
APPENDIX A

WORK PROCESS SCHEDULE

ON-THE-JOB TRAINING OUTLINE
RELATED INSTRUCTION OUTLINE



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Appendix A
WORK PROCESS SCHEDULE
General Insurance Associate
O*NET-SOC CODE: 43-9041 RAPIDS CODE: 2040HY

This schedule is attached to and a part of these Standards for the above identified occupation.

APPRENTICESHIP APPROACH

- Time-based Competency-based Hybrid

TERM OF APPRENTICESHIP

The term of the apprenticeship is 1.5 years with an OJL attainment of 2,169 to 2,330 hours, supplemented by the minimum required 144 hours of related instruction.

RATIO OF APPRENTICES TO JOURNEYWORKERS

The apprentice to journey worker ratio is: 1 Apprentice(s) to 1 journey worker(s).

APPRENTICE WAGE SCHEDULE

PROBATIONARY PERIOD

Every applicant selected for apprenticeship will serve a probationary period of 90 days.



SELECTION PROCEDURES

Application Procedures

- A. Employer posts available jobs on the ApprenticeshipNH website, New Hampshire Works Job Match System, other web-based job search engines such as Indeed.com and notifies recognized pre-apprenticeship organizations of current openings.
- B. The Community College System of New Hampshire, under the ApprenticeshipNH Initiative, provides an information session(s) to discuss the registered apprenticeship program, the expectations, and the training provided for the selected occupation.
- C. Names of candidates who attend the information session are forwarded to (Business Partner/employer identified in Appendix D) and the attendees are all encouraged to apply by completing an application with (Business Partner/Employer identified in Appendix D).
- D. Prior to the interview, each applicant will be given the option to review the Apprenticeship Standards and will be provided information about the program. If the applicant has any additional questions on the qualifications or needs additional information, it will be provided by the sponsor.
- E. The Sponsor will conduct pre-screening interviews with candidates and then making referral to signatory employers. The Sponsor will schedule interviews based upon hiring needs.
- F. Applicants who score a 3 or higher on standardized question rubric will be invited for a second interview with employers based upon applicant location, applicant career goals, and applicant interest in employer's scope of practice.
- G. Applicants who do not score a 3 or higher and are not selected will receive an email notifying them they were not selected for an interview.
- H. Applications of candidates who do not meet the minimum requirements all are stored in a secure location for five years.



SELECTION PROCEDURES

The sponsor has adopted the following selection procedures, consistent with the requirements set forth in 29 CFR § 30.10(b):

- A. During the interview, the interviewer will ask standardized questions to be answered by candidates.
- B. Interview notes that include a summary of candidate's responses are kept on file along with the application for five years.
- C. Candidates who score a 3 or higher on interview rubric and selected by consensus of interviewers will be notified of a formal offer of employment. Candidates will have up to five days after an offer is made to accept the position.
- D. Candidates who are not being hired for the apprenticeship will be notified within two weeks from their last interview.
- E. Hired apprentices will be expected to attend an orientation which includes but is not limited to, a review of the company handbook, review of employee benefits and training.



Appendix A

ON-THE-JOB TRAINING OUTLINE (OCCUPATION)

O*NET-SOC CODE: 43-9041.01 RAPIDS CODE: 2040HY

Occupational Description: Process new insurance policies, modifications to existing policies, and claims forms. Obtain information from policyholders to verify the accuracy and completeness of information on claims forms, applications and related documents, and company records. Update existing policies and company records to reflect changes requested by policyholders and insurance company representatives.

Work Process Schedule:

Approximate Hours: 2169-2330

Business Operations	900-925
<ul style="list-style-type: none"> • Understand the structure of the organization. • Understand basic Property and Casualty Insurance terms. • Navigate and utilize various systems, websites, and applications. • Collaborate with team members and attend staff meetings. • Attend face-to-face meetings with clients. • Work with new clients or support a producer in an effort to understand their needs, gather necessary data, research policy options, present options, finalize and bind new coverage, cancel old policies, and negotiate with carriers when necessary. • Review new business policies for accuracy. • Learn the Agency Management System. • Understand the process in reporting claims and how to resolve conflicts. 	
Services and Support	725-770
<ul style="list-style-type: none"> • Navigate and utilize various carrier systems and applications. • Meet with carriers on company changes such as underwriting criteria and product revisions. • Build and maintain relationships with clients and carriers. <ul style="list-style-type: none"> ○ Follow up with carrier on new submissions. ○ Follow up with carrier to ensure that all changes, cancellations, etc. have been processed. • Work with new and existing clients in an effort to understand their needs, research policy options, present proposals to the client and finalize all documents and coverage. 	



<ul style="list-style-type: none"> • Service existing client needs such as providing quotes, endorsing changes and processing paperwork. • Answer customer’s questions/correspondence and learn how to recognize their needs and resolve any issues. • Maintain records of customer interactions and transactions, recording details of inquiries, comments, and actions taken in agency management system. • Review renewals for changes in client exposures. • Demonstrate the ability to process certificates. • Set appointments and/or calls or support a producer to review existing policies, review liability limits and exposures, explore other coverage needs, evaluate replacements costs, round out accounts, and bind renewals. 	
Required Training and Compliance	40-50
<ul style="list-style-type: none"> • Take property and casualty license exam. • Obtain P&C license. • Carrier basics <ul style="list-style-type: none"> ○ Learn each carriers preferred clientele. ○ Learn online carrier portals. 	
Regulatory Affairs (DOI)	5-10
<ul style="list-style-type: none"> • Understand the State Insurance Department and its function. • Understand the regulatory roles of the Commissioner and staff. 	
Risk Management	20-25
<ul style="list-style-type: none"> • Understand Risk Management function within the organization. • Understand importance and necessity of Business Continuity and Crisis Response planning to the organization. • Understand how to utilize appropriate checklists when writing business. 	
Financial	30-35
<ul style="list-style-type: none"> • Understand the billing process with each carrier. • Learn the process for payments. • Understand the compensation structure and how it applies to the agency. • Complete the calculations for short rate and prorated cancellations. 	



<ul style="list-style-type: none"> • Understand how various products contribute to profitability and losses. • Understand the role of premium finance for the client. 	
Continuing Education	30-35
<ul style="list-style-type: none"> • Maintain the required hours for continuing education based on state requirements. • Keep up to date with industry changes and new product information. • Keep informed regarding industry information, new product information, legislation, regulation, coverages, and technology to continuously improve knowledge and performance. 	
Marketing	15-20
<ul style="list-style-type: none"> • Understand the different types of marketing channels. • Learn how to prospect for new clients. • Learn to up-sell coverages. • Participate in agency marketing activities, meet with carriers, attend CE training sessions and other agency functions. 	
Administrative Operations	400-450
<ul style="list-style-type: none"> • Learn and perform various clerical duties including, but not limited to: <ul style="list-style-type: none"> ○ Manage incoming and outgoing physical and electronic mail and fax correspondence. ○ Receive and process checks. ○ Answer telephone inquiries and direct calls appropriately. ○ Order office supplies. ○ Greet visitors. ○ Building maintenance. ○ Agency Management System including inputting new client information. • Describe the role that technology plays in enabling the business to operate. • Understand the reasons for privacy and data/information protection. • Understand all job duties within the agency. • Ability to prioritize and complete tasks to deliver desired outcomes within allotted time frames. 	
Premium Audit (Commercial Lines)	14-20



<ul style="list-style-type: none">• Understand the various types of audits undertaken and experience at least one type via ride along or telephone contact with the customer.• Understand the Premium Audit process from planning to audit recap.• Review audits or policies; verify accuracy and facilitate corrections, as needed, between client and carrier.	
Total Hours	2169-2330

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Appendix A
RELATED INSTRUCTION OUTLINE
General Insurance Associate
O*NET/SOC CODE: 43-9041 RAPIDS CODE: 2040HY
Related Training Provider

Introduction to Insurance-	2 Hours
<p>Objective: Define insurance and how it works.</p> <ul style="list-style-type: none"> • Define insurance • Learn why insurance is necessary. • Learn how insurance works. • Define the “law of large numbers”. • Learn the types of insurance commonly sold by agencies. • Identify and understand the difference between Property and Casualty insurance and Life and Health insurance. • Identify and understand the different departments and/or functions in an insurance organization. 	2
Introduction to Insurance Terminology	2 Hours
<p>Objective: Identify and define unique words and phrases.</p> <ul style="list-style-type: none"> • Examples: Actual cash value, assignment, blanket insurance, commissions, concurrency and others. • Will involve the use of a Glossary of Insurance Terminology. 	2
Introduction to an Insurance Agency	2 Hours
<p>Objective: Understand what makes an insurance agency and how an insurance agency works.</p> <ul style="list-style-type: none"> • Understand how an insurance agency works. • Identify and understand positions within an agency, the roles they play, and how they interact with each other; such as receptionist, management, customer service, producers, claims, and accounting. • Identify and understand personal lines and kinds of insurance it includes. • Identify and understand commercial lines and what kinds of insurance it includes. 	



<ul style="list-style-type: none"> Identify and understand licensing information. 	
Introduction to an Insurance Company	2 Hours
<p>Objective: Understand what makes an insurance company.</p> <ul style="list-style-type: none"> Identify and understand the purpose of an insurance company. Understand how an insurance company works. Identify and understand what makes an insurance company different from an insurance agency. Identify basic positions within an insurance company. Identify and understand the differences of a home office and branch office. Identify and understand the function of an underwriter. Define a claim and understand how claims are handled at the insurance company level. Identify the different accounting methods used within insurance companies including direct versus agency billed. Define and understand loss and/or risk control, how they operate, and when they are used. Define and understand what an audit is. 	
Professional Image in an Office	2 Hours
<p>Objective: Understand the impact of appearance, communication, and professional behaviors.</p> <ul style="list-style-type: none"> Expectations for appearance in the office. Professional behaviors for the workplace. How to keep a professional office space. Professional communication skills including on the phone, through email, in person, on-line, and when writing a business letter. Develop voice quality. How to listen effectively. 	
Software Review	2 Hours
Objective: Understand and demonstrate how Microsoft Outlook, Word, Excel, and PowerPoint are used in insurance.	
Social Media and the Insurance Industry	2 Hours

Commented [AB1]: Combine with job shadows-hire PT as seniors for minimum 5 hours per week-continue with RTI 2 weeks- 2 hours of class time/ 6 hours of paid internship/job shadow rotation each day



Objective: Understand the role social media plays in the insurance industry.	
Ethics for the Insurance Professional	2 Hours
Objective: Understand the role of ethics as an insurance professional. <ul style="list-style-type: none"> • Identify and understand the importance of ethics in the insurance industry. • Understand and develop strategies for dealing with ethical dilemmas. • Understand codes of ethics. 	
How to Use Checklists, Questionnaires, and Other Tools to Define Risk	2 Hours
Objective: Understand the use and function of checklists, questionnaires, and other tools to define risk. <ul style="list-style-type: none"> • Identify and understand the difference between a checklist and a questionnaire. • Identify and understand the utilization of each tool when providing customer service. 	
Error or Omission	2 Hours
Objective: Define and understand the difference between error and omission as well as its impact on an agency.	
What is Insurance Fraud?	1 Hour
Objective: Understand insurance fraud through examples and learn the penalties involved in fraud.	



The Common Parts of a Typical Insurance Policy and How They Work.	2 Hours
<p>Objective: Identify and understand parts of a typical insurance policy.</p> <ul style="list-style-type: none"> • Declarations page • Insuring agreement • Coverage parts • Causes of loss • Exclusions • Conditions • Definitions • Define and understand an endorsement and how it works. 	
Insurance Policy Analysis	2 Hours
<p>Objective: Identify and understand the steps needed to analyze an insurance policy.</p> <ul style="list-style-type: none"> • Understand the components of the acronym DICE (declarations, insuring agreement, conditions, exclusions). • Understand how to use DICE to analyze and insurance policy's coverage. 	
Personal Lines Insurance-Part 1	2 Hours
<p>Objective: Understand homeowner and fire insurance policies.</p> <ul style="list-style-type: none"> • Understand how coverage is provided for personally owned property. • Define and understand a dwelling policy and what it does. • Define and understand a homeowner's policy and what it does. • Understand coverages provided and exclusions included in the form. • Identify and understand available endorsements and the purpose for adding them. 	<p style="text-align: right;">2</p>
Common Homeowners Policy Exposures and How to Handle Them	2 Hours
<p>Objective: Identify, understand, and determine how to handle common homeowner's policy exposures.</p> <ul style="list-style-type: none"> • Example exposures include in-home business exposures, Airbnb exposures, drones and insurance, and jewelry coverage. 	<p style="text-align: right;">2</p>



Personal Lines Insurance-Part 2	2 Hours
Objective: Identify and understand additional personal lines insurance types. <ul style="list-style-type: none">• Identify and understand car insurance including what can be included and what is excluded in an auto policy.• Identify and understand auto policy endorsements and the purpose of their use.	
Common Auto Insurance Exposures and How to Handle Them	2 Hours
Objective: Identify, understand, and determine how to handle common auto policy exposures. <ul style="list-style-type: none">• Examples exposures include ride sharing (Uber, Lyft, etc.), TURO, custom equipment on the vehicle, and classic cars.	
Personal Lines Insurance-Part 3	2 Hours
Objective: Identify and understand an umbrella policy and how it works. <ul style="list-style-type: none">• Identify and understand how individuals insure additional items such as boats, ATVs, travel, trailers etc.	
Personal Lines Insurance-Part 4	2 Hours
Objective: Identify and understand flood insurance and how it works. <ul style="list-style-type: none">• Identify and understand flood insurance exposures.• Understand the National Flood Insurance Program.• Understand private flood insurance.	
Commercial Lines Insurance-Part 1	2 Hours
Objective: Identify and understand commercial lines of insurance. <ul style="list-style-type: none">• Identify and understand the difference between commercial and property lines of insurance.• Identify and understand typical types of coverage that are considered commercial line and what they are designed to cover.	



Commercial Lines Insurance-Part 2	2 Hours
Objective: Understand the basics of commercial property insurance and different types of commercial property.	
Commercial Property Coverage Forms and Causes of Loss Forms	2 Hours
Objective: Identify and understand the use of commercial property coverage and loss forms. <ul style="list-style-type: none"> Examples include building and business personal property form, legal liability form, builders risk form, leasehold interest form, causes of loss (basic, broad, and special). 	
Common Commercial Property Endorsements	2 Hours
Objective: Identify and understand common commercial property endorsements. <ul style="list-style-type: none"> Examples: Ordinance of law, utility services, reporting forms, blanket insurance, spoilage coverage, discharge from sewer drains, peak season, earthquake options, terrorism etc. 	
Commercial Lines Insurance-Part 3	2 Hours
Objective: Understand the basics of business income insurance. <ul style="list-style-type: none"> Define and understand business income insurance and how it works. Understand the importance of the coverage for a business. 	
Business Income Worksheets	2 Hours
Objective: Define and understand business income worksheets, how they affect coverage, and available alternatives when worksheets are not available.	
Commercial Lines Insurance-Part 4	2 Hours
Objective: Define and understand general liability and legal liability. <ul style="list-style-type: none"> Understand why insured need general liability. Identify and understand typical coverages provided. 	



General Liability Coverage Limits	2 Hours
Objective: Identify and understand coverage limits that are available, how they work, and the endorsements that affect general liability limits.	
Commercial Lines Insurance-Part 5	2 Hours
Objective: Identify and understand the differences of professional liability and general liability. <ul style="list-style-type: none"> • Determine professional and general liability needs of the client. • Identify and understand the types of liability coverages available. 	
Commercial Lines Insurance-Part 6	2 Hours
Objective: Define and understand commercial auto insurance and identify the difference between commercial and personal auto insurance.	
Commercial Auto Endorsements	2 Hours
Objective: Identify and understand commonly used commercial auto endorsements. <ul style="list-style-type: none"> • Examples include pollution coverage, drive other car coverage, employees as insureds, additional insured-lessor, auto medical payments, and individual named insured. 	
Auto Dealers Coverage	2 Hours
Objective: Understand the basics of auto dealer coverage. <ul style="list-style-type: none"> • Understand combining general liability and auto coverages. • Understand garage keepers' coverage. • Understand the basics of the motor carrier coverage form. 	
Auto Dealer and Motor Carrier Endorsements	2 Hours
Objective: Understand auto dealer and motor carrier endorsements. <ul style="list-style-type: none"> • Examples include dealers' driveway collision, false pretense, insurance for non-trucking use, MCS 90. 	



Commercial Lines -Part 7	2 Hours
<p>Objective: Define and understand workers compensation insurance.</p> <ul style="list-style-type: none"> • Understand how workers compensation insurance works. • Define and understand employers liability coverage and why it is included on worker compensation policies. 	
Experience Modification Factors	2 Hours
<p>Objective: Define and understand experience modification factors.</p> <ul style="list-style-type: none"> • Identify the purpose of experience modification factors. • Identify who qualifies. • Determine the information needed to calculate experience modification factors and demonstrate how it is calculated. 	
Commercial Lines Insurance-Part 8	2 Hours
<p>Objective: Define and understand inland marine and ocean marine insurance.</p> <ul style="list-style-type: none"> • Identify and understand the differences of inland and ocean marine insurance. • Understand why it was created and the type of things it will cover. • Identify and understand the advantages of using inland marine forms. 	
Commercial Lines Insurance-Part 9	2 Hours
<p>Objective: Define and understand commercial crime coverage and commercial umbrella coverage.</p>	
Commercial Lines Insurance-Part 10	2 Hours
<p>Objective: Define and understand equipment breakdown and farm insurance and identify when the coverage is needed.</p>	
Certificates of Insurance	2 Hours
<p>Objective: Identify and understand certificates of insurance.</p> <ul style="list-style-type: none"> • Identify and understand what certificates can and cannot do. • Review and understand Certificate of Insurance Law in NH. 	



Property and Casualty Licensing Course	71 Hours
<ul style="list-style-type: none">• Insurance regulations• General insurance• Property and casualty insurance basics and laws• Dwelling coverage forms• Homeowners' coverage forms• Personal auto coverage• Other personal lines coverages• Commercial auto coverage• CPP overview and CGL coverage• Commercial property coverage• Commercial crime coverage• Commercial inland marine coverage• Equipment breakdown and farm coverage• Business owners' coverage• Workers' compensation coverage• Other commercial coverages• Review of commercial lines• Administration of practice exam	
Total Hours	146