INCAP
INDIANA CAREER APPRENTICESHIP PATHWAY

FOR HIGH SCHOOLERS

INSURANCE

APPRENTICESHIP PROGRAM OCCUPATION PROFILE:

INSURANCE ASSOCIATE

Insurance Associate apprentices help individuals, families, and businesses protect what matters most by identifying risks and appropriate coverage options. They support and perform the daily functions of insurance organizations by assisting clients, processing policies, maintaining records, supporting underwriting and claims functions, and ensuring regulatory compliance. Insurance Associates serve as entry-level professionals who understand the insurance industry as a whole and can perform a variety of insurance business functions.

This occupation is ideal for a student who:

- Enjoys helping people solve problems.
- Is detail-oriented and enjoys working with data, documents, and technology.
- Wants to learn about business, risk management, finance, and insurance.

What is the average starting hourly wage for this apprenticeship?

The salary varies by employer, but the range for the typical starting wage in the first year is **$10-15/hour**. Apprentices are employees and fall under their employer's policies for benefits, performance reviews, and salary increases.

What do apprentices do during their apprenticeship?

Insurance Associate apprentices gain hands-on experience supporting insurance professionals and learning how insurance organizations serve clients. Activities may include:

- Assisting with customer service and basic insurance inquiries.
- Maintaining client records and documentation.
- Exploring underwriting, claims, employee benefits, agency operations, and customer relationship management.
- Using agency management systems, customer relationship management tools, and digital insurance platforms.

TYPICAL SCHEDULE

What year in school do students begin this apprenticeship?

11th grade

How long does this apprenticeship last?

Two years

How many days each week do students participate in the apprenticeship?

11th grade: Three days/week

Summer after 11th grade: Summer hours are highly encouraged and should be agreed upon between the apprentice and employer.

12th grade: Four days/week

What hours do students work during their apprenticeship?

While hours may vary based on employer needs and student schedules, the goal is for apprentices to work six hours per day, typically sometime between 8 am and 3 pm.

What are some of the skills students learn on the job?

Professional Skills

- Communication and customer service.
- Teamwork and collaboration.
- Professional responsibility and work ethic.
- Technical proficiency and digital literacy.

Insurance Skills

- Conduct client needs assessments.
- Understand risk management principles and insurance coverage.
- Support policyholders throughout the policy lifecycle.
- Learn the basics of claims and underwriting.
- Protect customer information and prevent cyber threats.

What classes do students take at their high school to complete this apprenticeship?

Students will not be required to take any insurance-specific courses at their high school, but it is recommended that students take coursework in areas such as mathematics, communication, marketing, business, and technology to build a strong foundation for success. The only requirement for students is that they are able to complete the high school classes they need to graduate and fulfill the work-based learning hours required by the apprenticeship.

What credential does a student receive when they complete this apprenticeship?

Through this apprenticeship, students will meet the key requirements for Indiana's new Employment Honors Plus diploma seal: completing at least 650 hours of work-based learning and earning an INCAP credential, which is recognized by the Indiana Department of Education as a Credential of Value. The diploma seal and the INCAP credential are recognized by businesses across Indiana as indicators of industry experience, and the INCAP credential may count toward college credit in a related degree program. Insurance Associate apprentices will also complete the Certified Insurance Service Representative designation in their first year and pursue an additional designation or credential in their second year.

If a student chooses to continue working after their apprenticeship, what jobs are they qualified for?

Depending on which specialized insurance pathway is pursued in their second year, graduates may qualify for positions such as:

- Customer Service Representative
- Account Assistant
- Enrollment Specialist
- Benefits Service Representative
- Claims Intake Specialist
- Risk Management Assistant
- Loss Control Coordinator
- Underwriting Assistant
- Policy Analyst