

Training Needs Checklist

A competency assessment tool used by agency staff and supervisors to establish training priorities.



Independent Insurance Agents of Texas
P.O. Box 684487
Austin, Texas 78768
800/880-7428 • Fax 512/469-9512

Employee: _____ Interview date: _____

Office Functions	Review	New Training	Trainer	Date Assigned	Date Completed
Maintain expiration files					
Prepare/reconcile expiration lists					
Review existing accounts					
Contact and advise insureds					
Prepare renewal applications					
Order policies					
Check company-issued policies					
Prepare new business applications					
Set up new customer files					
Order underwriting data					
Market accounts to multiple markets					
Issue and record binders					
Issue certificates					
Prepare & process changes/cancellations					
Reinstate policies					
Prepare & process billings/credits					
Receive & record payments					
Process direct bill notices					
Correct direct bill errors					
Collect past due accounts					
Prepare bank deposits					
Manage transactional files					
Check & bill audits					
Manage policy files					
Manage suspense files/log					
Manage claim files					
Prepare & process claims					
Issue loss drafts					
Reconcile accounts current					
Prepare quotations					
Prepare risk surveys					
Prepare proposals					
Receive customers/answer phones					
Sort incoming/prepare outgoing mail					
Input data processing/rating					
Maintain office manuals					
Maintain underwriting manuals					
Inventory & order forms/supplies					
Observe E&O procedures					
Order/analyze experience data					
Coordinate engineering inspections					
Order/revise published rates					
Process and revised download					

Sales/Service	Review	New Training	Trainer	Date Assigned	Date Completed
Acquire X-dates/referrals					
Maintain prospect files					
Qualify prospects					
Identify life prospects					
Obtain appointments					
Prepare for sales call					
Generate sales letters					
Research new business					
Develop niche expertise					
Prepare submissions for quote					
Prepare sales proposal					
Identify buying criteria					
Evaluate quotes					
Handle objections					
Close sale					
Prepare sales reports					
Manage time/activities					
Answer phones/transfer calls					
Resolve complaints					
Explain premium increases					
Explain coverages					
Write letters and memos					
Recommend coverage options					
Account development					
Personal Lines Coverage/Rating	Review	New Training	Trainer	Date Assigned	Date Completed
Texas Dwelling Policy: Eligibility					
TDP-1, TDP-2, TDP-3					
Property valuation					
Vacancy & unoccupancy					
Rental value					
Dwelling endorsements					
Homeowners: Eligibility					
Forms A, B, C					
Section I Property coverage					
Section II Liability/Med Pay					
Valuation/RC formulas/deductibles					
Scheduled property					
Personal Injury liability					
Business in the home					
Additional insureds: Section I & II					
Replacement cost coverage					
Personal computers					
Miscellaneous endorsements					
HO premiums and credits					

Personal Lines cont.	Review	New Training	Trainer	Date Assigned	Date Completed
Condominium/Townhouses					
Tenant forms					
Secondary dwellings					
Farm property (TFR)					
Farm & ranch owners (FRO)					
Section I: property + 459					
Section II: liability + 500					
Employers' liability					
FRO endorsements					
Applications/rating					
Personal property floaters					
Watercraft insurance					
Liability					
Physical damage					
Flood insurance: eligibility					
Flood: coverage and rating					
Recreational vehicles/trailers					
Mobile homes					
Personal Auto Policy: eligibility					
Liability					
Physical damage					
Uninsured/underinsured motorists					
Med pay/PIP					
Extended non-owned coverage					
Rental car coverage					
Miscellaneous vehicles					
PAP endorsements					
PAP: premiums and credits					
Antique/classic autos					
Motorcycles					
Texas Auto Insurance Plan					
Windstorm Catastrophe Pool (TWIA)					
Personal umbrellas					
Life insurance					
Accident & health insurance					
Disability insurance					
Long-term care					
Cancellation and nonrenewal provisions					
Pro rate calculations					
Payment plans					

Commercial Lines Coverage/Rating	Review	New Training	Trainer	Date Assigned	Date Completed
Commercial property					
Risk survey tools					
Valuation methods					
Coinsurance					
Tenant obligations					
ISO Commercial Property Policy (CPP)					
Causes of loss forms					
Property of others					
Property off premises					
Optional coverages					
Deductibles and limits					
Vacancy/unoccupancy					
Tenant's improvements & betterments					
Property valuation endorsements					
Blanket insurance					
Reporting coverage					
Peak season endorsement					
Consequential losses					
Building ordinance & law					
Other endorsements					
Specific property rating					
Class property rating					
Leasehold interest					
Builders risk forms					
Condominium forms					
Association coverage					
Unit-owners coverage					
Legal liability forms					
Loss of income protection					
Coinsurance options					
Monthly limit options					
Loss of rents/rental value					
Loss of tuition fees					
Combined income/extra expenses					
Blanket coverage					
Endorsements					
Extra Expense coverage					
Contingent loss of income					
Comparing independent property forms					
Farm property: eligibility					
ISO property forms					
Farm liability coverage					
Crop/hail insurance					
Pollution liability					
Earthquake insurance					
Flood insurance: eligibility					
Flood: coverage and rating					

Commercial Lines cont.	Review	New Training	Trainer	Date Assigned	Date Completed
Glass insurance					
Inland Marine forms					
Signs					
Valuable papers					
Accounts receivable					
Physicians & surgeons					
Fine arts					
Bailees forms					
Transportation					
Mobile equipment					
Builder's risk					
Installation floaters					
Dealer forms					
Miscellaneous scheduled property					
Crime insurance					
Money & securities (T, D, D)					
Employee dishonesty					
Miscellaneous forms and endorsements					
Rating and credits					
Kidnap & ransom					
Boiler & machinery (equipment breakdown)					
Scheduled objects forms					
Small business forms					
Loss of income/extra expenses					
Consequential losses					
Deductibles/rating/credits					
Electronic equipment protection (computers)					
Property covered					
Causes of loss					
Loss of income/extra expenses					
Optional coverages					
Property valuation					
Rating and credits					
Difference in conditions					
Surety bonds					
Contract					
Miscellaneous					
Ocean marine					
Protection & indemnity					
Hull coverage					
Windstorm Catastrophe Pool (TWIA)					
Commercial General Liability (CGL)					
Premises/operations liability					
Med pay					
Products/completed operations					
Personal/advertising injury					

Commercial Lines cont.	Review	New Training	Trainer	Date Assigned	Date Completed
Independent contractors					
Contractual liability					
Fire legal liability					
X, C, U coverage					
Mobile equipment					
Property damage coverages					
Pollution liability					
Aggregate limits					
Additional insureds					
Miscellaneous endorsements					
Classification and rating					
Claims-made coverage					
Liquor liability					
Pollution liability					
Above ground					
UST					
Transportation					
Miscellaneous					
Farm Liability					
Employee benefits liability					
Fiduciary liability					
Employment practices liability					
Professional liability					
Medical malpractice					
Various E&O					
Texas JUA					
Directors and Officers liability					
Discontinued operations/products					
Owners/contractors protective					
Package eligibility and rating					
Businessowners Policy (BOP): Eligibility					
Section I: property					
Section II: liability					
Optional coverages					
Endorsements					
Classification and rating					
Business Auto Policy: eligibility					
Liability coverage and limits					
Physical damage & valuation					
Med pay/PIP					
Uninsured/undersinsured motorists					
Covered auto symbols					
Hired cars: liability & physical damage					
Non-owned liability					
Insureds and additional insured					
Drive other car					

Commercial Lines cont.	Review	New Training	Trainer	Date Assigned	Date Completed
Individual named insured					
Lessor endorsements					
Pollution liability					
Miscellaneous endorsements					
Classification and rating					
Public autos					
Truckers					
Liability					
Physical damage					
Trailers					
Long-distance rating					
Garage Policy: eligibility					
Liability					
Dealers physical damage					
Non-dealers phys. damage					
Garagekeepers options					
Rating					
DOT/ICC filings					
Texas Auto Insurance Plan (TAIPA)					
Foreign property/liability coverages					
Aircraft policies					
Liability					
Hull					
Commercial umbrellas					
Workers' compensation and E.L.					
Workers' comp benefits					
Employers' liability					
Other states					
USHL&H					
Maritime					
Partners, officers, sole proprietors					
Farm & ranch labor					
Subrogation waiver					
Cancellation and nonrenewal					
Miscellaneous endorsements					
Classification and rating					
Workers' Compensation Insurance Fund					
Experience rating					
Retrospective rating					
Cashflow plans					
Business life					
Buy/sell funding					
Pension plans					
Disability income					
Group A&H					