



**Training Proposal for:
Partners Advantage Insurance Services, LLC**

Small Business ≤ \$50,000

ET15-0383

Approval Date: February 4, 2015

ETP Regional Office: San Diego

Analyst: M. Ray

CONTRACTOR

- Type of Industry: Insurance Services
Priority Industry: Yes No
- Number of Full-Time Employees
California: 49
Worldwide: 80
Number to be trained: 49
Owner Yes No
- Out-of-State Competition: Customers Outside CA
- Special Employment Training (SET): Yes No
- High Unemployment Area (HUA): Yes No
- Turnover Rate: 3%
- Repeat Contractor: Yes No

FUNDING

- Requested Amount: \$42,042
- In-Kind Contribution: \$70,755

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, Commercial Skills, Computer Skills, Continuous Impr	49	8-60	0	\$858	\$15.07
				Weighted Avg: 39			

- Reimbursement Rate: \$22 SB Non-Priority
- County(ies): Riverside
- Occupations to be Trained: Administrative Support, Case Manager, Contracts & Licensing Staff, Operations, Executive Staff Manager/Supervisor, Sales Staff, Owner
- Union Representation: Yes
 No
- Health Benefits: \$0.57 per hour

SUBCONTRACTORS

- Development Services: Training Funding Group (TFG) in Irvine will assist with development of this proposal for a flat fee of \$1,000.
- Administrative Services: TFG will also assist with administration for a fee not to exceed 13% of earned funds.
- Training Vendors: To Be Determined

OVERVIEW

Founded in 1993 and headquartered in Riverside, Partners Advantage Insurance Services, LLC (Partners Advantage) (www.partnersadvantage.com) represents over 50 insurance carriers and provides access to a wide range of insurance products to independent agents across the country. Partners Advantage acts as a wholesaler of fixed annuities, life insurance, linked benefits products, long-term care/disability insurance, and Medicare. The Company also offers training, mentoring, and coaching services to its customers with tools and strategies to meet their client's insurance needs.

Partners Advantage is comprised of two divisions: Platinum Division and Direct Division. The Platinum Division is designed to meet the needs of national Insurance Marketing Organizations and Managing General Agents. The Direct Division supports independent agents, national accounts (large entities with captive nationwide distribution), and Registered Investment Advisors. The two divisions contract with more than 28,000 agents.

Training Plan

There are many competitors that offer similar services. To set itself apart and remain competitive, the Company must have solid resources and expertise in many products to provide

a wide-scope of comprehensive services. To do this, Partners Advantage developed a strategic plan to improve its client service model: implementing the Company's new Client Relationship Management (CRM) System to improve service to clients, setting long-term customer service goals to increase customer loyalty, and establishing a marketing plan to continually grow business. To this end, the Company will require an extensive training program that will promote skills necessary to support changes in the Company's client service model. Training will help the Company achieve excellent customer service, superior employee knowledge, and advanced employee performance. These skills are critical to the retention of its current clients and the acquisition of new clients.

Business Skills – Training will be provided to all staff. Training topics in Customer Care, Communication Skills, Sales Skills, Resolving Conflicts, and Problem Solving will allow trainees to effectively address issues and find solutions to improve services and increase business standards.

Commercial Skills – Training will be provided to all trainees. Training will enable staff to stay current and keep clients informed of regulatory changes and help staff make informed decisions while handling client insurance plans.

Computer Skills – Training will be provided to all trainees. In November 2014, Partners Advantage implemented its new Client Relationship Management (CRM) System which is the primary tool for tracking the Company's interactions with its clients. The Company will deliver significant training in the new system to enable workers to fully utilize its functions within the organization, have access to real time status changes, and reduce time and cost of placing customers with the many available products.

Continuous Improvement – Training will be provided to all staff. Managers/Supervisors will receive leadership skills training to effectively manage teams, and oversee workflow production. Course topics in Project Management and Performance Management will improve efficiency and production to keep up with the growing customer demands. Train-the-Trainer training will be provided to some lead workers and Managers/Supervisors to learn how to become an effective facilitator.

Temporary to Permanent Hiring

The trainees fall under Panel guidelines for "temporary to permanent" employment. Partners Advantage has retained these employees through a temporary agency, with the intention of hiring them into full-time, permanent positions after training. These trainees must be determined eligible to participate in ETP-funded training before the start of training, while on payroll with the temporary agency. However, the retention and post-retention wage requirements cannot be satisfied until after trainees have been hired by Partners Advantage. Until then, Partners Advantage will not receive progress payments.

High Unemployment Area

The trainees in this proposal work in a High Unemployment Area (HUA) with unemployment exceeding the state average by 25%. Although Partners Advantage qualifies for HUA status under these standards, it is not requesting a wage or retention modification.

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

- Effective Meetings and Facilitation
- Customer Care Fundamentals
- Problem Solving and Decision Making
- Business Grammar and Writing Skills
- E-Mail Etiquette
- Business Telephone Skills
- Resolving Conflicts
- Communications Skills
- Sales Skills
- Coaching/Mentoring Skills

COMMERCIAL SKILLS

- Case Management Skills
- Contracts and License Skills
- Administration Skills
- Compliance and Regulations Skills
- Business Development Skills
- Accounting and Commission Skills
- Continuous Customer Care Improvement
- Policy and Procedure Development
- Internal Audits and Soft Controls
- Client Deliverables
- Budgets and Forecasts Workflow Production
- Financial Statements for Non-Financial Employees

COMPUTER SKILLS

- Microsoft Office Suite (Intermediate and Advanced)
- Microsoft Adobe
- Partners Headquarters Client Relationship Management (CRM) Software Applications Skills

CONTINUOUS IMPROVEMENT

- Change Management
- Project Management Skills
- Leadership Skills
- Performance Management
- Team Building
- Train the Trainers

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