coverage Guides”
Produced by National Underwriter Company
<http://www.nationalunderwriter.com/>

Item: [Click here for details](#)

Comment: Books are available in most major coverage lines in Personal Lines and Commercial Lines. Excellent resource for the agency.

Subject: **Books and articles on specific coverage lines and issues.**

Resource: International Risk Management Institute (IRMI)
www.irmi.com

Comment: IRMI has a wide variety of technical articles available for free. In addition, their subscription service offers one of the premier insurance resources available. Individual subscriptions can be purchased on specific coverage lines in both Personal Lines and Commercial Lines topics. Also, IRMI offers detailed coverage checklists on a subscription basis that are industry/risk specific.

Subject: **Internet-based access to a wide assortment of insurance resources.**

Resource: Vertafore
<http://www.vertafore.com/>

Link: “Reference Connect” (subscription for agencies)
[Click here for details](#)

Comment: Subscriptions can be purchased on a variety of topics in Personal Lines, Commercial Lines, Employee Benefits, HR, and Sales & Marketing. “Reference Connect” was formerly known as “SilverPlume” and “Sage.”

Subject: **Virtual University technical articles & online courses.**

Resource: Sponsored by IIABA. Free to all member agencies. First time users need only sign up for a password and ID at the VU home page.

Home page: [Virtual University home page](#)

Expert: [Virtual University Ask An Expert service](#)

Comment: Several hundred articles are available on technical coverage issues, E&O, agency procedures, business skills, technology, and many other topics important to agencies. The VU also offers a free “Ask An Expert” service, where subscribers can send a question to the panel of expert faculty members. Responses usually are received within a day or two. There are also many online courses available on the VU, most of which are approved for CE credit.

Subject: Online education from IIABL and partners
Link: [Click here for details](#)
Comments: ABEN (Agents & Brokers Education Network), CSR Boot Camp, Virtual University, CEU.com, and ExamFX (pre-licensing study guide).

Subject: Louisiana-specific articles and information.
Resource: Technical Advisories written by IIABL staff. Free to members.
Link: [Technical Advisories - chronological listing](#)
Link: [Technical Advisories - Index](#)
Comment: Over 200 articles are posted at the IIABL web site, on a wide variety of issues including technical coverage, agency operations, Louisiana law, Federal law, Department of Insurance Bulletins, and Louisiana court cases.

Subject: Louisiana classroom seminars.
Resource: Independent Insurance Agents & Brokers of Louisiana
www.iiabl.com
Item: The annual education schedule posted on the IIABL web site.
Comment: The Independent Insurance Agents & Brokers of Louisiana offers a wide variety of classroom seminars which are approved for CE credit by the Louisiana Department of Insurance. We take great care to provide timely and important seminar topics, presented by some of the best insurance instructors in the country.

Subject: Louisiana-specific “Ask Our Expert” service.
Resource: Independent Insurance Agents & Brokers of Louisiana
www.iiabl.com
Link: [Click here](#)
Comment: Members are invited to submit questions on technical coverage issues, agency operations, staff training, and general industry questions.

Subject: “Ask Mike” articles
Resource: Independent Insurance Agents & Brokers of Louisiana
Link: Archive of all “Ask Mike” articles [Click here](#)
Comment: Archive of articles based on questions submitted by IIABL members.

Subject: “Insurance for Dummies”
Resource: Book by Jack Hungelmann. Available at book stores.
Comment: Despite the title, this is actually a very good insurance text that covers insurance basics, as well as Personal Auto, Homeowners, Personal

Umbrella, and Life, Health & Disability. Good resource for basic to intermediate level.

PART 3 – MISCELLANEOUS RESOURCES

Subject: Industry facts, statistics, articles, reports and more.

Resource: Insurance Information Institute

www.iii.org

Comment: The Insurance Information Institute is renowned for its authoritative and timely collection of a broad range of information about the insurance industry. In addition, their annual Fact Book is described as “the almanac of the insurance industry, with thousands of facts, figures, tables and graphs designed for quick and easy reference.”

Subject: Legal articles for independent agents.

Resource: Independent Insurance Agents & Brokers of America (IIABA)
Legal Advocacy Department (Office of the General Counsel)

Link: [IIABA Legal Advocacy home page](#)

Comment: The Legal Advocacy Department of IIABA has written a number of excellent and comprehensive legal guides on a variety of Federal laws that affect independent agents. In addition, several dozen agency/company contracts have been reviewed, and are posted on the web site.

Subject: Technology articles for independent agents.

Resource: Independent Insurance Agents & Brokers of America (IIABA)
Agents Council for Technology (ACT)

Link: [Agents Council for Technology \(ACT\) home page](#)

Comment: The Agency Council for Technology (ACT) of IIABA has prepared many excellent and informative articles and reports on a broad range of issues related to technology and the independent agent.

Subject: Best practices of successful independent agencies.

Resource: Independent Insurance Agents & Brokers of America (IIABA)
Best Practices program

Link: [IIABA Best Practices home page](#)

Comment: The Best Practices program of IIABA is nationally acclaimed, and has been used by thousands of independent agents since its inception in 1993. The Best Practices program provides a comprehensive series of tools on an extensive range of topics in virtually every key area necessary for successful agency operations.

Subject: Louisiana Legislative Summaries
Link: [IIABL's annual legislative summaries](#)
Comment: A very helpful overview of important insurance laws passed by the Louisiana Legislature each year.

Subject: Frequently Requested Louisiana Insurance Statutes
Link: [Download Seminar Book](#)
Comment: A very useful compilation of important insurance statutes.

Subject: Markets
Resource: Big I Markets (Independent Insurance Agents & Brokers of America)
Link: [Click here](#)
Comments: A free service to members from IIABA

Resource: My New Markets (Insurance Journal)
Link: [Click here](#)
Comments: A free service from the Insurance Journal

Subject: Coverage checklists, surveys & questionnaires
Resource: Virtual Risk Consultant (VRC)
Link: [Click here](#)
Comment: A subscription service available to members

Resource: International Risk Management Institute
Link: [Insurance checklists](#)
Link: [Exposure Survey Questionnaires](#)
Comment: A subscription service from IRMI

Subject: Customer service training.
Resource: “*Customer Service for Dummies*” (soft cover book).
By Keith Bailey and Karen Leland
Available at book stores.
Comment: Provides practical guidelines on customer service skills, and includes excellent advice and realistic procedures that would be valuable to all experience levels in the agency.

PART 4 – EDUCATING CUSTOMERS & THE PUBLIC

Subject: Brochures for consumers.

Resource: Insurance Information Institute (www.iii.org)

Item: [Insurance Information Institute Publications & Store](#)

Comment: The Insurance Information Institute is renowned for its authoritative and timely collection of a broad range of information about the insurance industry. In addition, III produces a number of excellent brochures for consumers on a wide range of topics.

Resource: CPCU Society

Item: [CPCU Society consumer articles & publications](#)

Comment: The CPCU Society has developed several excellent, informative brochures for consumers on various topics.

Resource: Louisiana Department of Insurance

Link: [LDI Guides & Publications](#)

Subject: Brochures & newsletters for consumers.

Resource: Mines Press

Item: www.minespress.com

Comment: Mines Press has a number of targeted brochures and newsletters that can provide good information to consumers, and serve as a useful agency marketing tool.

Resource: Insurance Marketing & Management Services (IMMS)

www.imms.com

Item: [IMMS Newsletters & publications for consumers](#)

Comment: IMMS has an extensive library of consumer brochures/newsletters available, which can be an important tool in the agency's marketing program.

Resource: Member Marketing Activity Center

Link: [MMAC products](#)

Comments: The Member Marketing Activity Center is partnership with IIABA and Mines Press, and provides a number of effective marketing tools for members.

Subject: Consumer articles.

Resource: Virtual University – Independent Insurance Agents & Brokers of America
[Virtual University home page](#)

Link: [Consumer articles](#)
Comment: There are 25-30 articles from the Virtual University that have been rewritten from a consumer perspective, and are ideal for agency use with consumers in newsletters, flyers, web site, etc.)

Subject: Information on careers in insurance.

Resource: “*Opportunities in Insurance Careers*” (softcover book).
By Robert M. Schrayner
Available at book stores.

Comment: For agents speaking at Career Day in local schools, this book would be helpful in providing many specific examples of the wide ranging career opportunities available in the insurance industry.

Resource: Independent Insurance Agents & Brokers of America (IIABA)

Link: [IIABA Career Center](#)

Comment: Information for job seekers and employers

PART 5 – Member Services from IIABL

Subject: Other valuable member services from IIABL.

Resource: Independent Insurance Agents & Brokers of Louisiana
www.iiabl.com

Link: [Membership Benefits Guide](#)

Comment: IIABL provides members a wide array of products and services. The Membership Benefits Guide includes a description of each product or service, with links to each item. Below are the major categories. See the Membership Benefits Guide for details.

[Insurance Products for Your Agency](#)

[Insurance Products for Your Customers](#)