Getting Your New Employees Up and Running on Computers, TAM, and Technology.
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Computers, TAM & Technology

Objective: What do you do when your new employee is perfect for the position; familiar with insurance, has a background in customer service, and can handle the accuracy involved in processing, but has no knowledge of computer systems, technology, or database software? What if they can’t tell the difference between The Agency Manager and an Internet Browser? This class details an effective method of making your new hires comfortable with the technology they will be using on a daily basis. It provides a workbook for both the trainer and the new employee to complete and use as a guide for walking them through the different parts of a computer, and the functions of a database. The class will apply this method in different scenarios and will find solutions to real-life questions posed by the participants.

Assumptions: This seminar is based on the following
TAM Version 7.0
Microsoft ® Word Version 2000
ICBT Applied Online Training
Internet Explorer
Microsoft Outlook 2000
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Top 5 Reasons You (as a Trainer, Manager, Principal) Have Found Yourself In This Situation:

1. Out of the ten producers in my office, four of them are technologically saavy, one of them likes to play with the techno-gadgets but doesn’t know a thing about a database, and the remaining five are clueless, despite my training sessions! As a result, I have serious problems putting procedures in place.

2. I’m one of four principles and I’m the only one that knows how to turn my computer on, the rest think technology is a fad.

3. I just hired the best person for the job, and she’s great at customer service, but she thinks when she presses eject on the CD drive, a drink holder emerges.

4. I just hired a young receptionist, and he can process, transact, play a video game and answer the phone in the time it takes my personal lines department to type an activity in TAM… I’m beginning to think I need to enhance the computer skills in my office, and I’m not sure how to do it.

5. Shhh! I’m here because I need to get myself up and running on TAM and technology!

Breaking down the above statements, we actually find that a lack of knowledge in technology is a result of just a handful of reasons:

1) Older workers that have reentered the workforce and did not acquire computer skills along the way.
2) Older workers that have maintained only the knowledge critical to their position who do not use technology in any other facet of their lives.
3) Workers who were able to avoid technology by using other skill sets.
4) Older workers familiar enough with technology to do their job, but unaware of the database philosophy.

While there are certainly younger people who lack a well-rounded understanding of software programs or IT issues, the majority of people who lack the skills necessary to do proficient work in your insurance agency or brokerage are older people. It is not age profiling or discrimination, it is fact, and there is well-documented research leading to the conclusion that this scenario will not quickly fade.
The Aging Workforce

- 76 million people were born between 1946-1964

- In the next five years, approximately 40 percent of the skilled labor force will be eligible to retire. In the next 10 years the entire boomer generation will be over 50.

- Boomers make up about one-third the US Workforce according to the US Bureau of Labor Statistics, and there aren’t enough younger workers to replace them.

- The US Workforce grew at a rate of 30% in the 1970s, and at 12% in the 1990s through the present. But it’s expected to slow to about 3% and to level off by 2010.

The chasm that is being created by the boomers leaving the workforce is causing many Fortune 500 companies to look at the knowledge, values and loyalty of their older workforce and implement a plan to retain those workers long after retirement. Their plans are working. Many boomers plan on working long past the age of 65 according to AARP. In fact, 79% said for personal and financial reasons they want to maintain a balance of work and personal time.

This is good news for insurance principals as we enter the next decade, especially as the qualities businesses most value are those found in older workers; commitment, loyalty, affability, and reliability. But this scenario also poses significant challenges.

Many have the opinion that all older workers possess a distinct lack of technical knowledge, and do not have a desire to learn. Studies show that this opinion is seated in stereotype, not fact.

The US Bureau of Economic Research tells us that computer usage among workers ages 16-69 is similar. AARP’s November 2005 study similarly concludes that workers 50 and over feel the importance of learning new technology and training in technology is a high priority, voting an average of 4 on a scale of 1-5.

Last quarter (May 2006) IBM issued a white paper on the Maturing Workforce for their Human Capital Management division. Within its pages were the suggestions for how to best prepare for the shortage of workers, and how and when to retain the older workers past retirement, in hoping of making the transition gradual. IBM Is not alone, even companies with auxiliary interests in older workers, such as Microsoft, are making a statement on the issue. In 2003, Microsoft issued a white paper to discuss how to best use Accessible Technologies to maintain comfort in the use of technology for older workers.
Technology, Age and Knowledge

Hire People That Are Willing To Learn

None of us are to be found in sets of tasks or lists of attributes; we can be known only in the unfolding of our unique stories within the context of everyday events.

-- Vivian Gussin Paley

In the second quarter of 2006, a survey was conducted with the ASCnet Newsgroups. The question was posed to the readers on how respective agencies prepare and train their workers who are not familiar with technology.

Out of the ten responses garnered as posts and private emails, the general consensus was that workers without a rudimentary knowledge of technology, at least basic software programs and operating systems, are not hired and are even prescreened out of the interview process.

Certainly there is a definite learning curve that takes place with many older workers, but all new hires require training. It is important to note that personalities can sometimes create more time-intensive training than any amount of computer training.

As stated in part one, many older workers have continued in the workforce through the evolution of computer technology and have been able to avoid it. The resistance that is seen in these personalities can be incorrectly attributed to other older workers who are looking for a position within your agency.

As such, an agency’s HR department must be careful not to assume that because someone is skilled in computer software that there will be little training involved, and likewise not assume an older worker with little computer training will be a challenging fit into a position requiring computer knowledge.

Instead of resting then on a résumé, a brief interview, and a general assumption, look instead toward the following procedure for new hires:

1. Accept résumé’s and contact all parties and ask them to complete an application and personality profile online (in your office if they don’t have the internet).

2. Take the résumé, application, and personality assessment as a whole to the table for review. The resume provides the necessary information on employment and educational history, the application will allow you to validate skill sets like typing (don’t laugh, it has been overlooked even in the most rigorous interview.
processes) and mathematics, and the personality assessment will provide a profile of the candidate’s strengths and weaknesses.

3. Select a large group for a short telephone interview. The telephone interview will prove phone skills and allow you to assess their personality without regard to a physical impression (which can provide subconscious impact to even the most highly trained HR staff). It will also develop a comfort level between the interviewer and interviewee.

4. During the phone interview, ask a few questions regarding a learning environment, technology environment and a mentoring or teamwork facility. If your candidate responds favorably to the concept of learning in and out of the workplace, it is a good indicator that they will be trainable, and ready to accept the challenge of learning new technology.

5. Move your selected group to the in-person interview, and if you feel comfortable, allow peers, coworkers or producers to be a part of a portion of this interview. Ask each employee that would be working with the new hire to bring something on which they might need the help of the new worker, to allow the worker to gain a concept of the job, and the people with which he/she would be working. Not only will this provide real-life examples of the work environment to the candidate, but it will also give you a good idea of the interrelation between workers. Finally, it allows the existing employees to feel as though they have a vested interest in the hiring process.

6. After careful consideration between your HR staff, choose three people that are right for the position and order them according to preference. Call the first back for a second interview asking pointed questions regarding training. Are they willing to take a formal course in computer technology outside of work? Are they willing to have a mentor for the first 90 days? Are they willing to provide instruction themselves in a classroom setting to exchange ideas and knowledge sharing?

7. If all goes well, you have a new hire! Work out the details and get them into the office as soon as possible to start their training through methods discussed in the next chapter. You have two candidates to fall back on if the offer is not accepted, or the training period does not go according to plan!
In 1981, the European Community Workforce Survey first plotted the idea of giving way to narrow job descriptions in order to promote personalities and characteristics for a particular position. Then, a decade later, a US labor market research firm established a set of competencies that were later published in Vocational Education. These competencies include:

- The willingness to take initiative and perform independently.
- The ability to cooperate and work in groups.
- Competence in planning and evaluating one’s own work and that of others.
- Understanding how to work with persons from different backgrounds and cultures.
- The ability to make decisions.

If you hire based on the above precepts, as well as personality and overall skill set you will establish a reduction in turnover, a more satisfied, knowledgeable staff, and an overall employee base that is able to mentor the young workforce and transfer values and integrity.

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Create An Atmosphere of Learning

Against boredom even the gods themselves struggle in vain.

-- Friedrich Nietzsche

How exactly do you engender an environment of excitement in adult learners?

Adult learners are dramatically different than traditional students. You simply cannot write our name on the chalkboard and add stars to motivate us to learn!

Ideas such as “Lunch ‘n’ Learn” Wednesdays, Full Staff Training Sessions, Knowledge Mentors and other such interdisciplinary learning efforts are commendable efforts, and some of them work for a small percentage of the staff, but few maintain a highly motivated team.

In addition, it can be difficult to initially encourage (coax) workers without computer knowledge to “take the plunge”. If you think about it, those workers mostly likely have reasons for not attempting to learn computers in the first place!
Looking back at earlier examples of workers without computer knowledge we in the following examples:

1) Older workers that have reentered the workforce and did not acquire computer skills along the way.
2) Older workers that have maintained only the knowledge critical to the position and do not use technology in any other facet of their lives.
3) Older workers who were able to avoid technology by using other skill sets and now must comply with office procedures and workflows.
4) Older workers familiar enough with technology to do their job, but unaware of the database philosophy.

These workers will each approach the idea of learning new computer tasks with intense feelings. This can be assumed because they have no gradually accumulated the knowledge that younger workers have through education. It is difficult at times to relate to this as we take our own technical knowledge for granted. But the following illustration makes it easier to comprehend.

Pretend for a moment, that it is the year 2070 and you have maintained your existing knowledge of computers, and have been using them in your office. But you’ve been so busy servicing clients, writing new business and building your book that you haven’t had a chance to stop for lunch. So today, after 60 years, you’re pretty hungry, and decide it’s time to take a break.

You pick a popular restaurant and start to walk in, but notice that the door has a funny looking box next to it. As you stand there, wondering exactly how to get into the restaurant, you notice others stopping briefly at the box by the door. The box seems to read their thoughts, opens the door, and moves them directly to a table where their order is waiting for them. You figure out that the technology must somehow telepathically take their order and a computer somewhere prepares their food in the time it takes to seat them. After a few befuddled moments, you go back to the office to make yourself a sandwich, because you can’t figure out how to make the restaurant doors open for you. This must be what your clients and underwriters have referred to as the new telepathic software.

It would be a bit daunting, wouldn’t it? And so you decide to attend a class on Telepathic Technology. As you sit down the instructor tells you this is an interactive beginner’s course and will be very simple.

You are then asked to begin typing the alphabet on a keyboard in front of you… but the keyboard has strange symbols on it, and some of the keys, like the enter key, are in
different places, or don’t exist! Now the class has moved on to learning the parts of a telepathic scanner. The instructor opens a model scanner and points to different parts. “In simple terms, the scanner works, like this, “ He says. “There is the capacitor wing that circulates the charge through the protocol’s mandate. The mandate reads your frequency and shuttles the code to the production chip. If it is under 400 Lmi, then the scanner progresses to the wavescan to read it. Then it encodes your wavelengths, recalculates your thought into a Unicode language, and transmits the data.”

When the rest of the class has moved on to learning how much data a regular telepathic scanner can hold, and how to convert therabits into Lmi, you are lost. You just wanted to know the steps to get into the door of a restaurant.

It is a far-flung illustration, but it works for our purposes. While the difference between a kilobyte and gigabyte is a simple concept to you, it is not to someone unfamiliar with computers, it is intimidating, and scary.

The feelings that become more understandable with the above illustration are doubt and anxiety. As a person unfamiliar with technology, the doubt that one will be able to catch on and successfully master the is very intense. The anxiety stems from multiple sources; 1) the expectations will be too high, 2) the instructor does not understand because it comes so easy for him/her, 3) it will be difficult to comprehend 4) I will look foolish, 5) and everyone will pass me up.

Adult learners also have varying degrees of fear that they will not be able to comprehend instruction. They may not have been in an academic setting for many years. For these learners, it is difficult to instill confidence and it must be considered a gradual process.

In Raymond Wlodkowski’s book, “Enhancing Adult Motivation to Learn” we learn of interrelated events that create a motivating and successful training experience.

- Inclusion Fosters Involvement, therefore Establish Inclusion.
- Attitudes Influence Behavior, therefore, Develop Attitude.
- Meaning Sustains Involvement, therefore, Enhance Meaning.
- Competence Builds Confidence, therefore, Engender Competence.

He suggests devising an instructional plan by asking the training team (which may be yourself alone) how to create such an environment and attitude. He calls this Culturally Responsive Teaching. So, in order to develop an attitude to influence behavior, as Wlodkowski suggests, you might ask your training team, “How do we create a favorable outlook toward learning through personal relevance and choice?” The strategy then becomes to form relevant learning goals. To exemplify this we might ask our learner(s) to choose something they want to research or learn, and we would study that item first. Learning this task establishes an immediate meaning, and accomplishing the objective engenders competence.
It is also necessary to temper the attitudes that exist in the office that may be playing a role in degrading your current training sessions. Look at the following possibilities in regards to the current staff composition and focus the efforts of conflicting personalities in more constructive ways.

When observing and constructively engaging personality and learning styles, look at the following items:

- **Maslow’s Hierarchy of Needs**
  - 1943 The Theory of Motivation – Abraham Maslow discusses the act for each of us to satiate the lower “deficiency” needs (the bottom four) in this hierarchy so that we can focus on the personal growth as it comes into focus.
  - Physiological needs like hunger, sleep, oxygen are the most basic and animalistic needs that we need to survive.
  - Safety needs include our own physical safety as well as the safety of our family and security of revenue (which in turn secures our survival needs).
  - Love needs include the giving and receiving of love, as well as the nearness and intimacy of friends, spouses, family.
  - Esteem is essential to our ego. The respect of others weighs even heavier than the fulfillment of ourselves (self-actualization).
  - Self-Actualization is our function and purpose found and fulfilled.
• Howard Gardner’s concept of intelligences
  o 1983, Dr. Howard Gardner, professor of education at Harvard, developed a concept that pluralized the intelligences and thus learning styles of an individual. With this knowledge a directed learning style can often enhance the speed, accuracy and ability for an individual to learn. Dr. Gardner established the original seven intelligences, and has since added Naturalist Intelligence. Others such as Spiritual Intelligence have also been deliberated.

  o Linguistic Intelligence (word smart )
  o Logical-Mathematical Intelligence (number smart)
  o Musical Intelligence (music smart )
  o Bodily-Kinesthetic Intelligence (body smart)
  o Spatial Intelligence (picture smart)
  o Interpersonal Intelligence (people smart)
  o Intrapersonal Intelligence (self smart)
  o Naturalist Intelligence (nature smart)

• Personality Assessments. Personality testing is not a new concept. The idea of using key questions to assess one’s personality, motives, psychological stability and intelligence has been used since the turn of the 19th century. However only in the mid-twentieth century did personality assessments come into use in the human resource sector. It is now used successfully to place people in fulfilling job positions and reduce turnover rate.

  o According to Carl Jung’s typology all people can be classified using three criteria. These criteria are:
    ▪ Extraversion - Introversion
    ▪ Sensing - Intuition
    ▪ Thinking - Feeling

    Isabel Briggs-Myers added a fourth criterion:
    ▪ Judging – Perceiving
The TeckKnow Method combines the above psychological precepts and allows a simple assessment to give perspective on why office personalities can often hinder a learning environment. The TechKnow Method asks management to first label a troublesome personality and then direct the strengths of that behavior in a way that will benefit the office, the personality, and new employees. The types most often found in an existing technology-laden office setting are:

- Type S – Stubborn (“Technology is a fad!”)
- Type F – Fear! (“I’m afraid I’ll crash the system if I try that”)
- Type N – Newbie (“I just have no idea how to do that”)
- Type M – Motivate Me! (“I’ll learn that when management makes me.”)
- Type L – Questionable Learning Style (“I understand. I just don’t get it.”)
- Type K – Know-It-All (“I’ve been using computers since Pong.”)
- Type W – Wiz! (“It was running slow but I just ran Spybot, Ad-aware, did my MS Windows updates and then defragged and it’s all good.”)

It is important once the attitudes have been assessed, that you do allow each to strengthen each other. In so doing there are some personalities that will work against the effort if put together. Keep the following chart in mind, and think about how each one would have a negative effect on the others.

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<th>TYPE</th>
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Once you have grouped together your personalities, you can give them peripheral tasks within their job that will preoccupy them, motivate them, and even create a teamwork environment. See the following examples:

<table>
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<td>Know-It-All</td>
<td>Help Desk, Writing Documentation (not workflow)</td>
</tr>
<tr>
<td>Stubborn</td>
<td>ASCnet &amp; Applied Connection</td>
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<tr>
<td>Fear, Newbie, Motivate Me, Learning Style</td>
<td>Skill Formation, Committee Leaders</td>
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So, you have set your guidelines for how to train, and avoided degrading the training with existing personality problems. Now it is simply a matter of developing a method using the training tools that both Applied and ASCnet have provided. Set a course of study that will work consistently across many employment scenarios. It is also up to management to determine the length of time your agency can devote to the training, and when the review of that training should take place. In order for training to be effective, not only does the trainee need to benefit, but a solid check should be in place to ensure your training staff is operating cohesively, and your new and existing employees are taking the training seriously.

First, let's discuss the tools at our disposal, and finally we will discuss how to conduct a training audit.

The Tools for your Training Method

Applied Training; ICBT/WBT

Applied Systems has provided many avenues for training within their online portal. They continue to offer onsite training, but their instructor-led Web-Based Training is becoming a more economical and efficient option.

For a reasonable annual fee (paid monthly), you can access both the CBT and WBT portions of Applied’s Training. While WBT is, as previously stated, instructor led, live online training, CBT is an online option accessible anytime and is self-directed. CBT includes a long list of topics for bookkeeping, service and reception staff as well as producers and principals. The tutorials use a variety of learning methods to make an interesting, interactive and applicable lesson. The images below show a few sample CBT tutorials.
For more information, see the following link, or click on the Applied University link on the Applied Systems Portal (www.appliedsystems.com) after you’ve logged in.

http://au.appliedsystems.com(frameset_TAM.htm?/TAM/Tam_home.html)

Pros & Cons of ICBT and WBT Training System (complete in class):

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DIY Computer Training

Do-it-Yourselfers prevail! One of the most popular training methods in agencies across the continent is the DIY training theory. Many agencies have key service staff that train the new hires in their department. Typically, the new hires are computer-literate so the training probably consists of how to use the Applied Systems database, and simple cursory training on office procedure. A few months of “as needed” help or “mentoring” follows.

With many agencies implementing step-by-step workflows, the DIY philosophy is aided by the workflows manual; a handbook for particular procedures that exists to help the staff complete insurance tasks like issuing a certificate, performing a change request or submitting a new piece of business in a consistent and efficient format (see outline and step-by-step below).

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<td>CSR</td>
<td>Marketing Plan</td>
<td>MERT</td>
<td>Same Day As Notice of Devious</td>
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<tr>
<td>FR-CSR</td>
<td>Quote Taken</td>
<td>QUIT</td>
<td>Same Day As Notice of Devious</td>
</tr>
<tr>
<td>CSR</td>
<td>New Business Procedure Completed</td>
<td>SEAP</td>
<td>Same Day As Notice of Devious</td>
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To make this method successful it requires complete and accurate workflows, and a staff that is reliable and willing to work together to get the department’s workload completed as well as the training of the new individual. In some cases, it is better to keep a system manager or system manager’s assistant in a position to train new staff for the first two weeks. At that point questions often come on a gradual basis, and can be more efficiently fielded by 1) the handbook and 2) the service staff.
Pros & Cons of DIY Computer Toolkit Training System (complete in class):

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**TechKnow Method**

The TechKnow Method is a concept method of learning for new hires, especially those without technological knowledge. The method employs concepts of Howard Gardner, Raymond Wlodkowski and other authorities on adult education. The TechKnow method assumes that you have organized your existing staff into constructive teams, groups or in roles that will allow them to excel in their strengths. It also assumes that you cannot devote one-on-one training time for two weeks and as such combines self-directed and mentored study.

1. Learn the Biz!

The TechKnow Method begins at a very elementary perspective of learning the business of insurance. Without a CONCEPT of what happens in the office, there is no way to attach meaning to much of what is being taught. Even for veteran insurance agents, service staff or receptionists, it is imperative to realize that our industry has dramatically changed over the past twenty years.

A simple chart or graph explaining the very cyclical nature of most insurance agencies may be sufficient for someone to understand the process (see the example below).
2. Learn the Lingo!

As necessary as the cyclical process of an insurance agency's procedure is the verbiage used. Sometimes we don't realize that between agencies, companies and even regions we use different vernacular for the same thing. Some people have agents that sell insurance for you. Others hire producers as sales staff. Some say hardback, some say files. Develop a basic glossary of terms (you can use the one in appendix I of this guide to get you started) and make sure that your new hires, whether new to the industry or not, are familiar and comfortable with this language.

3. Learn the Office!

Offices and office equipment have dramatically changed in the past two decades. From mimeograph machines to VOIP, technology and the pace at which it is expected to be handled is dramatically different.

Imagine walking into an office as a new employee, where all the focus is on you acquiring the necessary computer skills. While trying to manage that, your trainer gives you a "simple" task to handle. Send and receive faxes, handle the mail (including running it through the Pitney Bowes mail machine) and use the Multi-Function Copier to staple, collate, and stuff envelopes. While these things may be some of the most rudimentary and mundane tasks for most of employees, for someone who last used a piece of carbon paper as a copier, it can be just as daunting as a computer.

Before you ever broach the computer with a new hire, take them to each piece of equipment that they may come into contact with and explain the system in a well thought-out and documented approach. Many agencies don't consider workflows for
their copier or VOIP phones, but these can be the most effective and welcomed workflows available to a new hire.

LEARN THE OFFICE!

- Phones!
- Fax!
- Shredder!
- Postage System!
- Scanner!
- Coffee Maker!

4. Learn the Computer!

Computers and The Agency Manager are two very different things. Many training programs and service staff fail to understand the great difference between training someone on a computer, and training someone on The Agency Manager. Before exposing a new computer user to your insurance database, get them familiar with the idea of a network, and the various pieces of your computer system.

LEARN THE COMPUTER!

- The Server Room!
  - The Server = The Switchboard Operator, The Security Guard, The Storage Closet

- Workstation!
  - Monitor = Television
  - Keyboard = Typewriter
    - Enter Key
    - Delete Key
    - Insert Key
    - Function Keys
  - The Mouse = Your Finger
    - Double Click = Open It with my pointer finger!
    - Single Click = Select It with my pointer finger!
    - Right Click = Find Out About It!
    - Click & Drag = Move It! Box It!
  - CPU = The Computer
  - Hardware = Typewriter
  - Software = Paper and White-Out
  - The Internet = The World Library
  - Windows Operating System = The Theatre
  - Microsoft Word, Excel, Etc. = The Play
There are a myriad more computer basics that you will want to introduce at this point, long before you ever introduce a new user to the database. To familiarize these concepts, you may want to use a basic computer class at a local community center or college, or provide a worksheet like the one offered here (appendix II), to allow the user to experiment and become familiar with the keyboard, mouse and Windows operating environment. When developing the worksheets, look for commonalities among most or all Windows programs and make use of functions like CTRL + C and CTRL + V that become timesavers.

Whether the above is learned by a physical hands-on tour, or a simple pictorial workflow written and developed by your existing computer-savvy employees (types K & W), make sure that this issue is given sufficient time. Use illustrations and comparisons that put foreign technology in a format that can be understood. With the right approach you can avoid confusion. Even small things like the usage of the caps lock and shift keys which function differently on a computer than they did on a typewriter, can be ironed out at this point.

There have been multiple books written for new computer users, and many of them focus on older users. Of the books in publication at the time of this writing, two stand out as light-hearted, comprehensive and accessible for any generation. Upon developing a learning plan for a new employee, provide one or both of these books for their immediate reading, and reference.


INTERESTING TO NOTE:

In 1946, at the start of the baby boomer generation, ENIAC, the first computer was born. It weighed 28 tons, was 80 feet long, and cost about $487,000 to create. It ran a whopping 5,000 math problems per second.

In 2006, at the crest of the baby boomer’s retirement, the Intel Duo-Chip Processor is so light it is nearly unweigh-able, it measures 90 millimeters, and costs about $600. It processes over 21,000,000,000 operations per second.
5. Learn The Database!

Essentially, a database is the storing of information in the computer so that all members of an office can access the accurate, real information on any client, company, employee or prospect at any time and add to that information, manipulate that information and generate sales and service.

The Agency Manager is a comprehensive database. It provides a means for marketing, tracking, e-filing, digital documentation and all the coverage information needed to handle claims, rating and billing inquiries. It is important to explain that a garbage in/garbage out mentality must exist for every user of the database, and the information contained within is the lifeblood of an agency.

The database is a living, breathing, dynamic entity that is changed everyday and is growing in breadth to provide an accurate snapshot of the agency as a whole. Every client’s name, address, gender, risk, and auto mileage is recorded within. A person’s occupation is not noted for interest, but for data mining and marketing purposes. An attached email about adding a piece of jewelry is not attached merely for information, but for Errors and Omissions prevention, future reference and underwriting guidelines.

Each action taken in a database results in an equal and opposite action in a different part of that database. A memo creates an activity, an activity creates a follow-up, a follow-up creates a form letter, which creates an activity which creates a follow-up which creates an Outlook appointment.

Communicating this to a new employee can be as simple as reading the above paragraphs, or as complicated as piecing apart the Agency Manager and showing how it is used in a real claims or marketing scenario. Whatever the method taken, the ideas of accuracy and data integrity must be established.

LEARN THE DATABASE!

The basic tenets of teaching someone how to effectively and quickly use The Agency Manager are threefold:

1. Only introduce what is necessary. Every new employee is on a need-to-know basis.

2. Liken everything to an illustration. Just as the internet was a worldwide library, so are activities like reporting “just the facts”.

3. Everything you enter, or don’t enter, affects something or someone else.

If you look at the database in this light, it becomes clear that even at the Homebase screen, there are WAY too many buttons. Start by creating basic
Powerpoint slides or printing screenshots of TAM and highlight the icons and buttons that are necessary. For starters, depending on the job function of the new employee, we will only need CLIENTS & FILES, MAIL, and perhaps DASHBOARD, if we use it to keep track of the staff in the office.

- Homebase!
  - Clients & Files
  - Mail
  - Dashboard (for who’s in the office).

For the Mail section, it should hopefully be an easy transition since Microsoft Outlook should be a program that your new employee is familiar with. Dashboard is simple because the only function there is the whereabouts of the staff, and changing your own status.

Clients and Files, then, is where we head next:

In Clients and Files, we can do the exact same thing, and highlight the four main buttons. Those buttons, for most people, are: POLICIES, ACTIVITIES, ATTACHMENTS, and TRANSACTIONS.

- Clients & Files – Naming Convention
  - Policies
  - Activities
  - Attachments
  - Transactions

Before introducing the buttons at the top of the screen. Explain how codes are predominant not only in every section of the Clients & Files, but also are used to organize the clients. Unless you use a clean alphabetical code, you will need to explain the coding system you have, and then test it out. Plan on introducing the search features of TAM after the first few days of using the system.

Create a tangible image to go along with each of the four main components listed above. For instance, Policies are a INVENTORY of items that the insured has or had coverage on. Each policy has a policy type code. The policy type code for Auto is AUTO. For home, it is HOME. For umbrella it is PUMB (personal umbrella). Provide a list (in the preface of the workflow) listing all policy types, their codes and a brief definition of the coverage.

For the Activities section, it could be described with the following image:

Activities allow you to put on a reporters hat. Not only can you view all the prior “newspaper articles” on a particular client, but you can also write your own. When entering an activity you pick a code (just like with policies), and then you type
information. As a reporter, report on the following things in your activity: Who, What, Where, When, Why and How. The most important of these will go into the DESCRIPTION line as it can be viewed first. The rest goes into the Notes field.

Set up a test client such as TEST ACCOUNT or TEST CLIENT and establish this client for any testing or practice. Have the new user add a couple of activities to get a flavor for how they are used. Then illustrate the point by opening a personal lines client and look at the past year or two of activities.

The same exact thing can be done with Transactions and Attachments. Indicate that each additional item has a corresponding CODE as well as a description line. Notice Attachments also affect the Activities section by having an activity added. Transactions affect the accounting side of The Agency Manager.

Provide a worksheet of scenarios for your new hire (or use the one in Appendix III to get you started) and have your employee locate the information you are requesting by using only the buttons that you have introduced. These seven buttons should allow for the bulk of all questions and answers in TAM for the first few weeks of usage.

**TRAINING NOTE:**

It is important to mention that Applied Systems has done a great job of giving us a number of options for accessing any part of the information we seek in TAM. For instance, you can access a current application by clicking on the Options button, by double clicking on the application (if the user is setup that way), or right clicking the application and choosing it. This is important to note for training. While it is nice to have all these options, it is EXTREMELY important that only one way is taught. Once the concept and workflow have been mastered by the new user, then he/she can begin to adventure into different ways of accessing the information. For starters stick to one, simple method of getting to the current app, adding a transaction, adding an activity, etc. Be consistent and don’t even offer the possibility of options at this stage... if you do you are setting your new employee up for frustration and information overload!
Employee Participation Program

If People Don’t have a personal computer or don’t have an interest --- Why????

- Fear?
- Usefulness?
- Self-confidence?
- Money?

For many people they do not see the return-on-investment for purchasing their own computer. Some feel that without a real need, or without someone helping them figure out what to purchase and getting it set up, it is too big of a task to make it worthwhile.

Many companies recognize that this attitude is detrimental to their employees and the serious learning curve and motivation is needed in their current employee base. For this reason American Airlines, The New York Times, The City of Los Angeles, Ford Motor Company, Delta Airlines, and many colleges and universities are turning to the idea of Employee Participation Programs. In order for employees to be more “conversant with technology” the companies are building agreements with Dell, Gateway, Hewlett-Packard, America Online, and PeoplePC to provide low or no cost home computers to their staff, as well as home internet access.

The United Kingdom has invoked a Home Computing Initiative which allows workers in UK companies to get a new home personal computer on a personal loan from their employer. The employer in turn gets a tax exemption.

Employee Participation Programs at many companies are basically direct personal loans from the employer to the employee that are paid back out of deductions in payroll. Most companies allow the loan to go to hardware and/or software up to an amount of $5,000. The amount spent will dictate the length of time an employee has to pay back the loan. Some loan plans allow one purchase every three years, and some are a one-time-only affair. Some companies provide very low-cost internet access or free internet access if the employee doesn’t take advantage of the computer loan.

Larger companies can offer the computers with less of an investment. At the time of this writing all three major computer manufacturers (Dell, Gateway and HP), as well as Compaq have Employee Participation Programs, but most are for companies in excess of 100 employees, or those companies that can generate a steep dollar amount in computer sales each year.

Still, despite the cost the idea is solid and has proved successfully for many companies. If an employee goes home to retrieve pictures of grandchildren, download music, find...
old classmates or lookup restaurant reviews, then they are becoming more technologically literate, and as such it is worth the small investment and administration expense to invoke an employee participation program.
Performing a Training Audit.

Once you have set in place a written plan for how you will hire and train your new, technologically challenged employees, it is time to plan for a training audit. Your audit should take place throughout the first training experience.

Develop an evaluation form for both the new employee and the trainers, and include the following questions:

- How is the method working?
- What have been the biggest obstacles?
- What needs to be changed?
- What has been the approximate timeframe for each component?
- What was the greatest strength of the trainer?
- Of the trainee?

Use this information to hone the training program, but be aware that training is an individual challenge, and each person’s strengths and weaknesses will be different.

With time your agency will perfect the skill needed to bring in quality workers with time-tested values and industry knowledge. Adding computer ability and helping the worker feel valued and appreciated for taking on the new challenge will build a healthy working relationship and a loyal team in your agency.
REFERENCES:


Information on Internet Access through Employee Participation
www.peoplepc.com/partnership/employers.asp.

A Sample Employee Participation Loan Program:
www.douglas.bc.ca/ceit/employees/general/loans.htm
APPENDIX I: GLOSSARY OF INSURANCE TERMS

(THE TECHKNOW METHOD: LEARN THE LINGO)

- Policy - A policy is a contract of coverages between an insurance carrier and an insured.

- Dec Sheet – a dec sheet, or declarations page, is the main form of an insurance policy that details in a concise format what coverages exist in a policy.

- Claim – a claim is an incident in an insured’s life where insurance coverage responds to indemnify (or restore) those involved in the incident to their prior state.

- Tfile – Tfile, or Transactional Filing is an alternative to standard alphabetical filing. Transactional files are date files that correlate with dates in a computer database. Tfile works with a database to identify a piece of paper with the particular date it was handled, or processed.

- Insured – The individual or individuals named on a policy to whom the coverage applies.

- E&O – Errors and Omissions. The greatest liability of an insurance agency is the error or omission of information or accuracy of that information. Prevention of E & O is of great concern to all insurance agencies, as is the insurance policy that protects an agency from this liability.

- Producer – a salesman of insurance. Often producers only sell insurance, some mine the prospects, rate the coverage, propose it to prospects and issue the policies. Producers are sometimes called agents.

- Agency – the business of providing sales and service to consumers. Some agencies work with only one insurance carrier (or company). Some agencies, called Independent Agencies, work with many insurance carriers.

- Hardback – also called a paper file. Files that are alphabetical and can be found in a filing cabinet. Usually, they are filed by the insured’s last name.
**APPENDIX II: COMPUTER KNOWLEDGE WORKSHEET**

*(TECHKNOW METHOD: LEARN THE COMPUTER)*

<table>
<thead>
<tr>
<th>List All the Icons You See On Your Desktop:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Distinguish the four actions listed below:</th>
</tr>
</thead>
<tbody>
<tr>
<td>o Double-Click</td>
</tr>
<tr>
<td>o Single-Click</td>
</tr>
<tr>
<td>o Left Click</td>
</tr>
<tr>
<td>o Right Click</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Change the background picture on your computer.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Now change the background picture on your computer to one you found online and stored on your hard drive.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Explain where the below symbols can be found, and what function they serve:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Explain the function of the shortcuts CTRL + C and CTRL + V. What other ways can you access these functions on most programs?</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>What resolution is your computer using? How do you adjust it?</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>What do the symbols A: C: and D: represent on a computer?</th>
</tr>
</thead>
</table>
Your Windows Operating System has a “Control Panel”. Name Five Operations You Can Perform From This Panel.

What is the purpose of a Screen Saver? What Screen Saver is set on Your Computer? Change your screen saver to begin after 10 minutes.

What are four functions always found under the FILE option on the menu bar of a Microsoft program?

Type a document with the letters of your name spelled going down the page, like this:

M A R Y

Use a different font and a different color for each letter. Write a word with each letter that embodies who you are as a person.

Use SpellCheck to confirm you have spelled each word correctly. Use MS Word’s thesaurus feature to locate three synonyms for each word. Example,

Meek. Gentle. Quiet
Amiable. Friendly. Cheery
R Y

After the word, insert a ClipArt that symbolizes one or more of the words chosen.

Open an existing Word Document. Discover three ways to print the document. Explain the three ways you found below:

Thangs to See In Chicago!

Midlothian Pipe Band, a Scottish Bagpipe Band in Chicago is a fine Grade 2 Competitive Pipe Band that performs professionally throughout the Chicagoland area and has competed nationally and internationally. Currently, they hold the United States Championship and placed second in the North American Championship.

- Copy and Paste, or Retype this paragraph and heading into MS Word.
- Apply Italic and Bold Formatting to the “Things to See In Chicago!” Heading.
- Use the undo command to remove the last formatting applied to the above part.
Using the Grammar feature, correct the spelling error on paragraph 1.
Insert a clipart file after the line and center-align the image.

Write a letter to a spouse, partner, friend or coworker. Use the Times New Roman 12 pt. font. Then save it as a document entitled LETTER.

Now prepare an email to yourself, and attach the document LETTER.

Open MS Outlook. Add an appointment on July 12th. Make the appointment recur weekly until December 1st. Make the appointment last 30 minutes from 1:00pm to 1:30pm and give yourself a reminder 1 day before the appointment. Make the appointment private.

Open MS Outlook and begin a new email. Add a contact to your address book and then add that contact to your email. Type your email message and use color. You will need to make sure you are using HTML as your email format.

Add a task to MS Outlook. Assign the task to another Outlook user.

Find the email you sent to yourself in your sent items folder and forward it on to three people.

Create a folder called, “FRIENDS” in Outlook and place all your sent mail into this new folder.

List two items you would find under each of these headings on the menu bar:

File Edit View Insert Format Tools Table Window Help

You put your cursor in between two words and when you began typing, instead of words being added to your sentence, the words your were typing were writing OVER the existing words. What is happening and how do you correct this?

Your computer freezes up when you are performing an action. How do you find out what program caused the problem? What is the best way to close out of the program, or, if necessary shut down your computer and restart?
APPENDIX III: TAM SCENARIOS

(TECHKNOW METHOD: LEARN THE DATABASE!)

<table>
<thead>
<tr>
<th>Scenario</th>
</tr>
</thead>
<tbody>
<tr>
<td>An insured, _________ would like to know their homeowner’s deductible. Locate this information, and also locate and confirm that this is a home policy, not a renters policy.</td>
</tr>
<tr>
<td>An insured, _________ would like to know if we have received their check for _______ that they mailed to us on _________. Have we received it?</td>
</tr>
<tr>
<td>An insured, _________ called in to make a change on their auto policy, adding a _________ with full coverage on _________. They called this change in on _________. Did we make the change in our system? What did we do with it, and has the company made the change yet? How much did it effect the premium?</td>
</tr>
<tr>
<td>An insured, _________ sent us an appraisal for a piece of jewelry on _________. We have had the change made, but the insured would like a copy of the appraisal. Please email a copy to them.</td>
</tr>
<tr>
<td>An insured, _________ would like to know, for tax purposes, what they paid on all their insurances for the last calendar year. What is the total?</td>
</tr>
<tr>
<td>An underwriter asked us to please confirm with the insured, _________ that they did not have a trampoline, or a pit bull. The insured’s let us know they did not. When and how did they let us know? What did we do with that information?</td>
</tr>
<tr>
<td>When did we first write insurance for _________. What policy was it and to what company did we send it? Is it with the same company now? Who is the agent on the policy?</td>
</tr>
</tbody>
</table>
When was the last time you used the ASCnet Newsgroups?

The ASCnet newsgroups are users helping users via the Internet. The Newsgroups are not a list serve, but rather a bulletin board system allowing users to post questions in specific topic areas.

By using the newsgroups on a daily basis, users can utilize experience and receive help from other users, without geographical limitations. The newsgroups are an outstanding resource to help you prepare for an upgrade, troubleshoot an issue, or just to help run your office better.

There is no additional cost - access to the newsgroups is included in your ASCnet membership!

Visit www.ASCnet.org/newsgroups

Which ASCnet Tools Do You Need?

Stop by the ASCnet booth to preview! Save on shipping by placing your order at the Registration Desk.

The Fast Track Guide to Getting the Most Out Of TAM

Integrating Word and Applied
A Guide to Document & Proposal Setup in TAM and Vision

Updated (to be released Dec 2007):

The Accounting Manual

Month-End Made Easy

Outlook Made Easy
Everyday Use & Integration with TAM & Vision

Did you know that you can customize them?

These Tools, like many of the products ASCnet offers, come formatted in Microsoft Word and allows users to edit to their agency specific policies and procedures.

Use the Discounted Conference Order Form!