

THE  
UNIVERSITY  
OF RHODE ISLAND

# REAL JOBS RHODE ISLAND CASE STUDY:

## Insurance Innovation Partnership

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# **Insurance Innovation Partnership**

## **Real Jobs Rhode Island (RJRI)**

In 2015, The Rhode Island Department of Labor and Training (DLT) awarded funding to workforce development collaborations throughout the state. Funding was provided through development grants to create sector-based partnerships and create a plan to provide workforce training aimed at sector needs. Implementation funding was then provided for these partnerships to develop training materials and train workers in Rhode Island in targeted industries including healthcare, technology, marine trades, and the arts. Sector partnerships were developed through public private partnerships including that included industry, workforce intermediaries and educational institutions to address the economic needs of the state.

### **I. Sector Need**

The Insurance Innovation Partnership (IIP) was developed by the Independent Insurance Agents of RI (IIARI) Association in conjunction with industry partners and business partners who are members of IIARI. The partnership sought to address several issues within the financial and insurance sector, including:

- The demands of an aging workforce.
- The inability of businesses to attract new talent to the industry.
- A shortage of licensed insurance professionals.
- A lack of training or education programs with pathways to employment.

The average age of a U.S. insurance agent is 59, which means that one in four agents is expected to retire within the next five years. Rhode Island currently has a significant shortage of licensed insurance professionals as well as a lack of potential employees to fill these positions, as the cost, time commitment, and general anxiety about successfully completing the licensing exam are often deterrents to prospective employees. Given that approximately 1,400 people are employed by about 138 insurance agencies in the state, the sector was in need of filling many jobs that should open in the next few years.

In working closely with business partners and analyzing data gathered in focus groups and committee meetings, IIP identified a set of specific challenges that needed to be considered when designing its training program:

- Positions in the insurance industry require a unique set of qualifications, including basic math, computer, and other office skills; customer service skills; a state-issued professional insurance license (which enables them to sell and service property, casualty, life, health, disability and/or long term care insurance); and industry knowledge gained through experience and continuing education.
- The insurance industry has not adequately presented itself as a lucrative career, and employment in the field is not connected to a specific secondary education program, which means the industry lacks a pipeline of future workers to fill open positions.

- Individuals are often not willing to outlay the time (and money) needed to study, train, and pass the state licensing exam without being guaranteed a job opportunity once it is completed.
- The current expectation in the industry is for employers to pay for otherwise qualified candidates to be licensed. While large Rhode Island companies, such as Amica and Metropolitan Life, have the resources to recruit and train employees, independent insurance agencies often have higher training requirements and far fewer resources. Therefore, these agencies are reluctant to take on new employees because they may not recoup their investment if a candidate does not work out.
- Independent insurance agencies have an average of 11 full-time employees and no training department. While larger agencies may only require employees to learn one company's insurance product and software, independent insurance agencies often have to learn multiple companies' products and software in order to service all of the agencies' available products and companies.
- Once licensed, insurance professionals often seek additional industry recognized designations and training to gain more understanding of various niche insurance products. These designations represent experience and superior insurance knowledge that demand a higher salary for employees who hold these designations (for example wages that increase from \$15 to \$22 per hour).

Recognizing the needs of the insurance industry, the mission of IIP was to create a sustainable program that:

- Generated awareness of the opportunities and advantages of working in the independent insurance industry.
- Attracted individuals with the unique characteristics required to work in the industry.
- Allocated the appropriate funds to conduct the initial training and licensing of qualified candidates.
- Provided opportunities to obtain industry recognized designations and training that was identified as essential by the partnership members.
- Kept insurance jobs in Rhode Island.

## **II. Grant History**

IIARI had heard from member agencies in Rhode Island for over a decade of the need for a training program within the insurance industry. As a result, the board of directors created a special education committee to help develop the curriculum and gather support from association members. This committee met regularly and requested that IIARI apply for the Real Jobs Rhode Island grant opportunity after hearing about it through media outlets. Prior to writing the RJRI grant proposal, IIARI had hired a consultant to assist in developing the curriculum, and had begun discussing how a program might work with the New England Technical School. IIARI did not have a classroom itself, so IIARI attempted to find possible spaces and decide how (e.g.,

online, in-person) and when to provide some type of training. The RJRI grant aligned with its goals and because this particular grant was focused on new hires, IIARI focused most of its energy for the implementation grant on identifying and training new potential employees to the industry. All members for this partnership served on the current IIARI board, so while this group had not worked on a grant project before, they did have extensive experience working together on the board and related activities.

Prior to this grant, IIARI provided training to help incumbent employees receive the necessary training to become licensed. The typical process for this was for independent agencies to hire agents and then send these individuals to the IIARI insurance licensing and designations trainings. However, IIARI had never provided a training program that involved recruiting new people to the industry and training them in order to take positions within agencies. When initiating the grant process, IIARI acknowledged that it did not set out to resolve all problems relating to training needs in the insurance sector, but it did want IIP to begin addressing the shortage of insurance agents within the region.

### **III. Goals and Objectives**

IIP was developed to address the insufficient capacity in the region to meet the employment needs of an aging insurance workforce. Emphasis was placed on attracting new talent to the industry as well as training the existing workforce. The IIARI tailored this program to recruit unemployed individuals, specifically targeting veterans and high school or college graduates to the insurance industry.

IIP worked to meet the following goals:

1. Execute training designed to lead to employment in the insurance industry and provide select participants with job search and placement assistance, individual counseling, and career planning.
  - As part of the partnership, these services were designed to guide the participant in making informed choices regarding their career, understanding the challenges and opportunities of a career in insurance, improving retention and reducing turnover among program graduates and providing participants with an enhanced level of knowledge and preparation before the onset of their career.
2. Implement incumbent working training options to retain employment or advance careers within the industry.

Specifically, IIP sought to meet the following objectives:

- Provide 40 participants with training designed to lead to employment in the insurance industry.
- Provide 10 additional participants with training designed to retain employment or advance careers in the insurance industry.

- These 10 additional participants were: incumbent workers referred to IIP by member employers; graduates from IIP's initial training who are looking to further their instruction; or new participants.

A long-term goal was determined that as the needs of the industry evolve, so would the content in the training program. The sustainability of this program was directly tied to the ability of the partnership to measure the effectiveness of the training program, identify additional aptitudes of participants and graduates, and update the training program to meet the evolving needs of the independent insurance industry.

#### **IV. Partnerships**

The partnership brought together industry employers and a training partner because they had the expertise necessary to meet the specific needs of the target population. The chart below details the partners and their specific responsibilities.

**Table 1: Partnership Members and Responsibilities**

<p>Independent Insurance Agents of Rhode Island (IIARI)</p>	<p>Lead Applicant: responsible for grant management, training plan implementation, and participant management; recruiting participants; developing and providing training content to participants; hiring trainers; executing the training plan.</p>
<p>inVest</p>	<p>Responsible for providing the training materials and curricula for the Insurance 101 and Insurance 201 training modules.</p>
<p>Real Jobs Partnership of Northern Rhode Island, Butler &amp; Messier, Inc., Paquin Insurance Agency, Inc., Mansfield Insurance Agency, Inc., Lezaola Thompson Insurance, Inc., Interstate Insurance Finance Company</p>	<p>Responsible for providing support to the training program and employment opportunities for those who complete the training programs.</p>

## **V. Implementation Activities and Processes**

**Goal # 1: Execute training designed to lead to employment in the insurance industry and provide select participants with job search and placement assistance, individual counseling, and career planning.**

### *Recruitment Efforts*

IIP targeted its recruitment efforts towards unemployed general office employees, veterans, and high school/college graduates. The partnership worked with NetworkRI, local schools and universities, other grant recipients, and its own group partners to clearly define the basic qualifications of the candidates desired. Then, to recruit individuals, IIP held a recruitment event at the Department of Labor and Training, which helped identify 11 interested job candidates. As part of its recruitment efforts, the partnership also utilized Trusted Choice marketing capabilities to spread news on media outlets about the partnership, how the insurance industry is growing, and the benefits of working in the insurance industry.

### *Screening and Pre-Training*

After applying, candidates were then screened by themselves, the program administrator, and a potential employer. As part of the screening, candidates completed the Insurance 101 self-study module on their own, and they took the Caliper personality exam to determine fit for the program and industry. The Insurance 101 module put together by inVEST provided candidates with basic insurance information and information about the different career opportunities within the insurance industry. This was designed to give candidates a uniform baseline of insurance knowledge as well as the opportunity to decide which position in the agency they would like to pursue, or if a job in an insurance agency was right for them. Next, the program administrators conducted an interview with the candidate in which qualifications were reviewed, and candidates were provided feedback on how they should prepare for their next interview with a potential employer. The interview with a potential employer provided them with real world interview experience, and the employer helped the program administrators decide if the candidate was a good fit for the industry. IIP paid for all screening and training programs for job candidates. For the participants, 40% had bachelor's degrees, 40% had Associate's degrees, and 20% had high school diplomas. IIP connected with the Real Jobs Training Program of Northern Rhode Island as part of the partnership. The plan was to send anyone who needed computer skills training to their program.

### *Training Program*

Once selected into the training program, candidates took part in the Property & Casualty Pre-Licensing training to help them pass the state licensing exam, and IIP hired a trainer to execute the training. IIP also paid trainees' training and licensing costs, but no stipends were provided to participants during the training program. If participants did not pass, the program administrator would review results with students and develop a strategy for additional training.

Once licensed, students received one week of office simulation training, in which they received on-the-job training to understand the daily operations of an insurance agency. Based on their skills assessments, interviews, and a candidate's career goals, candidates chose a career track as either a Customer Service Representative (CSR) or a Sales Producer (i.e., agent). Then, the module simulated what a new-hire's experience would be on the day they started at a new agency. Each student had a full-time workload of simulated files for one week. CSRs were partnered with Sales Producers, and each group was given a list of pending renewals that they were responsible for; a number of clients to correspond with over the phone and via email regarding certificates of insurance, change requests, billing questions, or claims questions; and clients to call for new-business requests.

As the week progressed, the students were expected to work more independently, so they could learn how to manage multiple priorities, practice their written and verbal communication skills, and gain additional customer service skills. Employer partners were given scripts/scenarios and acted as clients for the week. In addition, the Insurance 201 module, developed by inVEST, was used to enhance and expand upon the topics the students experienced in the office simulation module. Last, IIP worked with independent insurance agencies to identify full-time employment for students.

After running the initial program as proposed in the implementation grant proposal, IIARI had a difficult time placing individuals in insurance positions. By the Fall of 2016, IIP identified it would need to modify its current plan, as the agencies seemed intent on finding people with experience in the industry. Therefore, IIP worked with DLT to identify a new process, which it began implementing before the end of 2016. For this, IIP gathered resumes using indeed.com from interested people and then passed along promising resumes to agencies interested in hiring. The idea was that independent insurance agencies could review the resumes and decide who would be a good fit, and then these identified individuals could be trained through the RJRI program.

In executing this new process, IIP did identify 70 promising resumes from interested individuals. Unfortunately, this new process did not produce any new trainees because the agencies were still uninterested in this pool of candidates due to their lack of industry knowledge and experience working in the geographic region of the agency. IIP was able to train one family member of an insurance agent who was unemployed and taking unemployment (and qualified for the program), but this was not a model it wanted to replicate.

## **Goal # 2: Implement incumbent working training options to retain employment or advance careers within the industry.**

The partnership planned to administer Certified Professional Insurance Agent (CPIA) trainings and Accredited Customer Service Representative (ACSR) training courses for incumbent workers in the sector. Once licensed, both Sales Producers and CSRs are required to complete 24 hours of continuing education (CE) every two years. Instead of fulfilling the CE



requirements by taking generic courses available online, many Sales Producers and CSRs choose to pursue industry designations like CPIA or ACSR to gain experience in their specific insurance discipline, learn how to utilize their insurance knowledge to be successful, and acquire necessary institutional/industry knowledge. Therefore, the CPIA and ACSR trainings provided by IIP were to serve as a mechanism for graduates of the IIP training program as well as incumbent workers to receive two industry designations that have been identified as the most valuable to help advance employees in their careers. The RJRI grant covered the expenses for incumbents who were advancing their careers by pursuing a designation.

IIP executed the ACSR Personal Lines training during 2016, but did not offer the other planned trainings. IIP decided to focus on the Personal Lines training because most of the agencies are small in size and focus primarily on personal lines.

Overall, the training modules utilized to complete the two partnership goals were designed to address the three specific skills candidates need for success: 1) get candidates licensed, 2) provide candidates training needed to be employed in an independent insurance agency, and 3) provide graduates of the program as well as incumbent workers with two industry designations. There were a total of seven training modules included in the IIP RJRI program. The chart below discusses the specifics of each.

**Table 2. Training Module Overview**

Insurance 101 (5 business days)	Provided by InVEST with plans to offer this module twice a year. This training was designed to expose candidates to the insurance industry and risk management. The training reviewed five chapters from the inVEST textbook: Introduction to Insurance (foundation of insurance with focus on key terms); Managing Risk (risk and risk management); Marketing & Selling Insurance (basic business concepts of marketing and selling); Insurance Agency Operations (basics of business planning and the various job functions in an agency including the use of computers to expose students to day-to-day operations).
Property and Casualty Pre-licensing (5 business days)	Provided by IIARI with plans to offer this module twice a year. This training provided information on property and casualty insurance including personal and commercial lines and state laws and regulations required for completion of the RI producer's exam, Following successful completion of this training module, participants would take RI state licensing exam.
Office Simulation (5 business days)	Provided by IIARI with plans for offering this module to be offered twice a year. This module included on the job training designed to prepare participants for what the day-to-day activities of their position would be.
Insurance 201 (5 business days)	Provided by InVEST with plans for offering the module twice a year. The remaining chapters of the InVEST textbook were taught, including these seven topics: issues in auto insurance; personal auto policy; determining the price of personal auto insurance; property insurance for homeowners and renters; homeowners' insurance; business owners' policy; life and health insurance.
Certified Professional Insurance Agent (3 business days)	Provided by IIARI. The program was developed by the American Insurance Marketing and Sales Society as a series of three one-day seminars. Topics include developments of effective business development plans; specifies tools for analyzing customer needs; and fulfilling the implied promises contained in the insuring agreement.

<p>Accredited Customer Service Representative (ACSR) Personal Lines (5 business days)</p>	<p>Provided by IIARI. This module covered the following topics: homeowners' insurance; personal automobile insurance; personal lines related to coverages; agency errors and omissions; and professional development/account management. The ACSR designation is an intermediate course that fulfills continuing education requirements but can help incumbent workers acquire institutional/industry knowledge.</p>
<p>ACSR Commercial Lines (5 business days)</p>	<p>Provided by IIARI. This training provided practical and relevant customer service skills and technical insurance knowledge. The Commercial Lines track covered commercial property insurance; commercial liability insurance; commercial automobile insurance; commercial lines related to coverages; agency errors and omissions; and professional development and account management.</p>

## **VI. Achievements**

### Partnerships

#### *Committed and Engaged Partners*

A major achievement for IIP was the presence and commitment of a strong group of partners that were highly engaged. Each partner involved in the grant was willing to dedicate the time to meet and discuss the training program plan. Furthermore, the board of directors for IIARI was dedicated to executing a training program to meet industry needs, and IIP believed it had the “right players” involved for working to address industry challenges.

### Recruitment

#### *Effective Recruitment Strategies*

Many of the recruitment strategies, including a recruitment event at the DLT and through indeed.com, worked quite well for identifying interested candidates.

### Trainee Barriers

IIP anticipated challenges related to finding participants with adequate computer skills, but did not end up identifying any candidates who lacked necessary computer skills. Further, because IIP targeted individuals who were unemployed, the individuals were willing and able to commit the time necessary to complete the training program.

### Training

#### *Effective Program Design*

IIP was pleased it went through the process of designing and executing a training program. IIP has learned a large amount of information, previously unknown, about the industry through the RJRI program, and it believes that this program has elevated the conversation by making stakeholders more cognizant of the insurance industry’s issues.

Although the grantee was unable to meet the enrollment and training objectives for its program as initially proposed, it gained a deeper understanding of the industry-specific challenges related to recruitment, training, and job placement. Further, IIP and its various partners did not want to abandon the training program as it found value in the training content and approach.

### Transition from Training to Employment

#### *Successful Program Graduates*

The initial seven people who took the training program were eager to demonstrate their value to the agencies, and IIP was able to identify employment in insurance agencies for four out of the seven trainees. One specific individual was doing extremely well in his new job and had been very successful even within the first year of employment, so much so that the agency now features him in advertisements for the agency.

## Other

### *Ability to Adapt*

IIP displayed the ability to adapt its program and innovate in response to the challenges it faced. This was exemplified when IIP faced difficulties in getting employers to hire certified trainees who lacked experience. IIP decided to go to employers and have recruits hired before they completed their training. This removed some of the risk on both sides as employers knew what they were getting in an employee, and IIP had a more concrete guarantee of employment for their trainees.

**Table 3: Performance Metrics for All Training Programs**

<b>IG-15 Insurance Innovation Partnership (IIARI)</b>	<b>Start Date of First Cohort</b>	<b>Proposed End Date for All Cohorts</b>	<b>Target Enrollment</b>	<b>Enrolled</b>	<b>Target Completed</b>	<b>Completed</b>
<b>Recruitment, Training, and Employment</b>						
Insurance Career Training - (2 cohorts) (Job Seekers)	2/29/16	6/30/17	20	8	20	7
ACSR Personal - Cohort 1 (Incumbents)	3/10/16	11/10/16	10	6	10	6
Total Participants placed in training-related employment					20	5
Total Participants retained in training-related employment					20	Ongoing
<b>Other Objectives</b>						
Total Participants that earn a credential					25	13
Total Participants promoted due to training					TBD	Ongoing
Total Participants receiving an increased wage due to training					TBD	Ongoing
NOTE: Insurance Career Training includes a cohort from 2017 because they had to alter their plans, which caused them to fall behind with having 2 cohorts in 2016.						

## **VII. Challenges**

### Partnerships

#### *Difficulty in Shifting Perspectives About Training Model*

The members of IIP revealed they needed the proper time and resources to educate the current agencies about how to confront the need for new workers in the insurance industry and garner buy-in from agencies to receive new potential employees to help grow the industry. IIP discussed a particular need to shift the perception of the insurance agency's principal Sales Producers. IIP would like to help the agencies realize the value of taking on an intern or an apprentice and find a model for doing this that is sustainable and provides avenues for interested individuals to become gainfully employed.

The partners described that the process of accruing industry-specific knowledge did help to elevate the conversation and ensure people are more cognizant of the current industry shortages and barriers for new employees. IIP does predict a crisis for the industry, in which the industry could experience 60 percent of its workforce retiring and few people in Rhode Island ready to fill the vacant positions. Furthermore, the current trend is for agencies to consolidate (e.g., in 2007, there were 168 agencies with 1400 employees, but as of 2017, there were only 138 agencies employing 1400 people), which could hurt the industry and not help in meeting the demand. Therefore, the partnership is currently working on initiatives to help meet the human resources needs of their independent insurance agencies.

#### *Lack of Staff*

IIARI itself struggled in implementing this grant because it did not have staff who could focus primary energy on the RJRI grant. After several personnel adjustments within the organization, IIARI and the DLT agreed that IIARI should suspend its RJRI grant until it could hire some additional staff who could focus more attention on this project.

#### *Lack of Industry Interest*

IIP faced a lack of interest for the incumbent worker training in the industry. As a result, it only held a single incumbent worker training.

### Recruitment & Training

#### *High Attrition Rates*

While IIP noted that the training program was well-received by those who completed the program, the attrition rates from the pre-screening process that includes Insurance 101 training to the end (i.e., licensing) were problematic. For those who dropped out of the training program, IIP noted the scope and depth of the material was too much for these individuals. IIP found that trainees often become intimidated and decide not to move forward with the training because they learned that: 1) insurance industry is very complicated and requires a lot of in-depth knowledge about different insurance products and companies, and 2) running an insurance agency requires

being a small business owner who is responsible for running an office, doing customer service, and hiring and supporting employees.

### *Dropouts & Problem Student*

During the first cohort of insurance training, one student became problematic. This student projected an overly negative and fatalistic tone leading to other students becoming discouraged. Two students dropped out as a result. There were no procedures in place to remove this problem student. Eventually the problem student dropped out as well.

### Trainee Barriers

#### *Overcoming Negative Industry Perception*

The perception of the insurance industry posed an impediment to completing IIP's outlined goals and objectives. As evidence of this, when presentations were held, large numbers of people did not show up, and after beginning the pre-screening and training process, many individuals left the program. IIP stated that it could sell the idea of an insurance position because it is a career with a high degree of financial stability, however, once interested individuals learned about the complicated nature of the insurance industry, they often did not move forward with the program or withdrew their interest. Therefore, IIP found that it was necessary to convince potential employees that working in insurance is a lucrative career and that society values insurance agents. However, continued work may also be needed to ensure the curriculum properly eases individuals into the industry and assists them in understanding what is required to be successful.

### Transition from Training to Employment

#### *Difficulties Convincing Agencies to Hire Program Graduates*

Convincing insurance agencies to hire and employ new trainees proved to be a major challenge for IIP. After training the first six participants, IIARI struggled to find employment for them. The agencies were mostly interested in finding people with experience in the insurance industry; having a license was not enough. The agencies desired potential employees who understood the various management systems and were not willing to engage non-experienced individuals in their agencies. A major hiring barrier that IIARI identified was due to independent agencies contracting with a variety of companies with whom they sell their insurance products. Because no particular standard of how to work with each company exists, each company has distinctive processes and management systems that the agents and CSRs need to learn and fully understand. Agents want someone who understands these various processes and systems rather than having to train someone who is completely new to the industry.

Additionally, most of the agencies (about 75% in RI) are rather small, having six or fewer employees, and each agent and CSR tends to have a multitude of responsibilities that extend beyond the initial job description. As such, the smaller the agency, the more the employees are



required to do. Therefore, the current staff did not have time to properly train participants while also serving new and current customers. New trainees are essentially seen as a “drain” on the agency, and most agencies are not in a position to hire unless that person aligns with the agency’s skill levels, industry knowledge, and its current needs.

#### *Lack of Predictability in the Insurance Industry*

The insurance industry is not predictable. Needs for employees suddenly arise due to an employee moving or finding a new job opportunity or a death, so planning ahead for potential open positions is difficult. Further, the industry is aware of the need for new workers, but there is not rapid growth in the industry at the present time. Therefore, agencies are currently making do with their current number of employees and not prioritizing the training and mentorship required for future staff.

### **VIII. Sustainability**

Due to current industry challenges and a lack of staff at IIARI, sustainability of this current training program was questionable. A key coordinator of the program is no longer working for IIARI, creating additional hurdles. However, the need for a training program in the industry is increasingly evident, so if there was an opportunity for IIARI to re-conceptualize and alter the program, IIARI conveyed that it would develop a training program that would include a component that educates the agency owners about the value of mentoring a new employee. Potential topics would discuss the patience and engagement required for new individuals to thrive in the industry. In the future, IIARI may work to identify key agencies willing provide a higher level of commitment to the program to implement and execute a pilot program in which individuals are hired and trained. It could use the success stories from this/these particular agency or agencies to convince other agencies of the value of investing time and energy into programs of this variety.

### **IX. Lessons Learned**

The following lessons were learned by IIP in executing this training program:

- “You can lead a horse to water, but you can’t make them drink.” For IIP, perceptions of industry demands (i.e., lack of time for supporting new employees in learning complicated systems) by employers and a lack of willingness to change behavior kept even the most well-intentioned business partners from being willing and able to hire individuals that met the licensing requirements.
- The insurance industry does not have an internship or apprenticeship model that works for bringing in new employees.
- The curriculum and current presentation of material related to the insurance industry may be too complicated or not presented adequately to convince potential employees they could pass the licensing exam.

- Have employer partners to sign some form of guarantee that they will hire when the training is over.

## **X. Best Practices**

This best practice was utilized by IIP:

- Work closely with business partners to continuously identify challenges and execute training programs.

## **XI. Recommendations**

Given the number of potential openings in this industry, and the high degree of knowledge and certification needed by these potential workers, investing in this sector remains important. The following recommendations are suggested for RJRI:

- Work with IIARI to convene a group meeting or retreat with independent insurance agencies that helps to educate them about issues related to employing new individuals as well as brainstorm potential solutions for how to prioritize, mentor, and support new employees as a way to ensure long-term sustainability of their businesses.
- Partner with an institution of higher education that has a business school to develop an education program that leads to a career in the insurance industry. This would help legitimize the field and provide opportunities for higher education students to consider a career in the insurance industry early in their careers. If these students could attain their insurance industry credentials while in their undergraduate program, it could increase retention.
- Institute a paid internship or apprenticeship program with business partners and provide stipends for individuals to help offset the costs of training. This may help to convince participants to stay in the training even though the material is complicated, and this would allow businesses to gain experience with the potential employee at minimal cost and allow the potential employee to gain the hands on experience needed to gain employment in the industry.
- Ensure the training curriculum meets the education and motivation levels of participants. Partnering with a higher education institution (as suggested above) would allow for curriculum to be developed (i.e., major, minor, or certificate program) that could ease individuals into learning about the in-depth insurance industry needs as well as the information necessary for running a business.
- Provide monetary incentives to employers willing to mentor and support newly trained individuals and/or offset the costs of new hires for a transitional period to help companies be willing to take on new employees.
- Encourage independent insurance companies to identify ways for agents to continue to receive residual income upon retirement. This may help convince existing agents to retire earlier or in stages, which would enable new agents to come into the agency.

- Help IIARI better target potential recruits (for example, through business programs at the local colleges) and a more thorough education/screening process to ensure ideal candidates are identified for the training.
- Work with independent insurance agency organizations in other states to identify best practices that could work in Rhode Island to help educate existing, recruit new employees, and provide training and licensing assistance. The depths of the challenges encountered by IIARI for helping training participants get jobs may require an outside consultant to step in and provide suggestions for IIARI and DLT to continue to work to meet this industry's needs and ensure jobs are not lost to other states once agents and CSRs at the agencies to begin to retire.