



The
Insurance
Institute

The Insurance
Practitioner
Apprenticeship

Employers' Guide

—
What You Need To
Know About Hiring
An Apprentice

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Programme Overview

“
Well trained employees are more important than ever for business success. Having a team with the right skills allows businesses to meet the challenges of competition, growth and innovation.”

This programme is an earn and learn model, designed to develop apprentices skills and knowledge, building a competent workforce in the sector and helping to raise Ireland's competitiveness internationally.

The apprenticeship is open to a wide range of employers, both large and small firms, across all counties in Ireland. The successful completion of the programme will add value to both the apprentice and the employer, meeting Central Bank Minimum Competency Compliance (MCC) requirements through the insurance examination framework, but also equipping apprentices with '21st century workplace skills' such as communication, e-business & innovation, critical thinking, creativity, financial analysis and big data.

Year 1

	Status	Off the Job Release	
» Semester 1 (end Sept to mid Jan):			
The Nature of Insurance (Theory)	Mandatory	1 Day	Award Insurance Qualification (APA) General Stream
The Nature of Insurance (Practice)	Mandatory		
Professional Business Communication	Mandatory		
Teamwork and Workplace Collaboration	Mandatory		
» Semester 2 (Feb to mid May):			
Compliance and Advice (Theory)	Mandatory	1 Day	NFQ Level 7
Compliance and Advice (Practice)	Mandatory		
Technical Communication (Numeric)	Mandatory		
Selling and Customer Service for Insurance Products	Mandatory		
» Semester 3 (June to August):			
Personal General Insurance (Theory)	Mandatory	0.5 Day	
Personal General Insurance (Practice)	Mandatory		

Did you know?
The Apprenticeship is a BA (Hons) degree programme, which is level 8 on the NFQ

Year 2

	Status	Off the Job Release	
» Semester 4 (end Sept to mid Jan):			Award Insurance Qualification (CIP)
Commercial General Insurance (Theory)	Mandatory	1 Day	
Commercial General Insurance (Practice)	Mandatory		
Introduction to Management	Mandatory		
Marketing Principles & Service Development	Mandatory		
» Semester 5 (Feb to mid May):			NFQ Level 7
Practice of Risk Control & Underwriting (Theory)	Elective 2	1 Day	
Practice of Risk Control & Underwriting (Practice)	Elective 2		
Practice of Claims & Loss Adjusting (Theory)	Elective 2		
Practice of Claims & Loss Adjusting (Practice)	Elective 2		
E-Business and Innovation	Mandatory		
Negotiation in Practice	Mandatory		
» Semester 6 (June to August):			
Practice of Risk Control & Underwriting (Theory)	Elective 2	0.5 Day	
Practice of Risk Control & Underwriting (Practice)	Elective 2		
Practice of Claims & Loss Adjusting (Theory)	Elective 2		
Practice of Claims & Loss Adjusting (Practice)	Elective 2		
Practice of General Insurance Broking (Theory)	Elective 2		
Practice of General Insurance Broking (Practice)	Elective 2		

Year 3

Year 3	Status	Off the Job Release	
» Semester 7 (end Sept to mid Jan):			Award Bachelor of Arts (Honours) in Insurance Practice (Apprenticeship)
Capstone Project Preparation (Research Methods)	Mandatory		
Innovation, Creativity and Critical Thinking	Mandatory	1 day	
Big Data / Advanced Excel	Mandatory		
» Semester 8 (Feb to mid May):			NFQ Level 8
Business Law for Insurance Practitioners	Mandatory		
Financial analysis & interpretation	Mandatory	1 day	
» Semester 8-9 (Feb to August):			
Capstone Project / Dissertation	Mandatory	0.5 day	

NB: ATU Sligo is subject to direct supervision by the Quality and Qualifications Ireland (QQI).

All embedded awards are deemed to meet the requirements of the Central Bank of Ireland Minimum Competency Code 2017 (MCC).

Please note: modules may change to reflect industry requirements.

FROM THE EMPLOYER'S PERSPECTIVE THERE NEEDS TO BE AN UNDERSTANDING, THAT THE APPRENTICE IS TRYING TO LEARN THE ROPES OF A NEW JOB, WHILE ALSO STUDYING

CRUCIAL ROLE OF ANY EMPLOYER IS TO HELP APPRENTICES BRIDGE THIS GAP BETWEEN THEORY AND THE PRACTICE

Employer Duties & Responsibilities

5 Key Questions an Employer must ask themselves before employing an apprentice.

1 Can you recruit and select the apprentice on a three year fixed full time permanent contract (including the day off-the-job release) and provide continuity of employment for the apprentice(s) to complete all phases of their three year apprenticeship programme?

The position is a three year fixed full time permanent contract (including the off-the-job release) for no more than 37.5 hours per week. Your normal contract of employment for the job role together with a Code of Practice for Apprentices outlining your obligations will form the basis of the employment. This Code of Practice is intended to assist both employers and apprentices to understand their duties and responsibilities relating to the apprenticeship programme. Apprentices and employers must accept this Code of Practice as part of the employer approval and apprentice registration processes.

An Apprentice Code of Practice for employers is available at:
www.apprenticeship.ie/Documents/ApprenticeshipCodeOfPractice.pdf



2 Can you provide access for the apprentices to the range/type of work that will allow the apprentice gain the experience and develop the skills across the full range of competencies included in the training plan?

You are required to facilitate rotation (where possible) of tasks or roles to ensure the apprentice gains an appreciation of the varying roles/types of work within the company.

3 Provide the time, facilities and equipment necessary to support the apprentice in respect of both on and off-the-job training at your premises.

Facilities include a desk, PC or portable device within a team environment whilst on-the-job. You are also required to support off-the-job learning by giving the apprentice appropriate time and facilities/equipment necessary (quiet area with PC or portable device and headphones) to participate in online lectures, tutorials and to attend face to face lectures in house or at venues arranged by ATU Sligo to enhance professional and technical knowledge.



4 Can you provide a qualified or experienced staff member who will supervise their training and work and assess/verify the apprentice in the workplace?

You are required to provide a qualified or experienced person to act as the workplace supervisor with responsibility for day-to-day supervision of the apprentice within a team environment.

They should have as a minimum the APA qualification relevant to their specified function or be a Grandfathered Person (as defined by the Central Bank MCC code) as they will also be required to mark case study assessments to confirm the achievement of learning outcomes and record/exchange data as specified in the workplace assessment framework for the on-the-job phases of the apprenticeship programme.

A maximum of 7.5 hours CPD per annum can be awarded to qualified supervisors for marking case study assignments.

In respect of APA/CIP/QFA/ACII/FCII holders and Grandfathered persons.

5 Can you provide a mentor and/or programme manager (if more than one apprentice) to provide support and guidance to apprentice in the workplace?

You are required to provide a qualified person with sufficient professional expertise and authority to support, guide and mentor the apprentice(s).

They will also be required to manage the recruitment and initial orientation of apprentices and act as liaison with ATU Sligo and The Insurance Institute delivering the programme. They will also be required to arrange task/team rotations to ensure the apprentice has access to the range/type of work required to meet the training plan learning outcomes.

Periodic face-to-face observation of the experience and achievements of the apprentice will be required and outcomes recorded and discussed with the Supervisor/Assessor who will record the data within the apprentice training/learning plan.

A maximum of 7.5 hours CPD per annum can be awarded to mentors that are ACII/FCII qualified as unstructured CPD.

A workplace supervisor/mentor:

- Acts as a role model
- Promotes independence and self-direction in learning
- Manages the apprentice's training needs and motivation
- Provides regular feedback and encouragement
- Maintains records of progress
- Helps the apprentice develop problem solving and general employability skills

Assessing On The Job

Assessment is one of the most important elements of apprentice training. The outcomes of assessment have a profound effect on an apprentice's employment opportunities and career options. The right of an institution or an individual to assess an apprentice carries with it very serious responsibilities.

Supervisors and Mentors cannot function purely as trainers and advocates for their apprentices they must also make judgements. Any supervisor making a judgement on an apprentice must be competent to do so.

Assessment of 'on the job' should have the following characteristics:

1

A continuous record of experience and assessment is maintained for each apprentice. This record should also contain the apprentice's reflections on their experience. It should be confirmed by the workplace supervisor/trainer and accessible by the other examiners.

2

Provision should be made for the external observation of the apprentice.

3

The apprentice has access to timely sources of feedback on assessment and support for dealing with deficiencies.

4

Assessment schedule and regime should be flexible enough to deal with differing workplace situations and adaptive to changing circumstances.

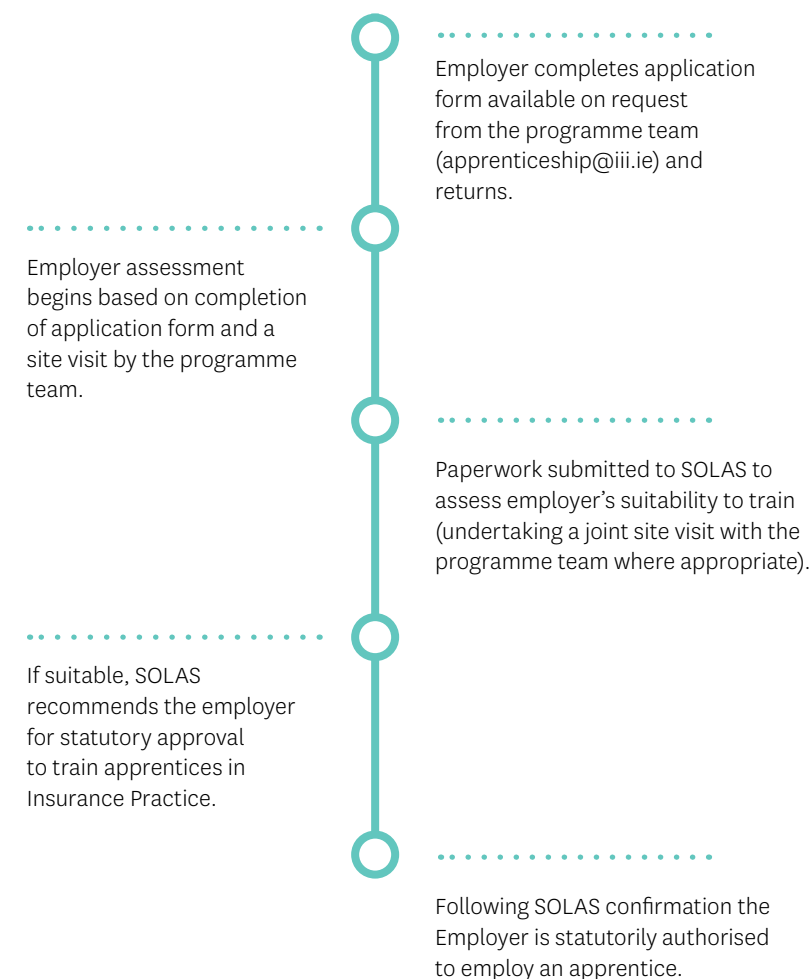
5

Periodic face-to-face observation of the experience and achievements of the apprentice.

SOLAS, The Insurance Institute and ATU Sligo will provide training and support to all company Supervisors and Mentors to ensure consistency of 'on-the-job' programme standards and quality. Guidance Notes & Induction training will be provided to each Supervisor and Mentor in advance of the annual programme commencement date.

Employer Approval Process

If the Employer wishes to proceed to employ an apprentice the following steps apply:



NB: If unsuitable, SOLAS advises the employer of outcome including advice on the submission of a 'portfolio of evidence' as appropriate.

NEW STAFF AS IT COMBINES
ON THE JOB TRAINING WITH
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TMENTS AND THIS HAS HELPED
IDENTIFY AREAS FOR IMPROV-

Apprentice Profile & Entry Requirements

The Insurance Practitioner programme, upon completion, will deliver a business ready individual competent in at least one of the three main core competencies within the industry namely:

- **Underwriting**
- **Claims handling**
- **Direct Client advice**

Note: Whether this role falls within the scope of the Central Bank Minimum Competency Code will depend on the nature of the role the individual is undertaking i.e. whether he/she is in a consumer-facing role.

Due to the limited number of places, the target apprentice profile is for new entrants to the industry. If you are interested in an existing employee taking part, please contact a member of the programme team at apprenticeship@iii.ie.

Apprentice profile

Typically, apprentices are from one of the following categories:

- Graduate/Undergraduate
- Career changer
- School leaver

Personality type

This is an academically intensive programme and applicants will need to be able to demonstrate that they can successfully deal with the competing demands of an academic programme and the workplace.

The programme will require study outside office / normal working hours and we would anticipate that for the average student that would be 10 hours per week. Applicants would need to commit to sustaining this level of workload.

The apprentice should devote themselves fully to the workplace and study and not engage in other part-time work for the duration of the apprenticeship.

Entry requirements

To be considered for the programme initially, the apprentice must be at least 18 years of age.

There are a number of different ways to satisfy the entry requirements. The most common method is through the Irish Leaving Certificate exams. However, students may also satisfy the entry requirements by having FETAC qualifications, by being a mature student or having other qualifications, such as GCEAS, A2, AVCE, Double Award, BTEC, etc.

The following tables show a breakdown of the academic entry requirements necessary. For further information or a breakdown of what these mean, please contact a member of the programme team, apprenticeship@iii.ie

Irish Leaving Certificate Requirements

(Prior to 2017)

- A minimum of 4 grade Ds at Ordinary Level and 2 Grade C3 at Higher Level. Leaving Certificate subjects must include Mathematics and English or Irish.
- An E grade in Higher Level Mathematics, or a B2 in Foundation Mathematics is a minimum entry requirement.
- A minimum of 140 points is required for entry to all Level 8 courses.

(2017 onwards)

- A minimum of 4 grades O6/H7 and 2 Grade H5 or higher Leaving Certificate subjects.
- Within these six minimum grades With English or Irish with O6/H7, And Mathematics with F2/O6/H7
- A minimum of 140 points is required for entry to all Level 8 courses.

The applicant must also have completed all of the following requirements:

- H5 or Higher in 2 subjects
- O6 or H7 or Higher in 4 additional Subjects
- O6 or H7 in English or Irish (included in 1 or 2 above).
- Have obtained at least 140 CAO points

The applicant must also satisfy the maths requirement as outlined below:

- H7 in Higher Level Mathematics
- O6 in Ordinary Level Mathematics
- F2 in Foundation Mathematics.

FETAC Awards and Entry

The minimum entry requirements for graduates of FETAC (Level 5 or 6) awards to an Honours Degree Course (NFQ Level 8) is a full cognate FETAC (Level 5 or 6) award to include distinction grades in at least three components.

A full FETAC Level 5 or 6 major award will have a minimum credit value of 120. Component awards, or achievement of less than 120 credits, do not constitute a full award.

Exemptions

ATU Sligo may consider exemptions for previously unassessed modules or qualifications under their marks and standards policy. All learners will be provided with appropriate information in relation to the procedure for RPCL (recognized prior certified learning) on their acceptance for a place as appropriate. All exemptions must be agreed prior to commencement on the apprenticeship.

Mature Students

Mature applicants (defined as who are over 23 on January 1st of the year of entry), do not require the above minimum entry requirements and acceptance will be based on experiential learning, commitment to course objectives and an interview.

Mature students can be assessed in interview using the form and guide available from the programme team.

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SPECTIVE TEAMS TO DEVELO
SUPERVISORY SKILLS AS WELL A
TION AND COACHING SKILLS

Salaries & Funding

Each Employer will set the salary for the apprentice. You will be required to cover fulltime employment costs of the apprentice including the day release for off-the-job training during the academic semesters and the two off site face to face days they are required to meet as a group during each semester (including cost of travel).

We encourage Employers to pay a salary that they feel is fair and reflects the level of work and study undertaken and that will attract the best candidates to apply for your vacancy.

Current guidelines state payment to an apprentice should be commensurate with the salary for **entry level positions** within the industry.*

Programme Tuition Funding

There is no cost to the employer for participation in the programme and all programme tuition fees are covered by the Higher Education Authority (HEA) and SOLAS**.

This includes the programme tuition costs with ATU Sligo, the insurance and degree exam costs and all associated membership fees.

The apprentice is obliged to pay an annual student registration charge for each of the three years. The current charge is €600 (discounted rate) annually which can be paid by the student or the employer on their behalf. Please note that the fee may change from time to time based on instruction from HEA, Dept. of Education and Skills or other state agencies.

Normal paid study leave is encouraged during examination periods.

* Subject to the National Minimum Wage.

**other than repeats/deferrals and travel to and from venues as arranged by ATU Sligo.

FAQs

Is there a cost associated with taking on an apprentice?

There is no cost to employers wishing to take part. Training is fully funded by the government and student fees are significantly reduced (€600 per annum) and payable by the apprentice.

Do the apprentices have to study in Sligo?

No. The apprenticeship programme is delivered using the latest ed-tech, with lectures streamed directly to the apprentice at their desks one day per week. All other study is done via distance learning, with the exception of two offsite days per semester, which are held in Dublin. All new apprentices are however asked to attend the mandatory induction day at the start of the academic year at ATU Sligo.

What is the NFQ?

The NFQ stands for the National Framework of Qualifications, a system of levels for relating different qualifications (i.e. awards) to one another and maintained by Quality and Qualifications Ireland (QQI). These levels are described in terms of general (non-subject-specific) indicators of a person's knowledge, skill and competence; that is, standards for their learning achievements.

What if I already have someone in my office that I think might be suitable?

Although the programme is designed to attract new talent into the industry, we recognise that for some of you, you might already have someone already employed that you believe might be suitable. If you do have someone that you would like to put forward for this programme, please contact a member of the programme team to discuss further – apprenticeship@iii.ie

Is this only open to general insurance companies?

The apprenticeship programme is open to employers from both the general and life insurance sectors. This booklet relates to the programme structure and awards for the general sector only. However, if you wish to find out more about the life apprenticeship programme, please contact the LIA's programme team queries@lia.ie

What qualification will my apprentice get?

This programme is a BA Hons degree which is a level 8 programme as classified by the QQI on the NFQ. However, apprentices will only get this award upon successful completion of the 3 year programme. In their first two years, apprentices will receive their APA and CIP awards, both of which are level 7 and comply with the Central Bank Minimum Competency Code (MCC).



Visit
www.earnandlearn.ie
to find out more

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