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## ABSTRACT

This document contains 56 occupational skill standards for the insurance occupational cluster, as required for the state of Illinois. Skill standards, which were developed by committees that included educators and representatives from business, industry, and labor, are intended to promote education and training investment and ensure that students and workers are trained to meet industry standards benchmarked to international competitors. The standards include work to be performed, conditions of performance, performance criteria, performance elements, and performance assessment criteria (product and process). The 56 standards of the insurance occupational cluster are grouped into the following six areas: (1) safety and security; (2) basic office operations; (3) advanced office operations; (4) investigations; (5) sales and marketing; and (6) organization and planning. The document's introductory section provides information on skill standard development and requirements, occupational earnings and employment information, and performance skill levels. Five appendixes include a glossary of 24 terms and lists of members of the Illinois Occupational Skill Standards and Credentialing Council (IOSSCC), the IOSSCC Financial Subcouncil, the IOSSCC Insurance Cluster Standards Development Committee, and workplace skills. (KC)



# ILLINOIS OCCUPATIONAL SKILL STANDARDS

# INSURANCE CLUSTER

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# **ILLINOIS OCCUPATIONAL SKILL STANDARDS INSURANCE CLUSTER**

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# **ILLINOIS OCCUPATIONAL SKILL STANDARDS**

## **INSURANCE CLUSTER**

Endorsed for Illinois  
by the  
Illinois Occupational Skill Standards and  
Credentialing Council

## A MESSAGE FROM THE ILLINOIS OCCUPATIONAL SKILL STANDARDS AND CREDENTIALING COUNCIL

Preparing youth and adults to enter the workforce and to be able to contribute to society throughout their lives is critical to the economy of Illinois. Public and private interest in establishing national and state systems of industry-driven skill standards and credentials is growing in the United States, especially for occupations that require less than a four-year college degree. This interest stems from the understanding that the United States will increasingly compete internationally and the need to increase the skills and productivity of the front-line workforce. The major purpose of skill standards is to promote education and training investment and ensure that this education and training enables students and workers to meet industry standards that are benchmarked to our major international competitors.

The Illinois Occupational Skill Standards and Credentialing Council (IOSSCC) has been working with industry subcouncils, the Illinois State Board of Education and other partnering agencies to adopt, adapt and/or develop skill standards for high-demand occupations. Skill standards products are being developed for a myriad of industries, occupational clusters and occupations. This document represents the collaborative effort of the Financial Subcouncil, and the Insurance Cluster Standards Development Committee.

These skill standards will serve as a guide to workforce preparation program providers in defining content for their programs and to employers to establish the skills and standards necessary for job acquisition. These standards will also serve as a mechanism for communication among education, business, industry and labor.

We encourage you to review these standards and share your comments. This effort has involved a great many people from business, industry and labor. Comments regarding their usefulness in curriculum and assessment design, as well as your needs for in-service and technical assistance in their implementation are critical to our efforts to move forward and improve the documents.

Questions concerning this document may be directed to:

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We look forward to your comments.

Sincerely,

The Members of the IOSSCC

*Margaret Backhouse*      *Jane D. Payne*      *Jim Schuff*  
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*Michael P. O'Neill*      *Andy L.*

# TABLE OF CONTENTS

<b>Introduction</b>	The Illinois Perspective .....	vi	
	IOSSCC Requirements for Occupations Skill Standards .....	viii	
	Sample Format .....	ix	
	Occupational, Earnings and Employment Information .....	x	
	Assumptions .....	xv	
	Performance Skill Levels.....	xvi	
<b>Safety and Security</b>	Schedule Appointments.....	1	
	Gather and Update Information on Application.....	2	
	Inform Insured of Missing Information .....	3	
	Respond to Customer/Client Inquiries .....	4	
	Process Premium Payments.....	6	
	Respond to Customer/Client Change Requests .....	7	
	Explain Policy Status and Transactions to Customer/Client.....	8	
	Resolve Customer/Client Problems .....	9	
	Gather Information for New Claim .....	11	
	Gather and Update Information Regarding Claims.....	12	
	Process Simple Claim .....	14	
	Adjust Existing Policies in Response to Complex Customer/Client Requests .....	16	
	<b>Basic Office Operations</b>	Mail Correspondence .....	18
		Accept New Policy Application .....	20
Reject New Policy Application .....		21	
Maintain and Update Customer/Client Files .....		22	
Issue Policy.....		24	
Evaluate Possibility of Loss .....		25	
Underwrite Renewals.....		27	
Correspond Electronically with Insurance Agents and Other Departments .....		29	
Maintain Building and Equipment .....		30	
Process Claim .....		32	
Settle Claim.....		33	
Assemble Insurance Contract for Mailing .....		35	
Review Claim File for Completeness.....		37	
<b>Advanced Office Operations</b>		Analyze Producer Statements and Initiate Appropriate Action .....	39
	Adjust Policy Limits .....	41	
	Gather Statistical Data .....	42	
	Analyze Statistical Data.....	43	
	Calculate Probabilities .....	44	
	Determine Policy Contract Provisions .....	45	
	Communicate Pricing Information and Recommendations .....	47	
	Communicate Reserves Information and Recommendations .....	49	
	Determine Premium Rates by Analyzing Data .....	50	
	Determine Adequacy of Loss Reserves by Analyzing Data.....	52	
	Implement Pricing Changes.....	53	
	Determine Degree of Policy Risk .....	55	

---

<b>Advanced Office Operations</b> <i>(continued)</i>	Develop New Products.....	<b>56</b>
	Prepare for Actuarial Exams .....	<b>57</b>
	Rate Insurance Policies .....	<b>58</b>
<b>Investigations</b>	Order Supporting Documents .....	<b>59</b>
	Complete Investigation .....	<b>60</b>
	Prepare Investigation Report.....	<b>61</b>
	Determine Compensation for Claim .....	<b>62</b>
<b>Sales and Marketing</b>	Identify Prospective Customer/Client .....	<b>63</b>
	Pre-qualify New Business .....	<b>65</b>
	Determine Customer/Client Needs and Resources .....	<b>66</b>
	Calculate Premium Quote .....	<b>67</b>
	Determine Amount of Insurance .....	<b>68</b>
	Present Recommendations to Prospective Customer/Client.....	<b>69</b>
	Close Sale .....	<b>70</b>
	Prepare Sales Production Report.....	<b>72</b>
<b>Organization and Planning</b>	Organize and Prioritize Own Work .....	<b>73</b>
	Delegate Tasks to Others .....	<b>74</b>
	Set Priorities and Goals .....	<b>75</b>
	Complete Projects .....	<b>77</b>

## THE ILLINOIS PERSPECTIVE

The Occupational Skill Standards Act (PA 87-1210) established the nine-member Illinois Occupational Skill Standards and Credentialing Council (IOSSCC). Members of the IOSSCC represent business, industry and labor and are appointed by the Governor or State Superintendent of Education. The IOSSCC, working with the Illinois State Board of Education, Illinois Community College Board, Illinois Board of Higher Education, Illinois Department of Employment Security and Illinois Department of Commerce and Community Affairs, has created a common vision for workforce development in Illinois.

### VISION

**It is the vision of the IOSSCC to develop a statewide system of industry defined and recognized skill standards and credentials for all major skilled occupations providing strong employment and earnings opportunities in Illinois.**

The IOSSCC endorses occupational skill standards and credentialing systems for occupations that

- require basic workplace skills and technical training,
- provide a large number of jobs with either moderate or high earnings, and
- provide career advancement opportunities to related occupations with moderate or high earnings.

### Subcouncils and Standards Development Committees

Under the direction of the IOSSCC, and in cooperation with industry organizations and associations, industry subcouncils have been formed to review, approve and promote occupational skill standards and credentialing systems. The industry subcouncils are: Agriculture and Natural Resources; Applied Science and Engineering;\* Business and Administrative Information Services; Communications; Construction;\* Education and Training Services;\* Energy and Utilities;\* Financial Services; Health and Social Services; Hospitality; Legal and Protective Services;\* Manufacturing; Marketing and Retail Trade; and Transportation, Distribution and Logistics. (\*Indicates subcouncils identified for future development.)

Standards development committees are composed of business, labor and education representatives who are experts in the related occupational cluster. They work with the product developer to

- develop or validate occupational skill standards,
- identify related academic skills,
- develop or review assessment or credentialing approaches, and
- recommend endorsement of the standards and credentialing system to the industry subcouncil.

### Expected Benefits

The intent of skill standards and credentialing systems is to promote education and training investment and ensure that students and workers are trained to meet industry standards that are benchmarked to the state's major international competitors. Skill standards and credentialing systems have major benefits that impact students and workers, employers and educators in Illinois.



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### **Student and Worker Benefits**

- Help workers make better decisions about the training they need to advance their careers
- Allow workers to communicate more effectively to employers what they know and can do
- Improve long-term employability by helping workers move more easily among work roles
- Enable workers to help their children make effective academic and career and technical decisions

### **Employer Benefits**

- Focus the investment in training and reduce training costs
- Boost quality and productivity and create a more flexible workforce
- Improve employee retention
- Improve supplier performance
- Enlarge the pool of skilled workers

### **Educator Benefits**

- Keep abreast of a rapidly changing workplace
- Contribute to curriculum and program development
- Provide students with better career advice
- Strengthen the relationship between schools and local businesses
- Communicate with parents because educators have up-to-date information about industry needs

The IOSSCC is currently working with the Illinois State Board of Education and other state agencies to integrate the occupational standards with the Illinois Learning Standards which describe what students should know and be able to do as a result of their education. The IOSSCC is also working to integrate workplace skills—problem solving, critical thinking, teamwork, etc.—with both the Illinois Learning Standards and the Illinois Occupational Skill Standards.

## IOSSCC Requirements for Occupational Skill Standards

Illinois Occupational Skill Standards define what an individual should know and the expected level of performance required in an occupational setting. They focus on the most critical work performances for an occupation or occupational area.

Any occupational skill standards and credentialing system seeking IOSSCC endorsement must

- represent an occupation or occupational cluster that meets the criteria for IOSSCC endorsement, including economic development, earnings potential and job outlook;
- address both content and performance standards for critical work functions and activities for an occupation or occupational area;
- ensure formal validation and endorsement by a representative group of employers and workers within an industry;
- provide for review, modification and revalidation by an industry group a minimum of once every five years;
- award credentials based on assessment approaches that are supported and endorsed by the industry and consistent with nationally recognized guidelines for validity and reliability;
- provide widespread access and information to the general public in Illinois; and
- include marketing and promotion by the industry in cooperation with the partner state agencies.

Occupations that do not meet the earnings criteria for IOSSCC endorsement but are part of an occupational cluster that is being developed may be presented for recognition by the IOSSCC. IOSSCC members encourage individuals to pursue occupational opportunities identified as endorsed occupations. Examples of occupations that do not meet the endorsement criteria, but have been recognized by the IOSSCC are Certified Nurse Assistant and Physical Therapy Aide.

### Skill Standards Components

Illinois Occupational Skill Standards must contain the following components:

- Performance Area
- Performance Skill
- Skill Standard
- Performance Elements
- Performance Assessment Criteria

The IOSSCC further identified three components (*Conditions of Performance, Statement of Work and Performance Criteria*) of the Skill Standard component as critical work functions for an occupation or industry/occupational area. The sample format for Illinois Occupational Skill Standards on the following page provides a description of each component of an occupational skill standard.

The sample format also illustrates the coding at the top of each page identifying the state, fiscal year in which standards were endorsed, Subcouncil abbreviation, cluster abbreviation and standard number. For example, the twenty-fifth skill standard in the Insurance Cluster, which has been developed by the Financial Subcouncil, would carry the following coding: IL.01.FIN.INS.25.

**SUMMARY OF WORK TO BE PERFORMED. SUMMARY IS BRIEF AND BEGINS WITH AN ACTION VERB.**

IL.FY.SUBCOUNCIL. CLUSTER. STANDARD NO.

**PERFORMANCE AREA**

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

A comprehensive listing of the information, tools, equipment and other resources provided to the person(s) performing the work.

**WORK TO BE PERFORMED**

An overview of the work to be performed in demonstrating the performance skill standard. This overview should address the major components of the performance. The detailed elements or steps of the performance are listed under "Performance Elements."

**PERFORMANCE CRITERIA**

The assessment criteria used to evaluate whether the performance meets the standard. Performance criteria specify product/outcome characteristics (e.g., accuracy levels, appearance, results, etc.) and process or procedure requirements (e.g., safety requirements, time requirements, etc.).

**PERFORMANCE ELEMENTS**

Description of the major elements or steps of the overall performance and any special assessment criteria associated with each element.

**PERFORMANCE ASSESSMENT CRITERIA**

Listing of required testing, certification and/or licensing.

Product and process used to evaluate the performance of the standard.

**PRODUCT**

Description of the product resulting from the performance of the skill standard.

**PROCESS**

Listing of steps from the Performance Elements which must be performed or the required order or performance for meeting the standard.

# OCCUPATIONAL, EARNINGS AND EMPLOYMENT INFORMATION FOR INSURANCE CLUSTER

## I. Developmental Process and Occupational Definitions

### A. Developmental Process

After studying labor market information, the Financial Services Subcouncil recommended an insurance cluster be an occupational area for which performance skill standards would be developed. This cluster meets the criteria established by the Illinois Occupational Skill Standards Credentialing Council (IOSSCC) for performance skill standard development, education and training requirements, employment opportunities, earnings potential and career opportunities. The careers identified in the insurance cluster include customer service representatives, adjusters and examiners, actuaries, underwriters and insurance agents. A product developer knowledgeable about insurance began the process of performance skill identification. The product developer prepared an outline and framework designed to address the major skills expected in the workplace. The framework addresses skill requirements common to companies in the insurance industry.

The Subcouncil recommended the final skill standards product be presented to the IOSSCC. The IOSSCC reviewed the skill standards and met with the product developer, state liaison and chair of the subcouncil. Based on the review, the IOSSCC voted to endorse the Insurance Cluster skill standards.

#### 1. Resources

Common and accepted references provided reinforcement for the direction given in the occupational framework. Those references included current texts used by educational institutions, curriculum guides from Illinois and other states, and job descriptions from insurance companies. Various people employed by insurance companies were contacted. Those companies included Allstate, Trustmark, General Casualty and GCU.

#### 2. Standards Development Committee

A standards development committee composed of individuals who work in the insurance industry was convened. The framework, initial outline, matrix and draft skill standards were presented to the standards development committee for review, revision, adjustment and validation. At a third and final meeting the standards development committee reviewed the skill standards for consistency in terminology and the assessment criteria for content.

### B. Occupational Definitions

#### 1. Customer Service Representative

A customer service representative is an individual who provides service and support to the insurance agent and customer/client. The customer service representative communicates effectively with the customer/client to obtain information regarding claims, to respond to inquiries, and to gather missing information. The customer service representative ensures that all questions have been answered by the customer/client on applications and other forms. This individual also adjusts existing policies and recalculates premiums in response to customer/client requests. Office responsibilities for this position include processing premium payments, mailing correspondence, maintaining and updating customer/client files and processing loss or damage claims.

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The customer service representative solves problems and makes effective decisions. Increasingly, insurance companies are making twenty-four hour personal customer service assistance available to the customer. The customer service representative uses equipment connected to the company's main database and customer information systems much like they use during normal business hours. (Other possible job titles for this position include policy clerks and claims clerks.)

## **2. Adjusters and Examiners**

Adjusters and examiners analyze claims to determine the limit of the company's responsibility. They perform investigations by gathering the facts necessary to decide what fair compensation will be. Adjusters and examiners order appropriate supporting documents, determine the proper investigation methods and prepare a report on the investigation. They may interview people and inspect damaged property. The adjusters and examiners ensure that the proper investigation methods have been used, company guidelines and procedures have been followed and that the claim was settled fairly. Office duties for these individuals include mailing correspondence, reviewing laws and regulations governing the insurance industry, maintaining and updating files and corresponding with other company employees. Adjusters and examiners organize and plan through strategic planning, prioritizing their work, delegating tasks to others, setting goals and planning projects.

## **3. Actuaries**

Actuaries are individuals who apply mathematical models to problems of insurance. They improve financial decision making by developing models to evaluate the current financial implications of uncertain future events. Actuaries use company data to recommend rates that are adequate and competitive but not excessive. They are responsible for putting together and analyzing numbers to develop new ideas or forecast the potential impact of catastrophes. Actuaries remain informed about business issues and trends, social science, law, economics and other developments that may affect insurance policies. They have strong computer skills to manage complex calculations using spreadsheets, statistical analysis programs, word processing and other appropriate software programs. They organize and plan through strategic planning, prioritizing their work, delegating tasks to others, setting goals and planning projects.

## **4. Underwriters**

Underwriters are responsible for contributing to the marketing goals of the company by accepting or rejecting applications. They are also responsible for the pricing and forming of policies within company guidelines. They ensure that a policy is an acceptable risk by analyzing information in insurance applications, medical reports and actuarial studies. Underwriters outline the terms of the policy contract and underwrite renewals. They use considerable judgment in making decisions. They communicate with the customer/client, agents and managers to inform them of policy cancellations or to respond to requests for information. They organize and plan through strategic planning, prioritizing their work, delegating tasks to others, setting goals and planning projects. Most underwriters specialize in one of three major categories: life, property and casualty or health. Underwriters further specialize in group or individual policies.

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## 5. Insurance Agents

Insurance agents sell policies to individuals and businesses for protection against future losses and financial pressure. Sales duties of insurance agents include identifying and contacting prospective customers, scheduling appointments and analyzing customer/client's needs and resources. Agents recommend a specific amount and type of insurance and calculate and provide a premium quote for the customer/client. Their administrative duties may include preparing monthly sales production reports, managing the building and office equipment, reviewing the laws and regulations governing the insurance industry and maintaining client files. Independent agents advertise their agencies using a variety of resources including, but not limited to, the radio, Yellow Pages, billboards, television, fliers and involvement in the community. Most agents sell one or more of the three basic types of insurance: life, property and casualty and health.

## II. Employment and Earnings Opportunities

### A. Education and Training Requirements

Insurance cluster occupations require basic workplace skills and training according to industry/organization standards. Requirements will also vary depending on the employer. Insurance agents require licensing in the states where they plan to sell insurance. In Illinois, insurance agents must be licensed by the Illinois Department of Insurance. The Illinois Department of Insurance also requires annual license renewal for insurance agents, with a minimum of 15 hours of continuing education. Beginning in the year 2001, the licensing renewal will take place every two years, with a minimum of 30 hours of continuing education.

### B. Employment Opportunities

1. Both in the nation and in the state of Illinois, the demand for customer service representatives is expected to grow through 2008 because customer service representatives have much interpersonal contact with customers/clients which cannot be automated.
2. Both in the nation and in the state of Illinois, the demand for adjusters and examiners is expected to increase faster than average through 2008. The legal requirements of employers to provide compensation insurance to their employees and of automobile owners to own insurance protection affect the employment outlook. The personal and detailed nature of this work will continue to require persons to be involved in claims work. A growing number of individuals are specializing in fields such as product liability and workers' compensation which should provide excellent employment opportunities. Prospects for graduates trained in insurance management programs should be good.
3. Both in the nation and in the state of Illinois, the demand for actuaries is expected to grow slightly through 2008. Downsizing and mergers in the insurance industry will affect the employment outlook. Job opportunities are best for those who have passed at least two actuarial exams before they graduate and have a strong mathematical and statistical background.
4. In Illinois, less than average employment growth for underwriters is expected through 2008. Nationally, slightly slower than average growth is expected. Insurance sales volume and complexity are expected to grow which increases the demand for underwriters. However, advancements in the development of underwriting computer software systems slow the demand for additional new jobs.



5. In Illinois and in the nation, slower than average employment growth for insurance agents is expected through 2008. The volume of insurance sales, which is greatly influenced by the age distribution of the population, affects the employment outlook. A growing number of people are completing training programs each year in the state and prospects for graduates of accredited training programs should be good.

**C. Earnings Opportunities**

	<b>Middle Range Annual Earnings 1999*</b>
Customer Service Representatives	\$25,400 - \$34,475
Adjusters and Examiners	\$29,350 - \$44,950
Actuaries	\$45,150 - \$97,200
Underwriter	\$27,700 - \$51,425
Insurance Agents	\$22,175 - \$39,375

*\*Middle range is the middle 50%, i.e., one-fourth of persons in the occupation earn below the bottom of the range and one-fourth of persons in the occupation earn above the top of the range.*

*Sources: 2000 Occupational Employment Statistics: Wage Data and Occupational Projections 2008, Illinois Department of Employment Security, Economic Information and Analysis Division; Horizons Career Information System.*

**III. Assessment and Credentialing Systems**

The IOSSCC recognizes that industry commitment for third-party assessment is beneficial and requests that each standards development committee and/or subcouncil identifies the most beneficial method for assessing the standards.

- A. Several existing industry credentials are compatible with the Illinois Occupational Skill Standards. As a core, achievement of the Illinois Skill Standards is preparation for those credentials that require work experience, professional development, and/or course work. Advanced credentials are available through several associations listed in the Society of Insurance Trainers and Educators (SITE) manual.
- B. The Illinois Department of Insurance requires annual license renewal for insurance agents, with a minimum of 15 hours of continuing education. Beginning in the year 2001, the licensing renewal will take place every two years, with a minimum of 30 hours of continuing education.

**IV. Industry Support and Commitment**

The primary areas currently identified for industry support and commitment of occupational skill standards are development, updating and marketing. Business and industry partners may identify future uses of occupational skill standards such as credentialing/certification, career development of employees and specifications for out-source training programs.

**A. Industry Commitment for Development and Updating**

1. The development of skill standards for the insurance cluster is the direct result of efforts by the Financial Services Subcouncil and the standards development committee. Names of the persons serving on the subcouncil and the standards development committee are located in the appendices.

- 
2. In developing the products, the following steps were completed.
    - a. Identification and prioritization of career ladder, identifying jobs by name
    - b. Review of resources
    - c. Development of draft matrix of performance standards
    - d. Development of performance standard that was identified on matrix
    - e. Convening of standards development committee of incumbent workers
    - f. Review, validation and approval of skill standards by the standards development committee
    - g. Review and approval of standards by subcouncil
    - h. Endorsement of skill standards by the Illinois Occupational Skill Standards and Credentialing Council (IOSSCC).

**B. Industry Commitment for Marketing**

The Financial Services Subcouncil is committed to marketing and obtaining support and endorsement from the leading industry associations impacted by the skill standards. Upon endorsement of the standards by the IOSSCC, the subcouncil strongly recommends that professional trade groups, academic groups, etc. develop and provide an in-service/seminar package to promote skill standard awareness and obtain full industry support and commitment for the development of a full industry marketing plan.

The Financial Services Subcouncil encourages the availability of skill standards to the public, including learners, parents, workers, educators at all levels, employers and industry personnel.



## **ASSUMPTIONS FOR INSURANCE CLUSTER SKILL STANDARDS**

Skill standards assume that individuals have received education and/or training in a setting such as a secondary, post-secondary and/or apprenticeship/on-the-job training program and have the background knowledge necessary for performing the skill standards contained in this publication. The education and/or training includes instruction for the proper handling and operation of materials, tools and equipment required for performing the skills including the purpose of use, when to use, how to use and any related safety issues. The training program must adhere to all local, state and federal licensing and/or certification requirements as set by law, if applicable.

The Standards Development Committee developed these skill standards based on the following assumptions:

1. Workplace skills (employability skills) are expected of all learners. Socialization skills needed for work are related to life long career experience and are not solely a part of the initial schooling process. These are not included with this set of statements.
2. Specific policies and procedures of the work site will be made known to the learner and will be followed.
3. Time elements outlined for the skill standards result from the experience and consideration of the panel of experts who made up the Standards Development Committee.
4. Skills will progress from simple to complex. Once a skill has been successfully performed, it will be incorporated into more complex skills.
5. Skill standards describe the skill only and do not detail the background knowledge or theory related to the particular base. Although the skill standard enumerates steps to successful demonstration, rote approaches to the outcome are not prescribed.
6. Basic accounting, clerical, computer and secretarial skills are covered elsewhere in other skills standards.
7. There is an increasing overlap between some jobs in the insurance, banking and securities industries. The skills covered here are related specifically to the insurance industry.
8. The time requirements for skills are approximate and do not account for complex claims or multi-line or special needs customers/clients.
9. Skill standards are selected because they meet industry and employer needs and professional standards of practice.
10. Skill standards do not replace, supersede or substitute for procedure manuals.
11. Skill standards do not supersede or take the place of certification or graduation from an accredited program of study.
12. Skill standards are performed under conditions consistent with safe practices.

# PERFORMANCE SKILL LEVELS

	CUSTOMER SERVICE REPRESENTATIVES	ADJUSTERS AND EXAMINERS	ACTUARIES	UNDERWRITERS	INSURANCE AGENTS
<b>CUSTOMER SERVICE</b>					
Schedule Appointments	•	•	•	•	•
Gather and Update Information on Application	•				•
Inform Insured of Missing Information	•	•			•
Respond to Customer/Client Inquiries	•	•	•		
Process Premium Payments	•				•
Respond to Customer/Client Change Requests	•				
Explain Policy Status and Transactions to Customer/Client	•				•
Resolve Customer/Client Problems	•	•			•
Gather Information for New Claim	•	•			•
Gather and Update Information Regarding Claims	•	•			•
Process Simple Claim	•	•			•
Adjust Existing Policies in Response to Complex Customer/Client Requests					•
<b>BASIC OFFICE OPERATIONS</b>					
Mail Correspondence	•	•	•	•	•
Accept New Policy Application				•	•
Reject New Policy Application				•	•
Maintain and Update Customer/Client Files	•	•		•	•
Issue Policy				•	
Evaluate Possibility of Loss			•	•	•
Underwrite Renewals				•	
Correspond Electronically With Insurance Agents and Other Departments	•	•	•	•	•
Maintain Building and Equipment	•	•	•	•	•
Process Claim	•	•			
Settle Claim		•			
Assemble Insurance Contract for Mailing	•				•
Review Claim File for Completeness	•	•			•

**PERFORMANCE SKILL LEVELS** (Continued)

	<b>CUSTOMER SERVICE REPRESENTATIVES</b>	<b>ADJUSTERS AND EXAMINERS</b>	<b>ACTUARIES</b>	<b>UNDERWRITERS</b>	<b>INSURANCE AGENTS</b>
<b>ADVANCED OFFICE OPERATIONS</b>					
Analyze Producer Statements and Initiate Appropriate Action				•	
Adjust Policy Limits				•	
Analyze Statistical Data				•	
Calculate Probabilities				•	
Determine Policy Contract Provisions				•	
Communicate Pricing Information and Recommendations				•	
Communicate Reserves Information and Recommendations				•	
Determine Premium Rates by Analyzing Data				•	
Determine Adequacy of Loss Reserves by Analyzing Data				•	
Implement Pricing Changes				•	
Determine Degree of Policy Risk				•	
Develop New Products				•	
Prepare for Actuarial Exams				•	
Rate Insurance Policies				•	
<b>INVESTIGATIONS</b>					
Order Supporting Documents		•			
Complete Investigation		•			
Prepare Investigation Report		•			
Determine Compensation Claim		•			
<b>SALES AND MARKETING</b>					
Identify Prospective Customer/Client					•
Pre-Qualify New Business					•
Determine Customer/Client Needs and Resources					•
Calculate Premium Quote					•
Determine Amount of Insurance					•
Present Recommendations to Prospective Customer/Client					•
Close the Sale					•
Prepare Sales Production Report					•

**PERFORMANCE SKILL LEVELS** (Continued)

	<b>CUSTOMER SERVICE REPRESENTATIVES</b>	<b>ADJUSTERS AND EXAMINERS</b>	<b>ACTUARIES</b>	<b>UNDERWRITERS</b>	<b>INSURANCE AGENTS</b>
<b>ORGANIZATION AND PLANNING</b>					
Organize and Prioritize Own Work	•	•	•	•	•
Delegate Tasks to Other	•	•	•	•	•
Set Priorities and Goals	•	•	•	•	•
Complete Projects	•	•	•	•	•

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client information
- Computer/printer/manuals
- Appropriate software/manuals
- Appointment book/calendar
- Calendar software program

**WORK TO BE PERFORMED**

Schedule an appointment with customer/client.

**PERFORMANCE CRITERIA**

Appointments are scheduled without error.

Time required to complete the skill for existing customers/clients is two minutes; however, new customers/clients may require additional time depending on complexity of situation.

**PERFORMANCE ELEMENTS**

1. Verify customer/client's name and type of insurance coverage requested.
2. Identify date and time that will meet needs of customer/client.
3. Identify in-office scheduling conflicts and schedule to avoid them.
4. Record appointment in book/calendar or input information into computer using calendar software program.
5. Print computer generated calendar.
6. Store/save calendar on computer.
7. Confirm appointment with customer/client.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of scheduling an appointment.

**PRODUCT**

Customer/client appointments are scheduled.

**PROCESS**

The performance elements for scheduling appointments are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client application
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Company guidelines

**WORK TO BE PERFORMED**

Gather and update information on customer/client application.

**PERFORMANCE CRITERIA**

Information on application is updated and gathered according to company guidelines.

Documents will be error free.

Time required to complete the skill is ten minutes.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's application.
2. Contact customer/client.
3. Update customer/client's application based on information received from customer/client.
4. Print computer generated document.
5. Save changes on computer or file hard copy back in customer/client's file.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of gathering and updating information on the customer/client's application.

**PRODUCT**

Customer/client application information is updated.

**PROCESS**

All performance elements for gathering and updating information on the application are critical and must be performed in sequence.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Telephone/fax machine
- Company guidelines

**WORK TO BE PERFORMED**

Inform insured of missing information.

**PERFORMANCE CRITERIA**

Customer/client is notified and document filed according to company guidelines.  
Time required to complete the skill is ten minutes.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's account information.
2. Review policy information and determine what is missing.
3. Contact customer/client to request missing information using one of the following communications methods.
  - a. Telephone
  - b. Letter
  - c. E-mail
  - d. Facsimile
4. Document contact in customer/client's file.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of informing an insured of missing information.

**PRODUCT**

The insured is notified of missing information and customer/client's file is documented.

**PROCESS**

All performance elements for informing the insured of missing information are critical and must be performed in sequence.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client inquiries
- Computer/printer/manual
- Appropriate software/manuals
- Verbal/written instructions
- Company guidelines

**WORK TO BE PERFORMED**

Compose written response to customer/client inquiries.

**PERFORMANCE CRITERIA**

Customer/client inquiry is responded to according to company guidelines.

Time required to complete the skill is 5-10 minutes; however, some customers/clients may require additional time depending on the complexity of the situation and customer/client understanding.

**PERFORMANCE ELEMENTS**

1. Receive customer/client inquiry (e.g., question regarding claim not settled efficiently/fairly, billing inquiries, etc.).
2. Retrieve customer/client's account information.
3. Respond to customer/client inquiry using one of the following communications methods.
  - a. Telephone
  - b. Letter
  - c. E-mail
  - d. Facsimile
4. Document response in customer/client's file, if necessary.



**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of responding to customer/client inquiries.

**PRODUCT**

---

The customer/client inquiry is responded to and customer/client file is documented.

**PROCESS**

---

All performance elements for responding to customer/client inquiries are critical and must be performed in sequence.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Customer/client  
Computer/printer/manuals  
Appropriate software/manuals  
Verbal/written instructions  
Premium payment  
Company payment records  
Company guidelines

**WORK TO BE PERFORMED**

Process premium payments for customer/client.

**PERFORMANCE CRITERIA**

Premium payments are processed according to company guidelines.

Receipt will be error free.

Time required to complete the skill is 5-10 minutes.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's account information.
2. Allocate payment to appropriate policy.
3. Update customer/client's account based on payment received.
4. Complete company's payment received records, if required.
5. Prepare receipt for customer/client.
6. Print receipt, if necessary.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of processing premium payments.

**PRODUCT**

Customer/client's premium payment is processed.

**PROCESS**

All performance elements for processing premium payments are critical and must be performed in sequence.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client request
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Company guidelines

**WORK TO BE PERFORMED**

Adjust existing policies in response to customer/client change requests.

**PERFORMANCE CRITERIA**

- Policy is adjusted according to company guidelines.
- Change request form will be error free.
- Time required to complete the skill is 15 minutes.

**PERFORMANCE ELEMENTS**

1. Receive customer/client request (e.g., beneficiary change on life policy, name change on policy, address change on policy, etc.).
2. Retrieve customer/client's account information.
3. Update customer/client's account.
4. Prepare and print change request form, if necessary.
5. Submit change request form to company.
6. Send confirmation of adjusted policy information to customer/client.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of adjusting existing policies in response to customer/client requests.

**PRODUCT**

Customer/client's existing policies are adjusted per their request.

**PROCESS**

All performance elements for adjusting the customer/client policy are critical and must be performed in sequence.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client request
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Company guidelines

**WORK TO BE PERFORMED**

Explain policy status and transactions to customer/client.

**PERFORMANCE CRITERIA**

Policy status and transactions are explained to customer/client following company guidelines.

Time required to complete the skill is ten minutes; however, some customers/clients may require additional time depending on the complexity of the situation and customer/client understanding.

**PERFORMANCE ELEMENTS**

1. Access accounting and billing screen.
2. Retrieve customer/client's account information.
3. Review billing system and options available to customer/client.
4. Communicate information to customer/client effectively.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of explaining the policy status and transactions to customer/client.

**PRODUCT**

Policy status and transactions are communicated to customer/client.

**PROCESS**

All performance elements for explaining policy status and transactions to the customer/client are critical and must be performed in sequence.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Customer/client  
Customer/client complaint  
Computer/printer/manuals  
Appropriate software/manuals  
Verbal/written instructions  
Company guidelines

**WORK TO BE PERFORMED**

Resolve problems at all levels of customer/client complaints.

**PERFORMANCE CRITERIA**

Customer/client complaint is resolved and documented according to company guidelines.

Time to complete the skill will vary depending on the complexity of the situation and customer/client understanding.

**PERFORMANCE ELEMENTS**

1. Define problem.
2. Retrieve customer/client account information, if necessary.
3. Gather information needed to solve problem.
4. Analyze customer/client's alternatives.
5. Formulate solution.
6. Access appropriate program.
7. Prepare document outlining solution to customer/client's problem.
8. Print document.
9. Communicate information to customer/client.
10. Submit copy of changes/solutions to company, if necessary.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of resolving problems at all levels of customer/client complaints.

**PRODUCT**

---

Customer/client's problems are resolved.

**PROCESS**

---

All performance elements for resolving customer/client problems are critical and must be performed in sequence.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Customer/client file  
Computer/printer/manuals  
Appropriate software/manuals  
Verbal/written instructions  
Claim forms

**WORK TO BE PERFORMED**

Gather information for new customer/client claim.

**PERFORMANCE CRITERIA**

Skill is performed with 100% accuracy.

Client file will be error free.

Time required to complete the skill is 15 minutes.

**PERFORMANCE ELEMENTS**

1. Receive customer/client request for new claim.
2. Retrieve customer/client file information.
3. Verify coverage.
4. Input new claim information into computer and/or complete hard copy claim form.
5. Send loss notice to adjuster electronically and/or by mail.
6. Return client file to filing cabinet.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of gathering information for a new claim.

**PRODUCT**

Information is gathered for new customer/client claim.

**PROCESS**

All performance elements for gathering information for a new claim are critical and must be performed in sequence.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client claim
- Supporting information (e.g., Metro Vehicle Report [MVR], Attending Physician Statement [APS], Medical Information Bureau [MIB], local contractor estimates, recorded interviews, photographs, police reports, questionnaires, witness reports, etc.)
- Computer/printer/manuals
- Appropriate/software manuals
- Verbal/written instructions
- Telephone
- Company guidelines

**WORK TO BE PERFORMED**

Gather and update information regarding customer/client claims.

**PERFORMANCE CRITERIA**

Documents will be error free.

Time required to complete the skill is 30 minutes; however, some may require additional time based on the complexity of the claim.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's claim information.
2. Contact customer/client using one of the following communication methods.
  - a. Telephone
  - b. E-mail
  - c. Facsimile
  - d. Letter
3. Retrieve supporting information.
4. Update customer/client's claim based on information received.
5. Print computer generated document.
6. Save changes on computer or file hard copies in customer/client's file.
7. Submit documentation to company if necessary.



**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of gathering and updating information on customer/client's claim.

**PRODUCT**

---

Information is gathered and updated regarding customer/clients claims.

**PROCESS**

---

The performance elements for gathering and updating information on customer/client claims are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client's claim information
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Claim forms
- Company guidelines

**WORK TO BE PERFORMED**

Process simple claim (e.g., towing, windshield, roadside assistance, etc.) for customer/client.

**PERFORMANCE CRITERIA**

- Simple claim is processed according to company guidelines.
- Printed records and receipts will be error free.
- Time required to complete the skill is 15 minutes.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's account information.
2. Verify customer/client coverage and deductible.
3. Verify settlement authority.
4. Input claim information into computer or complete claim form.
5. Gather supporting documents (e.g., receipts, etc.).
6. Issue check according to company guidelines.
7. Deliver check to customer/client.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of processing a simple claim for a customer/client.

**PRODUCT**

---

A simple claim is processed for customer/client.

**PROCESS**

---

The performance elements for processing a simple claim are critical and must be performed in sequence.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client requests
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Company guidelines

**WORK TO BE PERFORMED**

Adjust existing policies in response to complex customer/client requests.

**PERFORMANCE CRITERIA**

Printed documents will be error free.

Time required to complete the skill is 30 minutes; however, some may require additional time depending on the complexity of the request.

**PERFORMANCE ELEMENTS**

1. Receive customer/client request (e.g., increase in face amount on life policy, add car and driver to auto policy, add new child to health plan, etc.).
2. Verify authority according to underwriting guidelines.
3. Retrieve customer/client's account information.
4. Update customer/client's account based on customer/client's request.
5. Prepare and print change request form, if necessary.
6. Submit change request form to company.
7. Send confirmation of adjusted policy information to customer/client.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of adjusting existing policies in response to advanced customer/client requests.

Follow Illinois Department of Insurance licensing requirement for individuals performing this skill.

**PRODUCT**

---

Existing policies are adjusted in response to complex customer/client requests.

**PROCESS**

---

All performance elements for adjusting the customer/client policy are critical and must be performed in sequence.

**BASIC OFFICE OPERATIONS****SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Customer/client  
Customer/client document  
Computer/printer/manuals  
Appropriate software/manuals  
Verbal/written instructions  
Mailing labels/envelopes  
Postage meter/stamps  
Company guidelines

**WORK TO BE PERFORMED**

Mail correspondence to customer/client.

**PERFORMANCE CRITERIA**

Correspondence is mailed with 100% accuracy.  
Time required to complete the skill is five minutes.

**PERFORMANCE ELEMENTS**

1. Verify customer/client's name and address.
2. Address envelope or attach pre-addressed labels to envelope.
3. Fold letter and insert in envelope.
4. Determine appropriate postage for piece of mail.
5. Make sure postage meter is set for current date and correct postage.
6. Run envelope through postage meter or put stamp on envelope.
7. Mail correspondence.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of mailing correspondence to a customer/client.

**PRODUCT**

---

Correspondence is mailed to customer/client.

**PROCESS**

---

The performance elements for mailing correspondence are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client application
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Company guidelines

**WORK TO BE PERFORMED**

Accept new policy application for customer/client.

**PERFORMANCE CRITERIA**

New policy is accepted following company guidelines.

Documents will be error free.

Time required to complete the skill is 15 minutes.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's account information.
2. Review customer/client's information (e.g., application, credit report, history and underwriting analysis, etc.).
3. Input information into customer/client's file.
4. Verify authority for coverage and limitations.
5. Accept application based on analysis of information.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of accepting a new policy application.

**PRODUCT**

A new policy application is accepted for customer/client.

**PROCESS**

All performance elements for accepting the customer/client's application are critical and must be performed in sequence.



**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client application
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Company guidelines

**WORK TO BE PERFORMED**

Reject new policy application for customer/client.

**PERFORMANCE CRITERIA**

New policy is rejected according to company guidelines.

Documents will be error free.

Time required to complete the skill is 15 minutes.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's account information.
2. Review customer/client's information (e.g., application, credit report, history and underwriting analysis, etc.).
3. Input information into customer/client file.
4. Verify authority for coverage and limitations.
5. Reject application based on analysis of information.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of rejecting a new policy application.

**PRODUCT**

A new policy application is rejected.

**PROCESS**

All performance elements for rejecting the customer/client's application are critical and must be performed in sequence.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client files
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Forms

**WORK TO BE PERFORMED**

Maintain and update customer/client files.

**PERFORMANCE CRITERIA**

- Skill is performed with 100% accuracy.
- Client file will be error free.
- Time required to complete skill is five minutes.

**PERFORMANCE ELEMENTS**

**Hard copy files**

1. Retrieve customer/client file from filing cabinet.
2. Put forms in file (e.g., application, claim information, supporting documents, receipts of payment, etc.).
3. Organize forms with most current at front of file.
4. Return client file to filing cabinet.

**Computer files**

5. Retrieve customer/client file from computer.
6. Put forms in file (e.g., scanned documents, claim information, etc.).
7. Save changes.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of maintaining and updating customer/client's files.

**PRODUCT**

---

Customer/client files are maintained and updated.

**PROCESS**

---

The performance elements for maintaining and updating customer/client files are numbered to show an appropriate sequence for completing the skill, however, a different sequence may be used.

**BASIC OFFICE OPERATIONS****SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client application
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Underwriting manual
- Company guidelines

**WORK TO BE PERFORMED**

Issue policy or renewal certificate to customer/client.

**PERFORMANCE CRITERIA**

Contract will be error free.

Time required to complete the skill is 45 minutes.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's application.
2. Obtain underwriting manual for binding authorized limits.
3. Compare manual to application.
4. Make sure application does not exceed limits.
5. Print policy, if applicable.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of issuing a policy or renewal certificate.

**PRODUCT**

Policy or renewal certificate is issued to customer/client.

**PROCESS**

All performance elements for issuing a policy or renewal contract are critical. The performance elements are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client records (e.g., financials, Comprehensive Loss Underwriting Exchange [CLUE] report, photos for property insurance, etc.)
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Hazard key codes
- Company guidelines

**WORK TO BE PERFORMED**

Evaluate possibility of loss for acceptance, rejection, or modification of contract.

**PERFORMANCE CRITERIA**

Contract will be error free.

Time required to complete the skill is 60 minutes; however, some contracts may take longer depending on the complexity of the situation.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's account information from computer software.
2. Check hazard key codes in manual.
3. Analyze customer/client's records.
4. Determine loss risk.
5. Communicate to sales agent whether contract is accepted, rejected or modified.
6. Print document.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of evaluating the possibility of loss.

**PRODUCT**

---

Possibility of loss of contract is evaluated.

**PROCESS**

---

All performance elements for outlining the terms of a contract are critical. The performance elements are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Customer/client  
Customer/client account  
Customer/client financials/loss report  
Computer/printer/manuals  
Appropriate software/manuals  
Verbal/written instructions  
Company guidelines

**WORK TO BE PERFORMED**

Underwrite renewal for customer/client.

**PERFORMANCE CRITERIA**

Contract will be error free.

Time required to complete the skill is 60 minutes; however, some contracts may take longer depending on the complexity of the situation.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's account information.
2. Analyze customer/client's financials, loss report and risks.
3. Analyze customer/client's account for number of losses/claims filed.
4. Adjust customer/client's policy (e.g., increase premium, decrease coverage, increase deductible, etc.).
5. Print new contract, as required.
6. Send confirmation of adjusted policy information to customer/client.
7. Send any legal notices by certified mail as required by Illinois Department of Insurance (e.g., excessive premium increase, cancellation, non-renewal, etc.).

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of underwriting a renewal.

Follow the Illinois Department of Insurance requirements for sending legal notices.

**PRODUCT**

---

Renewal is underwritten for customer/client.

**PROCESS**

---

The performance elements for underwriting a renewal are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.



**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- E-mail account

**WORK TO BE PERFORMED**

Correspond electronically with insurance agents and other departments.

**PERFORMANCE CRITERIA**

Printed message will be error free.

Time required to complete the skill is 20 minutes.

**PERFORMANCE ELEMENTS**

1. Access company's electronic mail program.
2. Key in e-mail message.
3. Double-check accuracy of message.
4. Print and file message.
5. Send e-mail message.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of corresponding with agents and other employees electronically.

**PRODUCT**

Electronic correspondence is typed and sent to agents and other employees.

**PROCESS**

All performance elements for corresponding electronically with insurance agents and other departments are critical and must be performed in sequence.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Verbal/written instructions  
Building  
Equipment/manuals  
Cleaning supplies  
Telephone

**WORK TO BE PERFORMED**

Maintain agency building and equipment.

**PERFORMANCE CRITERIA**

Skill is performed daily.

Building and equipment will be fully functional at all times.

**PERFORMANCE ELEMENTS**

1. Maintain work area.
2. Order and maintain inventory of equipment and supplies.
3. Contact appropriate individual for computer/software problems.
4. Perform routine maintenance on office equipment.
  - a. Change toner in copy machine.
  - b. Replace printer cartridge/ribbon.
  - c. Clean monitor.
5. Arrange for repair or replacement of broken equipment and furniture.
6. Arrange for repair or replacement of building items (e.g., windows, doors, walls, etc.) when damaged.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of maintaining the office building and equipment

**PRODUCT**

---

Agency building and equipment is maintained.

**PROCESS**

---

The performance elements for maintaining the building and equipment are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Loss notice
- Company guidelines

**WORK TO BE PERFORMED**

Process customer/client claim.

**PERFORMANCE CRITERIA**

Printed claim will be error free.

Time required to complete the skill is 30 minutes.

**PERFORMANCE ELEMENTS**

1. Receive notice of loss.
2. Review customer/client's coverage information.
3. Verify coverage.
4. Prepare online activity log.
5. Print claim for evaluation.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of processing claims

**PRODUCT**

Custom/client's claim is processed.

**PROCESS**

The performance elements for processing a customer/client claim are critical and must be performed in sequence.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Customer/client  
Customer/client claim  
Computer/printer/manuals  
Appropriate software/manuals  
Verbal/written instructions

**WORK TO BE PERFORMED**

Settle customer/client claim.

**PERFORMANCE CRITERIA**

Claim and check issued will be error free.

Time required to complete the skill will depend upon the complexity of the claim.

**PERFORMANCE ELEMENTS**

1. Retrieve claim.
2. Verify coverage.
3. Perform investigation.
4. Adjust loss.
5. Review investigation information and contact log.
6. Determine compensation.
7. Send claim electronically or by mail to accounts payable department to issue check.
8. Prepare letter of explanation to customer/client.
9. Print letter.
10. Mail letter to customer/client.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of settling claims.

**PRODUCT**

Customer/client's claim is settled.

**PROCESS**

The performance elements for settling customer/client claims are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Contract pages/inserts
- Binders and/or fasteners

**WORK TO BE PERFORMED**

Assemble insurance contract for mailing to customer/client.

**PERFORMANCE CRITERIA**

Assembled contract will be error free.

Time required to complete the skill is 30 minutes.

**PERFORMANCE ELEMENTS**

1. Verify all pages required for contract are included.
2. Verify all inserts for type of contract are included.
3. Retrieve appropriate binders or fasteners.
4. Assemble each contract in correct order.
  - a. Declarations
  - b. Insuring Agreements
  - c. Conditions
  - d. Exclusions
5. Double-check order.
6. Bind or fasten contract.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of assembling an insurance contract for mailing.

**PRODUCT**

---

The insurance contract is assembled for mailing to customer/client.

**PROCESS**

---

The performance elements for assembling an insurance contract for mailing are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.



**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client claim file
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions

**WORK TO BE PERFORMED**

Review claim information for completeness and inform customer/client of missing information.

**PERFORMANCE CRITERIA**

Printed letter will be error free.

Time required to complete the skill is 20 minutes.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's claim information.
2. Review claim information and determine what is missing.
3. Access appropriate software on computer.
4. Compose letter to inform customer/client of missing information.
5. Run spell check and proofread letter for correctness of content, format, grammar and punctuation.
6. Make corrections, as needed.
7. Print document.
8. Mail letter to customer/client.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of reviewing a claim file for completeness.

**PRODUCT**

Claim is reviewed for completeness and customer/client informed of missing information.

**PROCESS**

The performance elements for reviewing a claim form for completeness are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Producer statement

**WORK TO BE PERFORMED**

Analyze producer statements to ensure producers meet profit and growth plans, initiate appropriate action and if necessary, prepare list of changes to be made by agent.

**PERFORMANCE CRITERIA**

Printed list will be error free.

Time required to complete the skill is 30 minutes; however, some producer statements may take longer depending on the complexity of the situation.

**PERFORMANCE ELEMENTS**

1. Retrieve producer statement.
2. Print producer statement.
3. Examine increase or decrease in new written policies.
4. Examine loss ratio of producer's customers/clients.
5. Contact marketing department to determine appropriate action to be taken, if applicable.
6. Generate list of changes to be made by agent and/or company.
7. Print list for evaluation.
8. Contact producer to initiate necessary changes, if applicable.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of analyzing producer statements and initiating appropriate action.

**PRODUCT**

---

Producer statements are analyzed and appropriate action initiated.

**PROCESS**

---

The performance elements for analyzing producer statements and initializing appropriate action are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client policy
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Hazard key codes

**WORK TO BE PERFORMED**

Adjust customer/client policy limits.

**PERFORMANCE CRITERIA**

Policy will be error free.

Time required to complete the skill is 30 minutes.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's account information.
2. Examine account for frequent claims.
3. Examine hazard key codes.
4. Adjust policy deductible, if applicable.
5. Send legal notice of adjustments to insured, if applicable.
6. Print policy.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of increasing a policy deductible.

**PRODUCT**

Customer/client policy limits are adjusted.

**PROCESS**

The performance elements for adjusting policy limits are numbered to show an appropriate sequence for completing the skill, however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Computer/printer/manuals  
Appropriate software/manuals  
Verbal/written instructions  
Population data (e.g., International organization for Standardization [ISO],  
National Council on Compensation Insurance, Inc. [NCCI],  
Census Bureau, etc.)

**WORK TO BE PERFORMED**

Gather statistical data.

**PERFORMANCE CRITERIA**

Documents will be error free.

Time required to complete the skill depends on data being gathered.

**PERFORMANCE ELEMENTS**

1. Retrieve insured population data tables from appropriate computer software (e.g., mortality table, etc.).
2. Gather relevant population data
3. Print data tables.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of gathering statistical data.

**PRODUCT**

Statistical data is gathered.

**PROCESS**

All performance elements for gathering statistical data are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Census data
- Data tables

**WORK TO BE PERFORMED**

Analyze statistical data.

**PERFORMANCE CRITERIA**

Printed documents will be error free and assumptions will be correct.

Time required to complete the skill depends on data being analyzed.

**PERFORMANCE ELEMENTS**

1. Retrieve statistical data, laws and trends.
2. Review information.
3. Make the following assumptions on mortality, accidents, sickness, disability, retirement and property loss.
  - a. Persistency
  - b. Expense
  - c. Investment
4. Prepare list of assumptions.
5. Print list for review.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of analyzing statistical data.

**PRODUCT**

Statistical data is analyzed.

**PROCESS**

The performance elements for analyzing statistical data are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions

**WORK TO BE PERFORMED**

Calculate probabilities to determine base premiums.

**PERFORMANCE CRITERIA**

Calculated probabilities will be error free.

Time required to complete the skill depends on the complexity and number of probabilities being calculated.

**PERFORMANCE ELEMENTS**

1. Access appropriate software program.
2. Enter data in correct fields.
3. Develop curve based on calculations.
4. Calculate expenses (to provide benefits).
  - a. Commissions
  - b. Overhead costs
  - c. Claim processing
5. Determine base premium rates by analyzing data.
6. Double check calculations for accuracy.
7. Submit calculations for review of accuracy.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of calculating probabilities and determining premium rates.

**PRODUCT**

Probabilities are calculated.

**PROCESS**

The performance elements for calculating probabilities are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.



**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Statistical data
- State approved provisions

**WORK TO BE PERFORMED**

Determine policy contract provisions by analyzing statistical data and calculating probabilities.

**PERFORMANCE CRITERIA**

Contract will be error free.

Time required to complete the skill depends on the complexity and number of probabilities being calculated.

**PERFORMANCE ELEMENTS**

1. Retrieve state approved policy form from computer software.
2. Calculate probability of loss depending on certain factors.
  - a. Male/female
  - b. Age
  - c. Underwriting analysis
  - d. History (e.g., medical, accidents, claims filed, etc.)
  - e. Personal information (e.g., address, etc.)
3. Review policies from other companies.
4. Determine coverages and exclusions unique to policy.
5. Print policy for evaluation.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of determining policy contract provisions by analyzing data.

**PRODUCT**

---

Policy contract provisions are determined.

**PROCESS**

---

The performance elements for determining policy contract provisions are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- New contract

**WORK TO BE PERFORMED**

Communicate pricing information and make policy recommendations to senior management, agents, marketing department, and underwriting department.

**PERFORMANCE CRITERIA**

Letter and policy will be error free.

Time required to complete the skill is 30 minutes; however, additional time may be needed depending on the complexity of the situation.

**PERFORMANCE ELEMENTS**

1. Retrieve new policy contract.
2. Compose letter of recommendation regarding pricing and provisions on appropriate software.
3. Print letter.
4. Present letter to senior management for review and approval.
5. Present letter to agent, marketing department, and underwriting department for review and approval.
6. Compare recommendation to policies from other companies to ensure competitiveness.
7. Adjust policy, if applicable.
8. Print policy.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of communicating pricing information and recommendations.

**PRODUCT**

Pricing information and policy recommendations are communicated to appropriate parties.

**PROCESS**

The performance elements for communicating pricing information and recommendations are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.



**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions

**WORK TO BE PERFORMED**

Communicate reserves information and recommendations to senior management.

**PERFORMANCE CRITERIA**

Communication will be error free.

Time required to complete the skill is 30 minutes; however additional time may be needed depending on the complexity of the situation.

**PERFORMANCE ELEMENTS**

1. Compose letter of recommendation on appropriate software regarding loss and loss adjustment expense reserves.
2. Run spell check and review for accuracy.
3. Print letter.
4. Present to senior management for review and approval.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of communicating reserves information and recommendations to customer/client.

**PRODUCT**

Reserves information and recommendations is communicated to senior management.

**PROCESS**

All performance elements for communicating reserves information and recommendations are critical and must be performed in sequence.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

Computer/printer/manuals  
Appropriate software/manuals  
Verbal/written instructions  
Statistical data

**WORK TO BE PERFORMED**

Determine premium rates by analyzing statistical data and calculating expected values.

**PERFORMANCE CRITERIA**

Contract will be error free.

Time required to complete the skill depends on the complexity and number of probabilities being calculated.

**PERFORMANCE ELEMENTS**

1. Calculate expected value of benefits by multiplying probability of event by result of it happening.
2. Calculate expected expenses (to provide benefits) including commissions, overhead costs and claim processing costs.
3. Calculate expected profit margin.
4. Review policies from other companies.
5. Present calculations to manager for review and approval.
6. Adjust rates, if necessary.
7. Print policy for evaluation.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of determining premium rates by analyzing data.

**PRODUCT**

Premium rates are determined.

**PROCESS**

The performance elements for determining premium rates are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Statistical data

**WORK TO BE PERFORMED**

Determine adequacy of loss and loss adjustment expense reserves by analyzing data and calculating expected ultimates.

**PERFORMANCE CRITERIA**

The time required to complete the skill depends on the complexity and number of expected ultimates being calculated.

**PERFORMANCE ELEMENTS**

1. Retrieve statistical data and verify accuracy.
2. Segment statistical data into desired groupings.
3. Determine expected ultimates by utilizing appropriate software, methods and assumptions.
4. Calculate recommended carried reserves.
5. Present findings to manager for review and approval.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of determining the adequacy of loss reserves.

**PRODUCT**

Adequacy of loss reserves is determined.

**PROCESS**

All performance elements for determining the adequacy of loss reserves are critical and must be performed in sequence.



**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Customer/client  
Customer/client contract  
Computer/printer/manuals  
Appropriate software/manuals  
Verbal/written instructions  
Statistical data

**WORK TO BE PERFORMED**

Implement pricing changes on contract by analyzing statistical data.

**PERFORMANCE CRITERIA**

Contract will be error free.

Time required to complete the skill depends on the complexity of the contract and the data to be analyzed.

**PERFORMANCE ELEMENTS**

1. Retrieve client's contract.
2. Retrieve experienced studies (e.g., mortality rates, automobile accidents, medical claims, property loss, etc.) of actual events.
3. Compare policy price (based on assumptions) with experienced studies of actual events.
4. Change policy price if necessary and if policy is not fully guaranteed. (For example, if mortality rates were higher than assumed when originally priced, adjust accordingly.)
5. Print policy for evaluation.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of implementing pricing changes by analyzing date.

**PRODUCT**

---

Pricing changes are implemented.

**PROCESS**

---

The performance elements for implementing pricing changes are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Statistical data

**WORK TO BE PERFORMED**

Determine degree of policy risk by calculating probabilities of "what if" scenarios.

**PERFORMANCE CRITERIA**

Contract will be error free.

Time required to complete the skill depends on the complexity of the policy and number of probabilities being calculated.

**PERFORMANCE ELEMENTS**

1. Retrieve policy.
2. Calculate probabilities of loss.
3. Calculate company's liability for certain scenarios. (For example, what if mortality is 20% higher than assumed, or what if there are 10% more claims filed than assumed?)
4. Review insurance company limits of risk.
5. Determine amount of risk company is going to assume.
6. Print policy for evaluation.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of determining the degree of policy risk by analyzing data.

**PRODUCT**

Degree of policy risk is determined.

**PROCESS**

The performance elements for determining degree of policy risk are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**ADVANCED OFFICE OPERATIONS****SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Computer/printer/manuals  
 Appropriate software/manuals  
 Verbal/written instructions

**WORK TO BE PERFORMED**

Develop new products.

**PERFORMANCE CRITERIA**

Contract will be error free.

Time required to complete the skill depending on the complexity of the situation.

**PERFORMANCE ELEMENTS**

1. Evaluate possible scenario(s) from agent (e.g., female head of household, low premium, term insurance, benefit for child until age 25 if mother dies, etc.).
2. Calculate probabilities of loss.
3. Calculate premium.
4. Perform scenario testing.
5. Write policy.
6. Print policy.
7. Present policy to agent or marketers to determine if it is competitive with others.
8. Adjust policy, if necessary.
9. Print policy for evaluation.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of developing new products.

**PRODUCT**

New products are developed.

**PROCESS**

The performance elements for developing new products are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Syllabus
- Study guides

**WORK TO BE PERFORMED**

Prepare for actuarial exams through self study or by attending actuarial school.

**PERFORMANCE CRITERIA**

Practice tests will be error free.

Skill is performed within time allotted by company. ( Not all tests are required.)

**PERFORMANCE ELEMENTS**

1. Obtain syllabus given by Society of Actuaries or Casualty Actuarial Society.
2. Obtain suggested reading texts.
3. Obtain and review study guides.
4. Practice using sample tests.
5. Present tests to manager for evaluation.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of preparing for actuarial exams.

**PRODUCT**

Preparation for actuarial exams is completed.

**PROCESS**

The performance elements for preparing for actuarial exams are numbered to show an appropriate sequence for completing the skill, however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Statistical data

**WORK TO BE PERFORMED**

Rate insurance policies by reading and interpreting statistical reports.

**PERFORMANCE CRITERIA**

Contract will be error free.

Time required to complete the skill depends on the complexity of the situation.

**PERFORMANCE ELEMENTS**

1. Retrieve insurance policies.
2. Obtain statistical reports.
3. Compare to statistical reports lifestyle and history of client.
  - a. Smoker
  - b. Multiple accidents
  - c. Heart disease
4. Rate policy.
5. Print policy for evaluation.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of rating insurance policies.

**PRODUCT**

Insurance policies are rated.

**PROCESS**

All performance elements for rating insurance policies are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client claim/supporting documents
- Application forms (e.g., Motor Vehicle Report [MVR], Attending Physician Statement [APS], Medical Information Bureau [MIB], police report, etc.)
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Company guidelines

**WORK TO BE PERFORMED**

Order appropriate supporting documents for claim.

**PERFORMANCE CRITERIA**

Documents will be error free.

Time required to complete the skill is ten minutes.

**PERFORMANCE ELEMENTS**

1. Retrieve appropriate applications.
2. Obtain authorization from insured to order documentation, as required (e.g., health services, etc.).
3. Complete appropriate application forms.
4. Send request online or print application.
5. Mail application, if applicable.
6. Print request for evaluation.
7. Send questionnaire to insured, other party and witnesses, if applicable.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of ordering appropriate supporting documents.

**PRODUCT**

Supporting documents are ordered.

**PROCESS**

The performance elements for ordering supporting documents are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client claim
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Company guidelines

**WORK TO BE PERFORMED**

Complete investigation.

**PERFORMANCE CRITERIA**

Document will be error free.

Time required to complete the skill is 60 minutes; however, more complex claims may require additional time

**PERFORMANCE ELEMENTS**

1. Retrieve claim.
2. Determine investigation method(s) (e.g., record interviews, confirm details of claim, take pictures, obtain estimates from local contractors, order supporting documents, etc.).
3. Obtain extra directions from claims manager, if applicable.
4. Make checklist of methods to be used.
5. Complete investigation.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of completing investigation.

**PRODUCT**

Investigation is completed.

**PROCESS**

All performance elements for completing the investigation are critical and must be performed in sequence.



**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Customer/client  
Customer/client claim  
Computer/printer/manuals  
Appropriate software/manuals  
Verbal/written instructions

**WORK TO BE PERFORMED**

Prepare investigation report.

**PERFORMANCE CRITERIA**

Report will be error free.

Time required to complete the skill is 45 minutes; however, more complex claims may require additional time.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's claim information.
2. Estimate dollar amount of claim line by line.
3. Estimate total dollar amount for loss.
4. Determine reserves amount.
5. Summarize investigation.
6. Double-check accuracy of report.
7. Print document.
8. Present report to department manager.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of preparing a report on the investigation.

**PRODUCT**

Investigation report is prepared.

**PROCESS**

The performance elements for preparing an investigation report are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client claim file
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions

**WORK TO BE PERFORMED**

Determine appropriate compensation for customer/client claim.

**PERFORMANCE CRITERIA**

Compensation amount on claim will be error free.

Time required to complete the skill is 30 minutes; however, some claims may require more time depending on the complexity of the claim.

**PERFORMANCE ELEMENTS**

1. Retrieve customer/client's claim.
2. Review customer/client's coverage information.
3. Determine compensation based on investigation.
4. Complete claim form using appropriate information.
5. Print document.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of determining appropriate compensation for a claim.

**PRODUCT**

Compensation amount for claim is determined.

**PROCESS**

All performance elements for determining compensation for a claim are critical and must be performed in sequence.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client files
- Customer/client referrals
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Marketing resources (e.g., telephone, White and Yellow Pages, brochures, reply cards, etc.)
- Company guidelines

**WORK TO BE PERFORMED**

Identify and compile list of prospective customers/clients to meet growth needs of agency.

**PERFORMANCE CRITERIA**

The prospective customer/client list will be developed on a regular basis (i.e., daily, weekly or monthly).

Time required to complete the skill is 3-5 hours per week.

**PERFORMANCE ELEMENTS**

1. Mail company literature to households and businesses using information from marketing resources.
2. Contact prospective customer/client using one or more of the following communication methods.
  - a. Telephone
  - b. E-mail
  - c. Personal letter
  - d. Facsimile
3. Review current customer/client files to determine crossline sales.
4. Obtain referrals from current customer/clients.
5. Prepare a list of prospective customer/clients.
6. Schedule appointment with customer/client if applicable.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of identifying and preparing a list of prospective customers/clients.

**PRODUCT**

---

Prospective customer/client lists are compiled.

**PROCESS**

---

The performance elements for identifying a prospective customer/client are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client information worksheet
- Computer/printer/manual
- Appropriate software/manuals
- Verbal/written instructions

**WORK TO BE PERFORMED**

Prequalify new business.

**PERFORMANCE CRITERIA**

Time required to complete the skill is 20 minutes; however, some customers/clients may take longer depending on their needs and understanding.

**PERFORMANCE ELEMENTS**

1. Obtain customer/client information.
2. Fill out customer/client information form.
3. Obtain customer/client approval for ordering consumer reports.
4. Input information into appropriate software program.
5. Access appropriate software on computer.
6. Compose letter to customer/client, if required, explaining final approval decision will be made once all information is gathered.
7. Print letter, if applicable.
8. Mail letter to customer/client, if applicable.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of prequalifying new business.

**PRODUCT**

New customer/client is prequalified.

**PROCESS**

The performance elements for prequalifying new business are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client satisfaction survey
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Fact finder worksheet

**WORK TO BE PERFORMED**

Determine customer/client needs and resources.

**PERFORMANCE CRITERIA**

Time required to complete the skill is 30 minutes; however, some customers/clients may take longer depending on their needs and understanding.

**PERFORMANCE ELEMENTS**

1. Speak with customer/client.
2. Retrieve customer/client's account information from computer software or customer/client file (if existing customer/client).
3. Complete company fact finder or cost estimator worksheet.
4. Identify customer/client's needs (e.g., amount and type of insurance, etc.) based on information provided.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of analyzing a customer/client's needs and resources.

**PRODUCT**

Customer/client's needs and resources are determined.

**PROCESS**

The performance elements for determining a customer/client's needs and resources are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client request
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Fact finder worksheet (completed)
- Company guidelines

**WORK TO BE PERFORMED**

Calculate premium quote for customer/client.

**PERFORMANCE CRITERIA**

- Quote is calculated following company guidelines.
- Quote will be error free.
- Time required to complete the skill is ten minutes.

**PERFORMANCE ELEMENTS**

1. Access company's quote program.
2. Calculate quote for given situation.
3. Print copy of quote.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of calculating a premium quote.

Follow the Illinois Department of Insurance licensing requirements for individuals performing this skill.

**PRODUCT**

Premium quotes are calculated for customer/client.

**PROCESS**

All performance elements for calculating a premium quote are critical and must be performed in sequence.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client request
- Information from data collected (e.g. driving record, estimated annual receipts or business, Medical Information Bureau [MIB] record, construction class, etc.)
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Company guidelines

**WORK TO BE PERFORMED**

Determine amount of insurance for customer/client.

**PERFORMANCE CRITERIA**

Specific amount of insurance is determined following company guidelines.

Documents will be error free.

Time required to complete the skill is 15 minutes.

**PERFORMANCE ELEMENTS**

1. Access company's cost estimator program.
2. Input customer/client information from data collected.
3. Identify coverage amount.
4. Print recommendation for customer/client.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of determining a specific amount of insurance.

**PRODUCT**

Amount of insurance for customer/client is determined.

**PROCESS**

All performance elements for determining amount of insurance are critical and must be performed in sequence.



**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Customer/client quote (printed)
- Recommendations (printed)
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Company guidelines

**WORK TO BE PERFORMED**

Present type, coverage amount and cost of insurance to prospective customer/client.

**PERFORMANCE CRITERIA**

Time required to complete the skill is 30-60 minutes.

**PERFORMANCE ELEMENTS**

1. Prepare marketing and sales presentation materials (e.g., company sales brochures, required literature, etc.).
2. Explain recommendations to customer/client.
3. Make changes, if necessary (e.g., customer/client change request, incorrect information, etc.).
4. Print revised recommendations.
5. Give final recommendation to customer/client.
6. Obtain customer/client signature, if required.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of contacting a prospective customer/client.

**PRODUCT**

Recommendations are presented to prospective customer/client.

**PROCESS**

The performance elements for presenting recommendations to prospective customer/client are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Customer/client
- Final recommendations
- Final quote
- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- Company guidelines

**WORK TO BE PERFORMED**

Close customer/client sale.

**PERFORMANCE CRITERIA**

Time required to complete the skill is 30-60 minutes.

**PERFORMANCE ELEMENTS**

1. Discuss final presentation of recommendations and pricing with customer/client.
2. Explain product features to customer/client.
3. Explain potential consequences if customer/client does not purchase product recommended.
4. Ask customer/client if he/she has any questions.
5. Present company approved payment/finance options to customer/client.
6. Obtain customer/client signature.
7. Accept payment from customer/client, if applicable.
8. Issue receipt, if applicable.
9. Submit final documents (e.g., application, finance contract, down payment premiums, etc.) to company.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of closing the sale.

**PRODUCT**

Sale is closed.

**PROCESS**

The performance elements for closing the sale are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Computer/printer/manuals  
Appropriate software/manuals  
Verbal/written instructions  
Production log book  
Appropriate forms  
Sales information for month

**WORK TO BE PERFORMED**

Prepare sales production report.

**PERFORMANCE CRITERIA**

Report will be error free.

Time required to complete the skill is 30 minutes.

**PERFORMANCE ELEMENTS**

1. Retrieve and review sales information from computer.
2. Retrieve sales production logbook.
3. Prepare report by completing appropriate forms in sales production logbook.
4. Double-check work for accuracy.
5. Return sales production logbook to its proper place.
6. Submit information to upper management for review and computer input.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of preparing a sales production report.

**PRODUCT**

Sales production report is prepared.

**PROCESS**

The performance elements for preparing a sales production report are critical and must be performed in sequence.

**SKILL STANDARD**

**CONDITIONS OF PERFORMANCE**

Given the following:

- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- List of tasks to be completed
- Deadlines for each task

**WORK TO BE PERFORMED**

Prepare and print in priority order list of tasks to be completed and deadline for accomplishing each task.

**PERFORMANCE CRITERIA**

Document will be error free.

Time required to complete the skill is 15 minutes.

**PERFORMANCE ELEMENTS**

1. Access schedule software program.
2. Put tasks to be accomplished in priority order based on deadlines.
3. Double-check accuracy of work.
4. Print computer generated schedule of tasks.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of organizing and prioritizing one's own work.

**PRODUCT**

Priority order list is completed.

**PROCESS**

The performance elements for organizing and prioritizing one's own work are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

- Computer/printer/manuals
- Appropriate software/manuals
- Verbal/written instructions
- List of tasks to be completed

**WORK TO BE PERFORMED**

Prepare list of tasks to be delegated to other employees.

**PERFORMANCE CRITERIA**

List will be error free.

Time required to complete the skill is 30 minutes.

**PERFORMANCE ELEMENTS**

1. Access appropriate software program.
2. Determine which tasks can be delegated.
3. Determine which employee would be best suited to complete task.
4. Input employee's name next to that task.
5. Double-check accuracy of work.
6. Print list.
7. Forward task and expectations to delegated employee.
8. Follow up with delegate, as needed.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of delegating tasks to others.

**PRODUCT**

List of tasks to be delegated to other employees is prepared.

**PROCESS**

All performance elements for delegating tasks to others are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

**SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Computer/printer/manuals  
Appropriate software/manuals  
Verbal/written instructions  
Branch/department goals

**WORK TO BE PERFORMED**

Set personal priorities and goals.

**PERFORMANCE CRITERIA**

Goals and priorities will be error free and will align with branch/department goals.

Time required to complete the skill is 30 minutes.

**PERFORMANCE ELEMENTS**

1. Review branch and department goals.
2. Access appropriate software.
3. Identify personal goals and write them down.
4. Identify date by which goal should be reached.
5. Identify obstacles that would prevent reaching goal.
6. List resources to help reach goal.
7. Identify skills and knowledge needed to reach goal.
8. List benefits of reaching goal.
9. Run spell check and proofread list for correctness.
10. Make corrections, as needed.
11. Print list.
12. Present list of goals and priorities to manager.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of setting personal goals and priorities.

**PRODUCT**

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Personal priorities and goals are set.

**PROCESS**

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All performance elements for setting priorities and goals are critical and must be performed in sequence.



**ORGANIZATION AND PLANNING****SKILL STANDARD****CONDITIONS OF PERFORMANCE**

Given the following:

Computer/printer/manuals  
Appropriate software/manuals  
Verbal/written instructions

**WORK TO BE PERFORMED**

Complete assigned projects.

**PERFORMANCE CRITERIA**

Time required to complete the skill will vary based on project assigned.

**PERFORMANCE ELEMENTS**

1. Obtain project (e.g., plan quarterly meeting, deliver presentation, gather data, etc.) objectives from manager.
2. Identify objectives necessary to complete project.
3. Set deadlines.
4. Make outline of project on appropriate software.
5. Double-check outline for accuracy.
6. Print document.
7. Obtain manager approval.
8. Complete objectives written.
9. Report feedback to manager.

**PERFORMANCE ASSESSMENT CRITERIA**

Observe the performance of completing projects.

**PRODUCT**

Assigned projects are completed.

**PROCESS**

The performance elements for completing projects are numbered to show an appropriate sequence for completing the skill; however, a different sequence may be used.

<b>Academic Skills</b>	Skills (and related knowledge) contained in the subject areas and disciplines addressed in most national and state educational standards, including English, mathematics, science, etc.
<b>Assessment</b>	A process of measuring performance against a set of standards through examinations, practical tests, performance observations and/or the completion of work portfolios.
<b>Content Standard</b>	A specification of what someone should know or be able to do to successfully perform a work activity or demonstrate a skill.
<b>Critical Work Functions</b>	<p>Distinct and economically meaningful sets of work activities critical to a work process or business unit which are performed to achieve a given work objective with work outputs that have definable performance criteria. A critical work function has three major components:</p> <ul style="list-style-type: none"> <li>• <b>Conditions of Performance:</b> The information, tools, equipment and other resources provided to a person for a work performance.</li> <li>• <b>Work to Be Performed:</b> A description of the work to be performed.</li> <li>• <b>Performance Criteria:</b> The criteria used to determine the required level of performance. These criteria could include product characteristics (e.g., accuracy levels, appearance), process or procedure requirements (e.g., safety, standard professional procedures) and time and resource requirements. The IOSSCC requires that these performance criteria be further specified by more detailed individual performance elements and assessment criteria.</li> </ul>
<b>Credentialing</b>	The provision of a certificate or award to an individual indicating the attainment of a designated set of knowledge and skills and/or the demonstration of a set of critical work functions for an industry/occupational area.
<b>Illinois Occupational Skill Standards and Credentialing Council (IOSSCC)</b>	Legislated body representing business and industry which establishes skill standards criteria, endorses final products approved by the industry subcouncil and standards development committee and assists in marketing and dissemination of occupational skill standards.
<b>Industry</b>	Type of economic activity, or product or service produced or provided in a physical location (employer establishment). They are usually defined in terms of the Standard Industrial Classification (SIC) system.

<b>Industry Subcouncil</b>	Representatives from business/industry and education responsible for identifying and prioritizing occupations for which occupational performance skill standards are adapted, adopted or developed. They establish standards development committees and submit developed skill standards to the IOSSCC for endorsement. They design marketing plans and promote endorsed skill standards across the industry.
<b>Knowledge</b>	Understanding the facts, principles, processes, methods and techniques related to a particular subject area, occupation or industry.
<b>Occupation</b>	A group or cluster of jobs, sharing a common set of work functions and tasks, work products/services and/or worker characteristics. Occupations are generally defined in terms of a national classification system including the Standard Occupational Classification (SOC), Occupational Employment Statistics (OES) and the Dictionary of Occupational Titles (DOT).
<b>Occupational Cluster</b>	Grouping of occupations from one or more industries that share common skill requirements.
<b>Occupational Skill Standards</b>	Specifications of content and performance standards for critical work functions or activities and the underlying academic, workplace and occupational knowledge and skills needed for an occupation or an industry/occupational area.
<b>Occupational Skills</b>	Technical skills (and related knowledge) required to perform the work functions and activities within an occupation.
<b>Par Levels</b>	Par refers to a specific quantity of items kept in stock to ensure efficient operation. Par levels are set by property and/or corporate management based on calculations of past usage and projected occupancy.
<b>Performance Standard</b>	A specification of the criteria used to judge the successful performance of a work activity or the demonstration of a skill.
<b>Product Developer</b>	Individual contracted to work with the standard development committee, state liaison, industry subcouncil and IOSSCC for the adaptation, adoption or development of skill standards content.
<b>Reliability</b>	The degree of precision or error in an assessment system so repeated measurements yield consistent results.

<b>Skill</b>	A combination of perceptual, motor, manual, intellectual and social abilities used to perform a work activity.
<b>Skill Standard</b>	Statement that specifies the knowledge and competencies required to perform successfully in the workplace.
<b>Standards Development Committee</b>	Incumbent workers, supervisors and human resource persons within the industry who perform the skills for which standards are being developed. Secondary and postsecondary educators are also represented on the committee. They identify and verify occupational skill standards and assessment mechanisms and recommend products to the industry subcouncil for approval.
<b>State Liaison</b>	Individual responsible for communicating information among all parties (e.g., IOSSCC, subcouncil, standard development committee, product developer, project director, etc.) in skill standard development.
<b>Third-Party Assessment</b>	An assessment system in which an industry-designated organization (other than the training provider) administers and controls the assessment process to ensure objectivity and consistency. The training provider could be directly involved in the assessment process under the direction and control of a third-party organization.
<b>Validity</b>	The degree of correspondence between performance in the assessment system and job performance.
<b>Workplace Skills</b>	The generic skills essential to seeking, obtaining, keeping and advancing in any job. These skills are related to the performance of critical work functions across a wide variety of industries and occupations including problem solving, leadership, teamwork, etc.

**APPENDIX B**

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**Margaret Blackshere**

AFL-CIO

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**Judith Hale**

Hale Associates

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**Michael O'Neill**

Chicago Building Trades Council

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**Janet Payne**

United Samaritans Medical Center

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**Harold Reetz**

Illinois Fertilizer & Chemical Association  
Potash and Phosphate Institute

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**Gene Rupnik**

Hospitality Industry

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**Jim Schultz**

Illinois Retail Merchants Association  
Walgreen Company

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**Larry Vaughn**

Illinois Chamber of Commerce

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<b>Tamara Baloun</b>	Vice President Regional Staffing Manager Bank One
<b>Megan Homoya</b>	Human Resources Assistant Old National Bank
<b>Wayne Oliver</b>	Trustmark Insurance
<b>Nickki Pershbacher</b>	Human Resources Administrator Old National Bank
<b>David Powell</b>	Assistant Vice President of Human Resources State Farm Insurance Companies
<b>Roger Uhe</b>	State Liaison Illinois State Board of Education

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**APPENDIX D**

<b>Karen Bird</b>	Risk Management & Information Systems
<b>Deb Chevas</b>	True Benchmark Insurance Services
<b>Nona Edison</b>	Senior Vice President Marsh USA, Inc.
<b>Mike Harris</b>	Mike Harris Insurance Agency, Inc. Country Companies
<b>Tina Mansfield</b>	Illinois Department of Insurance
<b>Sarah Marshky</b>	Lewis Insurance Store
<b>Mike O'Driscoll</b>	Hometown Insurance
<b>Betty Smith</b>	Vanguard Insurance Agency, Inc.
<b>Shannon Whalen</b>	Illinois Department of Insurance
<b>Tammy Haight</b>	Product Developer CareerTEC Instructor/Coordinator Business & Finance Youth Apprenticeship
<b>Roger Uhe</b>	State Liaison Illinois State Board of Education

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- A. Developing an Employment Plan**
1. Match interests to employment area.
  2. Match aptitudes to employment area.
  3. Identify short-term work goals.
  4. Match attitudes to job area.
  5. Match personality type to job area.
  6. Match physical capabilities to job area.
  7. Identify career information from counseling sources.
  8. Demonstrate a drug-free status.
- 
- B. Seeking and Applying for Employment Opportunities**
1. Locate employment opportunities.
  2. Identify job requirements.
  3. Locate resources for finding employment.
  4. Prepare a resume.
  5. Prepare for job interview.
  6. Identify conditions for employment.
  7. Evaluate job opportunities.
  8. Identify steps in applying for a job.
  9. Write job application letter.
  10. Write interview follow-up letter.
  11. Complete job application form.
  12. Identify attire for job interview.
- 
- C. Accepting Employment**
1. Apply for social security number.
  2. Complete state and federal tax forms.
  3. Accept or reject employment offer.
  4. Complete employee's Withholding Allowance Certificate Form W-4.
- 
- D. Communicating on the Job**
1. Communicate orally with others.
  2. Use telephone etiquette.
  3. Interpret the use of body language.
  4. Prepare written communication.
  5. Follow written directions.
  6. Ask questions about tasks.
- 
- E. Interpreting the Economics of Work**
1. Identify the role of business in the economic system.
  2. Describe responsibilities of employee.
  3. Describe responsibilities of employer or management.
  4. Investigate opportunities and options for business ownership.
  5. Assess entrepreneurship skills.
- 
- F. Maintaining Professionalism**
1. Participate in employment orientation.
  2. Assess business image, products and/or services.
  3. Identify positive behavior.
  4. Identify company dress and appearance standards.
  5. Participate in meetings in a positive and constructive manner.
  6. Identify work-related terminology.
  7. Identify how to treat people with respect.



<b>G. Adapting to and Coping with Change</b>	<ol style="list-style-type: none"> <li>1. Identify elements of job transition.</li> <li>2. Formulate a transition plan.</li> <li>3. Identify implementation procedures for a transition plan.</li> <li>4. Evaluate the transition plan.</li> <li>5. Exhibit ability to handle stress.</li> <li>6. Recognize need to change or quit a job.</li> <li>7. Write a letter of resignation.</li> </ol>
<b>H. Solving Problems and Critical Thinking</b>	<ol style="list-style-type: none"> <li>1. Identify the problem.</li> <li>2. Clarify purposes and goals.</li> <li>3. Identify solutions to a problem and their impact.</li> <li>4. Employ reasoning skills.</li> <li>5. Evaluate options.</li> <li>6. Set priorities.</li> <li>7. Select and implement a solution to a problem.</li> <li>8. Evaluate results of implemented option.</li> <li>9. Organize workloads.</li> <li>10. Assess employer and employee responsibility in solving a problem.</li> </ol>
<b>I. Maintaining a Safe and Healthy Work Environment</b>	<ol style="list-style-type: none"> <li>1. Identify safety and health rules/procedures.</li> <li>2. Demonstrate the knowledge of equipment in the workplace.</li> <li>3. Identify conservation and environmental practices and policies.</li> <li>4. Act during emergencies.</li> <li>5. Maintain work area.</li> <li>6. Identify hazardous substances in the workplace.</li> </ol>
<b>J. Demonstrating Work Ethics and Behavior</b>	<ol style="list-style-type: none"> <li>1. Identify established rules, regulations and policies.</li> <li>2. Practice cost effectiveness.</li> <li>3. Practice time management.</li> <li>4. Assume responsibility for decisions and actions.</li> <li>5. Exhibit pride.</li> <li>6. Display initiative.</li> <li>7. Display assertiveness.</li> <li>8. Demonstrate a willingness to learn.</li> <li>9. Identify the value of maintaining regular attendance.</li> <li>10. Apply ethical reasoning.</li> </ol>
<b>K. Demonstrating Technological Literacy</b>	<ol style="list-style-type: none"> <li>1. Demonstrate basic keyboarding skills.</li> <li>2. Demonstrate basic knowledge of computing.</li> <li>3. Recognize impact of technological changes on tasks and people.</li> </ol>
<b>L. Maintaining Interpersonal Relationships</b>	<ol style="list-style-type: none"> <li>1. Value individual diversity.</li> <li>2. Respond to praise or criticism.</li> <li>3. Provide constructive praise or criticism.</li> <li>4. Channel and control emotional reactions.</li> <li>5. Resolve conflicts.</li> <li>6. Display a positive attitude.</li> <li>7. Identify and react to sexual intimidation/harassment.</li> </ol>
<b>M. Demonstrating Teamwork</b>	<ol style="list-style-type: none"> <li>1. Identify style of leadership used in teamwork.</li> <li>2. Match team member skills and group activity.</li> <li>3. Work with team members.</li> <li>4. Complete a team task.</li> <li>5. Evaluate outcomes.</li> </ol>

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