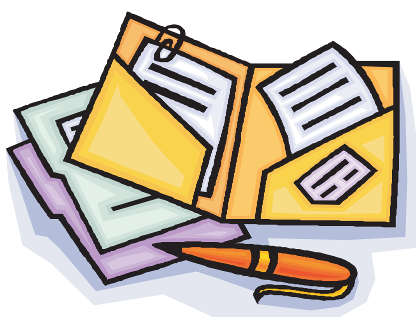
PART TWO

It's time for you to begin getting settled in and oriented to your new business surroundings. You've gotten to know your mentor, at least initially, but there are more people you probably need to meet. You may have undone human resources chores that need to be completed. You need a place to sit, a phone, computer access, and someone to tell you where you can get a good chili dog for lunch. Okay, so maybe not a chili dog, but you still may need help locating area restaurants or shops. In addition, you should begin to think about managing your time at work to get the most out of each day. So in the interest of making good use of your time, let's get started.

Getting the Human Resources Chores Behind You

There are many state and federal regulations that govern employment. If you haven't already, you'll need to work with the agency staff to get these out of the way. Your employer no doubt also has their own policies and procedures with which you should become familiar. The following assignment should help guide you through these additional chores.



Assignment:

1. At your next orientation meeting with your mentor, agree on a schedule for meeting with the person in your organization responsible for human resources.

2. At that appointment, review the following checklist of items that may need to be addressed.

3. Ask questions you might have.

HR Checklist

- [ ] **W-4 Employee's Withholding Allowance Form**
  This form provides your employer with the information they need to calculate the correct amount of federal taxes to withhold from your paycheck.

- [ ] **I-9 Employment Eligibility Verification Form**
  Federal law requires all employers (other than casual employment by individuals) to complete an I-9 form within three days of employment. This process verifies that employment is not being provided to an unauthorized alien. Documents that you need to show your employer might include your social security card and driver's license.

- [ ] **Office policies and procedures**
  Your employer may wish you to acknowledge various policies the agency has in place regarding the employer-employee relationship. These might include receipt of an employee handbook or company personnel policy. They also may have a drug abuse policy that needs acknowledgement.

- [ ] **Workers compensation coverage election**
  In Texas, employers who purchase workers' compensation insurance are required by law to obtain from you an acknowledgement (within five days of employment) that you either do or do not wish to be covered for workers' compensation benefits. Electing not to be covered by workers' compensation means you would not receive benefits in the event you are injured in the course and scope of your employment. For more information on this issue see the technical article "Employee Election to Reject Workers' Compensation" located in InfoCentral at www.iiat.org.

- [ ] **Confidentiality or Conflict of Interest agreements**
  Because insurance agencies possess many kinds of confidential information about customers, your organization may have requirements that you will promise to protect that information. In addition, your agency may wish you to disclose any business relationships you have that could conflict with your responsibilities at the agency.

- [ ] **Office access (keys)**
  You may or may not need after-hours access to the office. If you need a key, make sure you understand any alarm or security services that might be in place.

- [ ] **Parking**
  It's surprising how big a deal parking spaces can be to many people. "Where exactly should I park?" and "What should I do if that spot is taken?" would be good questions on this topic. Remember, if your office is in an urban area you may need an access card or code to get into the lot or garage.

- [ ] **Direct Deposit forms**

- [ ] **Timesheets, vacation request forms, personal leave requests, etc.**

- [ ] **Employee benefit programs enrollment**
  These could include a retirement savings plan, health insurance, life insurance, disability, dental, or other insurance plans. If there is a handbook or written description of these, ask for a copy.

Getting Acquainted With Your Colleagues

Meeting people and getting to know them are two very different things. It's easy to smile and shake hands with others on your first day, but learning people's names, where they work, and what they do can be a big challenge. Before you can make meaningful contributions to the agency you will have to take some time to get to know your colleagues.

Assignment: 1–2 hours

1. Using a blank sheet of paper and a pencil, draw a map of your office, floor or department area, leaving enough room for you to write in the name and phone extension number of each person. *Hint: Someone in the agency may already have a layout of the office for you to use. Ask your mentor.* If possible, leave small spaces in each area of your map with enough room to write in a short description of each person's job responsibilities (example: commercial, personal, claims, new customers), whatever will help you remember what they do.

2. After agreeing with your mentor on the best time to complete this assignment, conduct interviews with each person occupying a space on your office map. In addition to capturing the information suggested above, try to get to know something about each person (how long they've worked there, what they did before they joined the organization, what they enjoy most about their job, etc.).

Getting Comfortable in Your Surroundings

The Essentials

Every person needs to know where they can find the essentials.

☐ Restrooms	☐ Copiers
☐ Fire escape	☐ Printers
☐ Vending machines	☐ Local restaurants, burger joint, deli, pizza place
☐ Coffee machine / coffee shop	☐ Closest drug store, convenience store, Wal-Mart, grocery store
☐ Break room / Lunch room	

Assignment: 5 minutes

Ask your mentor, or another employee, if they can show or direct you to any of the above of which you're not familiar.

Your Workspace

If you haven't already be shown to your workspace, your office manager, supervisor, or mentor will soon introduce you to your desk, chair, and office space. Everyone has their own way of getting settled into their office. Some like to get very organized early, while others let the flow of work over the first few days or weeks determine the best system for them. The main thing is to get comfortable - with the chair, the placement of the phone, the computer screen and keyboard. No employer wants their employee to be in an awkward or uncomfortable position all day. If your phone needs to be on the left rather than the right, move it. If you don't know how to adjust the chair, get some help.

If you discover that you've been assigned what obviously is the left over office furniture, don't despair. It's natural that the new person gets what is available at the time. Instead, think of your office furniture and space as a symbol directly related to your time with and contributions to the organization. You've just begun, give your new boss and yourself some time to work out these kinds of arrangements. However, if your desk or chair is so worn that it risks injury to you or others, let your mentor know.

The Phone

Even with advances in computer technology, the telephone remains a critical work tool in independent insurance agencies today. It is still the primary way the agency communicates with customers and insurance companies. Skill in using it not only affects the efficiency of your work but also the level of customer service you can provide.

Things you need to learn regarding the phone system include:

☐ Extension numbers for yourself and the rest of the office	☐ Back-line phone numbers for direct access (if available)
☐ Fax numbers (office or individual)	☐ How to set up (and change) your voice mail greeting
☐ How to access voice mail messages (including saving and deleting)	☐ How to transfer or forward calls (including voice mail messages)
☐ How to put customers on hold	☐ How to dial out
☐ How to mute a call or put it on speaker	☐ How to use speed dial numbers (if available)
☐ How to record conversations (if available)	☐ How to access voice mail through email (if available)

Later in your orientation, you will introduced to some common sense techniques for using the phone to deliver quality customer service. In the meantime, try to become familiar with the capabilities of your system. If there is a booklet, cheat sheet, or set of instructions for the system, ask for a copy.

Exercise: 30 minutes

1. Ask a nearby employee or two if they will help you practice using the phone to:

   - ☐ Put an incoming call on hold
   - ☐ Transfer a call to another extension
   - ☐ Access your voice mail messages

2. Using the phone system, call your mentor to ask if there are any required elements that you should include in your voice mail greeting. (Example: "Coverage cannot be bound via voice mail.") Make notes regarding their instructions below.

The Computer

No doubt you've had some experience using personal computers either in a prior job, at school, or at home. Most independent insurance agencies today are highly dependent upon their computer network to capture customer information and to communicate. Typically, the agency computer system uses internet based programs such as Internet Explorer, which allows the customer data management system to connect to insurance company computers.

Before you begin using a desktop computer or your agency's automation system, you'll need information on access and procedures.

Assignment: 1 hour

1. With your mentor, make an appointment to have your computer system administrator guide you in the set up of your computer workstation.

2. With your agency administrator, review the following checklist, making notes and gathering handouts as needed.

3. From this point forward, your orientation guide will provide information about and links to websites that you can use as educational resources.

Computer Network Orientation Checklist

- [ ] Your network login ID ___________________ Password ________________

- [ ] Start up and shut down procedures and policies

- [ ] Agency computer use policies
  • email
  • usage by others
  • access to other servers (Yahoo Mail, etc.)
  • remote access
  • rights, permissions, and organization (common drives, dept. drives, personal drives)
  • unauthorized downloads

- [ ] Customizing the workstation desktop
  • icons
  • screensavers
  • power modes

- [ ] Email
  • your address
  • address books
  • introduction to email client (Outlook, Lotus, etc.)

- [ ] Standard office programs (Microsoft Office, Lotus Notes, etc.)

- [ ] Internet access
  • browser
  • favorites (company websites, resources, iiat.org, etc.)

- [ ] Agency automation system access
  • passwords
  • connectivity with companies

- [ ] Password policies
  • protection
  • changes
  • organization suggestions for multiple required passwords

- [ ] Printer access and direction

- [ ] Scanner use

- [ ] Network faxing

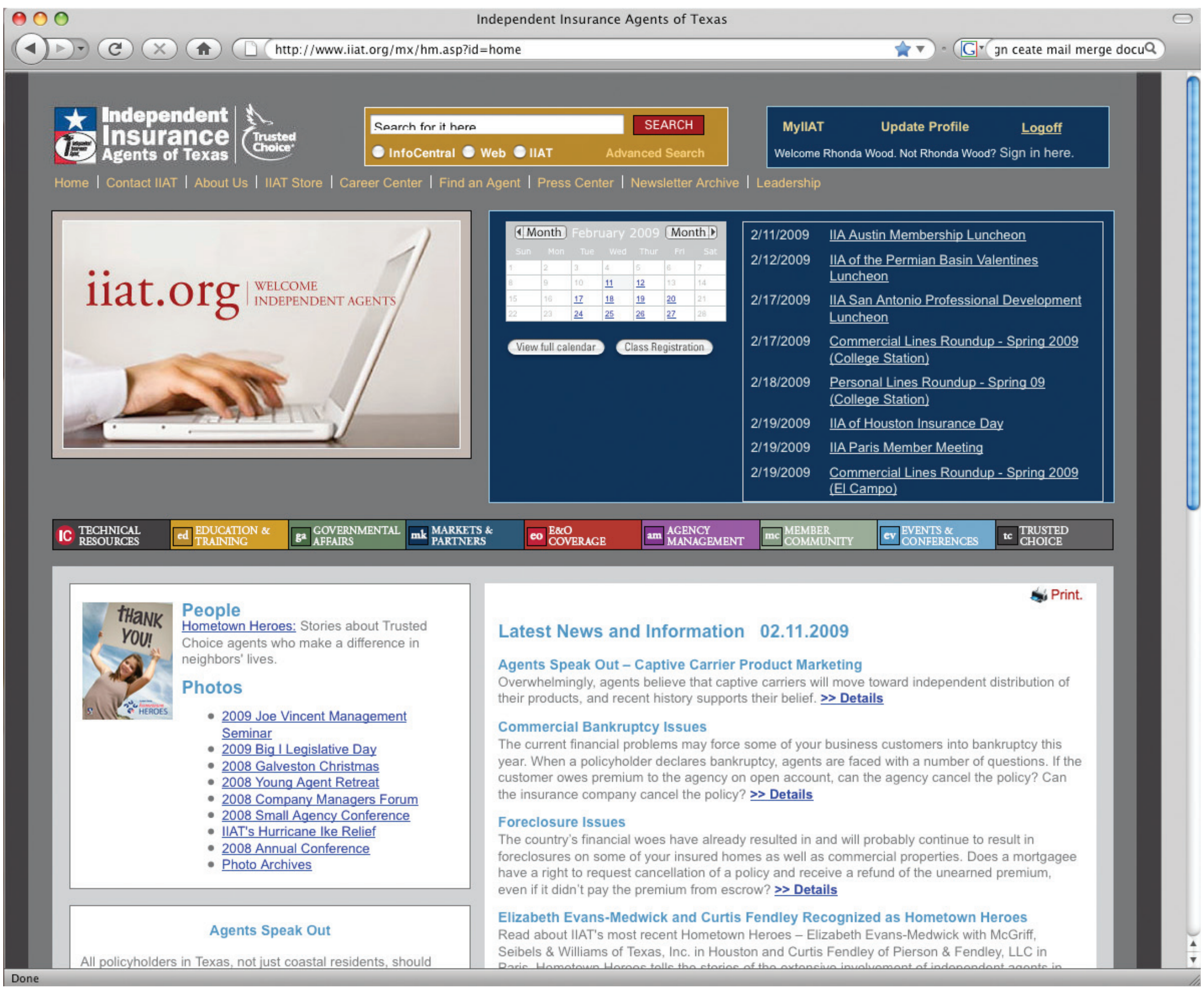
Website Resources To Use During Orientation

Hopefully, you are now acquainted with and have access to a computer. From this point forward, your orientation guide will reference websites that can supply you with information you may find helpful.

iiat.org

Mentioned earlier in your guide, the IIAT website contains a great deal of information you will want to read during your orientation and afterward. The IIAT website comes in versions for the public and for IIAT members. If your agency is a member of the Independent Insurance Agents of Texas, then all employees of the agency can have access to the members-only section of website, but registration is required with your individual IIAT member number.

If you haven't been provided your individual IIAT member number, you can call the IIAT offices at 800-880-7428 for assistance. The registration process provides you the opportunity to establish a user ID and a personal password for access in the future.



InfoCentr@l

There is a special section of the IIAT website called InfoCentral that contains thousands of web pages of technical information, articles, checklists, etc. This guide will direct you to InfoCentral later for specific research exercises or to help you complete assignments.

Exercise: 5 – 10 minutes

Once you have registered as an IIAT member at iiat.org, go to the members only homepage and click the InfoCentral icon (shown below). Once there, open some of the folders to the left side of the screen.

Discuss what you found with your mentor at your next meeting.

IC TECHNICAL RESOURCES

Agency Automation System

Most insurance agencies today use some type of software system designed with the independent agent in mind. These systems can be relatively simple or incredibly capable and complex. These computer programs are developed, sold, and supported by different companies (see the IIAT website for list of vendors). Any one software company may have a variety of programs with different capabilities or purposes that are known by different names.

Some of the functions of your agency automation system may include:

- ☐ Client information files
- ☐ Policy rating
- ☐ Email
- ☐ Accounting
- ☐ Report generation
- ☐ Electronic filing of documents, sound files, or email

How much expertise you will need in operating the automation systems will depend upon your job in the agency and the agencies operating procedures. If you will be working on the system daily, inputting customer information, rating policies, documenting conversations, then you will need to know a great deal. If your responsibilities are out of the office more than in, you should be guided by your mentor or office manager on the level of expertise you should develop.

Most agency automation systems come with tutorial programs that can help get you acquainted with the functioning and capabilities of the system. Your next assignment in this part of your orientation will use that computer program to get you acquainted with the system.

Assignment: 1 hour or more

1. Agree with you mentor on a time when you can explore a tutorial for your agency's automation system, as well as the depth of understanding you should work to achieve at this time.
2. At your computer, explore the tutorial to the extent you and your mentor agree is appropriate.
3. Schedule some time for you to observe others using the automation system in your office.

Making the Most of Each Day

As was mentioned in Part One of your orientation guide, working for an independent insurance agency provides tremendous job security for those willing to give the job their best. The reason for this is the tremendous amount of work needing to be done to properly protect and serve the agency's customers. The work required presents a challenge because time cannot afford to be wasted. With that in mind, employees should strive to make the most of every day.

Prioritizing Your Work

Setting priorities is a challenge everyone must face in their personal and business affairs. The challenge is distinguishing the important from the unimportant, and the urgent the not urgent.

How should we define "important"? One way of looking at it is if it *deserves* your attention, it's important. In the end, you and your mentor will need to agree on your priorities. Questions you might want to ask yourself in prioritizing your tasks include:

- Does it help reach a goal?
- If I don't do it, am I violating a core value? (Such as the agency's commitment to customer service)
- Will doing this interfere with an even more important task that needs attention?
- If I don't do it, can I live with the expected consequences?

What's "urgent" then? When something is *demanding* your attention, it's urgent. Unfortunately, many things that are urgent simply aren't very important. They can rob you of time needed for more important tasks, unless they are managed. That said, some urgent tasks, like a ringing telephone, must be handled immediately for you won't know if it's important until you do. Other tasks however, like some new email messages you will receive, or a co-worker stopping to share a joke, are not important enough to spend much time on at all.

The goal is to prioritize tasks in the following order.

First:	Important and Urgent
Next:	Important but Not Urgent
Maybe:	Urgent but Not Important
Never:	Unimportant and Not Urgent

Planning and Scheduling Priorities

After you identify what deserves your attention, you need to plan how and when you will give it that attention. That may mean right now, but usually it won't. You will want to select the right time, allowing a proper amount of time, that you will devote to the task. You will want to consider whether each task can be done without help from others, or if you will need to coordinate with the schedule of others.

For example, the schedule below indicates broad categories of tasks grouped together in time blocks. A simple structure may provide enough organization to help the employee stay accountable for completing tasks. However, some jobs may require more or less specificity and structure.

Time	Thursday
8	Suspense items
9	Policy change requests
10	
11	Meeting
12	Lunch
1	
2	New Customer letters
3	Email responses and phone calls
4	

Common Time Management Errors

Below are some types of mistakes people make in managing their time. As you read them Consider how each of these could be avoided during your work day.

1. Not assigning a specific time to do a task
2. Setting aside the wrong time to do the task
3. Underestimating the time required for the task
4. The wrong person is performing the task
5. The task is too complex
6. Don't remember to do the task
7. Work area is disorganized
8. Goals and priorities are not set
9. Perfectionism
10. Poor handling of interruptions

Time Management Tools

Your agency will likely have systems and procedures for tracking tasks to be completed. These procedures are critical to ensuring quotes and policies are delivered to customers as promised. You will need to incorporate these into your time management system. Beyond those however, you will likely have the opportunity to develop a system of managing how you use time (both for work and for personal items) each day and track your progress toward completion of goals.

Some commonly used time management systems include software programs probably available on your computer (such as in your agency's automation system, as in Outlook or Lotus Notes). These can be effective tools for tracking your "To-Do's" and scheduling your days, weeks and months. Other tools include organizers that are portable or desk calendars. Whatever system or tool you prefer, use it. Failure to organize your work and schedule you time is an invitation to failure.

Assignment: 30 minutes

At your next orientation meeting with your mentor, discuss your time management strategy including:

- [ ] Tools to use for scheduling your time and tracking tasks that need attention
- [ ] Establishing priorities
- [ ] Best times of day for certain tasks
- [ ] What to do when you sense you are overwhelmed, over your head, or under utilized

Obtaining Your License

You will recall that we introduced the requirements for licensing of insurance agents in Part One of your orientation guide. The following information should help you in preparing to apply for your license and take the required examination.

License Applications

The process of receiving applications for an insurance license and administering the license exams is done by a private organization, Promissor, under contract with TDI. Individual license applicants who are required to take a qualifying examination can obtain license application and exam registration forms and information from the Prometric website. All others (including corporations and partnerships) can obtain license applications from TDI (see Help at TDI). Send completed applications and fingerprint cards to Prometric once you pass the exam or to TDI if no exam is required. TDI has a special address for completed applications and fees: P.O. Box 12069, Austin, TX 78711, Mail Code: 107-1A. The application must be submitted with a check made payable to Prometric (or TDI, if no exam is required) for the application fee and the appointment fee. These fees are not refundable.

Fingerprint Requirements

All individual insurance license applicants must be fingerprinted and completed fingerprint cards must be attached to all license applications. Fingerprint cards and fingerprinting services are available from Prometric (with or without the exam) or from local police or sheriff's departments. The only exceptions to this requirement are applicants for emergency licenses for adjusters, general property and casualty agents, and managing general agents.

Qualifying Exams

Before the application process begins, the individual applicant must pass a qualifying exam. The exam registration form must be forwarded to Prometric with appropriate registration fee to pre-register for the exam. Phone and online registration is permitted with a credit card. Score reports are calculated and given to applicants at the exam site. The exam tests the applicant on knowledge of insurance terms and policies and of statutes and regulations affecting agents' activities.

Some individuals holding a professional designation are not required to pass the qualifying exam. More information regarding who is exempt from the exam is found in the Agent Handbook, located under the Agency Management section of InfoCentral.

Promissor

Prometric distributes the "**Information Booklet**," which contains detailed instructions for applying for a license and preparing for the insurance examinations.

For a copy of this packagebooklet or to find answers to other questions regarding licensing, go to www.prometric.com.

Help at TDI

License forms can be downloaded at TDI's web site. The License Division at TDI is accessed through a single phone number: (512) 322-3503. This number accesses a menu of departments. The address for the License Division is: TDI, P.O. Box 149104, Austin, TX 75714, Mail Code: 107-6A. The fax number for the License Division is: (512) 475-1819. The email address for the License Division is: LICENSE@tdi.stat e.tx.us.

Preparing for the Licensing Exam

Every person who has to take the license exam faces the same challenge, determining the best way to prepare. While there are many available options, thousands of agents in Texas have used a product produced by the Independent Insurance Agents of Texas. IIAT's License Study Guide is a comprehensive summary of the information a license applicant will need to know to answer the exam questions. In addition, IIAT offers an exam simulator that allows the exam taker to practice answering questions on their computer covering the same subjects and in the same manner as the real exam. For more information about these products go to http://www.iiat.org/ and see License Study Materials under the Education and Training tab.

Many new to the business who feel they need some extra help find a class that reviews the subjects covered on the exam helpful. Classes are offered by a number of companies, including Dearborn, see http://www.kaplanfinancial.com.

Congratulations, you've completed Part Two. After you complete the following checklist, you're ready for Part Three.