Employers’ Guide

What You Need To Know About Hiring An Apprentice

The Insurance Practitioner Apprenticeship
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Find out more at EarnAndLearn.ie
This degree level 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 degree 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

<table>
<thead>
<tr>
<th>Semester 1 (end Sept to mid Jan):</th>
<th>Status</th>
<th>Off the Job Release</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Nature of Insurance (Theory)</td>
<td>Mandatory</td>
<td>1 Day</td>
</tr>
<tr>
<td>The Nature of Insurance (Practice)</td>
<td>Mandatory</td>
<td></td>
</tr>
<tr>
<td>Professional Business Communication</td>
<td>Mandatory</td>
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<tr>
<td>Teamwork and Workplace Collaboration</td>
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<table>
<thead>
<tr>
<th>Semester 2 (Feb to mid May):</th>
<th>Status</th>
<th>Off the Job Release</th>
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</thead>
<tbody>
<tr>
<td>Compliance and Advice (Theory)</td>
<td>Mandatory</td>
<td>1 Day</td>
</tr>
<tr>
<td>Compliance and Advice (Practice)</td>
<td>Mandatory</td>
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<tr>
<td>Technical Communication (Numeric)</td>
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<tr>
<td>Selling and Customer Service for Insurance Products</td>
<td>Mandatory</td>
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<table>
<thead>
<tr>
<th>Semester 3 (June to August):</th>
<th>Status</th>
<th>Off the Job Release</th>
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<tbody>
<tr>
<td>Personal General Insurance (Theory)</td>
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<td>0.5 Day</td>
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<tr>
<td>Personal General Insurance (Practice)</td>
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### Year 2

<table>
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<th>Semester 4 (end Sept to mid Jan):</th>
<th>Status</th>
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<tbody>
<tr>
<td>Commercial General Insurance (Theory)</td>
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<tr>
<td>Commercial General Insurance (Practice)</td>
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<tr>
<td>Introduction to Management</td>
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<tr>
<td>Marketing Principles &amp; Service Development</td>
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<table>
<thead>
<tr>
<th>Semester 5 (Feb to mid May):</th>
<th>Status</th>
<th>Off the Job Release</th>
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</thead>
<tbody>
<tr>
<td>Practice of General Insurance Broking (Theory)</td>
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<tr>
<td>Practice of General Insurance Broking (Practice)</td>
<td>Elective 2</td>
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<tr>
<td>Practice of Risk Control &amp; Underwriting (Theory)</td>
<td>Elective 2</td>
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</tr>
<tr>
<td>Practice of Risk Control &amp; Underwriting (Practice)</td>
<td>Elective 2</td>
<td>1 Day</td>
</tr>
<tr>
<td>Practice of Claims &amp; Loss Adjusting (Theory)</td>
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<tr>
<td>Practice of Claims &amp; Loss Adjusting (Practice)</td>
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<tr>
<td>E-Business and Innovation</td>
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<tr>
<td>Negotiation in Practice</td>
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<table>
<thead>
<tr>
<th>Semester 6 (June to August):</th>
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<tbody>
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<td>Practice of Risk Control &amp; Underwriting (Theory)</td>
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<td>0.5 Day</td>
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<tr>
<td>Practice of Risk Control &amp; Underwriting (Practice)</td>
<td>Elective 2</td>
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<tr>
<td>Practice of Claims &amp; Loss Adjusting (Theory)</td>
<td>Elective 2</td>
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### Year 3

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<tr>
<th>Semester 7 (end Sept to mid Jan):</th>
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<tbody>
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<td>1 Day</td>
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<tr>
<td>Innovation, Creativity and Critical Thinking</td>
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<tr>
<td>Big Data / Advanced Excel</td>
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<tr>
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<tbody>
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<td>Mandatory</td>
<td>1 Day</td>
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<tr>
<td>Financial analysis &amp; interpretation</td>
<td>Mandatory</td>
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<table>
<thead>
<tr>
<th>Semester 8-9 (Feb to August):</th>
<th>Status</th>
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</thead>
<tbody>
<tr>
<td>Capstone Project / Dissertation</td>
<td>Mandatory</td>
<td>0.5 Day</td>
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Did you know? The Apprenticeship is a BA (Hons) Degree programme, which is level 8 on the NFQ.
FROM THE EMPLOYER'S PERSPECTIVE THERE NEEDS TO BE AN UNDERSTANDING, THAT THE APPRENTICE IS TRYING TO LEARN THE ROPE OF A NEW JOB, WHILE ALSO STUDYING. A CRUCIAL ROLE OF ANY EMPLOYER IS TO HELP APPRENTICES BRIDGE THIS GAP BETWEEN THEORY AND THE PRACTICE.
Employer Duties & Responsibilities

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 IT Sligo to enhance professional and technical knowledge.
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 IT 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

Find out more at EarnAndLearn.ie
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 IT 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:

1. Employer completes application form available on request from the programme team (apprenticeship@iii.ie) and returns.

2. Paperwork submitted to SOLAS to assess employer’s suitability to train (undertaking a joint site visit with the programme team where appropriate).

3. Following SOLAS confirmation the Employer is statutorily authorised to employ an apprentice.

4. Employer assessment begins based on completion of application form and a site visit by the programme team.

5. If suitable, SOLAS recommends the employer for statutory approval to train apprentices in Insurance Practice.

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

Find out more at EarnAndLearn.ie
IT IS AN IDEAL WAY TO RECRUIT NEW STAFF AS IT COMBINES ON THE JOB TRAINING WITH THE THEORY THROUGH ONLINE LEARNING. OUR APPRENTICES HAVE ALSO PROVIDED VALUABLE FEEDBACK THROUGH QUESTIONS AND OPINIONS ON THEIR WORK IN THEIR DEPARTMENTS AND THIS HAS HELPED IDENTIFY AREAS FOR IMPROVEMENT.
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@ii.ie.

The target apprentice profile is primarily for new entrants to the industry, however, if you have a member of staff with no insurance qualifications or currently working towards them, the apprenticeship may be the perfect opportunity to support them in their professional development.

Apprentice profile

Typically, apprentices are from one of the following categories:
- Graduate/Undergraduate
- Career changer
- School leaver

Did you know?

All apprentices must meet the minimum entry requirements.

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

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@ii.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 160 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 160 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 150 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.

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.

Exemptions

IT 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 RPL (recognised prior certified learning) on their acceptance for a place as appropriate. All exemptions must be agreed prior to commencement on the apprenticeship.

Exemptions

(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 160 points is required for entry to all Level 8 courses.

The applicant must also have completed all of the following requirements:
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- O6 or H7 in English or Irish (included in 1 or 2 above)
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Exemptions
THE PROGRAMME HAS MET MY EXPECTATIONS. THE APPRENTICES WERE EXCELLENT RESOURCES WITHIN THEIR TEAMS. THEY ARE FOCUSED WITH A CAN-DO ATTITUDE AND HUNGRY TO LEARN. HAVING THE APPRENTICES HAS ALSO ALLOWED MEMBERS OF THEIR RESPECTIVE TEAMS TO DEVELOP THEIR SUPERVISORY SKILLS AS WELL AS DELEGATION AND COACHING SKILLS.
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 IT 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.

FAQs

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