

**GENERAL INSURANCE ASSOCIATE
(Time-Based)**

APPENDIX A

O*NET-SOC CODE 43-9041.00

This training outline is a minimum standard for Work Processes and Related Instruction. Changes in technology and regulations may result in the need for additional on-the-job or classroom training.

WORK PROCESSES

Approximate Hours

A. Workplace Structure and Procedures	50
1. Describe workplace organizational structure, business transactions, and activities.	
2. Understand and apply workplace policies, rules, regulations, and procedures.	
3. Comply with employer-building safety protocols and Occupational Safety and Health Administration (OSHA) policies.	
4. Understand the proper use of company equipment, such as computers, copiers, scanners, computers, filing and storage systems, etc.	
5. Demonstrate an understanding of general ideas regarding workplace ethics, interpersonal communications, and general management.	
6. Practice active listening and complex problem-solving when handling customer inquiries.	
B. Administration	50
1. Perform general office duties, such as filing, answering telephones, and handling routine correspondence.	
2. Code documents according to company procedures.	
3. Access computerized financial information to answer general questions as well as those related to specific accounts.	
C. Operations	500
1. Identify the units/areas that comprise operations and understand their combined mission related to the organization.	

2. Describe the role that technology plays in promoting results-based performance.
3. Define the four levels of data classification (public, internal, confidential, and restricted).
4. Understand the reasons for privacy and data/information protection.
5. Understand and describe the organizational process for continuous improvement.

D. Claims

150

1. Understand the claims organization structure within the company.
2. Identify the process milestones when handling and resolving claims.
3. Learn and perform various clerical duties in support of claims operations, including but not limited to:
 - a. Reporting of new claims.
 - b. Managing incoming and outgoing physical and electronic correspondence.
 - c. Generating and distributing operational reports.
 - d. Answering telephone inquiries and directing calls appropriately.
4. Navigate and utilize various claims systems and applications.

E. Insurance Programs and Practices

1000

1. Demonstrate knowledge of different types of insurance policies (e.g., life, health, automobile, property), and coverage options.
2. Perform various transactions in support of service operations, including:
 - a. Creating and processing insurance documents (such as certificates of insurance, insurance binders, auto identification cards, etc.).
 - b. Developing and building relationships with customers/clients.
 - c. Assisting clients with billing questions.
3. Process policy endorsements and changes in coverage.

4. Process electronic documentation, such as renewals and new business submissions, electronic signatures, and form completions.
5. Update and maintain driver, equipment, and vehicle schedules.
6. Understand the services provided by a broker and their role in evaluating risk and coverage.
7. Navigate various underwriting systems and applications.
8. Understand and utilize insurance software systems, agency management systems, risk management software, and business productivity software (e.g., Microsoft Office suite) to manage and streamline operations.

F. Legal, Regulatory Affairs, and Compliance

250

1. Demonstrate knowledge of the impact of laws and regulations on the insurance business.
2. Recognize how corporate litigation plays a role in a commercial insurance company, and how its function is integral to the success of the corporate strategy.
3. Understand how companies plan for and react to a dynamic regulatory environment.
4. Awareness of regulatory state filing process of insurance products with state insurance departments.
5. Understand how an ethical culture can drive better business results in a company.

G. Risk Management

250

1. Recognize risk management functions within the organization.
2. Understand how safety and risk management practices integrate into the insurance buying process for organizations.
3. Understand the importance and necessity of business continuity and crisis response planning for the organization.
4. Differentiate between group risk management and enterprise risk management.

H. Financial (Exposure and Cost Analysis) 500

1. Develop pre-renewal packets and maintain renewal checklists.
2. Create and complete supplemental applications and assist with carrier submissions.
3. Order loss runs, and complete loss summaries.
4. Prepare client proposals and coverage comparisons.
5. Understand basic property and casualty insurance terms.
6. Become aware of cash flow in and out of an insurance company.
7. Describe how insurers make money and how multiple functions contribute to success.
8. Define key insurance company performance measures.
9. Complete calculations for basic performance measures/ratios.
10. Understand how various products contribute to profitability and losses.

I. Marketing 100

1. Understand the different types of marketing activities and their importance in developing and building relationships with customers and clients.
2. Grasp how market activities help drive organizational and business strategy.
3. Profile brokers and customers by utilizing applicable software systems (such as Salesforce) and archive social profiles from past events.

J. Audit Process 150

1. Understand the various types of audits (premium, claims, commission, operational), and how they are conducted (e.g., physical, desk, mail, preliminary).
2. Understand the role of the premium audit in the underwriting cycle.
3. Understand the premium audit process (from planning, to audit, to recap), the systems involved, and the overall flow.

Approximate Total Hours 3000

Apprenticeship work processes are applicable only to training curricula for apprentices in approved programs. Apprenticeship work processes have no impact on classification

determinations under Article 8 or 9 of the Labor Law. For guidance regarding classification for purposes of Article 8 or 9 of the Labor Law, please refer to <https://dol.ny.gov/public-work-and-prevailing-wage>

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APPENDIX B

RELATED INSTRUCTION

Safety and the Workplace

1. General Workplace Safety
2. All Applicable Local, State, and Federal Regulations
3. Agency-specific Laws and Regulations
4. Sexual Harassment Prevention Training – must comply with section 201-g of the Labor Law
5. All applicable OSHA Regulations, Standards and Rules

Trade Theory and Science

1. Introduction to Insurance Fundamentals
2. Principles of Property and Liability Insurance
3. Principles of Personal Insurance
4. Business Math
5. Industrial/Organizational Psychology
6. Business Ethics
7. Composition
8. Fundamentals of Speech Communication
9. Introduction to Computer Information Systems
10. Business Communications
11. Business Management Strategies
12. Foundations of Property and Casualty Insurance
13. Risk Management and Insurance
14. Types of Insurance:
 - a. Workers Compensation Insurance
 - b. Auto Insurance
 - c. General Liability Insurance
 - d. Umbrella Insurance and Excess Liability Insurance
 - e. Employment Practice Liability
 - f. Errors and Omissions
 - g. Homeowners Insurance
 - h. Dwelling/Fire Insurance

15. Data Collection, Reporting, and Analysis

Client Support and Services

1. Computer Literacy and Skills
2. Spreadsheets and Databases
3. Database and Software Systems (e.g., Cloud-based Data Access, Customer Relationship Management (CRM) Software, Graphics/Photo Imaging, Logistic Software)
4. Agency Management Systems
5. Risk Management Software (Renewals and New Business Submissions, E-Signatures, Form Completion)
6. Business Productivity Software (e.g., Microsoft Office suite)
7. Professional Communication
8. Oral and Written Communication Skills
9. Public Speaking
10. Interpersonal Skills
11. Customer Service Skills
12. Negotiation
13. Team Building and Leadership Skills

Additional Topics as Required

A minimum of 144 hours of Related Instruction is required for each Apprentice each year.

Appendix B topics are approved by New York State Education Department.