

## Certified Insurance Virtual Assistant™

Virtual Business Partners was formed to bridge the gap between life and health insurance agents/producers who need specialized sales, marketing and administrative assistance and the ability to find those resources. Virtual Business Partners quickly discovered that if agents/producers had a virtual assistant with industry and product knowledge, the agent could become more efficient and productive, resulting in increased productivity. An industry survey conducted by Virtual Business Partners suggests that agents/producers realize the need for specialized assistance, but are not aware of resources available to assist them or how to utilize a virtual assistant. The goal of Virtual Business Partners is two fold; to be a provider of these specialized services and spread the awareness to the virtual assistant industry that this market requires unique assistance and to seek out those virtual assistants with potential for assisting this market.

In order to spread the awareness to the virtual assistant industry, Virtual Business Partners created the first industry benchmark of insurance virtual assistant certification. The Certified Insurance Virtual Assistant (CIVA) is a certification that is met by two key components; education and experience.

Virtual Business Partners has selected [LOMA](#) (Life Office Management Association) to offer specialized training for virtual assistants wishing to provide services to the life and health insurance industry. Training comprises of five core classes and two elective classes offered directly through LOMA.

The five core classes are and consist of 14.5 hours of required learning:

1. Intro to Life Insurance
2. Agency Support Functions
3. Overview of Life Insurance Products
4. Intro to Underwriting
5. The Insurance Sales Process

Virtual Assistants have the choice of the following electives for at least two hours of required learning:

1. Reinsurance Overview
2. Financial Services Overview
3. Exceptional Customer Service
4. Ethical Conduct in the Insurance Industry
5. Individual Life Insurance Policy Provisions
6. How Group Life Insurance Works
7. Property-Casualty Concepts

\*Note, the above classes are recommended. [You are free to choose from additional classes offered through LOMA.](#) Approval is required.

All classes will be tracked for completion by Virtual Business Partners through the LOMA web site. Once you complete your last class, we will be notified and your completion certificate will be generated.

The experience component consists of a set of specific criteria used to determine the skill and experience level of a virtual assistant wishing to earn a CIVA certification. Industry experience is not requirement to be awarded the CIVA certification.

The CIVA certification is not meant to certify a virtual assistant in the virtual assisting profession. It is recommended that a virtual assistant become certified as evidence of their professionalism to the virtual assisting industry. (For more information regarding virtual assistant certification, we recommend visiting [www.ivaa.org](http://www.ivaa.org) for additional information.) The CIVA certification is a stand alone certification in that its goal is to ensure that all practicing virtual assistants wishing to service the life and health insurance agent/producer market are trained and certified.

### **How the Certification is Awarded**

1. A virtual assistant *with* an insurance designation along with industry experience will need to meet and complete the following requirements (Option 1):
  - Maintain an insurance designation such as, but not limited, to an [ACS or AIAA](#).
  - Take two elective classes.
  - Have a minimum of two years verifiable insurance industry experience.
  - Have a minimum of three years of verifiable administrative assistant experience.
  - Must have a web site to display the CIVA certification logo.
  - Half hour coaching call to discuss the program and to answer any questions (optional).
  - Complete the application.
  
2. A virtual assistant *with* industry experience, but *does not* have an insurance industry designation, will need to meet and complete the following requirements (Option 2):
  - Take the five core classes.
  - Take an elective class (optional).
  - Have a minimum of two years verifiable insurance industry experience.
  - Have a minimum of three years of verifiable administrative assistant experience.
  - Must have a web site to display the CIVA certification logo.
  - Half hour coaching call to discuss the program and to answer any questions (optional).
  - Complete the application.
  
3. A virtual assistant *without* an insurance background will need to meet and complete the following requirements (Option 3):
  - Complete the full educational requirement (core and elective classes).
  - Have a minimum of five years verifiable administrative assistant experience.
  - Have excellent people skills with proven experience.
  - Must have a web site to display the CIVA certification logo.

- Half hour coaching call to discuss the program and to answer any questions (optional).
- Complete the application.

These requirements do guarantee that the CIVA certification will be awarded. All applications are reviewed on a case by case basis. It will take at least one to two weeks for your application to be reviewed. Once we receive your information, an email will be sent to you to let you know that your application is in pending status. A subsequent email will be sent to notifying you if your application was approved. If your application is denied, we will let you know in the email our reason for the declination.

### **Program Completion**

Upon successful completion of the program:

- You will be sent a certificate that you can proudly display in your office and use to send to prospective clients.
- You will be able to display “CIVA” after your name as a credential.
- You will be able to proudly display the CIVA logo on your web site. As a courtesy, we ask that you provide a link back to our site.
- Your name and company information will be included on our web site as evidence of program completion.
- You will also receive industry updates and other training opportunities to enhance your knowledge and skills. This part of the program is still under development.
- Best of all you will have access to referral or subcontracting opportunities!

### **Program Cost**

#### Option 1:

\$90 - \$144 for the elective classes  
\$100 processing fee

#### Option 2:

\$330 for the core educational classes  
\$100 processing fee

#### Option 3:

\$330 for the core educational component  
\$90 - \$144 for the elective classes  
\$100 processing fee

Fees are non-refundable; therefore we strongly encourage you to be sure that you are able to satisfy all certification requirements before submitting your application.

We accept money order, cashier’s check, personal or business check, and credit card via PayPal. There will be a \$25 return check fee for all insufficient checks.

The one-time processing fee of \$75 covers all reference checks, application review, LOMA class tracking, your certificate, and listing on our web site.

### **Is Certification Necessary?**

While the virtual assisting profession is a newer and a quickly growing industry, certification becomes necessary to distinguish those professionals who have taken the necessary steps learn and grow their skills and education. Standards such as these show the marketplace that the virtual assistant industry is a professional industry with its own set of high standards and allows for continued upward growth for practicing virtual assistants.

### **What's Up and Coming!**

The success of this program is dependant upon you! Once the CIVA population grows, Virtual Business Partners will be creating and implementing additional training programs, teleconferences, a resource guide, assistance with marketing yourself to the industry and several other programs to enhance your experience as a Certified Insurance Virtual Assistant!

### **How Do I Get Started?**

Take time to review all the material to be sure the CIVA certification is right for you! Once you have decided to move forwarded, you will need to complete the application and reference check form and send that in along with your payment.

### **Questions?**

Doreen R. Patrick, MVA, ACS, CIVA  
Principal

Post Office Mailing Address:  
Virtual Business Partners  
1236 Tower Hill Drive  
Woodridge, IL 60517  
Phone: 630-541-2433  
E-mail: [ihirevbp@sbcglobal.net](mailto:ihirevbp@sbcglobal.net)  
[www.virtualbusinesspartners.net](http://www.virtualbusinesspartners.net)  
<http://blog.virtualbusinesspartners.net>



Company:

Phone: (     )

Address:

Supervisor:

Job Title:

From:

To:

Reason for Leaving:

May we contact your previous supervisor for a reference?

YES

NO

### LOMA Class Selection

Option 1:

\$90 - \$144 for the elective classes

\$100 processing fee

Option 2:

\$330 for the core educational classes

\$100 processing fee

Option 3:

\$330 for the core educational component

\$90 - \$144 for the elective classes

\$100 processing fee

*\*Prices subject to change.*

### Core

(Guideline Timeframe: 0 - 2 Months)

Development Activity	*Medium
Intro to Life Insurance	E-learn \$120
Agency Support Functions	E-learn \$45
Overview of Life Insurance Products	E-learn \$45
Intro to Underwriting	E-learn \$75
The Insurance Sales Process	E-learn \$45

### Recommended Electives (Choose Two)

(Guideline Timeframe: 0 - 2 Months)

Development Activity	*Medium – Please Check
Reinsurance Overview	E-learn \$45 <input type="checkbox"/>
Financial Services Overview	E-learn \$45 <input type="checkbox"/>
Exceptional Customer Service	E-learn \$45 <input type="checkbox"/>
Ethical Conduct in the Insurance Industry	E-learn \$45 <input type="checkbox"/>
Individual Life Insurance Policy Provisions	E-learn \$45 <input type="checkbox"/>
How Group Life Insurance Works	E-learn \$45 <input type="checkbox"/>
Property - Casualty Concepts	E-learn \$76 <input type="checkbox"/>
Other	E-learn \$ <input type="checkbox"/>
Other	E-learn \$ <input type="checkbox"/>

**Total: \$**

**Processing Fee: \$100.00**

**Grand Total: \$**

Fees are non-refundable; therefore we strongly encourage you to be sure that you are able to satisfy all certification requirements before submitting your application.

We accept money order, cashier's check, personal or business check, and credit card via PayPal. There will be a \$25 return check fee for all insufficient checks. To pay by credit card, please visit my web site at [www.virtualbusinesspartners.net](http://www.virtualbusinesspartners.net) and click on the Client Payment Services tab.

Mail Payment To:  
Doreen R. Patrick, MVA, ACS  
Principal  
Virtual Business Partners  
1236 Tower Hill Drive  
Woodridge, IL 60517

### Disclaimer and Signature

*I certify that my answers are true and complete to the best of my knowledge.*

*If this application leads to certification, I understand that false or misleading information in my application or interview may result in the removal of my certification.*

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Learning Path: Certified Insurance Virtual Assistant

\*Prices subject to change. Check the LOMA web site for further details.

### Core

(Guideline Timeframe: 0 - 2 Months)

Development Activity	*Medium
Intro to Life Insurance	E-learn \$120
Agency Support Functions	E-learn \$45
Overview of Life Insurance Products	E-learn \$45
Intro to Underwriting	E-learn \$75
The Insurance Sales Process	E-learn \$45

### Recommended Electives (Choose Two)

(Guideline Timeframe: 0 - 2 Months)

Development Activity	*Medium
Reinsurance Overview	E-learn \$45
Financial Services Overview	E-learn \$45
Exceptional Customer Service	E-learn \$45
Ethical Conduct in the Insurance Industry	E-learn \$45
Individual Life Insurance Policy Provisions	E-learn \$45
How Group Life Insurance Works	E-learn \$45
Property - Casualty Concepts	E-learn \$76
<b>Milestone: Certified Insurance Virtual Assistance</b>	

### In-Depth Professional Development - Life

(Guideline Timeframe: 0 - 48 Months)

Development Activity	*Medium
<b>Designation Path: Associate, Customer Service (ACS) and Insurance Agency Administration (AIAA)</b>	
LOMA 280 Principles of Insurance: Life, Health & Annuities	Text-based study materials (\$79) or E-learn (\$225); Exam: online (\$165) or paper (\$180)
LOMA 290 Insurance Company Operations	Same as 280 above
<b>Milestone: LOMA Level 1 Certificate is awarded after completion of LOMA 280 and 290.</b>	
LOMA 301 Insurance Administration	Text-based study materials (\$103); online (\$165) or paper (\$180) exam
ACS 100 Foundations of Customer Service	Text-based study materials (\$116); online (\$260) or paper (\$280) exam
AIRC 410 Regulatory Compliance: Companies, Producers, Operations	Text-based study materials (\$106); online (\$370) or paper (\$395) exam
<b>Milestone: Associate, Customer Service (ACS) Designation</b>	
AIAA 200 Agency Administration	Text-based study materials (\$85); online (\$260) or paper (\$280) exam
<b>Milestone: Associate, Insurance Agency Administration (AIAA) Designation</b>	

### In-Depth Professional Development - P&C

(Guideline Timeframe: 0 - 48 Months)

Development Activity	*Medium
<b>Designation Path: Associate, Customer Service (ACS) Designation, P&amp;C Track</b>	
INS 21 Property and Liability Insurance Principles	See <a href="https://www.aicpcu.org/default.htm">https://www.aicpcu.org/default.htm</a> for more details
INS 22 Personal Insurance	Same as above
INS 23 Commercial Insurance	Same as above
<b>Milestone: American Institute Certificate in General Insurance</b>	
ACS 100 Foundations of Customer Service	Text-based study materials (\$116); online (\$260) or paper (\$280) exam
<b>Choose One</b>	
IR 201 Insurance Regulation	See <a href="https://www.aicpcu.org/default.htm">https://www.aicpcu.org/default.htm</a> for more details
AIT 131 Essentials of Information Technology	Same as above
AIC 33 The Claims Environment	Same as above
AIS 25 Delivering Insurance Services	Same as above
ARE Principles of Reinsurance	Same as above
<b>Milestone: Associate, Customer Service (ACS) Designation, P&amp;C Track</b>	

## Certified Insurance Virtual Assistant™

### Terms and Conditions

- I understand that this designation does not allow me the right to sell or provide advice about any form of insurance/financial services to any individual and/or group of individuals.
- I understand this certification is strictly for educational purposes only to provide me with a general overview of the insurance/financial services industry in order to administratively assist the agent/financial advisor in a more efficient and professional manner.
- I understand this certification is not certifying me as a virtual assistant but certifying me in a niche market.
- I understand that marketing my business and achieving clients is totally left up to my responsibility. Virtual Business Partners / Getvacertified.com and/or any other affiliation with the CIVA Designation Program are in no way responsible for acquiring clients or guaranteeing clients or for providing any form of marketing.
- I certify that my answers on this application are true and complete to the best of my knowledge.
- If this application leads to achieving my Certified Insurance Virtual Assistant designation, I understand that any false or misleading information in my application or misrepresentation as a VA holding the CIVA designation could cause disciplinary measures and/or result in the removal of my certification and all its privileges.