

# BUILD YOUR CONFIDENCE AS A PERSONAL LINES PRODUCER

A custom learning path to navigate your way toward a thriving career.

## THE PERSONAL LINES PRODUCER

**PERSONAL LINES PRODUCERS** work in the field or at the office, marketing, soliciting, developing, and servicing personal lines insurance accounts. The Producer contacts prospective clients and explains features and benefits of policies offered. They recommend amount and type of coverage based on analysis of the prospect's circumstances. They increase retention by cross selling, account rounding and upgrading coverage on existing accounts, and nurturing special client relationships.



**THE PERSONAL LINES PRODUCER LEARNING PATH** is designed to guide you towards unbridled career growth—wether you are new to your career or an already seasoned professional. Walk through our professional development offerings, choose the level appropriate for you, and get closer to achieving a thriving career.

### INTRO LEVEL

PARTICIPANTS WHO COMPLETE INTRO COURSES HAVE A **70% HIGHER** FUTURE EXAM PASS RATIO

#### INTRO TO PROPERTY & CASUALTY INSURANCE

Foundational insurance concepts, principles, and liability basics with a focus on property and casualty.

intro series

#### INTRO TO PERSONAL AUTO INSURANCE

Personal Automobile insurance is a familiar coverage for anyone who owns a car. This course is about how it actually works. After completing this course you will understand the basic provisions of the coverage parts of the Personal Automobile Policy.

intro series

#### INTRO TO PERSONAL RESIDENTIAL PROPERTY

Personal Residential insurance is one of the most common package policies sold today. After completing this course, you will understand the basic provisions of the coverage parts of the Homeowners Program.

intro series

#### INTRO TO LIFE AND HEALTH INSURANCE

See what life and health is all about. Review the important coverages and financial strategies used across the industry for life and health insurance.

intro series

### INTERMEDIATE LEVEL

#### INSURING PERSONAL AUTO EXPOSURES

The CISR Personal Residential Course helps you develop the expertise to guide your customers through the often complex and confusing process of purchasing homeowners insurance. More importantly, you will be able to provide practical information that will help clients make decisions for protecting their most valuable assets and their financial future in the event of a loss.

CISR

#### INSURING PERSONAL RESIDENTIAL PROPERTY

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CISR

#### PERSONAL LINES - MISCELLANEOUS

The CISR Personal Lines — Miscellaneous Course addresses the coverage exclusions and limitations in the most current ISO Homeowners 3 – Special Form and the ISO Personal Auto Policy for exposures created by clients' business activities and their ownership or use of recreational vehicles and watercraft.

CISR

#### AGENCY OPERATIONS

CISR Agency Operations can transform you into an indispensable team player in any insurance agency or give you confidence to move into another position. As you work with colleagues and customers, you'll discover an enhanced self-assurance and a greater understanding of the dynamics within insurance organizations.

CISR

#### LIFE & HEALTH ESSENTIALS

This course helps build a better understanding of what your clients need to know about life and health insurance. Explaining the benefits of having the proper life and health insurance is key to the financial wellbeing of your clients' families and businesses.

CISR

EARNED THE CISR DESIGNATION

### ADVANCED LEVEL

89% OF PARTICIPANTS WHO COMPLETE CIC & CPRM COURSES SAID THAT THE COURSE WILL IMPROVE THEIR JOB PERFORMANCE

#### PERSONAL LINES

In the CIC Personal Lines course, you will focus on the Property Casualty insurance industry, covering topics related to Personal Residential and Personal Auto, including policy coverages, limitations, and exclusions. Through the use of examples of Personal Umbrella or Excess Policies, you will learn how to respond in the event of a loss.

CIC

#### INSURANCE COMPANY OPERATIONS

In the Insurance Company Operations course, you will learn strategic decision-making strategies for the purpose of satisfying regulatory requirements, meeting compliance standards, product development, underwriting, distributing and marketing, processing claims, and other vital company functions.

CIC

#### LIFE AND HEALTH

In the CIC Life and Health course, you will learn practical information related to Life and Annuity Policies, Business Life Concepts, Health Insurance, and Employee Benefits. Leave the class with information that you can put to use immediately.

CIC

#### AGENCY MANAGEMENT

In the CIC Agency Management course, you will learn how to apply the management theories, methods, and procedures necessary to operate a successful insurance agency. Leave the class prepared to implement strategies designed to increase agency profitability.

CIC

#### PERSONAL CLIENT RISK MANAGEMENT

Learn the steps of the risk management process for affluent and high net worth clients and the importance of incorporating risk management when structuring their insurance programs.

CPRM

#### EVALUATING AND PROTECTING THE LIFESTYLE

Thoroughly protecting the lifestyle of the affluent and high net worth client and risk management is the focus of this course. Learn to evaluate the often specialized coverage needs and gather the necessary information used by insurance companies to insure and risk manage these lifestyle exposures.

CPRM

#### UNDERSTANDING COVERAGE DIFFERENCES

An analysis of primary personal lines policies available for insuring the complex lifestyle of the affluent and high net worth client. You will learn to explain and apply the differences in key coverage areas between standard policies and various policies designed specifically for these clients.

CPRM

#### WINNING THE BUSINESS

This workshop-style, hands-on session helps you to understand both the broker side and the company side of serving these clients. Successful role play is a part of the course and is a great way to polish your skills and test your knowledge.

CPRM

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CPRM

EARNED THE CPRM DESIGNATION

4 INTRO SERIES CERTIFICATES

CISR DESIGNATION DIPLOMA & PIN

CIC DESIGNATION DIPLOMA & PIN

OR CPRM DESIGNATION DIPLOMA & PIN

BEFORE LEARNING PATH  
\$53K ANNUAL COMPENSATION  
\$79K BOOK OF BUSINESS SIZE

AFTER LEARNING PATH  
\$86K ANNUAL COMPENSATION  
\$113K BOOK OF BUSINESS SIZE

## COMPREHENSIVE LEARNING

### DYNAMICS OF SELLING

INDUSTRY SPECIFIC SALES TRAINING COURSES

### PROFocus series

HIGH-LEVEL INSURANCE AND RISK EDUCATION TOPICS

### WILLIAM T. HOLD SEMINARS

40+ ESSENTIAL SPECIALTY, AND ADVANCED TOPICS

\*All evaluation numbers are based on total evaluations received from participants during 1/1/2019 – 10/1/2019. \*\*All Compensation And Production numbers are based on 2016 Edition of the Producer Profile.