



## 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

## REQUIRED COMPETENCIES

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Youth apprentices must become proficient in both general employability and occupation-specific competencies. All of these, and examples of how each can be demonstrated, are found in the following pages. Below are 10 occupational competencies that must be learned for this occupation (employers may substitute our one of these and should write in the competency they are adding). Youth apprentices must be evaluated on these competencies at least two times each year of their apprenticeship.

Competencies
<ol style="list-style-type: none"><li>1. Navigate company insurance software</li><li>2. Maintain customer data</li><li>3. Perform administrative tasks contributing to serving customer and business operation needs</li><li>4. Process premium payments as required by the organization</li><li>5. Create a list of prospective clients</li><li>6. Perform customer retention tasks</li><li>7. Assemble insurance contract for distribution</li><li>8. Process a simple claim</li><li>9. Field customer or client inquiries</li><li>10. Comply with internal and external regulatory requirements</li></ol>

## POST-SECONDARY PATHWAY OPPORTUNITIES

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There are several post-secondary pathway opportunities in this area. The following is a 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>

### SIGNATURES

The On-the-Job Learning Performance Standards Guide includes a list of competencies youth apprentices learn through mentoring and training at the worksite.

Instructions for the Worksite Employers/Mentors and School-Based or YA coordinators: This document should be reviewed with the employer/mentor, school-based or YA coordinator on a regular basis with the youth apprentice to record progress and plan future steps to ensure completion of the required competencies. Mentors, school-based/YA coordinator, and the apprentice sign below.

#### Employer/Mentor

1 <sup>st</sup> Evaluation (Required)	2 <sup>nd</sup> Evaluation (Required)
Employer/Mentor Signature	Employer/Mentor Signature
Employer/Mentor	Employer/Mentor
Business/Company	Business/Company
Date Signed	Date Signed

3 <sup>rd</sup> Evaluation (Optional)	4 <sup>th</sup> Evaluation (Optional)
Employer/Mentor Signature	Employer/Mentor Signature
Employer/Mentor	Employer/Mentor
Business/Company	Business/Company
Date Signed	Date Signed

**School-Based and/or YA Coordinator**

**1<sup>st</sup> Evaluation (Required)**

School-Based and/or YA Coordinator Signature
School-Based and/or YA Coordinator
School District or Organization
Date Signed

**2<sup>nd</sup> Evaluation (Required)**

School-Based and/or YA Coordinator Signature
School-Based and/or YA Coordinator
School District or Organization
Date Signed

**3<sup>rd</sup> Evaluation (Optional)**

School-Based and/or YA Coordinator Signature
School-Based and/or YA Coordinator
School District or Organization
Date Signed

**4<sup>th</sup> Evaluation (Optional)**

School-Based and/or YA Coordinator Signature
School-Based and/or YA Coordinator
School District or Organization
Date Signed

**Youth Apprentice**

**1<sup>st</sup> Evaluation (Required)**

Youth Apprentice Signature
Youth Apprentice
School District / High School
Date Signed

**2<sup>nd</sup> Evaluation (Required)**

Youth Apprentice Signature
Youth Apprentice
School District / High School
Date Signed

**3<sup>rd</sup> Evaluation (Optional)**

Youth Apprentice Signature
Youth Apprentice
School District / High School
Date Signed

**4<sup>th</sup> Evaluation (Optional)**

Youth Apprentice Signature
Youth Apprentice
School District / High School
Date Signed

## EMPLOYABILITY SKILLS (TO BE COMPLETED BY YA EMPLOYER/MENTOR)

All youth apprentices must demonstrate the key employability skills listed below in order to complete the YA program. They do so by earning at least a "Meets Expectation" rating in each. **At least two evaluations are required each year of a youth apprenticeship.** More columns are included below for those who choose to conduct more frequent reviews.

<b>1</b>	<b>Working to Meet Expectations:</b> Needs improvement; requires much assistance and supervision; rarely displays this behavior
<b>2</b>	<b>Meets Expectations:</b> Meets entry-level criteria; requires some supervision; often displays this behavior
<b>3</b>	<b>Exceeds Expectations:</b> Exceeds entry-level criteria; requires minimal supervision; consistently displays this behavior

Employability Skills		Rating			
Competency and Rating Criteria		Initial	Mid Year 1	Mid Year 2	Final
1. Develops positive work relationships with others. <i>Examples of qualities and habits that the employee might exhibit include:</i>	<ul style="list-style-type: none"> <li>Interacts with others with respect and in a non-judgmental manner</li> <li>Responds to others in an appropriate and non-offensive manner</li> <li>Helps co-workers and peers accomplish tasks or goals</li> <li>Applies problem-solving strategies to improve relations with others</li> <li>When managing others, shows traits such as compassion, listening, coaching, team development, and appreciation</li> </ul>	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
		<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
		<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
2. Communicates effectively with others <i>Examples of qualities and habits that the employee might exhibit include . . .</i>	<ul style="list-style-type: none"> <li>Adjusts the communication approach for the target audience, purpose, and situation to maximize impact</li> <li>Organizes messages/information in a logical and helpful manner</li> <li>Speaks clearly and writes legibly</li> <li>Models behaviors to show active listening</li> <li>Applies what was read to actual practice</li> <li>Asks appropriate questions for clarity</li> </ul>	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
		<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
		<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
3. Collaborates with others <i>Examples of qualities and habits that the employee might exhibit include . . .</i>	<ul style="list-style-type: none"> <li>Works effectively in teams with people of diverse backgrounds regardless of sex, race, ethnicity, nationality, sexuality, religion, political views, and abilities</li> <li>Shares responsibility for collaborative work and decision making</li> <li>Uses the problem-solving process to work through differences of opinion in a constructive manner to achieve a reasonable compromise</li> <li>Avoids contributing to an unproductive group conflict</li> <li>Shares information and carries out responsibilities in a timely manner</li> </ul>	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
		<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
		<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3

Employability Skills		Rating			
Competency and Rating Criteria		Initial	Mid Year 1	Mid Year 2	Final
4. Maintains composure under pressure <i>Examples of qualities and habits that the employee might exhibit include . . .</i>	<ul style="list-style-type: none"> <li>• Uses critical thinking to determine the best options or outcomes when faced with a challenging situation</li> <li>• Carries out assigned duties while under pressure</li> <li>• Acts in a respectful, professional, and non-offensive manner while under pressure</li> <li>• Applies stress management techniques to cope under pressure</li> </ul>	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
		<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
		<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
5. Demonstrates integrity <i>Examples of qualities and habits that the employee might exhibit include . . .</i>	<ul style="list-style-type: none"> <li>• Carries out responsibilities in an ethical, legal and confidential manner</li> <li>• Responds to situations in a timely manner</li> <li>• Takes personal responsibility to correct problems</li> <li>• Models behaviors that demonstrate self-discipline, reliability, and dependability</li> </ul>	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
		<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
		<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
6. Performs quality work <i>Examples of qualities and habits that the employee might exhibit include . . .</i>	<ul style="list-style-type: none"> <li>• Carries out written and verbal directions accurately</li> <li>• Completes work efficiently and effectively</li> <li>• Performs calculations accurately</li> <li>• Conserves resources, supplies, and materials to minimize costs and environmental impact</li> <li>• Uses equipment, technology, and work strategies to improve workflow</li> <li>• Applies problem-solving strategies to improve productivity</li> <li>• Adheres to worksite regulations and practices</li> <li>• Maintains an organized work area</li> </ul>	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
		<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
		<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
7. Provides quality goods or services (internal and external) <i>Examples of qualities and habits that the employee might exhibit include . . .</i>	<ul style="list-style-type: none"> <li>• Shows support for the organizational goals and principles by own personal actions</li> <li>• Displays a respectful and professional image to customers</li> <li>• Displays an enthusiastic attitude and desire to take care of customer needs</li> <li>• Seeks out ways to increase customer satisfaction</li> <li>• Produces goods to workplace specifications</li> </ul>	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
		<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
		<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
8. Shows initiative and self-direction <i>Examples of qualities and habits that the employee might exhibit include . . .</i>	<ul style="list-style-type: none"> <li>• Prioritizes and carries out responsibilities without being told</li> <li>• Responds with enthusiasm and flexibility to handle tasks that need immediate attention</li> <li>• Reflects on any unsatisfactory outcome as an opportunity to learn</li> <li>• Improves personal performance by doing something different or differently</li> <li>• Analyzes how own actions impact the overall organization</li> <li>• Supports own action with sound reasoning and principles</li> <li>• Balances personal activities to minimize interference with work responsibilities</li> </ul>	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
		<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
		<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3

Employability Skills		Rating			
Competency and Rating Criteria		Initial	Mid Year 1	Mid Year 2	Final
9. Adapts to change <i>Examples of qualities and habits that the employee might exhibit include . . . Shows flexibility and willingness to learn new skills for various job roles</i>	<ul style="list-style-type: none"> <li>• Uses problem-solving and critical-thinking skills to cope with changing circumstances</li> <li>• Modifies own work behavior based on feedback, unsatisfactory outcomes, efficiency, and effectiveness</li> <li>• Displays a "can do" attitude</li> </ul>	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
		<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
		<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
10. Demonstrates safety and security regulations and practices <i>Examples of qualities and habits that the employee might exhibit include . . .</i>	<ul style="list-style-type: none"> <li>• Follows personal safety requirements</li> <li>• Maintains a safe work environment</li> <li>• Demonstrates professional role in an emergency</li> <li>• Follows security procedures</li> <li>• Maintains confidentiality</li> </ul>	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
		<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
		<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
11. Applies job-related technology, information, and media <i>Examples of qualities and habits that the employee might exhibit include . . .</i>	<ul style="list-style-type: none"> <li>• Applies technology effectively in the workplace</li> <li>• Assesses and evaluates information on the job</li> <li>• Assesses training manuals, website, and other media related to the job</li> </ul>	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
		<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
		<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
12. Fulfills training or certification requirements for employment <i>Examples of this requirement may include . . .</i>	<ul style="list-style-type: none"> <li>• Participation in required career-related training and/or educational programs</li> <li>• Passing certification tests to qualify for licensure and/or certification</li> <li>• Participation in company training or orientation</li> </ul>	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
		<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
		<input type="checkbox"/> 3	<input type="checkbox"/>	<input type="checkbox"/> 3	<input type="checkbox"/> 3
13. Sets personal goals for improvement <i>Examples of this requirement may include . . .</i>	<ul style="list-style-type: none"> <li>• Setting goals that are specific and measurable</li> <li>• Setting work-related goals that align with the organization's mission</li> <li>• Identifying strategies to reach goals</li> <li>• Reflecting on goal progress to regularly evaluate and modify goals</li> </ul>	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
		<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
		<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3

## OCCUPATIONAL COMPETENCIES

### (TO BE COMPLETED BY YA EMPLOYER/MENTOR)

Youth apprentices must earn a rating of at least "MEETS EXPECTATIONS" in each competency by the conclusion of the apprenticeship. Nine must be from the list below. If necessary, employers can substitute one competency with another occupationally appropriate skill. **That skill should be added to the competency list for assessment.** At least two evaluations are required each year of a youth apprenticeship. More columns are included below for those who choose to conduct more frequent reviews.

1	<b>Working to Meet Expectations:</b> Needs improvement; requires much assistance and supervision; rarely displays this behavior
2	<b>Meets Expectations:</b> Meets entry-level criteria; requires some supervision; often displays this behavior
3	<b>Exceeds Expectations:</b> Exceeds entry-level criteria; requires minimal supervision; consistently displays this behavior

Occupational Competencies		Year 1 Evaluation			
Competency and Rating Criteria		Evaluation Minimum Rating of 2 for EACH Check Rating			
		Initial	Mid Year 1	Mid Year 2	Final
<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"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3
<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"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3
<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"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3

Occupational Competencies		Year 1 Evaluation			
Competency and Rating Criteria		Evaluation Minimum Rating of 2 for EACH Check Rating			
		Initial	Mid Year 1	Mid Year 2	Final
<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"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 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"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3
<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"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3
<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"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3
<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"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3
<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"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3



