

# Employer's Guide

The Insurance  
Practitioner  
Apprenticeship



*The*  
Insurance  
Institute

**“Attracting talent in to the insurance sector is a key challenge for insurers and brokers which is why the Institute in partnership with industry developed the Insurance Practitioner Apprenticeship. The three year, level 8 Honours Degree programme is developing confident, career focused, high performing graduates and should form part of every companies talent strategy.”**

- Paula Hodson, Deputy CEO

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# Programme Overview

## Year 1

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



**Award**  
Certificate in  
Insurance Product  
Advice  
(APA)

**NFQ**  
Level 7

## Year 2

Year 2	Status	Off the Job Release
» Semester 4 (end Sept to mid Jan)		
Commercial General Insurance (Theory)	Mandatory	1 Day
Commercial General Insurance (Practice)	Mandatory	
Introduction to Management	Mandatory	
Omni-Channel Marketing and Sales	Mandatory	
» Semester 5 (Feb to mid May)		
Practice of Risk Control & Underwriting (Theory)	Elective 1*	1 Day
Practice of Risk Control & Underwriting (Practice)	Elective 1*	
Practice of Claims & Loss Adjusting (Theory)	Elective 1*	
Practice of Claims & Loss Adjusting (Practice)	Elective 1*	
Technology Trends in Insurance	Mandatory	
Negotiation in Practice	Mandatory	
» Semester 6 (June to August)		
Practice of Risk Control & Underwriting (Theory)	Elective 2	0.5 Day
Practice of Risk Control & Underwriting (Practice)	Elective 2	
Practice of Claims & Loss Adjusting (Theory)	Elective 2	
Practice of Claims & Loss Adjusting (Practice)	Elective 2	
Practice of General Insurance Broking (Theory)	Elective 2	
Practice of General Insurance Broking (Practice)	Elective 2	



**Award**  
Certificate in  
Insurance Practice  
(CIP)

**NFQ**  
Level 7

## Year 3

	Status	Off the Job Release
» Semester 7 (end Sept to mid Jan)		
Capstone Project Preparation (Research Methods)	Mandatory	1 Day
Innovation, Creativity and Critical Thinking	Mandatory	
Big Data / Advanced Excel	Mandatory	
» Semester 8 (Feb to mid May)		
Business Law for Insurance Practitioners	Mandatory	1 Day
Financial Analysis & Interpretation	Mandatory	
Capstone Project (Dissertation)	Mandatory	
» Semester 8-9 (Feb to August)		
Capstone Project (Dissertation)	Mandatory	0.5 Day

**Award**  
Bachelor of Arts  
(Honours) in  
Insurance Practice

**NFQ**  
Level 8

NB: Atlantic Technological University Sligo (ATU) is subject to direct supervision by the Quality and Qualifications Ireland (QQI).  
All embedded awards are deemed to meet the requirements of the Central Bank of Ireland Minimum Competency Code 2017 (MCC).  
Please note: modules may change to reflect industry requirements.

\*Elective modules are scheduled by ATU based on student demand.



# Duties & Responsibilities

## An Employer



**Recruits the apprentice on a three year fixed full-time permanent contract (including the day off-the-job release) and provides continuity of employment for the apprentice(s) to complete all phases of their three year apprenticeship programme.**

Apprentices and employers must accept the [Code of Practice](#) as part of the employer approval and apprentice registration processes.



**Provides access for the apprentice to a range/type of work that will allow the apprentice gain experience and develop the skills and competencies included in their learning plan.**



**Provides the time, facilities and equipment necessary to support the apprentice in respect of both on and off-the-job training at their premises.**

This include a desk, PC or portable device within a team environment whilst on-the-job. For off-the-job learning the employer gives the appropriate time and facilities/equipment (quiet area with PC or portable device with webcam and headphones) so the apprentice can participate in online lectures, tutorials and attend face-to-face lectures in-house or at venues arranged by ATU Sligo.



**Nominates a qualified or experienced person to act as the workplace supervisor with responsibility for day-to-day supervision of the apprentice within a team environment.**

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



**Assigns a qualified person with sufficient professional expertise and authority to support, guide and mentor the apprentice.**

Mentors are required to manage the recruitment and initial orientation of apprentices and act as a liaison with ATU Sligo and The Insurance Institute. Periodic face-to-face observation of the experience and achievements gained by the apprentice will be required and outcomes recorded and discussed with the Supervisor who will record the data within the apprentice learning plan.

## A Supervisor/Mentor



Acts as a role model



Promotes independence and self-direction in learning



Manages the apprentice's training needs and motivation



Provides regular feedback and encouragement



Maintains records of progress



Helps the apprentice develop problem solving and general employability skills

Supervisors can gain CPD for the correction of apprentice work based learning.



# Reasons to Hire an Apprentice



Future-proof your business



Attract and retain high performing talent



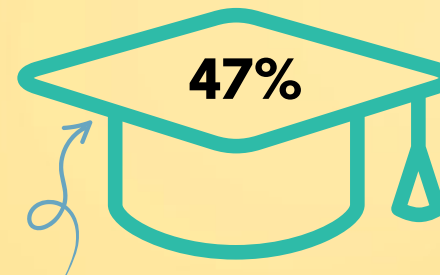
Leverage new perspectives and skills



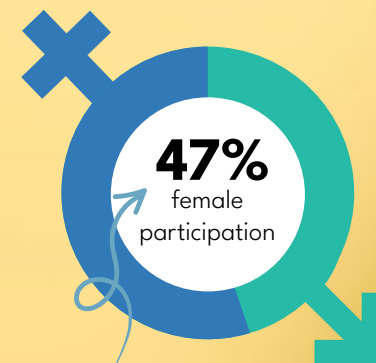
Subsidised educational costs covered



€2k annual employer grant for each of the three years (€6k)



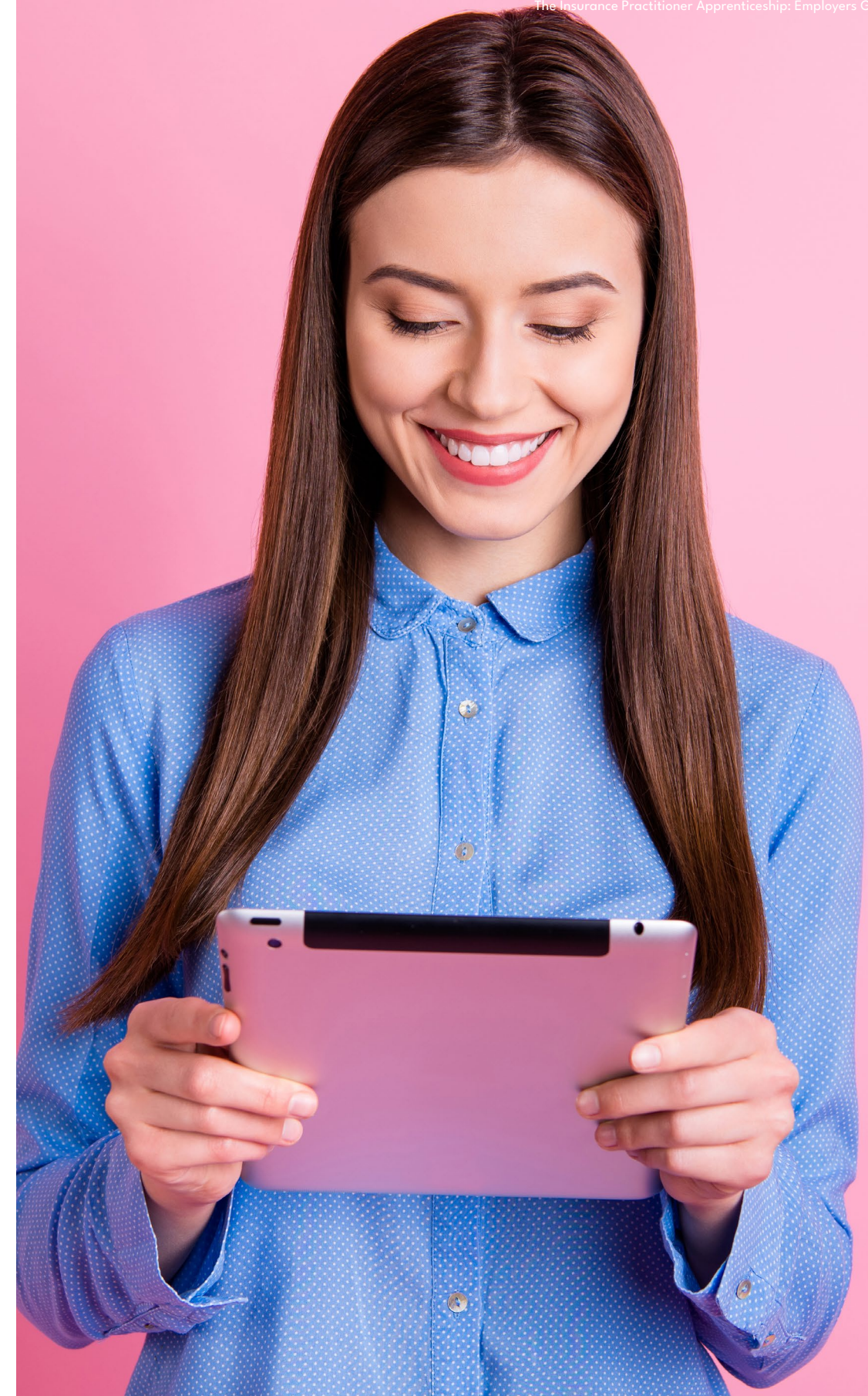
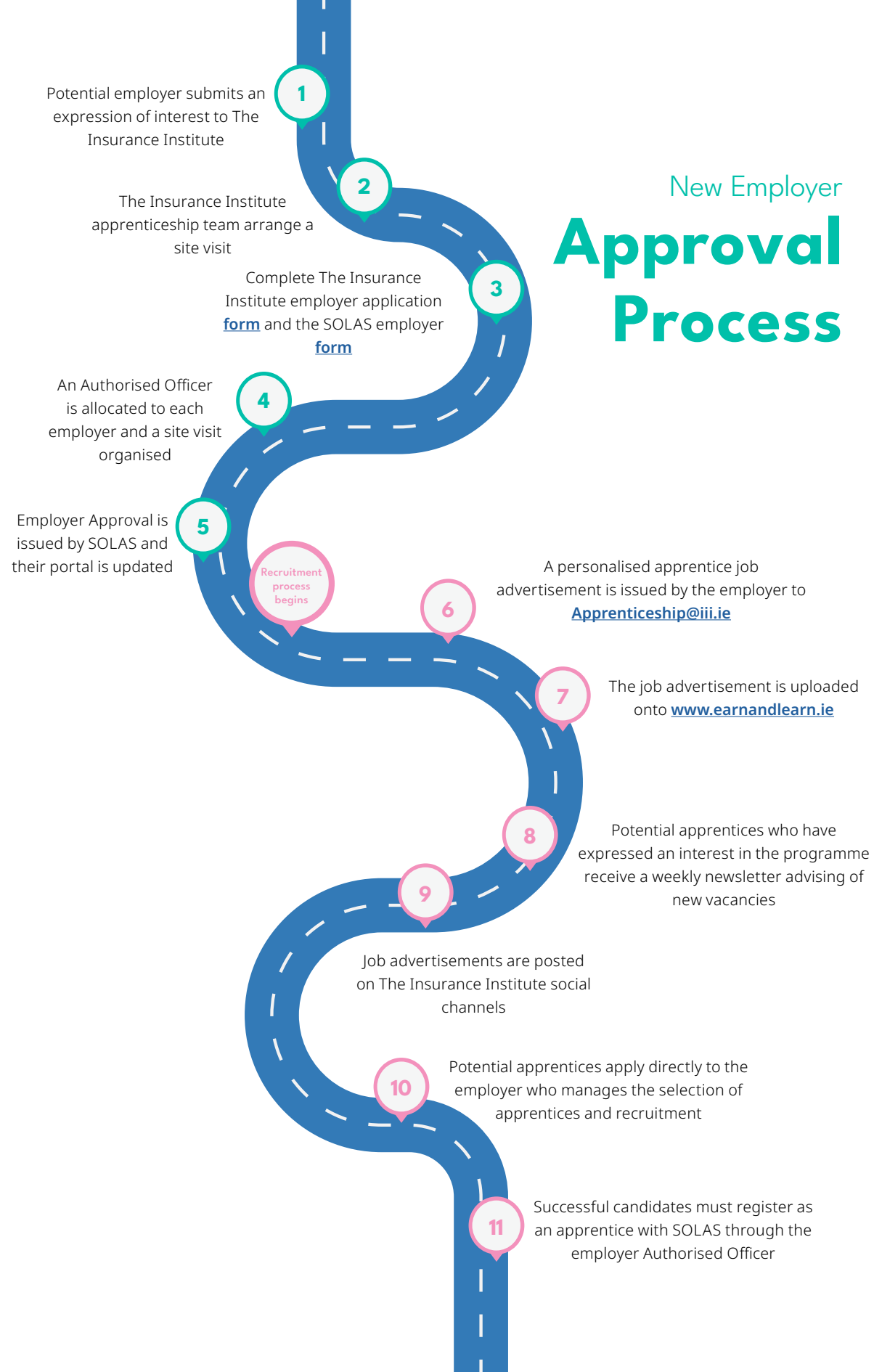
of graduates achieve First Class Honours



One of the highest in any Irish apprenticeship







# Entry Requirements

The Insurance Practitioner programme, upon completion, will deliver a business ready individual competent in at least one of the three main core competencies within the industry: Underwriting, Claims Handling or Direct Client Advice.

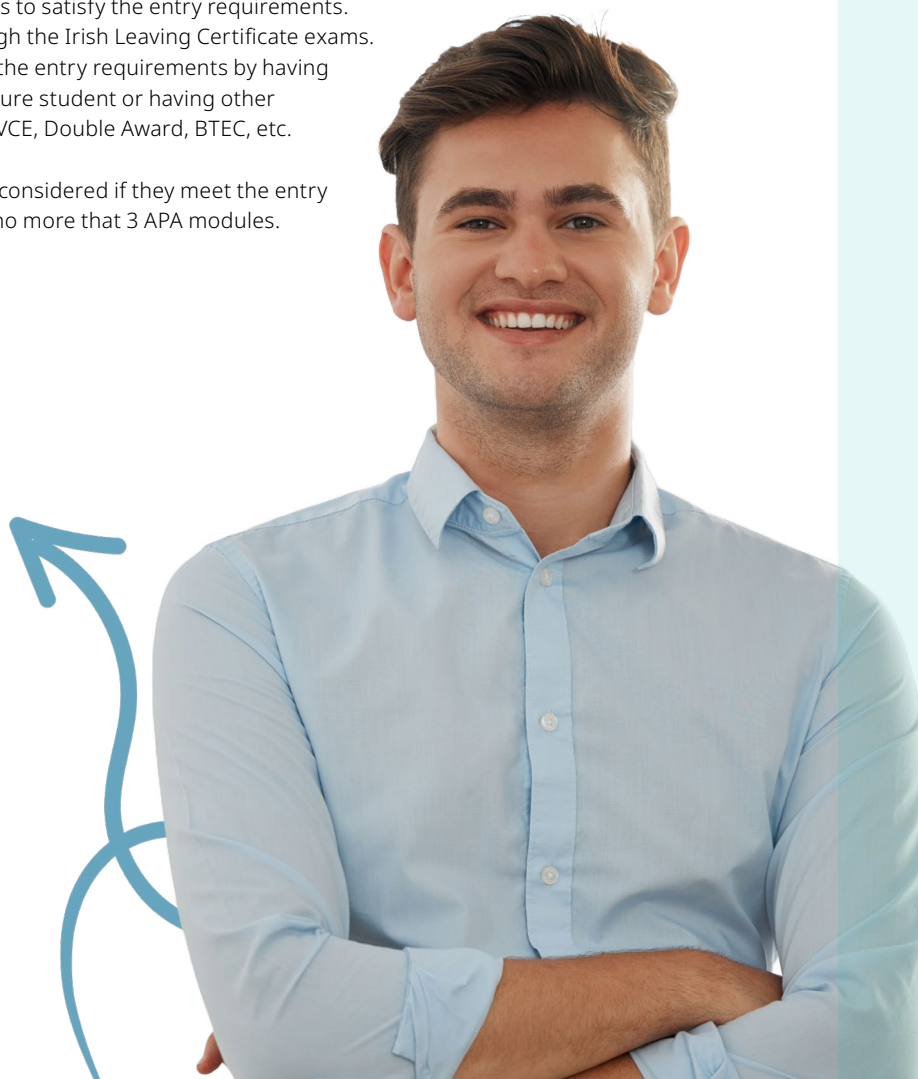
**Note:** Whether this role falls within the scope of the Central Bank Minimum Competency Code will depend on the nature of the role the individual is undertaking i.e. whether he/she is in a consumer-facing role.

## Entry requirements

The apprentice must be at least 18 years of age.

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

A current staff member can also be considered if they meet the entry requirements and have completed no more than 3 APA modules.



## Irish Leaving Certificate Requirements

### (2017 onwards)

- A minimum of 4 grade O6/H7 and 2 grade H5 or higher Leaving Certificate subjects
- Within these six minimum grades with English or Irish with O6/H7, and Mathematics with F2/O6/H7
- A minimum of 160 points is required for entry to all Level 8 courses

### (Prior 2017)

- A minimum of 4 grade Ds at Ordinary Level and 2 grade C3 at Higher Level. Leaving Certificate subjects must include Mathematics and English or Irish
- An E grade in Higher Level Mathematics, or a B2 in Foundation Mathematics is a minimum entry requirement
- A minimum of 160 points is required for entry to all Level 8 courses

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

- H5 or Higher in 2 subjects
- O6 or H7 or Higher in 4 additional Subjects
- O6 or H7 in English or Irish (included in 1 or 2 above)

### The applicant must also satisfy the mathematics requirement as outlined below:

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

## FETAC Awards and Entry Requirements

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

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

## Mature Students Requirements

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

Mature students can be assessed in the interview using the [form and guide](#) available from the programme team.

## Exemptions

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



# Finance

Each Employer will set the salary for the apprentice and be required to cover the full-time employment costs of the apprentice including the day release for off-the-job training during the academic semesters and the compulsory off site face-to-face days.

Employers are encouraged to pay a new entrant salary in line with entry level positions\* a salary they feel is fair and reflects the level of work and study to attract the best candidate.



The apprentice pays the reduced registration fee to ATU Sligo, some employers cover this fee as a benefit.

The employer grant is applicable to employers with apprentices on apprenticeships introduced since 2016 which do not attract an off-the-job training allowance. Payment is made in **two instalments of €1,000**, which are paid in May and November annually.

The programme is Government funded and includes The Insurance Institute membership fee for the 3 years and relevant insurance exam and degree costs.\*\*

\*Subject to the National Minimum Wage.

\*\*Other than repeats, deferrals and/or travel to and from venues as arranged by ATU Sligo.



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