

U.S. Department of Labor Employment and Training Administration, Office of Apprenticeship (OA) Washington, D.C. 20210	Distribution: A-541 Hdqtrs A-544 All Field Tech A-547 SD+RD+SAA+; Lab.Com	Subject: New Apprenticeable Occupation: General Insurance Associate Code: 200.1
Symbols: DSNIP/KAJ		Action: Immediate

PURPOSE: To inform the staff of OA, State Apprenticeship Agencies (SAA), Registered Apprenticeship program sponsors, and other Registered Apprenticeship partners of a new apprenticeable occupation:

General Insurance Associate
 O*NET-SOC Code: 43-9041.01
 RAPIDS Code: 2040HY
 Training Term: 2,169-3,476
 Type of Training: Hybrid

BACKGROUND: Mr. Douglas Meyers, Vice President - Director Administration and Operations on behalf of Zurich North America Insurance Apprentice Program submitted the following occupation: General Insurance Associate for apprenticeability determination.

The General Insurance Associate is a member under direct supervision, contributes to supporting different functions within the company by performing related tasks and following processes that involve issues of low complexity. This occupation will have tasks including: responding to standard inquiries from internal partners and/or external customers in a timely, accurate, and professional manner; following set procedures and standardized reference materials to ensure adherence to the company's risk and compliance policies; providing administrative support through knowledge gained by on-the-job and classroom learning; organizing information according to procedures by filing, data entry, checking/matching data, etc. to ensure accurate records are maintained; and other duties as assigned.

General Insurance Associate will be added to the List of Occupations Recognized as Apprenticeable by OA when the list is reissued. A suggested Work Process Schedule and Related Instruction Outlines are attached.

If you have any questions, please, contact Kirk Jefferson, Apprenticeship and Training Representative at (202) 693-3399.

ACTION: OA staff should familiarize themselves with this bulletin and the attached Work Process Schedule and Related Instruction Outline, as a source for developing apprenticeship standards and/or providing technical assistance.

NOTE: This bulletin is being sent via electronic mail.

Attachments

- [GENERAL INSURANCE ASSOCIATE](#)

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>	Embedded with required A.A.S in Business Administration (OJL hours)	OJL without A.A.S in Business Administration as required training component
<p><u>Claims Administration & Operations</u></p> <ul style="list-style-type: none"> - Understand structure of the Claims organization within the company - Identify the process milestones in the handling and resolution of claims - Learn and perform various clerical duties in support of Claims operation, including, but not limited to: <ul style="list-style-type: none"> o Triage and assignment of new claims o Manage incoming and outgoing physical and electronic mail and fax correspondence o Generate and distribute operational reports o Print and mail checks o Answer telephone inquiries and direct calls appropriately o Ship and receive work items to/from storage vendor - Navigate and utilize various claims systems and applications 	980 - 1010	1,279 – 1,485
<p><u>Underwriting (UW) Services and Support</u></p> <ul style="list-style-type: none"> - Understand structure of the UW Services organization and role in the UW process - Learn and perform various transactions in support of Underwriting Operations, including, but not limited to: <ul style="list-style-type: none"> o New Business set-up o Producer Appointment & Licensing o OFAC screening - Navigate and utilize various UW systems and applications 	925 – 950	1,279 – 1,485



<p>Required Training</p> <ul style="list-style-type: none"> - Anti-Bribery <ul style="list-style-type: none"> o Promote awareness by reviewing the requirements of the Anti-Bribery and Corruption Policy and explaining how to act in circumstances that could potentially cause Bribery or Corruption concern. - Annual Briefing <ul style="list-style-type: none"> o Learn employee obligations around compliance, ethics and best practices. - Understanding Unconscious Bias <ul style="list-style-type: none"> o Inform employees on how to recognize it, its effects and how you can begin to manage your own unconscious bias. - Zurich Basics <ul style="list-style-type: none"> o Learn basic core values and key rules of conduct and asks you to apply them to practical situations. - Safety and Health <ul style="list-style-type: none"> o Promote understanding of the Group Health and Safety Policy, arrangements for dealing with common hazards (such as workstation and computer equipment) and what to do in the event of an emergency. - Other (Assigned by Mgr/Dept/Rotation) 	<p>15 - 25</p>	<p>15 - 25</p>
<p>Legal</p> <ul style="list-style-type: none"> - Understanding of how Corporate Litigation plays a role in a commercial insurance company and how its function is integral to the success of corporate strategy. - Understanding of how we plan for and react to a dynamic regulatory environment and what that means to Zurich customers. 	<p>4 - 15</p>	<p>8 - 16</p>
<p>Regulatory Affairs</p> <ul style="list-style-type: none"> - Understand the regulatory state filings process (of insurance products) with state insurance departments. - Gain knowledge of the process, roles and enabling tools that facilitate the implementation of new and revised products into policy issuance systems and reference tools. - Understand the process for tracking and assessing impact of new laws and regulations on our product portfolio and how products are brought into compliance. 	<p>35 - 50</p>	<p>55 - 65</p>
<p>Risk Management</p> <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. - Differentiate between Group Risk Management and Enterprise Risk Management. - Overview Travel Security and Group Security functions 	<p>40 - 50</p>	<p>60 - 70</p>
<p>Financial</p> <ul style="list-style-type: none"> - Understand basic Property and Casualty Insurance terms. - Understand cash flow in and out of an insurance company. - Describe how insurers make money and how multiple functions contribute to success. - Define key insurance company performance measures. - Complete calculations for basic performance measures/ratios. - Understand how various products contribute to profitability and losses. 	<p>40 - 50</p>	<p>60 - 70</p>



<p><u>Compliance</u></p> <ul style="list-style-type: none"> - Learn the impact of Laws and Regulations on the insurance business. - Understand the role of a Compliance function within a regulated Company and gain a high-level understanding of the processes within Zurich's Compliance function. - Understand how an ethical culture can drive better business results in a Company. 	40 - 50	60 - 70
<p><u>Marketing</u></p> <ul style="list-style-type: none"> - Understand the different types of Marketing activities. - How do the Market activities help drive the strategy. - Learn about profiling brokers and customers by utilizing Salesforce.com (UW Desktop) and excel to archive social profiles from past events. 	25 - 40	50 - 60
<p><u>Operations</u></p> <ul style="list-style-type: none"> - Identify the six units that comprise Operations and their combined mission. - Describe the role that technology plays in enabling the business achieve results. - Understand the reasons for privacy and data/information protection. - Define the four levels of data classification. - Differentiate between Process Management and Change Management. - Describe LEAN approach to continuous improvement. 	40 - 50	60 - 70
<p><u>Premium Audit</u></p> <ul style="list-style-type: none"> - Understand the role of Premium Audit in the Underwriting cycle. - 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 to recap; the systems involved; and the overall workflow. 	25 - 40	50 - 60
Total Hours	2,169 – 2,330	2,976 – 3,476

Section 2 – Apprenticeship Instructor Qualifications
[29 CFR 29.5(b)(4) (i) (ii)]

Every Apprenticeship Instructor shall:

- (1) Meet the State Dept. of Education’s requirements for a vocational technical instructor in the State of Registration.
- or (2) Be a subject matter expert which is defined as an individual who is recognized within an industry as having expertise in a specific occupation. and (3) Have training in teaching techniques and adult learning styles, which may occur before or after the apprenticeship instructor has started to provide the Job Related Education (JRE).


Section 3 – Job Related Education
[29 CFR 29.5(b)(4)]

Provider(s): Mr. William Rainey Harper College, Palatine, Illinois
 Zurich North America (ZNA), Schaumburg, Illinois

Method: Classroom, Labs, On-line, Computer Modules, and Demonstration

1. During the term of apprenticeship, each apprentice is required to complete approximately 144 hours of related education for each year of the Apprenticeship.
2. Each apprentice’s attendance and progress in related education must be tracked and appropriate records maintained.
3. Courses may be taken during or outside the regular working hours. All time spent in such classes after regular working hours shall not be considered as hours of work. If required to attend classes or work through on-line courses, the apprentices shall be compensated at their regular hourly rate. In addition, apprentices will be given time to study during regular working hours. Any study in which the Apprentices wish to engage outside of regular working hours will not be considered hours of work and will not be paid.
4. Time devoted to the job related education shall not be considered as part of the on-the-job learning.
5. Failure on the part of the apprentice to fulfill their obligation as to the related education and/or attendance, or their failure to maintain passing grades therein, shall constitute adequate cause for cancellation of their Apprenticeship Agreement. In addition, apprentices are considered employees at will and their Apprenticeship Agreement and their participation in the Apprentice Program, and their employment can be cancelled or terminated with or without cause and without advance notice by either the apprentice or Zurich.

The course listings outline the related education that supplements the on-the-job learning. It is through the combination of both the on-the-job learning and the related education that the apprentice can reach the skilled level of the occupation. The following is the required course curriculum during the term of apprenticeship.

Job Related Education Topic	Embedded with A.A.S in Business Administration (RI hours)	RI without A.A.S in Business Administration (RI hours in critical subject areas).	Provider		
			Harper College	ZNA	Self
Associate in Applied Science: Business Administration* (see attachment for specific courses)  AAS in Business Degree_Harper College	915		X		
Introduction to Insurance Fundamentals		36			
Principles of Property And Liability Insurance		36			
Principles of Personal Insurance		36			

Principles of Personal Insurance		36			
Business Math		36			
Industrial/ Organizational Psychology		36			
Business Ethics		36			
Composition		36			
Fundamentals of Speech Communication		36			
Introduction to Computer Information Systems		36			
True Colors <ul style="list-style-type: none"> - Identify and learn about your personal behavioral style and how it affects others. - Learn about the four behavioral styles and how to communicate effectively with other behavioral styles. 	4	4		X	
Impact Without Authority: Understand and apply the six steps of the IMPACT model including: <ul style="list-style-type: none"> - Establish credibility - Build an internal network - Create advocates - Determine organizational feasibility - Apply influence skills - Involve management - Utilize and apply a set of “tools” and models that can be used to enhance impact - Develop a broader set of skills to utilize when communicating with and influencing others 	12	12		X	
Business Communications Suite <ul style="list-style-type: none"> - MyLearning Course: Using e-Mail and instant messaging effectively. - MyLearning Course: Know your readers and purpose - MyLearning Course: Business Writing – How to write clearly and concisely. - MyLearning Course: Interpersonal Communication – Communicating w/Confidence, Targeting your message, being approachable. 	4	4		X	X
Maximize Your IDP <ul style="list-style-type: none"> - Explore stages of career development. - Creating an effective Individual Development Plan. 	2	2		X	
Developing Strategic Peer Relationships <ul style="list-style-type: none"> - Learn to identify peers in the organization who can help you achieve your goals and how to develop strong, mutually beneficial relationships with these individuals. 	2	2			X
Total Hours:	939	384			