



Internship Guide by Position for Agencies or Companies

Invest

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**Thanks to Trusted Choice, IIABA Diversity Task Force, Kelly McDonald and Agents Council on Technology (ACT) for their contributions to this guide.*

This guide will offer suggested tasks for different positions within the agency. There are suggestions for both high school and college level students to work in your office. We hope that this guide offers ideas and opens up opportunities for students to explore the many different career options within the insurance industry.

If you are unfamiliar with how to start an internship please refer to the Invest Agency Internship Guide. If the school you are working with has never done internships InVEST also has an informative guide for teachers. Both of these guides can be located on the [Invest website](#) under Insurance Professionals/ Recruit a Graduate.

Intern Positions within this Guide

(Clicking on title will hyperlink you to that section of the guide)

[**CSR Intern**](#)

[**Producer Intern**](#)

[**Marketing Intern**](#)

[**IT Intern**](#)

[**Accounting Intern**](#)

Contact Info.

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CSR Intern

Job Description

CSR / Account Manager Intern (High School or College)

Input applications into agency management system. Prepare certificates of insurance. Prepare company specific applications. Responsible that all activities are documented in agency management system. Maintain own follow-up on outstanding policy items. Keep account manager and producer fully informed on outstanding activity on their accounts. (Academic disciplines to consider: Insurance, Risk, Finance, Marketing, Business, and Communications)

Internship Timeline

Week One

On-boarding process

Agency orientation

- Discuss project assignment, expectations and performance management process
- Review Intern Reference Sheet (what you should and shouldn't do on the job)
- Introduction to team, other departments, leaders
- Training- suggest using the InVEST ebook as intro course. Visit www.investprogram.org under [Insurance Professional/ Recruit Graduate/Internship](#) page to have your intern register with InVEST.
- Important contact numbers
- Security information
- Building access credentials
- Set up system passwords and access codes per company and Web site
- Learn equipment – telephone, copier, computer
- Agency mission statement
- Agency model
- E&O overview
- Review job description
- Download/upload
- Mail
- Goals/targets



Weeks Two, Three, Four

Data Entry/Agency Management Systems

- Update letters in systems
- Mail merges
- Verify schedules for accuracy
- Update agency management system with SIC codes
- Set-up claim data in agency management system- claims reported directly to carrier
- Move paper files to imaging system

Personal lines

- Gathering data
- Quotes
- Process address and mortgagee changes, calling mortgage companies to order escrow checks
- Follow-up

Personal/Commercial Lines

- Prepare New & Renewal Proposals
- Observe how to handle customer requests including billing, endorsements etc.
- Checking downloads, payments, cancellations and reinstatements
- Mailing and generating standard letters to clients
- Generate Quotes, data entry
- Verifying public records; property appraiser etc.
- Replacement Cost Estimator
- Inspections, measuring, photos
- Billing Inquiries, respond to insureds, resolve issues
- Observe interaction with surplus lines, MGA including applications
- Forms or supplements
- Issue Auto ID Cards, Certificates of Insurance, etc.
- Follow-up

<u>Personal Lines Processing</u>	<u>Commercial Lines Processing</u>
<ul style="list-style-type: none">▪ Review job description▪ Workflow▪ Input▪ Quoting▪ Goal/bonus target▪ Applications/premiums▪ Scanning	<ul style="list-style-type: none">▪ Review job description▪ Workflow▪ Input▪ Quoting▪ Goal/bonus target▪ Applications/premiums▪ Scanning



<ul style="list-style-type: none"> ▪ E&O compliance ▪ Premium payments ▪ Goals/targets ▪ Verification of forms ▪ Letters in system ▪ Run MVRs ▪ Pre-Renewal surveys 	<ul style="list-style-type: none"> ▪ E&O compliance ▪ Premium payments ▪ Goals/targets ▪ Verification of forms ▪ Search prospective client websites ▪ Letters in system
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Weeks Five, Six

Mid-internship Evaluation

- Provide formal written and face-to-face feedback
- Include a progress evaluation of demonstrated skills and any other relevant feedback

Assign Project

Types of projects or assignments:

- Develop a list of binding authority by carrier and line of business
- Assist in development of client contact system
- Design a customer survey for the agency. Include questions identifying increase in risk or coverage gaps.
- Develop and/or participate in agency community involvement project

Producer Intern

Job Descriptions

Producer Intern (College Juniors/Seniors)

Assist in maintenance of computerized prospect database. Review all accounts prior to expiration. In conjunction with producer and sales manager, identify renewal candidates which will require a personal visit to secure the renewal. Maintain contacts within the insurance industry to be current on new products and trends within the marketplace. Develop effective sales techniques for pre-call strategy and advanced preparation, closing techniques, answering objections and getting to agreement. Provide regular reports on sales forecasts including itineraries, daily call reports and account history. Assist account managers to develop effective sales techniques to increase retention and production of new revenue from existing customers. (Academic disciplines to consider: Insurance, Risk, Finance, Marketing, Business, and Communications)

Week One

On-boarding process

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- Agency model
- Agency business plan
- View job description



Weeks Two, Three, Four

Owners Meeting

- Old/new/current business
- Reports by owners – marketing, finance, producers/agency upgrades, company liaison, operational manager
- Goals/targets
 - Research Best's or financial ratings of all companies agency represents. Understand why financial rating is important as part of the quote process.
 - Observe sales process including prospecting, information gathering, submission to carrier, quoting and follow-up. Go on sales calls with agents.
 - Conduct property inspection, photo and diagram. Tag team with current producer or outside vendor conducting inspection
 - Meet with insurance carrier marketing representative to learn aspects of each company agency represents.
 - Attend association/organization meetings
 - Conduct field trip/job shadow local insurance carriers include meeting with underwriting, claims and loss control.
 - Design a marketing program for "lost" accounts

Weeks Five, Six

Mid-internship Evaluation

- Provide formal written and face-to-face feedback
- Include a progress evaluation of demonstrated skills and any other relevant feedback
- Set up appointments with clients for annual reviews. Work with experienced agent.
- Follow-up with underwriters on status of quotes.
- Assist producer in doing quotes and preparing proposals for clients.

Assign Project

Types of projects or assignments:

- Client research
- Competitive analysis
- Conduct market research on a market segment that you wish to introduce or expand. Prepare presentation for senior management including competitors (other agencies), carriers willing to write niche, products offered and opportunity.



Marketing Intern

Job Descriptions

New Business Development Assistant (Generally college level)

Assists the marketing manager and/or sales manager in developing and implementing business-development initiatives. Activities include conducting marketing research via internet, telephone to prospects for identification of decision makers, incumbent information, preferred contact avenues, etc. Assists in the identification of prospects by reviewing appropriate media and other sources and pre-qualifies against agency criteria. Maintains and updates prospect database. Implements or assists in the development of contact- management process including pre-approach correspondence, appointment confirmation and post-appointment correspondence. Prepares new business reports as needed and assigned by marketing/sales manager. Updates prospect pipelines. Attends community functions as agency representative. (Academic disciplines to consider: undecided business majors, Management, Entrepreneurship, Marketing, Communications, Advertising, Public Relations.)

Marketing Assistant (Advanced high school, college fresh/soph)

Review account expiration list in advance and target which accounts need to be marketed, in coordination with producers and account manager. Do preliminary contacts to find an interested market. Submit complete applications to carriers for quote and suspend file for responses. Provide working copy of proposal to producer or account manager for review of suggested coverages and pricing. If account is not sold, close out file and set-up a suspense for requote in coordination with the producer. Assist marketing manager in keeping abreast of market conditions in each line of insurance. Disseminate company information to producers and account managers. Review and distribute all circular letters as issued by insurance regulatory agencies. Review and maintain files on all newsletters. Produce production and claims reports on top ten carriers on a quarterly basis. (Academic disciplines to consider: Insurance, Risk, Finance, Marketing, Business, and Communications)

Marketing/Advertising/Public Relations/Communications Coordinator- Blog, Facebook, Company/Agency Updates (College or advanced high school)

Assists in the development and/or implementation of agency/company marketing plan. Reviews all promotional copy and assists in the revision and development of promotional copy, including public relations announcements and Web site. Coordinates the placement of advertising. Reviews other documents for consistency and clarity of style. Contributes to the development of enhanced written and oral-communication skill of staff. Attends civic and professional meetings and events to represent agency. (Academic disciplines to consider: Journalism, English, Public Relations, Marketing, and Communications.)



Week One

On-boarding process

Agency orientation

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- Important contact numbers
- Security information
- Set up system passwords and access codes per company and Web site
- Learn equipment – telephone, copier, computer
- Agency mission statement
- Agency business plan
- View job description
- Become familiar with Agents Council on Technology (ACT) Customer Insurance Journey Recommendations. Watch webinar [click here](#) and review recommendations [click here](#)
Print the recommendations to be used over the next few weeks.

Tasks Divided by Education Level of Intern

High School or College

Marketing:

- Gather and review all of the agency promotional items: pictures of signage, brochures, stationery, calendars, print ads, radio and TV commercials- even the golf shirts and coffee mugs with the agency logo. Don't forget the agency website, facebook, twitter and linkedin profiles.
 - ✓ Check carefully for out-of-date information such as company partners, phone numbers, emails and website addresses.
 - ✓ Now look at the consistency or lack thereof- in terms of colors, layouts, typefaces, logos, slogans and quality of materials.
 - ✓ Meet with co-workers to gather feedback on which promotional items worked well, which fit the image the agency is striving to have and which need to be revised.
- Gain access to Trusted Choice branding, advertising, public relations resources to start marketing your agency involvement with Trusted Choice. Ask for your agency Trusted Choice user name and password for IIABA website www.trustedchoice.com/agents If you cannot find your User ID and password or



have other questions, you can either contact national headquarters at 800-221-7917 (trustedchoice@iiaba.net) Make sure you go to the agents url and not the public consumer website for Trusted Choice.

- Mailings to clients, potential customers etc.
- Preparing welcome kits for clients, creating fliers and memos with input from team.
- Updating agency newsletter with articles from staff and departments
- Assist with marketing or networking events

College

- Review the agency website to see if it meets the following criteria: (College)
 - Easy navigation and loading- easy to find information
 - Visual link to brand identity- resembles other marketing materials in colors, fonts and style.
 - Your brand promise and personality- why should consumers select your agency
 - Contact options- email, phone, fax & physical address along with social media- facebook, twitter, linkedin etc.
 - Consumer information- FAQ, tips and news releases
 - Other services & cool features
- Review your agency profile on Trusted Choice and discuss with management if it needs to be updated or revised. Go to www.trustedchoice.com/agents Login in using your agency User ID and password. To watch a video on updating your profile, [Click here](#) or follow these steps:

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Step 1: Agency Profile

- ✓ Click on the “My Account” link at the bottom right corner of the page.
- ✓ Click the “Click here to update profile data” link below the Update Profile heading.
- ✓ Review the information about your agency that is already there, and make any changes or additions needed. Then click “Continue.”

Step 2: State License(s)

- ✓ Select all states where your agency is licensed to conduct business. Then click “Continue.”

Step 3: Insurance Lines Written

- ✓ Select the types of insurance your agency writes. Then click “Continue.”

Step 4: Insurance Company Appointments/Affiliations

- ✓ Choose the Trusted Choice® partner insurance companies with which your agency has appointments. Then click “Continue.”



Step 5: Updated

- ✓ Your agency's Profile has been successfully completed/updated. Your agency information will appear on the Trusted Choice® Agency Locator within 24 hours. You can return to the Trusted Choice® member homepage by clicking "Home" button at the top of the page or you may close out of the site.
- Identify the demographic makeup of your area- possible resources are:
 - Census.gov
 - Censusscope.org
 - Freedemographics.com
- ✓ Sign up for a free account and run a "Race & Ethnicity Report" for your area. You can drill down to zip code or Census tracts or Block Group (provided you have the #, if you don't have it, you can obtain it from the census page).

Weeks Two, Three

High School or College

- Develop a Social Media Content Calendar with pertinent insurance-related topics/articles that coordinates with the seasonality. The idea is to highlight our culture, company, and people. Let our clients know who we are, what it's like to work at the agency etc.

Examples:

- Reposting or sharing other's work about insurance
- Community minded sharing – what are you passionate about within our community?
- Holidays (fillers)
- Add consumer news to your agency website that is automatically updated Trusted Choice® will automatically refresh content on your website if you choose to incorporate the syndicated content feed (RSS). The feed pushes the same 5 articles that are listed at www.trustedchoice.com on the home page under 'News You Can Use'. These articles contain topical insurance content that is seasonally appropriate and completely vetted for accuracy and readability. [Click here](#) To see an agency website containing RSS feed Most website vendors offer a way to integrate the RSS feed into any web page. Once it is incorporated, there is nothing else you need to do – we do it all for you. To include this refreshed content visit <https://www.trustedchoice.com/content.rss.xml>



- Do analysis of the agency current customer base, and then answer the following questions below:
 - What percentage of the agency's customers are:
 - White/Caucasian _____ %
 - Hispanic _____ %
 - Black/African American _____ %
 - Asian _____ %
 - Women _____ %
 - Gen X (1965-1985) _____ %
 - Gen Y (after 1985) _____ %
 - LGBT _____ %
 - Other _____ %

College

Marketing

- Social Media Content Calendar –expand on above by interviewing some co-workers and members of the management team.

Examples:

- Sharing other's work about insurance
 - Community minded sharing – what are you passionate about within our community?
 - Creating your own content – micro-content to blogging
- Set-up weekly tracking system of analytics for website and social sites. Watch for key words consumers are searching for, content visited, popular topics and any sites referring traffic.
 - Once you have identified the demographic make- up of your area, *compare that with current make- up of your customers*. Are the percentages in line? Identify which groups the agency is not reaching and discuss with management how to focus your marketing efforts.

My key diversity targets are (in order of priority):

1. _____
2. _____
3. _____



- Set up Google Alerts-Decide which target group represents your highest potential and set up a Google alert.
 - Go to <http://www.google.com/alerts>
 - Set up keywords such as “Hispanic Marketing”, “African-American Consumers”
 - Make sure to include marketing terms like “consumers”, “marketing”, “target” to make sure the results are narrow enough to be helpful

Repeat the exercises for each of your key diversity targets.

- Research Your Target Online- Become as familiar as you can with your target. Find out as much as you can about their characteristics, lifestyle, etc.
- Visit IIBA Diversity Training Series for research [CLICK HERE](#) Refer to the “List of Online Resources” for a comprehensive list of reference websites to utilize as starting points. Watch the webinars and use the tools for each target market.
- Become familiar with your local community
 - Identify areas where your key diversity group lives
 - Identify key community organizations (churches, chambers of commerce, local community groups, cultural groups, etc.)
 - Identify local grassroots events (cultural fairs and festivals)
- Interview co-workers to expand on story ideas or topics you can write for local papers. For each topic, come up with some tips, advice or warnings that would be useful to consumers. Augment the articles with statistics from respected sources such as [IIBA Virtual University](#) or studies conducted on a subject. (Need agency log-in for VU site.) Always credit your sources. Have all articles proofed by experienced agency staff for accuracy and tone.
- Talk to the Consumers You Already Have-If you have long- term customers with whom you and your team have a good relationship, ask them the following questions:
 - What is your agency doing right?
 - What keeps them coming back?
 - What more could you be doing to increase their satisfaction?
 - What more could you be doing to reach their community?



- Identify Key Local Media – include your diversity target markets as well as current customers
 - TV Stations:

 - Radio Stations:

 - Website:

 - Print Publications:

- Are the print publications or websites in English, or do they have an English version? If so, subscribe to it! Make sure you read them regularly.

Weeks Four, Five

Mid-internship Evaluation

- Provide formal written and face-to-face feedback
- Include a progress evaluation of demonstrated skills and any other relevant feedback

High School or College

- Use Trusted Choice press release templates to develop relationship with local media on various topics. [Click here](#) and [Click here](#)
- Advertise on the web- paying for online ads: per click or based on number of impressions. Keep ad short and simple with call to action- free consultation, special offer etc. Run ad by management to make sure it complies with any state laws regarding advertising insurance products.

College

- Discuss in next staff meeting the new customer group you want to target based on your research. Ask them for ideas to better reach and service this group.
- Review your agency profile on Trusted Choice and discuss with management if it needs to be updated or revised to include marketing materials for new diversity



targets. Go to www.trustedchoice.com/agents Login in using your agency User ID and password.

- Create your own agency news, such as agency-sponsored community event, charitable gift or other human interest story. Have article proofed by agency management before sending out to media. Find ideas and tips on writing articles on Trusted Choice website. [Click here](#)
- Ask senior management if they want to advertise on tv, radio, print or billboard. Log into www.trustedchoice.com/agents (click on Advertising)to find customizable TV, print, radio and billboard advertisements for you agency's use and helpful info on buying broadcast & print media.
 - Discuss with management if they want any marketing expenses reimbursed by Trusted Choice. Through the Marketing Reimbursement Program, Trusted Choice® agencies can earn reimbursement towards marketing expenses incurred in calendar year by Trusted Choice® Agencies in rebranding materials such as business cards, letterhead, envelopes, agency signage, logo-wear and in creating an on-line presence, among others, to include the Trusted Choice® logo. [CLICK HERE FOR DETAILS](#) Make sure you are using the correct logo and following the guidelines. [Click here](#)
 - There also might be coop advertising dollars from some of your company partners.
- Increase engagement regarding the agency Mobile App. Goal is to alert client base to the mobile app and get them to download the app. Some of the ways this can be done: Utilize Constant Contact templates to create E-Marketing Newsletters to educate clients via e-mail; create a How-To (download the app) for YouTube to post on Social Media, our website, etc.; and make outgoing calls directly to clients.

Weeks Six

College

- Conduct your own focus group of diversity target or current customers. Help agency with planning of the event. You will need:
 - A place to have the focus group. It can be a meeting room.
 - A small amount of compensation for the attendees. It could be a small gift card or light refreshments (pizza and soft drinks). Other examples:
 - T- shirts
 - Coupon for a free product

You'll want to provide something to the participants that says "thank you." However, if you are having trouble getting people to agree to talk with you, you might want to consider a higher value incentive.



- A list of the questions you want to ask or the areas that you want to probe. Having a list will keep the conversation on track and ensure that you accomplish your goals. Recommended Topics:
 - ✓ Their insurance purchase experience with agency
 - ✓ Different needs they might have from other consumer groups
 - ✓ Their media habits – what do they read, watch, listen to?
 - ✓ What language do they speak at home or are they comfortable?
 - ✓ Cultural habits or Lifestyle habits

Assign Project

Types of projects or assignments:

- Special events planning
- Community outreach programs
- Tracking media coverage
- In collaboration with coworkers, create an engaging, attractive PowerPoint (or video) for HR to use for agency new hires. The PowerPoint should let new hires know about who we are- geographic locations of branches, Agency Owners, mission statement, core values, specialty niches, benefits offered, etc.



IT Intern

Job Descriptions

Technology Coordinator (College with IT major/minor)

Installs, operates and maintains agency network. Trouble shoots to diagnose and resolve hardware and software problems affecting performance. Provides users with technical support for network and PC issues. Updates hardware and software components as required. Consults with management on emerging technology. (Academic disciplines to consider: Computer Science, Information Systems.)

Week One

On-boarding process

Agency orientation

- Discuss project assignment, expectations and performance management process
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- Important contact numbers
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- Agency model
- Agency business plan
- Review job description
- Familiarize yourself with Agents Council on Technology (ACT) [click here](#)

Weeks Two, Three

- Ask senior management if agency has a disaster or security breach plan. If so, review the plan(s) to make sure it meets needs of the agency and clients. If agency does not have a plan, develop one to incorporate data breach concerns. Refer to ACT Security Guide for resources [click here](#) and [click here](#) Develop a written security procedure



plan for the agency to protect customer's data. Sample Agency Information Security Plan [click here](#) Some items to include:

- For a natural disaster, work with your agency management system provider on how to access data if your local office is destroyed.
 - Find a secondary site from which to work. Arrange for staff to work remotely.
 - Find alternate power sources: i.e., generators. Research possible disaster relief providers.
 - Password management
 - Mobile device procedures
 - Document Retention- comply with federal and state laws
- Review agency password management procedures. If procedures do not exist establish written guidelines to include the following:
 - Use the password management capability built into agency management system- including Single Sign-On <http://www.signononce.org>
 - Use ID Federation with all insurance companies <http://idfederation.org>
 - Use third party enterprise Single Sign-On (SSO) solution for all other password consistently updated. www.roboform.com <https://lastpass.com>
 - Make sure all agency personnel using mobile devices have the following. Incorporate into written procedures for mobile devices. Reference article- [click here](#)
 - All devices must be password protected
 - Use secure wireless connections when transmitting business information
 - Process for reporting lost or stolen equipment
 - Encrypted devices and SD cards
 - Mobile application management procedures- use only trusted apps
 - Business email policies to mobile devices
 - Develop training videos or podcasts for staff to review key security elements in short time frames to ensure compliance

Weeks Four, Five

Mid-internship Evaluation

- Provide formal written and face-to-face feedback
 - Include a progress evaluation of demonstrated skills and any other relevant feedback
- Research data breach laws. It is important that the agency understand the data breach laws of their home state as well as any other state where they do business.
 - List all states agency transacts business
 - Refer to ACT Security Guide for resources [click here](#)
 - Create process map for the ideal workflow and security for a single business process and product line. Track sensitive personal information sent by CSR, producer and other staff. Document how the information is sent e.g. email, attachment etc. Look for



weaknesses where personal information is being sent unsecured. Suggest incorporating into workflow procedures having emails sent with links to secure site e.g. ACORD XML activity notification.

Weeks Six

- Working with other key agency staff, look into enhancing agencies website:
 - Understand the Customer Experience Journey by watching ACT video [click here](#) Review recommendations for ideas for website [click here](#)
 - Reference material for insurance websites [click here](#)
 - Track metrics for website and improve SEO
 - Improve mobile device viewing and interaction with agency website
 - Incorporate customer reviews and video testimonial on website
- Assist the accounting department in developing new reports, such as comparing the agency to industry benchmarks.
- Provide ideas to senior management on emerging technology and impact on the agency. Include ideas on how to implement and costs for upgrades & maintenance.



Accounting Intern

Job Descriptions

Accounting Assistant (College with Accounting major/minor)

Under direct supervision, assist the accounting department with a variety of accounting tasks including posting of accounts, reconciliations, account verification, payables and receivables. (Academic disciplines to consider: Accounting, Finance.)

Internship Timeline

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Weeks Two, Three, Four

- All lines/all expenses
- Payroll
- Workflow
- Scanning
- E&O compliance
- Premium payment/agency bill/direct bill/collections
 - Enter Non Pay into agency management system
- Goals/targets
- Letters in system



Weeks Five, Six

Mid-internship Evaluation

- Provide formal written and face-to-face feedback
- Include a progress evaluation of demonstrated skills and any other relevant feedback

Assign Project

Types of projects or assignments:

- Administrative support
- Client quality