



**Training Proposal for:
Abram Interstate Insurance Services, Inc.**

Small Business ≤ \$50,000

ET15-0458

Approval Date: May 27, 2015

ETP Regional Office: Sacramento

Analyst: A. Greene

CONTRACTOR

- Type of Industry: Insurance

- Priority Industry: Yes No

- Number of Full-Time Employees
 - California: 23
 - Worldwide: 23
 - Number to be trained: 23
 - Owner Yes No

- Out-of-State Competition: Competitors Outside CA
- Special Employment Training (SET): Yes No
- High Unemployment Area (HUA): Yes No
- Turnover Rate: 5%
- Repeat Contractor: Yes No

FUNDING

- Requested Amount: \$17,204
- In-Kind Contribution: \$17,646

TRAINING PLAN TABLE

Job No.	Job Description	Type of Training	Estimated No. of Trainees	Range of Hours		Average Cost per Trainee	Post-Retention Wage
				Class / Lab	CBT		
1	Retrainee SB <100	Business Skills, Computer Skills, Continuous Impr, Mgmt Skills	23	8-60	0-34	\$748	\$15.07
				Weighted Avg: 34			

- Reimbursement Rate: \$22 SB Non-Priority
- County(ies): Placer
- Occupations to be Trained: Owner, Management Staff, Sales Staff, Admin Staff
- Union Representation: Yes
 No
- Health Benefits: \$2.25 per hour

SUBCONTRACTORS

- Development Services: Sierra Consulting Services in Cameron Park assisted with development of this project for a flat fee of \$1,407.
- Administrative Services: Sierra Consulting Services will also provide administrative services for a fee not to exceed 13% of payment earned.
- Training Vendors: To Be Determined

OVERVIEW

Founded in 1996, Abram Interstate Insurance Services, Inc. (Abram) is a wholesale insurance brokerage located in Rocklin. The Company began its operations selling mobile home and equine insurance products. Abram expanded the business by partnering with A-rated insurance carriers such as Liberty Mutual, Lloyd's, Safeco and Travelers. The Company now offers a full range of personal, commercial, and agri-business insurance products to customers located throughout the United States.

Need for Training

Abram is continually offering new products to increase its broker base. In order to offer new products, Account Managers must be trained on the latest underwriting guidelines and systems while Sales Staff will require sophisticated product knowledge. Staff must also be knowledgeable in new industries (product lines and industry changes) for the Company to remain effective and competitive.

Additionally, training is needed on newly-purchased software: Customer Relationship Manager (CRM) system and Forms Capture Software. The CRM will allow Sales Representatives access to data while outside the office. Forms Capture Software will allow online data entry. Once training is complete, the software will allow Abram to efficiently collect data to quickly provide quotes to its customers.

Training Plan

Abram will provide 8-60 hours of Class/Lab, E-Learning and Computer-Based Training (CBT). Training will be delivered primarily by in-house staff at their facility in Rocklin.

Business Skills – Training will be offered to all occupations. Communication training will provide for the strengthening of skills to effectively interact with their broker base, insurance carriers, and internal customers. Product knowledge training will ensure employees are knowledgeable and up-to-date on product and industry changes. Topics also include marketing and sales techniques, time management, and strategic planning.

Computer Skills – Training will be offered to all occupations on software systems. In addition to the new CRM and Forms Capture Software, training topics will include Personal Lines Underwriting Rating Engine (P.U.R.E.) and Microsoft Office (Intermediate and Advanced only).

Continuous Improvement – Training will be offered to all occupations and will include cross-training to allow Abram to operate with minimal downtime when staff are absent. Other topics include leadership skills for frontline workers, problem-solving, and decision-making.

Management Skills – Training will be offered to Management Staff on Coaching and Team Building to recognize and minimize repeat performance failures and close gaps between current and desired performance outcomes. Other topics include leadership skills and essential skills for the new supervisor.

Modification

High workloads are expected and the demands of the job may not allow Abram sufficient time to complete the training in 1 year. Therefore, the Company is requesting a 2-year term.

RECOMMENDATION

Staff recommends approval of this proposal.

Exhibit B: Menu Curriculum**Class/Lab Hours**

8-60 Trainees may receive any of the following:

BUSINESS SKILLS

- Behavior Style Strategies
- Business Performance
- Business Writing
- Communication Skills and Styles
- Conflict Resolution
- Customer Service
- Dealing with Difficult People
- Marketing and Sales Techniques
- Product Knowledge
- Strategic Planning
- Time Management

COMPUTER SKILLS

- Agent/Broker Portal
- Cross Training
- Customer Relationship Manager (CRM)
- Electronic Document Management
- Forms Capture Software
- Microsoft Office (intermediate and advanced only)
- Personal Lines Underwriting Rating Engine (P.U.R.E.)

CONTINUOUS IMPROVEMENT

- Cross Training
- Leadership Skills for Frontline Workers
- Problem Solving and Decision Making
- Team Building

MANAGEMENT SKILLS *(For Managers and Supervisors Only)*

- Coaching and Team Building
- Essential Skills for the New Supervisor
- Leadership Skills

E-Learning Hours

8-60 Trainees may receive any of the following:

BUSINESS SKILLS

- Product Knowledge

COMPUTER SKILLS

- Customer Relationship Manager (CRM)
- Electronic Document Management
- Forms Capture Software

CBT Hours

0-34

BUSINESS SKILLS

- Communication Styles (1)
- Placement Decisions and Non-Traditional Property Markets (1)
- Selling to the Millennial Customer (1.5)
- Questioning Strategies (1)

COMPUTER SKILLS

- Microsoft Excel Formulas Made Easy (1)
- Word 2013 (intermediate or advanced only) (2)
- Secrets of Access (1)
- Outlook Fundamentals Level 2 (2)
- Outlook Fundamentals Level 3 (2)
- HTML Basics (1)

CONTINUOUS IMPROVEMENT

- California Homeowners Insurance Valuation (3)
- Insurance Fraud: Understanding the Issues (4)
- Risk Management (6)
- Essential Tips to Coordinate E-mail Marketing & Social Media (1)
- Ethics in the Property and Casualty Insurance Workplace (3)
- Improve Your Memory, Improve Your Productivity (1)
- Active Listening Skills to Improve Communication (1)

MANAGEMENT SKILLS *(For Managers and Supervisors Only)*

- How to Overcome Disruptive Work Style Differences (1)

Note: Reimbursement for retraining is capped at 60 total hours per-trainee, regardless of method of delivery. CBT is capped at 50% of total training hours, per-trainee.