



## INSURANCE

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Insurance youth apprentices acquire business management practices and insurance specific concepts that will prepare them to work in a variety of positions within the insurance industry, including claims, underwriting, customer service and sales.

**Length of Apprenticeship:** One year

## COMPETENCIES

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Insurance youth apprentices must complete **a total of 10** competencies. **Nine** of the competencies must be from the list below. If necessary, employers can substitute **1** competency with another occupationally appropriate skill. That skill should be added to the competency list for assessment.

### Required Competencies

1. Navigate company insurance software
2. Maintain customer data
3. Perform administrative tasks contributing to serving customer and business operation needs
4. Process premium payments as required by the organization
5. Create a list of prospective clients
6. Perform customer retention tasks
7. Assemble insurance contract for distribution
8. Process a simple claim
9. Field customer or client inquiries
10. Comply with internal and external regulatory requirements

## REGISTERED APPRENTICESHIP BRIDGING OPPORTUNITIES

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The following Registered Apprenticeship is available in this area:

- Financial Services

## POST-SECONDARY PATHWAYS

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There are several post-secondary pathway opportunities in this area. Following is partial list.

- Risk Management and Insurance
- Financial Services Representative



# Insurance

Youth Apprenticeship  
ON-THE-JOB LEARNING PERFORMANCE STANDARDS GUIDE

## YOUTH APPRENTICE INFORMATION

<b>Youth Apprentice Name</b>	
<b>YA Coordinator</b>	<b>YA Consortium</b>
<b>School District</b>	<b>High School Graduation Date</b>

## REQUIREMENTS

Youth apprentices must complete ALL the items listed below. Check completed areas.

- Competency checklist
- Employability Skills checklist (in this OJL Guide) or the DPI Employability Skills Certificate
- Related instruction equal to 1 high school credit or at least 3 college credits
- Minimum of 450 work hours

## HOURS

Record the hours the youth apprentice worked.

Total Hours Employed	Company Name	Telephone Number

## REQUIRED COMPETENCIES

Insurance youth apprentices must perform a **total of 10 competencies**. **Nine** of the competencies must come from the list below. If necessary, employers can substitute **1** competency with another occupationally appropriate skill. That skill should be added to the bottom of the list for assessment.

### Rating Scale

3: Exceeds entry level criteria | Requires minimal supervision | Consistently displays this behavior

2: Meets entry level criteria | Requires some supervision | Often displays this behavior

1: Needs improvement | Requires much assistance and supervision | Rarely displays behavior

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
<b>1. Navigate company insurance software</b> <ul style="list-style-type: none"> <li>• log into the software</li> <li>• locate data requested</li> <li>• explain how the software is used to record and store information</li> <li>• enter information accurately</li> <li>• generate reports as requested</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>2. Maintain customer data</b> <ul style="list-style-type: none"> <li>• add and update customer data</li> <li>• record customer interactions</li> <li>• verify the accuracy of electronic entries</li> <li>• scan and upload documents</li> <li>• access electronic customer data</li> <li>• keep information confidential and secure</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>3. Perform administrative tasks contributing to serving customer and business operation needs</b> <ul style="list-style-type: none"> <li>• scan and upload documents</li> <li>• route documents electronically</li> <li>• answer phones and greet customers as needed</li> <li>• set appointments</li> <li>• transfer and route calls as appropriate</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>4. Process premium payments as required by the organization</b> <ul style="list-style-type: none"> <li>• retrieve customer's account information</li> <li>• allocate payment to appropriate policy</li> <li>• update customer's account based on payment received</li> <li>• upload payment to insurance company, if required</li> <li>• prepare receipt for customer</li> <li>• route payment to appropriate location for deposit</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
<b>5. Create a list of prospective clients</b> <ul style="list-style-type: none"> <li>research new places to sell services</li> <li>use data to identify prospective groups of clients</li> <li>cross-reference list with current or identified prospective clients</li> <li>route list of prospective groups of clients to the appropriate individual</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>6. Perform customer retention tasks</b> <ul style="list-style-type: none"> <li>review survey data</li> <li>route survey data to the appropriate individual</li> <li>research customer satisfaction and customer preferences</li> <li>examine customer complaints</li> <li>suggest services to satisfy customer complaints</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>7. Assemble insurance contract for distribution</b> <ul style="list-style-type: none"> <li>verify all pages required for contract are included</li> <li>verify all inserts for type of contract are included</li> <li>assemble contract in correct order</li> <li>bind or fasten contracts</li> <li>prepare contract for delivery</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>8. Process a simple claim</b> <ul style="list-style-type: none"> <li>retrieve customer's claim file</li> <li>verify customer coverage, deductible, and loss</li> <li>verify supporting documents enclosed (e.g., receipts, etc.)</li> <li>confirm data completeness for claim accuracy</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>9. Field customer or client inquiries</b> <ul style="list-style-type: none"> <li>answer phone professionally</li> <li>refer customer or client to appropriate person</li> <li>document response in customer's file if appropriate</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>10. Comply with internal and external regulatory requirements</b> <ul style="list-style-type: none"> <li>protect data</li> <li>ensure confidential client information is protected</li> <li>report instances of non-compliance to appropriate personnel</li> <li>operate within the limits of the youth apprenticeship role</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Substitute Competency (if you replaced a competency above, note the competency and rating)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Competency and Rating Criteria</b>	<b>Minimum Rating of 2 for EACH Check Rating</b>		
	<b>1</b>	<b>2</b>	<b>3</b>
<b>Comments:</b>			

**RELATED INSTRUCTION**

Indicate which related instruction courses the youth apprentice completed:

Course Title	Credits	Location