

InsurAcademy | Agent Development Program

AGENT DEVELOPMENT PROGRAM

Providing turnkey agent training solutions

NORTH CAROLINA

Course Catalog

2026

About InsurAcademy's Agent Development Program

The Agent Development Program, powered by InsurAcademy, provides customized learning for new agents and those seeking professional growth. It features self-paced courses, industry expert-led webinars, interactive learning activities, and a Mentor Program with one-on-one support and group sessions on relevant topics. Gain access to:



CUSTOMIZED LEARNING EXPERIENCE

Access a personalized learning platform with dashboards, customized course libraries, and tailored training experiences.



REPORTING AND TRACKING

Access detailed reports to track learning progress, assessments, and achievements, with certificates awarded upon course completion.



LIVE MONTHLY WEBINARS

Engage in expert-led webinars on technical insurance topics, workflow mastery, professional development skills, and more!



AGENCY MANAGER TOOLS & PROFESSIONAL SUPPORT

Agency Manager Permissions include tools to monitor course progress, manage user access, and customize training programs through a dedicated dashboard.



MENTOR PROGRAM

One-on-one sessions and quarterly group meetings provide personalized guidance for new account managers to build knowledge and excel in their careers.



HIRING & LEARNING TOOLS

Identify top talent with **unlimited** hiring assessments for personality, cognitive ability, and motivation. Plus, access an extensive library of courses tailored to every career stage.



KNOWLEDGE ASSESSMENTS

Evaluate agent knowledge before training begins with assessments that identify skill gaps, provide supervisor insights, and generate personalized course recommendations.



FOUNDATIONS LEARNING PATHS

Build essential knowledge with curated courses grouped by topic, strengthening your understanding of key concepts, terminology, and industry practices for continued professional growth.



ROLE-BASED LEARNING PATHS

Support onboarding and professional growth with structured learning paths featuring curated courses, recommended pacing, and clear development goals for every role.

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Online Courses

This program is fully customizable to meet your agency's needs. Courses are offered as learning paths and individual courses.

Introduction to the Insurance Industry

This learning path provides a foundational overview of the property and casualty insurance industry for new professionals or those seeking a refresher. Learners will explore essential industry concepts, including the purpose and structure of insurance, common distribution channels, and the principle of risk transfer. The path also introduces key topics such as Errors & Omissions (E&O) exposure and agency compliance. By completing this series, participants will build a strong understanding of the insurance ecosystem and gain the confidence to support clients, carriers, and internal teams with professionalism and accuracy.

1. **The Insurance Industry Introduction:** This course offers a foundational overview of the insurance industry, including its purpose, structure, and importance in managing risk. Learners will examine the roles of insurers, agents, and regulators, as well as the basic types of insurance and how the industry serves both individuals and businesses. Designed for those new to the field, the course emphasizes real-world relevance, ethical responsibilities, and the impact of insurance on economic stability.
2. **Introduction to Property & Casualty:** This course provides an introduction to property and casualty (P&C) insurance, highlighting its essential role in protecting individuals and businesses from financial loss. Learners will explore key concepts such as underwriting, claims processing, distribution channels, and the responsibilities of insurance agents. Through real-world examples, interactive knowledge checks, and practical insights, participants will gain a strong foundation to support clients confidently and ethically in the P&C insurance industry.
3. **Introduction to Insurance Distribution Channels:** This course introduces new insurance agents to the various distribution channels used in the property and casualty (P&C) insurance industry. Learners will explore the roles, advantages, and challenges of independent agents, captive agents, direct writers, InsurTech companies, and MGAs/MGUs. By the end of the course, agents will understand how distribution management, technology, and industry trends impact their role and client relationships.
4. **Introduction to Risk Transfer in Insurance:** This course introduces insurance agents to the essential concept of risk transfer and how insurance serves as a primary tool for managing financial uncertainty. Learners will explore the different types of insurance, the role of contracts, and how risk is transferred at the individual, organizational, and global levels. The course also covers how insurers assess and price risk, as well as the key regulations that ensure fairness and consumer protection in the insurance industry.
5. **Introduction to the Insurance Industry – Errors & Omissions Essentials:** This course introduces new insurance professionals to the essentials of Errors and Omissions (E&O) in the insurance industry. Learners will explore key compliance laws, the definition and causes of E&O claims, and best practices for documentation and following agency procedures. Through interactive scenarios and knowledge checks, participants will gain practical skills to help prevent E&O claims and protect both their clients and their agency.

Insurance Relationship Management

This learning path is designed to strengthen relationship-building and communication skills within the insurance industry. Learners will explore how effective communication, trust, and conflict management contribute to stronger agency and client relationships. The path also covers the dynamics of working across generations and personality types, providing strategies for building cohesive, high-performing teams. By the end of this series, participants will be equipped to foster collaboration, manage challenges professionally, and deliver exceptional client and team experiences.

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1. **Mastering Communication for Relationship Management:** Effective communication is essential in every aspect of the insurance industry—from client relationships to carrier interactions. This course equips insurance professionals with the skills to identify and adapt to various communication styles, apply best practices across real-world scenarios, and select the appropriate channels for delivering clear, professional messages. Learners will strengthen their ability to listen actively, respond empathetically, and build trust through strategic, audience-focused communication. The course also emphasizes overcoming common communication barriers and developing greater self-awareness to enhance overall effectiveness.
2. **Understanding Agency Relationships:** Understanding the structure and operations of an independent insurance agency is vital for success in the industry. This course explores the key functions of independent agencies, including how they generate revenue through commissions, renewals, and profit-sharing. Learners will gain insight into the roles and responsibilities of agency team members, the ethical and contractual obligations agents have to clients and carriers, and the importance of maintaining strong agency-carrier relationships. The course also introduces essential agency technologies such as AMS, CRM, and quoting systems, while reinforcing real-world best practices in communication, documentation, and policy management.
3. **Foundations of Trust and Conflict Management in Insurance:** Trust is at the heart of every successful client relationship in the insurance industry. Whether you're guiding a client through coverage options, assisting them with a claim, or resolving a misunderstanding, how you communicate and handle conflict directly impacts their confidence in you. This course will equip you with the essential skills to build strong, lasting relationships with clients by fostering trust, communicating effectively, and managing conflict professionally.
4. **Diversity to Unity: Mastering Multigenerational Dynamics, Personalities, and Effective Team Traits:** Diversity to Unity: Mastering Multigenerational Dynamics, Personalities, and Effective Team Traits is designed to help you navigate the complexities of today's diverse workforce. You'll explore the unique dynamics of multigenerational teams, understand different personality types, and learn the basics of behavior assessments. Through this course, you'll gain insights into building strong, cohesive teams by recognizing and leveraging the traits that make teams effective.

Personal Lines | *CE Credit Available*

This learning path offers an in-depth exploration of personal lines insurance, with a focus on homeowners, auto, and specialty coverages. Learners will build foundational knowledge of liability and property coverages, the Dwelling Property Program, and the unique aspects of HO-3, HO-4, and HO-6 policies—including both 2011 and 2022 editions. The path also addresses policy conditions, multi-state filing changes, and specialized coverages such as personal umbrella, personal articles floaters, and watercraft. By completing this series, insurance professionals will be equipped to confidently advise clients and apply coverage knowledge across a wide range of personal insurance scenarios.

1. **Homeowners' Basics: Liability Introduction:** This course provides a comprehensive overview of the ISO Homeowners' policy, focusing on the structure, liability coverages, and endorsements. Learners will examine the eleven parts of the coverage form, understand who qualifies as an insured, and explore the nuances of Coverages E and F—Personal Liability and Medical Payments to Others. The course also explains legal liability, negligence, and the insurer's duty to defend and indemnify. Additionally, participants will review key property and liability endorsements, gaining insight into how these optional coverages modify and extend protection under the homeowners program.
2. **Homeowners' Basics: Property Introduction:** This course offers a deep dive into the structure and application of ISO Homeowners' insurance forms. Learners will explore the eleven main parts of the policy and the six coverage sections, while identifying the appropriate policy type based on eligibility, ownership, and underwriting considerations. The course clarifies differences among cause of loss forms—basic, broad, and special—and how they apply to different coverages. Participants will also analyze property classifications, limits, exclusions, and sub-limits to better understand how unendorsed policies affect coverage outcomes.
3. **Dwelling Property Program:** This course provides a comprehensive overview of the ISO Dwelling

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Property Program, with a focus on the key differences between the DP-1, DP-2, and DP-3 forms. Learners will explore the coverage parts, causes of loss, and valuation methods associated with each form, as well as the program's purpose and eligibility requirements—particularly for non-owner-occupied or seasonal properties. The course also compares the Dwelling Property forms to the Homeowners' Program, examining their coverage scope, exclusions, and limitations. Additional topics include endorsements, supplemental coverages, and the general policy conditions that affect coverage decisions.

4. **Unique Nature of the HO-6 (2022 Edition):** Designed for insurance professionals working with condominium clients, this course offers an in-depth look at the HO-6 policy. Learners will examine the key definitions, eligibility requirements, and structure of the policy, including Coverage A – Dwelling, Coverage C – Personal Property, and Coverage D – Loss of Use. The course also explores how insurance responsibilities are divided in condominium ownership, clarifying the unique obligations of unit owners. Participants will review coverage options, exclusions, and limitations within both Section I – Property and Section II – Liability, equipping them to better assess risk and guide clients effectively.
5. **Homeowners' Forms Policy Conditions:** Policy conditions play a critical role in determining how homeowners' insurance functions before and after a loss. This course explores the structure and purpose of policy conditions, breaking them down into three main categories and examining how they guide the responsibilities of both the insured and the insurance carrier. Learners will gain insight into how these conditions influence coverage, affect the claims process, and establish actions required following a loss. The course also addresses the differences between pre-loss and post-loss conditions, the consequences of non-compliance, and the overall impact on policy performance and claims outcomes.
6. **HO-2022 Homeowners Multi-State Filing:** In this course, you will explore the key changes introduced by ISO, including new coverage options, endorsements, and important revisions to existing forms. We'll focus on understanding the differences between the HO-14 and other Homeowners' forms, highlighting unique coverages and exclusions, and reviewing the newly introduced endorsements. By the end of this course, you'll have a clear understanding of these updates and how they impact homeowners insurance.
7. **Understanding the HO-4 (2022 Edition):** This course provides a focused overview of the HO-4 policy, commonly known as renters insurance. Learners will examine the types of personal property and covered perils protected under Coverage C, along with the structure and function of liability coverage in Sections E and F. The course also highlights key exclusions and additional coverages found in both Section I – Property and Section II – Liability. By the end of the course, participants will have a solid understanding of how the HO-4 policy protects tenants and how to effectively communicate its benefits and limitations to clients.
8. **HO-3 Homeowners Policy (2022 Edition):** This course provides a comprehensive introduction to the HO-3 Homeowners Policy, the most commonly used homeowners insurance form. Learners will explore the policy's structure, key components, and eligibility requirements, as well as the property coverages offered in Section I, including Coverages A through D. The course also examines essential definitions, exclusions, and limitations, helping participants understand how and when coverage applies. By evaluating covered perils and policy conditions, insurance professionals will be better prepared to explain HO-3 protections to clients and assess coverage needs accurately.
9. **HO-3 Homeowners Policy 2011 Edition Date:** This course offers a detailed examination of the HO-3 Homeowners Policy, focusing on both property and liability protections. Participants will learn to define key terms, identify eligibility requirements, and determine whether a dwelling qualifies for coverage. The course compares Named Perils and Special Cause of Loss coverage, clarifying the policy's limitations, exclusions, and additional protections. Learners will also explore Coverage E – Personal Liability and Coverage F – Medical Payments to Others, and apply HO-3 policy conditions to real-world claim scenarios to better understand how exclusions affect coverage outcomes.
10. **Understanding the HO-4 Homeowners Policy (2011 Edition):** This course provides a thorough overview of the HO-4 policy, commonly referred to as renters insurance. Learners will explore key terms, policy structure, and eligibility requirements, while gaining a clear understanding of how property and liability coverages function within the policy. The course covers perils insured against, common exclusions, and the valuation and settlement of losses. Participants will also compare the HO-4 to other homeowners' policies and assess coverage through real-world claim scenarios,

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equipping them to confidently guide renters in evaluating their insurance needs.

11. **Unique Nature of the HO-6 Homeowners Policy (2011 Version):** This course explores the unique features of the HO-6 Homeowners Policy (2011 edition), which is designed specifically for condominium unit owners. Learners will examine how coverage applies to interior structures, personal property, and loss assessments, and how it differs from other homeowners forms. The course also addresses key policy definitions, endorsement options, and real-world scenarios to strengthen understanding and application.
12. **Comparing and Contrasting the HO-4 and HO-14:** This course explores the key similarities and major differences between ISO's two renters forms: the HO-4 and the HO-14. Participants will examine coverage distinctions, valuation methods, underwriting guidelines, and unique policy features—particularly those introduced with the HO-14. By the end of the session, learners will be equipped to evaluate which form best fits a renter's specific coverage needs.
13. **Personal Auto Policy Basics:** This course provides a foundational overview of the Personal Auto Policy (PAP), the most commonly written policy in the property and casualty insurance industry. Learners will explore the structure of the PAP, key definitions, eligibility requirements, and the coverage provided under each of the four main parts: Liability, Medical Payments, Uninsured/Underinsured Motorists, and Physical Damage. The course also explains how insured status is determined and highlights important endorsements that expand or modify coverage.
14. **Insurance to Value (ITV) Basics:** This course introduces insurance professionals to the key valuation methods used in homeowners' property coverage, with a primary focus on replacement cost. It explains the concept of indemnification, the barriers to full replacement cost recovery, and the importance of insuring to value. Participants will also explore the factors that influence a dwelling's replacement cost and common tools used to develop accurate estimates.
15. **Personal Umbrella Basics:** This course provides a foundational overview of the Personal Umbrella Policy (PUP) and how it extends liability protection beyond underlying policies. It explains key terms, insured definitions, and how the policy responds to various claims. Learners will also compare umbrella, excess, and self-contained forms using real-world examples.
16. **Personal Articles Floater Basics:** This course introduces the Personal Articles Floater (PAF), which provides coverage for valuable personal property not fully protected under standard homeowners' policies. It reviews key policy provisions, exclusions, and the differences between Standard and Agreed Value loss settlement options. Learners will also explore eligible property types and common underwriting guidelines.
17. **Watercraft Coverage Basics:** This course provides an overview of how recreational watercraft exposures are addressed by standard personal insurance policies, including the Homeowners, Personal Auto, and Personal Umbrella policies. It introduces the ISO Watercraft Policy, detailing its structure, eligibility requirements, coverage parts, and key definitions. Learners will also explore important endorsements that expand or modify coverage, helping agents better understand and respond to clients' watercraft insurance needs.

Commercial Lines | *CE Credit Available*

This comprehensive learning path provides a strong foundation in Commercial Lines insurance, covering essential policies, coverage forms, and underwriting principles. Learners will explore core topics such as Business Income, Extra Expense, Commercial Property (including COPE, valuation, and rating), and Commercial Auto. In-depth modules on General Liability, Workers' Compensation, and Businessowners Policies (BOP) provide clarity on coverages, exclusions, and policy conditions. Additional topics include Certificates of Insurance, Surety Bonds, OCP, Commercial Umbrella, and legal liability concepts. Upon completion, participants will be prepared to confidently navigate Commercial Lines products and effectively support client and carrier needs.

1. **Understanding Business Income and Extra Expense:** This course explains how Business Income and Extra Expense coverages protect clients from financial loss during business disruptions. Learners will explore how to estimate income limits, understand the "Period of Restoration," and support clients in maintaining financial stability and recovering after property damage.

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2. **Mastering Certificates of Insurance: Best Practices for Risk Management and Client Protection:** This course covers the role, purpose, and limitations of Certificates of Insurance, with a focus on the ACORD 25 form. Learners will explore key concepts, common misconceptions, disclaimers, and best practices for issuing and handling certificate requests—building confidence and credibility in daily agency operations.
3. **Business Auto Policy Basics:** This course provides a comprehensive overview of the ISO Business Auto Coverage Form (CA 00 01), focusing on key components such as Coverage Symbols, liability insuring agreements, and physical damage coverages. Learners will explore who qualifies as an insured, review important exclusions and coverage extensions, and examine how different symbols impact coverage for owned, hired, and non-owned autos. By the end of the course, participants will be able to interpret critical policy provisions and apply their knowledge to real-world business auto insurance scenarios.
4. **Commercial Property Basics:** This course introduces learners to the fundamentals of commercial property insurance, including its historical origins and core purpose. It explains key concepts such as the differences between real and personal property, named and open peril coverage forms, and direct versus indirect losses. Learners will also explore ISO policy structures, key coverage forms, and how deductibles and coinsurance impact claims.
5. **Commercial Property Basics: COPE Underwriting:** This course introduces the COPE underwriting method used in commercial property insurance. Learners will explore how Construction, Occupancy, Protection, and Exposure influence risk and underwriting decisions. By understanding these key elements, agents can better evaluate properties and communicate effectively with underwriters.
6. **Commercial Property Basics: Coverages:** This course provides a foundational overview of the coverage provided by the CP 00 10 – Building and Personal Property Coverage Form. Learners will explore the insuring agreement, definitions of real and personal property, additional coverages, and coverage extensions. By the end of the course, participants will be able to identify key components of commercial property coverage and explain how they apply in real-world scenarios.
7. **Commercial Property Basics: Rating:** This course introduces the fundamentals of commercial property rating through the lens of the Commercial Property Rating Triangle: Property Specifics, Coverage Specifics, and Limit Specifics. Learners will explore key concepts such as COPE data, loss costs, CSP codes, and rating methods. By the end of the course, participants will be equipped to understand how various factors influence property premiums.
8. **Commercial Property Basics: Valuation:** This course introduces the fundamentals of property valuation within the commercial property policy. It covers key valuation methods, including Actual Cash Value and Replacement Cost, and explains how coverage limits, coinsurance, and optional endorsements affect loss settlement. Learners will gain practical knowledge to evaluate property coverage structures and avoid underinsurance issues.
9. **CGL Coverages and Exclusions:** This course provides an overview of the three coverage parts within the ISO Commercial General Liability (CGL) Coverage Form: Coverages A, B, and C. Learners will explore the insuring agreements, coverage triggers, defined terms, and key exclusions that shape each coverage part. By the end of the course, agents will be able to evaluate potential claims by applying core CGL concepts and conditions.
10. **CGL Products-Completed Operations:** This course provides an overview of the Products-Completed Operations coverage found within the ISO Commercial General Liability (CGL) policy. It explores the distinction between premises-operations and products-completed operations exposures, outlines key policy definitions and exclusions, and explains how coverage is triggered and applied. Special attention is given to unique classifications such as "dagger" classes and endorsements like CG 24 07 that impact coverage.
11. **Commercial General Liability Core Concepts:** This course introduces the structure and core concepts of the Commercial General Liability (CGL) policy. Learners will explore how legal liability triggers coverage, the roles of different types of insureds, and how policy limits and conditions apply. Key definitions and the importance of third-party claims are also highlighted to build foundational knowledge.
12. **CGL Exclusions:** This course provides an overview of the exclusions found in the ISO Commercial General Liability (CGL) Coverage Form, including Coverages A, B, and C. Participants will explore how each coverage part grants protection through its insuring agreement and limits that protection

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through detailed exclusions and exceptions. Through practical examples and policy language analysis, learners will gain clarity on how these exclusions impact coverage and claims handling.

13. **Workers Compensation Core Principles:** This course introduces the foundational principles of workers' compensation, tracing its origins from early history through its development in Europe and the United States. Participants will explore key concepts such as who qualifies as an employee, what makes an injury or illness compensable, and how legal structure impacts coverage. The course also examines the various workers' compensation insurance markets and the role of Second Injury Funds.
14. **Workers Compensation Coverages:** This course provides an overview of key coverages found in the standard NCCI Workers' Compensation policy, focusing on practical application rather than policy language. Participants will explore who qualifies as an employee, what makes an injury or illness compensable, and how Employers' Liability coverage fills critical gaps between Workers' Compensation and General Liability. The course also explains how coverage extends to other states and outlines the various benefits available to injured workers.
15. **Workers Compensation Premium Development:** This course provides a foundational understanding of how workers' compensation premiums are developed, focusing on payroll as the primary basis. Learners will explore how to determine who qualifies as an employee, what counts as ratable remuneration, and how class codes are assigned. The session concludes by walking through the full premium calculation process—from manual premium to estimated annual premium—highlighting all key modifiers and adjustments.
16. **Commercial Auto Declarations, Classifications and Rating:** This course provides an overview of the Business Auto Policy (BAP) Declarations Page, outlining its six main sections and the critical information they contain. Learners will explore how entity type affects coverage symbol selection, underwriting decisions, and premium development. The course also explains key endorsements, rating factors, and non-owned and hired auto exposures essential to understanding the full scope of BAP coverage.
17. **Surety Bonds Basics:** This course introduces insurance professionals to the fundamentals of surety bonds, emphasizing their unique role in guaranteeing contractual performance and financial responsibility. Learners will explore key concepts such as the Three Cs of underwriting—Character, Capacity, and Capital—as well as common bond types used in construction, legal, and commercial contexts. Through real-world examples and claim scenarios, the course provides a clear understanding of how surety bonds function as risk management tools in business and government.
18. **Owners and Contractors Protective Liability (OCP):** This course provides an overview of the Owners and Contractors Protective (OCP) Liability Coverage Form, explaining its purpose, structure, and key coverage features. Learners will explore how OCP differs from standard CGL and additional insured endorsements, including when and why it is used in construction contracts. Real-world examples and scenarios help clarify how OCP protects upper-tier contractors and project owners from vicarious liability and negligent supervision claims.
19. **Introduction to Commercial Umbrella:** This course provides insurance professionals with an introduction to the Commercial Umbrella Policy (CUP), focusing on its purpose, structure, and key coverage features. Learners will explore how the CUP extends liability protection beyond underlying policies, including its "drop down" function and broader coverage elements. The course also examines distinctions between umbrella, excess, and self-contained forms and highlights essential terms, insured statuses, and common exclusions.
20. **Introduction to BOP Property Coverages:** This course provides a foundational overview of property coverage within the ISO Businessowners Policy (BOP). Learners will explore the purpose of the BOP, eligibility guidelines, and the distinctions between real and personal property. The course also explains how direct and indirect property losses are covered, introduces key Additional Coverages and Coverage Extensions, and outlines common exclusions. By the end, learners will have a clearer understanding of what the BOP does and doesn't cover for small business clients.
21. **Introduction to BOP Liability Coverages:** This course provides an in-depth introduction to Section II – Liability of the ISO Businessowners Policy (BOP), focusing on the coverage provided for Business Liability and Medical Expenses. Learners will explore key definitions, coverage triggers, exclusions, and the requirements for legal liability. The course also clarifies who qualifies as an insured and how liability limits apply to different types of claims.

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22. **Insureds, Additional Insureds and Legal Liability:** This course explores the concept of insureds and additional insureds under a Commercial General Liability (CGL) policy, with a focus on legal liability. Learners will gain a clear understanding of how legal liability is established and the distinctions between direct, joint, and vicarious liability. The course breaks down the various types of insureds and explains the purpose and impact of additional insured endorsements. Real-world examples, especially from construction settings, help illustrate how relationships and insurance requirements affect coverage.
23. **Commercial Policy Conditions:** This course provides an overview of the conditions found in commercial insurance policies, focusing on Commercial Property, Commercial General Liability (CGL), and Business Auto Policies (BAP). Learners will explore Conditions Precedent, Conditions Subsequent, and Policy Management Conditions, and how each affects coverage. The course also highlights how failure to comply with these conditions can lead to reduced or denied claims.

Insurance Forms & Ratings - Personal Lines | NC SPECIFIC

This course provides a thorough understanding of North Carolina-specific personal lines insurance requirements and regulatory structures. Learners will gain practical knowledge of essential forms such as the FS-1 and DL-123, along with a foundational understanding of the North Carolina Rate Bureau's role in managing personal lines coverages. By completing this course, insurance professionals will be better equipped to ensure compliance, support clients effectively, and navigate the unique requirements of the North Carolina insurance market.

1. **Personal Lines Forms - NC specific forms such as FS-1 and DL-123:** Mastering the FS-1 and DL-123 forms is essential for meeting North Carolina DMV requirements and supporting your clients' legal and financial protection. This course covers strategies for accurate documentation, efficient workflows, and carrier compliance—positioning you as a reliable, knowledgeable insurance professional.
2. **Foundations of the North Carolina Rate Bureau – Personal Lines:** This course provides a focused overview of the North Carolina Rate Bureau (NCRB) and its key partner organizations—NCIGA and NCRF. Learners will explore the NCRB's role in Personal Lines insurance, including Private Passenger Auto, Residential Property, and Flood. The course covers rate filings, data collection, and essential programs like SDIP and ISO reviews, along with the structure and function of these non-profit, state-mandated industry organizations.

Insurance Forms & Ratings - Commercial Lines | NC SPECIFIC

This learning course provides a thorough understanding of commercial lines insurance forms and ratings. It covers ACORD forms, endorsements, bond forms, certificates of insurance (COIs), and the foundational principles of the North Carolina Rate Bureau for commercial lines. Interactive elements and assessments ensure comprehensive knowledge and practical application.

1. **Commercial Forms - ACORD forms, endorsements, bind forms, COIs:** Welcome to the Commercial Lines Insurance Forms/Applications course, designed to provide beginners in insurance with a comprehensive understanding of fundamental ACORD forms and their applications. Throughout this course, we will delve into the intricacies of various ACORD forms, while also exploring specialized applications required by specific carriers. Additionally, we will examine workflow and procedural aspects essential for efficient form processing in the commercial insurance domain.
2. **Foundations of the North Carolina Rate Bureau - Commercial Lines:** This course explores the North Carolina Rate Bureau (NCRB) and its partner organizations—NCIGA and NCRF—focusing on their roles in managing commercial lines insurance in both voluntary and residual markets. Learners will gain insight into rate classification, dispute resolution, and the regulatory functions of these non-profit, state-mandated entities that support the insurance industry in North Carolina.

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Best Practices CSR Communication

This learning path helps CSRs master essential communication skills. Courses cover personal time management, balancing customer priorities, strategies for engaging and resolving conflict, and sales basics, including active listening and uncovering customer needs. Interactive elements and assessments ensure effective learning and application.

1. **Time Management Essentials:** Time Management Essentials is a practical course designed to help insurance professionals take control of their time in a fast-paced agency environment. Learners will explore strategies for prioritizing tasks, managing workload, avoiding procrastination, and staying focused amid constant demands. By the end of the course, participants will have the tools to build a personalized time management system that supports both productivity and peace of mind.
2. **Effective Client Management:** This course provides new insurance professionals with essential strategies for managing client relationships effectively throughout the policy lifecycle. Learners will explore best practices for communication, documentation, renewals, account rounding, and service behaviors that build trust and support retention. By the end of the course, participants will understand how proactive, client-focused service drives both individual success and agency growth.
3. **Communication Excellence: Strategies for Engaging, Listening, and Resolving Conflict:** This course empowers insurance professionals with essential communication skills for industry-specific interactions. Participants will refine their verbal, nonverbal, and written communication, learn to choose appropriate communication methods, and manage difficult conversations effectively. The curriculum covers mastering electronic etiquette and techniques to address and resolve communication breakdowns. By the end, learners will be adept at engaging clients and navigating complex discussions with professionalism and clarity.
4. **Strategic Cross-Selling for Account Managers:** This course teaches account managers how to recognize and act on natural cross-selling opportunities that arise during everyday client interactions. You'll learn how to offer additional coverage in a way that builds trust, strengthens protection, and supports agency growth without feeling like a salesperson. Along the way, you'll explore tools, routines, and documentation practices that make cross-selling easier and help reduce the risk of E&O claims.

Tips & Tricks For Managing Technology

This learning path helps professionals master technology efficiently, including AI tools. It covers videoconferencing with Zoom and Microsoft Teams, proper etiquette, using multiple monitors, and managing cameras, microphones, backgrounds, and lighting. Additionally, it provides tips and tricks for Microsoft Office and Google Suite, including Excel, PowerPoint, Outlook, OneNote, and calendar management. Interactive elements and assessments ensure practical application and proficiency.

1. **Insurance Technology Mastery:** Welcome to the course designed to help new insurance agents enhance productivity and service using modern tools. You will learn to navigate the Agency Management System (AMS), use Microsoft Teams and Zoom for virtual meetings, optimize dual monitor setups, and leverage AI tools like ChatGPT, Perplexity AI, Grammarly, Microsoft's Copilot, Google's Gemini, and AlliBot. By the end, you'll be equipped to manage client information, conduct virtual meetings, optimize your workspace, and use AI to improve customer interactions and policy management.
2. **Mastering Google Workspace and Microsoft Office Tools:** This course equips learners with the essential skills to effectively use tools from Google Workspace or Microsoft platforms for document creation, communication, collaboration, and file management. Participants will explore and compare features for creating documents, designing presentations, and managing data, as well as learn to enhance email communication, scheduling, and task management. The course also covers tools for virtual meetings and real-time collaboration, and teaches efficient file storage and sharing techniques, ensuring that learners can maximize productivity and streamline workflows within their chosen platform.

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Essentials of Professional Excellence

This learning path is designed to cultivate professional excellence by focusing on key skills. It includes leading with emotional intelligence, covering topics such as EQ, client interactions, stress management, and team dynamics. Additionally, it covers mastering professionalism and business etiquette, including client and team interactions, dining etiquette, business attire, punctuality, and Zoom/Teams etiquette. The path also emphasizes efficient workflow mastery, with a focus on AMS, carrier websites, work settings, and document sharing. Interactive elements and assessments ensure practical application and development.

1. **Leading with Emotional Intelligence:** This course lays the groundwork for a transformative journey in the world of insurance, where emotional intelligence becomes your secret weapon. Get ready to redefine client relationships, master ethical decision-making, conquer stress, and create a teamwork dynamic that sets you apart. Welcome to a future where your skills go beyond policies and premiums – welcome to Leading with Emotional Intelligence!
2. **Mastering Professionalism and Business Etiquette:** Whether you're new to the corporate world or looking to refine your professional edge, this dynamic course is designed to equip you with the essential skills to shine in any business environment. From impeccable interactions with clients and team members to dressing the part and mastering the art of punctuality, we'll cover it all. You'll also gain confidence in dining conventions and table manners, ensuring you make a stellar impression in every professional setting. Let's embark on this journey together to elevate your career and personal brand to new heights!
3. **Efficient Workflow Mastery:** This course empowers Insurance Account Managers (AMs) with key strategies for productivity, workflow optimization, and effective use of tools like the Agency Management System (AMS) and carrier websites. Learn best practices for document sharing, team collaboration, and efficient task management to enhance service delivery and operational efficiency.

Employee Benefits Insurance Basics

Expand your knowledge of healthcare, group plans, tax-advantaged accounts, and key ancillary benefits like vision, dental, life, and disability insurance. These courses are designed to help you better serve clients and strengthen your expertise in employee benefits.

1. **Introduction to Insurance: Employee Benefits:** This is a foundational course where you will gain an understanding of key insurance concepts and vocabulary that will carry forward as you build knowledge in the many facets of Employee Benefits.
2. **Group Employee Benefits: Insurance Basics:** In this course, you will acquire basic knowledge of employee benefits insurance terminology and the various lines of coverage.
3. **Employee Benefits Basics: Legal Essentials Overview:** This is an essential course for employee benefits team members to gain an understanding of specific laws and regulations along with an overview of compliance requirements.
4. **Employee Benefits Basics: The Employee Benefits Broker:** The employee benefits broker creates an impact in helping companies and their employees. In this course, you will identify the key ingredients in a proposal, and further recognize the importance of the legal essentials in employee benefits administration and care.
5. **Employee Benefits: Healthcare and Group Benefit Plans:** This course is the perfect first step to understanding healthcare in the US today. The learner will be able to describe why employers offer medical plans and types of healthcare coverage.
6. **Employee Benefits: Medical Plans and Concepts:** Take a deeper dive into the different types of medical plans. The learner will be able to describe the nuances of the various plans: HMO, PPO, EPO, POS, Indemnity Plan and HDHP.
7. **Employee Benefits: Affordable Care Act:** The Affordable Care Act (ACA) was signed into law in March 2010. All employee benefits team members need to have a basic understanding of what the ACA is and why it was created. Building a foundational knowledge of ACA will help you guide your clients to how it works, compliance requirements and how it needs to be communicated to employees.

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8. **Employee Benefits: Health Savings Accounts:** Upon completion of this course, you will be able to identify how a Health Savings Account or also known as an HSA can provide financial support to individuals who have a high deductible health plan.
9. **Affordable Care Act and Health Savings Accounts:** This course provides a concise overview of the Affordable Care Act (ACA) and its impact on coverage and affordability. Learners will review key provisions, including underwriting rules, essential health benefits, employer requirements, subsidies, and government oversight. The course also explains Marketplace plan categories and cost-sharing structures, helping learners compare coverage options. In addition, it introduces Health Savings Accounts (HSAs), including eligibility, tax advantages, contribution limits, and usage rules. By the end of the course, learners will be prepared to evaluate coverage options and clearly explain key ACA concepts.
10. **Employee Benefits: Understanding Plan Documents:** Upon completion of this course, you will be able to describe what a written plan document is and how this differs from a summary plan description. You will be able to identify how an employer needs to comply with the distribution of plan information to employees. You will be able to access the Department of Labor website where all the Reporting and Disclosure Guide for Employee Benefit Plans is located.
11. **Employee Benefits: Flexible Spending Accounts:** Upon completion of this course, you will be able to understand what a section 125 plan is, explain what a flexible spending account is, the legal requirements, the types of FSAs and reimbursements, how it integrates into the overall health plan and compliance requirements.
12. **Employee Benefits: Health Reimbursement Arrangements:** Upon completion of this course, you will be able to explain what a health reimbursement account or HRA is, the types of HRAs and reimbursements, and the legal requirements.
13. **Employee Benefits: Tax Advantage Plans:** In this course, we will be comparing the three main tax advantaged accounts used to give participants a means for saving taxes on medical expenses – Those three are: Health Savings Accounts, Flexible Spending Accounts and Health Reimbursement Accounts. We will start with a general review of each account and then dive into how each important account feature compares to each other. The main concepts for comparison include "Who Owns the Account?", rules regarding contributions and distributions, the difference between HSA rollovers and FSA rollovers and basic differences in eligibility rules between the three accounts. Finally, we'll discuss which of these accounts can actually be offered alongside the other.
14. **Introduction to Prescription Drug Plans:** In this course, you will gain foundational knowledge of prescription drug plans and how they work. You will be able to describe various terms such as generic drugs, formulary drugs, the role of the pharmacy benefit manager and how prescription coverage works with Medicare.
15. **Group Healthcare Funding Concepts:** Due to the rising costs of healthcare, many employers, small and large, seek ways to reduce or manage their overhead. In this course, you will gain the foundational knowledge of Group Health Care Funding Concepts.
16. **Employee Benefits: Wellness and Disease Management:** Upon completion of this course, you will be able to define the purpose of a Wellness Program and a Disease Management program along with the components in each program. Being able to discuss the advantages of Wellness Programs will help you when working with clients. Your clients may ask you to help implement a Wellness Program by walking them through the steps and elements or they may ask you to evaluate their existing program's effectiveness. Companies are always seeking ways to offer their employees benefits that are current and competitive with other employers.
17. **Overview of Medicare and Medicaid:** Upon completion, you will be able to explain the four parts of Medicare and what Medicare Advantage is. You will be able to describe how Medicare and private insurance varies. You will also be able to describe Medicaid and who is eligible.
18. **Ancillary Benefits Overview:** Upon completion, you will be able to explain and identify ancillary benefits including types of benefits that typically fall in this category.
19. **Vision Insurance Basics:** In this course, you will gain basic knowledge vision insurance and plans. Upon completion, you will be able to describe what is included in vision insurance, and how it works.
20. **Dental Insurance Basics:** In this course, you will gain basic knowledge of dental insurance and dental plans. Upon completion, you will be able to describe what is included in dental insurance, how it works, the types and differences in dental plans and various services or procedures covered by dental insurance.

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21. **Life Plan Basics:** Upon completion of this course, you will be able to explain the various life insurance plans and how employer sponsored life insurance works. You will also be able to describe how the premium is calculated for life insurance.
22. **Long-Term Care Insurance:** In this course, you will gain a foundational understanding of Long-Term Care Insurance. This will enable you to explain various terms, describe types of care and services covered, and differentiate the types of plans available.
23. **Disability Plan Basics:** This training is designed to provide you a basic level of understanding of disability insurance plans. We will explore an overview of Disability Insurance and common disability terminology. You will gain knowledge of the different types of premium payments provided, what State Disability plans are, and common questions that may surface.

Team Leader's and New Managers Series

This learning path builds essential leadership skills for new managers, covering modern recruiting and hiring practices, employee retention strategies, and key HR compliance basics. Participants also learn performance management fundamentals and effective coaching techniques to support team growth and create a positive, high-performing workplace.

1. **Introduction to Recruiting and Hiring:** The Introduction to Recruiting and Hiring learning module begins with current trends in the recruiting world. It then delivers a strong basis for how to determine needs, prepare for the recruiting process and discusses the best ways for recruiting talent to your firm.
2. **Recruiting and Hiring – Assessment, Interviewing, and Selection:** This module describes, in depth, different pre-employment assessments, how to decipher the analysis of these assessments, and how to conduct intelligent and effective interviewing.
3. **Employee Retention:** In this module, the manager will be able to define the cost of turnover and how it is impacting their business. This module comes with a tool kit providing the manager with tips and helpful documents for implementing a sound Employee Retention program.
4. **Human Resources Risk Management For Your Firm:** This web based training program will help you gain knowledge of Federal employment laws that have a significant impact on your business. The content in this module is extremely beneficial to leaders who are running their business operation while assuming human resources responsibilities. The chapters will cover: compliance risk management, personnel file management, safe work environment essentials and an HR audit plan for your own business to deploy.
5. **Performance Management Principles:** This web based training module provides an introduction to performance management along with recommendations for implementing a program within your business. The basics of performance management are covered along an overview of various processes, developing SMART goals for employees, and the steps for handling performance improvement. A Resource Guide for managers is provided with key points for implementation.
6. **Effective Coaching Techniques for Leaders:** This web based training module provides an introduction to the elements of leadership and management, as well as leadership competencies and the impact of coaching on business relationships. Users will proceed through a coaching style inventory to discover their coaching style, and understand the leader's role as a coach. Finally, the user will understand how to create a feedback receptive culture.
7. **Virtual Team Leadership Series**

    a. Passport to Virtual Leadership: Understanding the success factors for leading teams virtually is the foundation for this course. Trust, Technology and Collaboration are three critical aspects for building a remote work culture. New leaders and experience leaders will find value in this course.

    b. Passport to Virtual Leadership - Virtual Team Types: Assess your team to identify areas to strengthen and improve for optimal performance. The course will look at four different team types based on two elements: Proximity and Dependence. This course includes an introduction to the virtual team type model.

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i. Virtual Team Types: The Endurance Cyclist: Leading team members that have high proximity (far) from one another and low dependence on each other to get the job done.
ii. Virtual Team Types: The Trail Hiker: Leading team members that have low proximity (close) to one another and low dependence on each other to get the job done.
iii. Virtual Team Types: The Extreme Mountaineer: Leading teams that have high proximity (far) from one another and high dependence on each other to get the job done.
iv.Virtual Team Types: The Relay Team: Leading teams that have low proximity (close) to one another and high dependence on each other to get the job done.

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