



# WORK PROCESS SCHEDULE GENERAL INSURANCE ASSOCIATE

<i>O*Net-Soc Code</i>	<i>RAPIDS Code</i>
43-9041.01	2040HY

**Section 1 – On-the-Job Learning**

[29 CFR 29.5(b)(2)]

1. During the Apprenticeship, the apprentice shall receive work experience and job related education in all phases of the occupation, including safe work practices, necessary to develop the skill and proficiency of a skilled professional.
2. The program sponsor or its designated apprenticeship committee must ensure apprentices are rotated throughout the various work processes to ensure a well-rounded professional upon completion of the Apprenticeship, and identify what methodology will be used to track progression of experience on-the-job.
3. Such on-the-job learning shall be carried out under the direction and guidance of a qualified professional.

The following identifies the major on-the-job learning work processes in which Apprentices will be trained.

<u>Work Process/Rotational Areas</u>	<b>Required Training Component (OJL hours)</b>
<p><b><u>Business Operations</u></b></p> <ul style="list-style-type: none"> <li>- Understand the structure of the organization</li> <li>- Understand basic Property and Casualty Insurance terms</li> <li>- Navigate and utilize various systems, websites and applications</li> <li>- Collaborate with team members and attend staff meetings</li> <li>- Attend face-to-face meetings with clients</li> <li>- 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</li> <li>- Reviewing new business policies for accuracy</li> <li>- Learn the Agency Management System</li> <li>- Understand the process in reporting claims and how to resolve conflicts</li> </ul>	<b>900-925</b>
<p><b><u>Services and Support</u></b></p> <ul style="list-style-type: none"> <li>- Navigate and utilize various carrier systems and applications</li> <li>- Meet with carriers on company changes such as underwriting criteria and product revisions</li> <li>- Build and maintain relationships with clients and carriers <ul style="list-style-type: none"> <li>o Follow up with carrier on new submissions</li> <li>o Follow up with carrier to ensure that all changes, cancellations, etc have been processed</li> </ul> </li> <li>- 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</li> <li>- Service existing client needs such as providing quotes, endorsing changes and processing paperwork</li> <li>- Answer customers questions/correspondence and learn how to recognize their needs and resolve any issues</li> <li>- Maintain records of customer interactions and transactions, recording details, of inquiries, comments and actions taken in agency management system</li> <li>- Reviewing renewals for changes in client exposures</li> <li>- Ability to process certificates of insurance appropriately</li> </ul>	<b>725-770</b>



<ul style="list-style-type: none"> <li>- 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</li> </ul>	
<p><b><u>Required Training &amp; Compliance</u></b></p> <ul style="list-style-type: none"> <li>- Take the required 40 hour pre-licensing course</li> <li>- Take your property and casualty license exam</li> <li>- Obtain your P&amp;C license</li> <li>- Carrier Basics <ul style="list-style-type: none"> <li>o Learn each carriers preferred clientele</li> <li>o Learn online carrier portals</li> </ul> </li> <li>- ABEN/New Level Partner courses</li> </ul>	<b>40-50</b>
<p><b><u>Regulatory Affairs (DOI)</u></b></p> <ul style="list-style-type: none"> <li>- Understand the Department of Insurance state filings process</li> <li>- Create your account with the appropriate state Department of Insurance</li> <li>- Maintain accurate records with the DOI</li> </ul>	<b>5-10</b>
<p><b><u>Risk Management</u></b></p> <ul style="list-style-type: none"> <li>- Understand Risk Management function within the organization.</li> <li>- Understand importance and necessity of Business Continuity and Crisis Response planning to the organization.</li> <li>- Understand how to utilize appropriate checklists when writing business</li> </ul>	<b>20-25</b>
<p><b><u>Financial</u></b></p> <ul style="list-style-type: none"> <li>- Understand the billing process with each carrier</li> <li>- Learn the process for payments</li> <li>- Understand the compensation structure and how it applies to the agency.</li> <li>- Complete calculations for short rate and prorate cancellations</li> <li>- Understand how various products contribute to profitability and losses.</li> <li>- Understand the role of premium finance for your client</li> </ul>	<b>30-35</b>
<p><b><u>Continuing Education</u></b></p> <ul style="list-style-type: none"> <li>- Maintain the required hours for continuing education based on state requirements</li> <li>- Keep up-to-date with industry changes and new product information</li> <li>- Keep informed regarding industry information, new product information, legislation, regulation, coverages and technology to continuously improve knowledge and performance</li> </ul>	<b>30-35</b>
<p><b><u>Marketing</u></b></p> <ul style="list-style-type: none"> <li>- Understand the different types of marketing channels</li> <li>- Learn how to prospect for new clients</li> <li>- Learn to up-sell coverages</li> <li>- Participate in agency marketing activities, meet with carriers, attend CE and training sessions and other agency functions</li> </ul>	<b>15-20</b>
<p><b><u>Administrative Operations</u></b></p> <ul style="list-style-type: none"> <li>- Learn and perform various clerical duties including, but not limited to: <ul style="list-style-type: none"> <li>o Manage incoming and outgoing physical and electronic mail and fax correspondence</li> <li>o Receive and process checks</li> <li>o Answer telephone inquiries and direct calls appropriately</li> <li>o Order office supplies</li> <li>o Greeting visitors</li> <li>o Building maintenance</li> <li>o Agency Management System including inputting new client information</li> </ul> </li> <li>- Describe the role that technology plays in enabling the business to operate</li> <li>- Understand the reasons for privacy and data/information protection.</li> <li>- Understand all job duties within the agency</li> <li>- Ability to prioritize and complete tasks in order to deliver desired outcomes within allotted time frames</li> </ul>	<b>400-450</b>



<p><b><u>Premium Audit (Commercial Lines)</u></b></p> <ul style="list-style-type: none"><li>- Understand the various types of audits undertaken and experience at least one type via ride along or telephone contact with the customer</li><li>- Understand the Premium Audit process from planning to audit to recap</li><li>- Review audits or policies; verify accuracy and facilitate corrections, as needed, between client and carrier</li></ul>	<p><b>14-20</b></p>
<p><b>Total Hours</b></p>	<p><b>2,169 – 2,330</b></p>

