

Agent's Guide For Internships



BIG I | KENTUCKY

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Introduction

Getting new people interested in the insurance industry has been a challenge for agencies and industry leaders. These people are the future of our industry and the independent agency system. Successful agencies have a plan to identify, develop and grow their staff. An important component of such a plan is an internship program.

Hiring interns before they graduate puts your agency in a position to acquire the best and brightest young career insurance professionals. In addition to being a recruiting tool for top talent, an internship provides temporary help for staff and/or the accomplishment of special projects. Students and employers gain practical knowledge and insight into specific capabilities of the student and the student's compatibility within your organization.

The purpose of this guide is to familiarize you with the internship process so that you can create a framework for internships at your organization.

Types of Internships and Pay

Internships are typically conducted during the summer between the students' junior and senior years. They can also be conducted during the fall or spring semesters. Most universities are very flexible in how internships are structured. Students prefer an internship experience that is planned and monitored with intentional work and learning goals. Students can earn academic course credit by completing an internship that meets certain academic criteria, but many students don't need the credit and can get the same benefit without paying tuition.

Internships for Credit

Internships for credit have a greater degree of structure and accountability on the part of the student. This could add more paperwork for the mentor. The university may require a contract, the student may have additional reports or papers to write and tuition payment is required.

Internships Not for Credit

Depending upon university requirements or at the student's discretion, not for credit internships may also be utilized. However, internships that are not for credit are not to be diminished, nor is there a distinction between for credit and not for credit internships on a student's resume. Universities work with employers to assure that all students have a good internship experience that is mutually beneficial. Other universities may or may not allow internships that are not for credit. **DISCLAIMER:** Please reference, "What employers need to know about unpaid internships" for more information on Kentucky labor laws.

Internship Duration

Internships are generally conducted during the summer between the students' junior and senior year. Internships can vary in duration but must be full-time for at least 10 weeks to earn academic credit. Not for credit internships are similar but more flexible. Some employers identify students earlier in their academic career and bring them in over multiple summers and other school holidays. This guide was patterned after the Risk Management and Insurance (RMI) program through the Brantley Center and Appalachian State University and the InVEST program from IIABA.

Benefits of Internships

Participation in internship offers a number of advantages for students, employers and the university:

For Students:

- ☐ opportunity to assess insurance career possibilities
- ☐ opportunity to preview a future fit with your agency
- ☐ opportunity to develop job-related skills and train under both academic and mentor supervision
- ☐ enhancement of employment opportunities
- ☐ enrichment of classroom instruction experience
- ☐ opportunity to earn money for educational expenses
- ☐ opportunity to acquire training in agency management systems and operations

For Agencies:

- ☐ aids in recruiting and selecting future full-time employees
- ☐ reduces the cost of recruiting and selecting full-time employees
- ☐ provides a source of temporary employees
- ☐ provides benefits from an injection of new ideas from students and faculty
- ☐ increases the profile of your organization in your community and at the university
- ☐ provides an opportunity to influence the structure of the university's curriculum
- ☐ experimentation with new positions or functions without having to make long-term commitments

For the University:

- ☐ provides a new avenue to assess student and academic quality
- ☐ creates a source of practitioner input into curriculum development
- ☐ provides a source of employment opportunities for students
- ☐ contributes to the recruitment of exceptional students
- ☐ provides additional exposure to the insurance industry
- ☐ delivers education outside the classroom that enriches classroom experiences for everyone when interns return to campus

For Association:

- ☐ Developing younger members earlier in their career
- ☐ Early engagement for Young Agent opportunities, events, etc.
- ☐ Introduce interns to potential benefits, events, leadership opportunities the association offers
- ☐ Attendees for a pre-licensing class if offered

While the advantages of internships to all participants are numerous, successful programs require considerable commitment by both parties. Students must be committed to providing a quality contribution to the operation of the employer. Employers must be committed to providing a meaningful work experience, quality mentoring, and adequate feedback to the faculty and staff.

The Hiring Process

If possible attend a career fair and interview two or three students who fit the profile that you are looking for. If distance is a problem, consider a phone interview. When interviewing a student for an internship position, follow the same rules as if you are hiring a permanent employee. Discuss the type of work that you expect the intern to perform. You may wish to have a Weekly Intern Assignment Schedule; a sample is provided later in this guide.

Be sure and let the prospect know when they will hear from you. It is a good idea to make an offer as soon as you make a decision. The best prospects go early. If the student wants to take some additional time to make a decision set a date that is mutually acceptable for a decision.

When hiring an intern, it is important that all parties (university, student and employer) understand the expectations and responsibilities of the program.

Pay

Do discuss pay. Internships that are not paid typically are less valuable for the student and employer. Compensation can include provisions for housing, or a housing allowance, or the student can pay for their own housing out of their earnings. Wages can be paid on an hourly basis or as a lump sum stipend at the end of each week. Some students may have financial need, so please discuss these issues to avoid misunderstandings. Internships are recommended to be paid with very few exceptions. Wage levels range from \$12-\$17 per hour, with \$15 per hour being most common.

Putting an Intern to Work

The most important step to a successful internship is to appoint one person to serve as the mentor for the intern. Choose carefully and make sure the mentor is in a higher position (i.e. Principal, Producer, CSR... etc). This may be the person who will be directly supervising the intern, but it does not have to be. It should be someone who likes to teach and is familiar with your organization. The intern needs someone they can go to for help. The mentor is also responsible for being the liaison to the university and for completing an evaluation at the end of the semester.

An intern's orientation should be treated the same as any other new employee. A Sample Intern Orientation follows which you can use if you do not already have one. Sample Intern Projects and Sample Weekly Intern Assignments are also provided later in this guide and should be a part of the orientation process.

Periodic evaluations, both of the intern and by the intern, are an important part of a successful internship. This allows for continuous improvement of the intern's work and your internship program. Sample Intern Evaluations are provided later in this guide.

"Ten Concerns of Interns" later in this guide is feedback from past interns which will allow you to avoid pitfalls others have made as you prepare your successful intern program.

Intern Checklist for Employers

- ☐ ☐ **Identify need (in coordination with several agency personnel and potential mentors)**
- ☐ ☐ **Identify what type of internship**
Paid/Unpaid, Clerical, Administrative, Sales, High School/College/Graduate
- ☐ ☐ **Identify person at the university (faculty/staff) to work with**
 - ☐ ☐ **See University/College career center contact list**
 - ☐ ☐ **College credit/HS credit**
- ☐ ☐ **Draft intern job description**
 - ☐ ☐ **Job duties**
 - ☐ ☐ **Qualifications desired including major**
 - ☐ ☐ **Application procedure**
 - ☐ ☐ **Compensation rate and duration of internship (i.e. Semester, Summer)**
- ☐ ☐ **Recruit intern**
- ☐ ☐ **Appoint (or have intern choose) mentor**
- ☐ ☐ **Add profile information to agency website if intern is there longer than 3 months**
- ☐ ☐ **Conduct intern orientation**
- ☐ ☐ **Conduct periodic evaluations of intern – preferably weekly and mid-term**
- ☐ ☐ **Obtain evaluation of intern experience at the end of the internship**
- ☐ ☐ **Other things to consider if you hire a paid or unpaid intern:**
(EPLI coverage/Worker's Compensation Coverage)
- ☐ ☐ **Report information gained from internship to Big I KY**

Sample Interview Questions

Name _____

Date _____

Tell me about yourself.

[Interviewer pulls questions from resume/past experiences]

Give me an example when you were in a situation and faced conflict at work/school.

Give me an example of when you when you were in a situation where you had difficulty with a supervisor, peer or coworker.

Give me an example when you were in a leadership opportunity where you led a project you were really proud of.

What are your career goals?

Why are you interested in this internship?

How would you assess your writing and communications skills?

How would you assess your technical/computer/social media skills?

What is your major and why did you choose it?

Tell me about your hobbies and activities outside school or work.

What are your favorite/least favorite classes.

What did you enjoy most about your last job?

What would your professors/past supervisors say about you?

When is your anticipated graduation date?

What motivated you to apply for this position?

This internship is a temporary position; however, ideally, we are looking to develop a long-term relationship with an intern. We plan on providing some education and training to you in the hopes you will consider a career position with us after graduation. Is that something that interests you?

What questions do you have about us?

Sample Offer Letter

Dear _____,

We are excited about your joining our team this summer. Both you and our agency have a responsibility to make this a fun and rewarding experience for both of us.

The dates of the internship are from _____ to _____. The pay will be \$x.xx per hour. You will be working in our _____ department doing _____. There will be a final project/presentation during the last week of the internship.

We strongly encourage you to:

- Ask questions. There is no such thing as a dumb question. It is much more efficient to ask questions rather than make mistakes.
- Your mentor for this summer will be _____. Take an active role in establishing communication with him/her.
- Be outgoing. Meet and greet people with warmth, enthusiasm, and sincerity.
- Share your ideas and suggestions. We expect to learn as much from you as you expect to learn from us.
- Don't be disappointed if we are not able to implement all of your ideas.

The entire agency is committed to making this a rewarding experience for both of us.

Sincerely,

Sample Intern Orientation

Overview

The depth of orientation may depend on whether or not there is a possibility of making the intern a permanent employee sometime in the future. Obviously, if the intern is being hired for a particular project, some elements of the orientation process could be omitted. Either way, making an honest, positive impression on your intern concerning the industry and the agency business is worthwhile.

- ☐ ☐ **Introduction to agency intern mentor**
- ☐ ☐ **Introduction to staff**
 - ☐ ☐ **Provide a venue for introducing the intern to agency staff, preferably in small groups.**
 - ☐ ☐ **Help prepare the intern to share personal information— academic goals, professional aspirations, what he/she hopes to gain from the experience and from your staff.**
- ☐ ☐ **Overview of insurance industry**
 - ☐ ☐ **Read American Institute text: “Introduction to Property and Casualty Insurance”**
 - ☐ ☐ **Available for purchase at www.theinstitutes.org**
 - ☐ ☐ **Provide copy of insurance dictionary**
- ☐ ☐ **Overview of agency operations**
 - ☐ ☐ **Review agency history**
 - ☐ ☐ **Review vision, mission, values, etc.**
 - ☐ ☐ **Describe agency management and ownership**
 - ☐ ☐ **Provide overview of organizational structure, organizational chart**
 - ☐ ☐ **Describe staff roles, functions, relationships**
 - ☐ ☐ **Explain supplier relationships: carriers, vendors**
 - ☐ ☐ **Describe community involvement**
 - ☐ ☐ **Provide overview of client base**
 - ☐ ☐ **Review agency marketing plan, strategic objectives**
 - ☐ ☐ **Review employee manual**
 - ☐ ☐ **Sign Offer Letter**
 - ☐ ☐ **Fill out W2**
 - ☐ ☐ **EPLI**
 - ☐ ☐ **Have intern sign a non-disclosure agreement.**
 - ☐ ☐ **Become student member of Big I KY**
 - ☐ ☐ **Sign intern up for Leadership Conference or Young Agent Conference through Big I KY**

Sample Intern Non-Disclosure Agreement

Employee: _____

Date: _____

I agree that, in consideration for access to information submitted to me by {Agency} I will:

1.Keep all information provided to me and client relating to business and/or marketing plans, discussions, research, graphic design and marketing related programs and processes under development in strict confidence.

2. Disclose this information solely to individuals who have a signed non-disclosure agreements with, or who have express approval from client, either verbal or written, to receive this information, understood and agreed this {day} day of {month, year}.

Employee Signature: _____

Print Name/Title: _____

Date: _____

Mentor Signature: _____

Print Name/Title: _____

Date: _____

Sample Intern Projects

It is not necessary to have a particular project or presentation, but we have found that this is very helpful. It provides the intern with a sense of accomplishment and gives them something to add to their resume.

It gives the agency a chance to complete those tasks that have been waiting for someone to do. The project will usually be a supplement to their other agency assignments.

- ☐ ☐ Review the agencies website from a consumer's point of view and provide a list of recommendations. (They could compare it to some competitors such as Progressive, GEICO, or State Farm)
- ☐ ☐ Create or redo the agency brochure.
- ☐ ☐ Develop a marketing plan for a specific segment or product.
- ☐ ☐ Develop and/or participate in a community involvement project.
- ☐ ☐ Develop a matrix of the agencies major carrier's guidelines and programs available.
- ☐ ☐ Develop a list of binding authority by carrier and type of business.
- ☐ ☐ Design a customer survey for the agency. (This could be part of an E&O prevention plan)
- ☐ ☐ Do all or some of the agency E&O self-audits. (See the "A Practical Guide to Agency E&O Risk Management" from Big I KY.)
- ☐ ☐ Conduct market research on a market segment that you wish to expand. Update or develop a prospect list.
- ☐ ☐ Assist in the development of client contact system.
- ☐ ☐ Design a marketing program for "lost" accounts.
- ☐ ☐ Assist the accounting department in developing new reports, such as comparing the agency to industry benchmarks.
- ☐ ☐ Provide users with technical support for your IT system. Provide ideas to management on emerging technology and how they might relate to the agency.

Sample Weekly Intern Assignments

This should be considered as a rough guide and you should adapt it to fit your agency. Interns can use any “down time” to study and it is probably a good idea to allow for some time to study the licensing materials. In addition to getting ready to take the exam they serve as a good basic review of insurance. For students who do not have any background in insurance we recommend “How Insurance Works” available from the Big I.

WEEK ONE:

- **Agency Orientation**
- **Observe CSR handling customer requests**
- **Review agency standards of customer service. (If you do not have a formal written set of standards this may be a good project for the intern)**
- **Sit with the receptionist to observe how incoming calls and visits are handled**

WEEK TWO:

- **Observe and learn how to handle customer requests including processing of:**
 - o **Auto Endorsement Requests**
 - o **Homeowner Endorsement Requests**
 - o **Loss payee and/or Mortgagee changes**
 - o **Cancellation requests**
- **Read a summary of the activity for an agency account for the last three years from the agency management system - Be able to explain this in plain English**

WEEK THREE:

- **Continue to work on handling customer requests as in previous week**
- **Observe how the agency handles Excess and Surplus lines, including:**
 - o **Need for using**
 - o **Process and how it is different from “standard” agency business**
 - o **Legal Requirements in your state**

WEEK FOUR:

- **“Shadow” a producer. Determine how the producer identifies prospects. Accompany on sales calls.**
- **Note:**
 - o **How did the producer gather the necessary information?**
 - o **How is the proposal created and presented to the prospect? (Phone only, email, regular mail)**
 - o **What kind of follow up was made to the prospect?**
- **Do a property inspection, photo and diagram. (If the agency uses an outside source for this, consider having the intern accompany the inspector to some property prospects.)**
- **Identify several target markets that the intern would like to investigate because of hobbies or interests**
- **Meet with the agency mentor and do a mid- term evaluation. Set goals for the second half of the internship.**

WEEK FIVE:

- **Assist the producer in doing quotes and proposals for all companies and all lines of coverages.**
- **Review requirements for binding with all companies.**
- **Obtain the current Best’s ratings at www.ambest.com for all companies represented by the agency including excess and surplus lines markets that are frequently used.**
- **Make a chart of standard companies represented including products and their various target markets.**
- **Develop a marketing strategy for one particular target market.**

WEEK SIX:

- **Spend the week with an insurer, shadowing an underwriter and/or a marketing representative who writes target business.**
- **Develop “Best Practices” for how a submission should be made to the underwriter.**

WEEKS SEVEN:

- Implement the marketing strategy previously developed under supervision of mentor.

WEEK EIGHT:

- Implement the marketing strategy previously developed under supervision of mentor.

WEEK NINE:

- Implement the marketing strategy previously developed under supervision of mentor.

WEEK TEN:

- Implement the marketing strategy previously developed under supervision of mentor.
- Have intern present their project (if any) or marketing strategy and results to several agency employees.
- Complete the Final Evaluation and review with the intern, before sending it to the university.
- Ask the intern to evaluate their internship and give suggestions on how to improve the process.
- Ask the intern for their suggestions on how the agency could better market their products and services, with attention to the particular target market.

AFTER INTERNSHIP:

- If the intern decides to stay employed after internship. Have them attend a pre-licensing class. Take Licensing Exam.

Sample Weekly Evaluation

Intern name: _____ Week: # _____

Mentor name: _____ Dates: _____ - _____

Please rate the student intern in each of the following categories.

Professional Qualities:	Excellent	Good	Fair	Poor	N/A
Establishes rapport with mentor					
Establishes rapport with staff					
Establishes rapport with clients					
Communicates well					
Seeks new knowledge					
Shows initiative					
Manages time well					
Produces accurate reports/records					
Demonstrates adequate knowledge					

Professional Qualities:	Excellent	Good	Fair	Poor	N/A
Is punctual					
Is dependable					
Accepts constructive criticism					
Demonstrates enthusiasm					
Dresses professionally					

Daily accomplishments:

Strengths for week:

Something new you learned:

Goal for next week:

I certify that _____ (intern name) completed _____ internship hours this week.

Supervisor Signature

Supervisor Phone

Date

Sample Mid-Term Evaluation by the intern

Intern name: _____ Week: # _____

Mentor name: _____ Dates: _____ - _____

Please evaluate the internship program by using the scale below:

(SD=Strongly Disagree, D=Disagree, N= Neither Agree or Disagree, A=Agree, SA=Strongly Agree)

My education adequately prepared me for this internship.	SD	D	N	A	SA
The internship is providing education value.	SD	D	N	A	SA
A detailed description of the internship was given to me at the start of my job.	SD	D	N	A	SA
The experience is closely related to my career goals.	SD	D	N	A	SA
My supervisor is very receptive to the ideas I express.	SD	D	N	A	SA
I feel as though I am part of the team.	SD	D	N	A	SA
My mentor meets with me on a regular basis.	SD	D	N	A	SA
I would recommend this internship to a friend.	SD	D	N	A	SA
I feel I am making a contribution to the company.	SD	D	N	A	SA
Other employees in the company are helpful and support me in the internship program.	SD	D	N	A	SA
This internship makes me want to enter the industry.	SD	D	N	A	SA
This internship has given me confidence in insurance.	SD	D	N	A	SA

COMMENTS:

Final Evaluation of Mentor

Intern name: _____ Week: # _____

Mentor name: _____ Date: _____

1. Would you recommend this internship to another person/student?

2. Did you feel the experience was worth your time?

3. Did your mentor teach you the essentials to do your job effectively?

4. Were all instructions clearly communicated?

5. Would you change anything for the future interns at this location?

6. Any other comments you would like to make?

[Please give a copy of this evaluation to mentor upon completion.]

Final Evaluation from Mentor

Intern name: _____ **Week: #** _____

Mentor name: _____ **Date:** _____

1. Reflecting back, what do you feel was the biggest strength of your intern?

2. Likewise, what was the area for most improvement for your intern?

3. In your opinion, what was the best project completed by the intern?

4. Would you recommend this intern for a job in the future?

5. What part of the intern program would you change (add, delete, or improve)?

6. Any other comments you would like to make?

[Please give a copy of this evaluation to intern upon completion.]

Final Evaluation of Internship

Intern name: _____ Week: # _____

Mentor name: _____ Date: _____

1. Reflecting back, what do you feel was the best part of your internship?

2. Likewise, what was the least favorite aspect of your internship (even if you did it well)?

3. For the new interns coming next year, what parts of the intern program would you keep the same?

4. What parts of the intern program would you change (add, delete, or improve)?

5. On a scale of one to 10, with 10 being the highest, how would you rate your internship experience at [INSERT COMPANY NAME HERE]?

6. Any other comments you would like to make?

Top Concerns of Interns

(Compiled by Michael True, Director, InternshipCenter, Messiah College, Grantham, PA)

- 1. Give us real work!** It can't be said too many times that interns want to work and learn. An internship can help you get a job done that you couldn't otherwise, right? If you've brought on an intern as a recruitment tool, then how will you be able to assess their abilities? It just makes sense to utilize your interns well.
- 2. Do what you say, and say what you do!** Be honest with your interns about what they can expect during their internship. If the job will require stuffing envelopes, then make that clear. But if you tell the intern they will be researching a project, and they spend 90% of their time doing "grunt" work, then bad feelings will develop. Honesty doesn't cost you anything, and it will make interns feel that much more respected.
- 3. We like feedback!** Remember that interns are students, and they may not have the business skills and experiences that you take for granted. If your intern makes an oversight, just pull him or her aside and explain how the situation should be handled in the future.
- 4. We want to be included too!** Is there a staff meeting they can attend? Can they quietly tag along to that next project meeting? Headed to lunch with a couple of people from the office? Please include them in the daily life of your workplace. After all, if you provide a little more perspective on the intern's work, the product will be that much better.
- 5. Please explain.** When you assign work, make sure you give a detailed explanation. While the work may seem trivial and obvious to you, it may not be obvious to someone who's never done it before. Patience and a few extra minutes in the beginning can pay off later when your intern can produce good work independently.
- 6. I want a mentor!** Make sure that interns have a mentor or supervisor to provide guidance. Make it someone who likes to teach and the experience will be even better.
- 7. A minute of your time.** The best mentor in the world is useless if he or she can't or won't spend the necessary time mentoring. As newcomers, interns may not speak up if they're feeling ignored, so the burden of making sure they're okay is on the mentor. If the busiest person in the office wants to be the designated mentor, he or she should schedule regular times to meet with the intern.
- 8. Be prepared!** That wonderful day has arrived and the intern goes to start their internship but **ANYTHING CAN HAPPEN.**

What Employers need to know about unpaid internships

By: Jay Starkman

It's that time of year again when millions of college students set out to land a summer internship, and thousands of companies sift through their resume banks to pluck the best and brightest among them.

For businesses looking to stay competitive and attract top talent, implementing an internship program can create an ongoing pipeline of future full-time employees.

Recent statistics indicate that the majority of large companies hire interns to find full-time employees, while small companies typically seek interns to find part-time help with projects.

The bottom line is that smart companies hire interns. Whether or not those companies are appropriately managing their interns is a different story, especially if the interns are unpaid.

Employer or volunteer?

The Department of Labor (DOL) has a rigorous six-part test to determine whether an intern is an employee or "volunteer" for the purposes of wage and hour laws. Companies without a formal, well-organized internship program may not be aware of these strict guidelines, or in some instances, follow most but not all of the rules:

1. The training provided, even though it includes actual operation of the facilities of the employer, must be similar to that which would be given in an educational environment.
2. The training provided is for the benefit of the trainee, not the employer.
3. The trainees work under close supervision but do not displace existing employees.
4. The employer that provides the training derives no immediate advantage from the activities of the trainees, and on occasion the employer's operations may actually be impeded.
5. The trainees are not necessarily entitled to a job at the completion of the training period.
6. The employer and the intern understand that the intern is not entitled to wages for the time spent in the internship.

All or nothing

All six of the DOL guidelines must be followed for an employer to stay within the law when offering an unpaid internship. If any one of the above factors is not met, the intern is considered to be an employee and wage and hour laws apply.

For obvious reasons, usually the most difficult criteria to establish is whether the employer derives a benefit from the intern's activities. Employers offering unpaid internship opportunities should also be aware that some states, such as New Jersey and New York, have even more stringent regulations, requiring employers to pay interns in most situations.

Employers must not view unpaid internships as a means to accomplish regular work tasks. If the interns are unpaid, then the emphasis must be on the educational aspect aimed at assisting the interns, not the company. A basic rule to remember is that all "employees" must be paid minimum wage and overtime pay.

Other issues

Another potential issue involving interns is whether they are considered employees for purposes of workers' compensation laws. Workers' compensation coverage is important in these scenarios because if the intern is actually an employee, then his or her exclusive remedy for an injury on the job is to pursue a claim under the state's workers' comp laws. Conversely, if the intern is a volunteer, then he or she may sue the company for injuries sustained while working for the company.

Protecting an intern from discrimination is yet another concern, as is determining whether the intern should sign a nondisclosure and/or non-solicit agreement, or any other agreement in light of the fact that the intern may not fully understand what he or she is signing.

Given the multitude of potential legal complications, before recruiting an intern, an employer should develop a framework for the organization's internship program that establishes clear criteria, goals and objectives for both the interns and the business. The company should also closely evaluate the proposed activities of each intern and determine whether they fall under "voluntary" or "employee" time as defined by DOL guidelines and other employment laws and regulations.

If building an internship program from scratch, it is highly recommended to consult with a professional employer organization, HR advisor or labor and employment attorney as an important first step.

Jay Starkman is the founder and CEO of Engage PEO. Engage provides HR services and counsel to help clients minimize costs and maximize efficiency through health and worker's compensation insurance products, payroll technology and tax administration, risk management services and best-of-breed technology as a suite of HR services. Starkman has a law degree from the University of Miami. Midge Seltzer, president of Engage PEO, contributed to this article.