

IIAT Mentor's Guide

Part Two

Human Resources Chores

In the first few days of employment, there are typically human resources chores that must be completed by the new employee. As the mentor, you may or may not be actively involved in that process, but here are a few suggestions nonetheless.

1. **Treat the process with the respect.** Not only are there employment legalities that must be observed, it's important that errors or omissions be avoided that can have financial consequences for the employee and the agency.
2. **Remember the privacy issues.** Your new employee may be enrolling in benefit plans (health insurance, life insurance, etc.) that necessitate them disclosing sensitive, or what to them might be embarrassing information to the person charged with human resources chores.
3. **Maintain a balanced perspective.** Personnel policies are often perceived as lists of do's and don'ts. Overemphasis on negatives can dampen enthusiasm and create fear or paranoia at the outset of an exciting new job. On the other hand, employees need to know the rules, understand expectations, and appreciate possible consequences. Try to keep conversations regarding your agency's personnel policies straight-forward and honest, then move on.

The first assignment in Part Two of the employee's guide involves sitting down with the person in the office responsible for human resources chores. The checklist on the following page is found in the employee's guide.

In addition to the items on the checklist, you may want to discuss agency specific supervisory issues that may apply, such as:

- The new employee's job description
- Probationary periods
- Performance review schedule
- Grievance procedures
- Employee protection policies (harassment, privacy, etc.)

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 the New Employee Comfortable

Every new employee needs to develop a level of comfort with their colleagues, surroundings, and work space. The Employee Guide provides several assignments in Part Two with that goal in mind.

People

If you haven't already given the employee an opportunity to meet and get to know others in the office beyond an initial greeting, consider setting aside some time to let your new employee know the rest of the staff on a deeper level. The following assignment is included in the Employee Guide.

Assignment:

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.).

Physical Surroundings

Every new employee needs to feel comfortable with their office environment and surroundings. The Employee Guide includes an assignment that encourages the employee to communicate with you or others about the physical surroundings of the office. Does your new employee know the locations of the following?

<input type="checkbox"/> Restrooms	<input type="checkbox"/> Copiers
<input type="checkbox"/> Fire escape	<input type="checkbox"/> Printers
<input type="checkbox"/> Vending machines	<input type="checkbox"/> Local restaurants, burger joint, deli, pizza place
<input type="checkbox"/> Coffee machine / coffee shop	<input type="checkbox"/> Closest drug store, convenience store, Wal-Mart, grocery store
<input type="checkbox"/> Break room / Lunch room	

Workspace and Tools

An employee's desk is important, it's where they will spend the majority of their waking hours. In order to assist the employee settle into their workspace and the employee's guide offers some suggestions and advice regarding their work location (desk, cube, office, etc.).

The Phone

It's important that an employee be given the opportunity to master the workings of the agency phone system. There is an exercise in their guide that recommends they practice making calls, retrieving calls from voice mail, transferring calls, etc. Included in that exercise, are instructions for asking you what kinds of disclaimers should be included in their individual voice mail greeting.

Depending upon the responsibilities of their job in the agency, you may also wish to discuss:

- Internal paging
- Manning the receptionist's desk
- Recording voice mail greetings for the main office number
- Long distance calls policies

The Computer

Getting comfortable with the agency's computer system will take some time. To get them off to a good start, we recommend you have the employee sit with your system administrator to go over the details of login, set up, rules, etc. If that is you, then review the Computer Network Orientation Checklist on the following page in preparation for your employee's questions.

While Part Four of the employee's guide addresses more specifics of the agency automation system and its capabilities and functionality, Part Two contains an assignment where they use your system's tutorial software (if available) to become roughly familiar with its look, feel, and overall capabilities. The guide does not address specifics of any one system given that agencies today use a variety of vendors (AMS, Applied, etc.).

If you prefer to that your new employee immediately learn more than the basics of the system at this time, refer to that Part Four of your guide. However, consider that an employee new to insurance likely won't be able to digest the purposes of the system very well this early.

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

Time Management Issues

The employee guide discusses the importance of planning, time management, and setting priorities using whatever tools you may make available. If your computer network or automation system is used for coordinated planning of work, you may wish to offer your advice on successful strategies for structuring the employee's work day. Also be prepared to give guidance to them on the priorities of the agency.

Getting Licensed

As we mentioned in Part One, there are a variety of tools that can help an employee prepare for their license examination. If you haven't already, review the information we included in the employee guide (shown in the box below) and discuss with your employee what you think is the best course to follow.

License Applications

The process of receiving applications for an insurance license and administering the license exams is done by a private organization, Prometric, 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 Promissor 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 Promissor (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 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.

Prometric

Promissor distributes the “**Information Booklet**,” which contains detailed instructions for applying for a license and preparing for the insurance examinations.

For a copy of this booklet or to schedule a licensing exam, .go to ww.prometric.com/Texas/Insurance.htm

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.state.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 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 Kaplan Financial, see www.kaplanfinancial.com.