



The Insurance Practitioner Apprenticeship

# Work Practice Assessment

Direct Client Advice

*In partnership with*



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# Work Practice Assessment

## **Role of Direct Client Adviser:**

The role involves working for an Insurance Broker or Company determining and evaluating the insurance requirements of direct new or existing clients and arranging/renewing cover to meet their needs. They are required to explain the concept of non-life insurance and the benefits it can provide to consumers in terms of protecting them against the consequences of adverse events. Also to analyse the risks faced by consumers in a comprehensive manner and to identify the suitability and/or extent of appropriate insurance solutions available by the Company's product or in the market. They are required to explain insurer rating guides and their application in determining premiums charged to consumers and to describe the structure of general insurance policy wordings and common market exclusions and conditions. They must also describe the main requirements of the legal principles that impose on consumers effecting general insurance policies, including in particular the duty to disclose material facts, and how these principles can impact on payment of claims and continuance of the policy. They will spend the majority of their time liaising with the public direct in person, Insurance companies or underwriting agencies by telephone and by written correspondence.

They could be based in a contact centre, central unit or field based dealing with customers on a one to one basis, although they will also work with other colleagues and be part of a team. They will have strong communication, negotiation and organisation skills.

**Apprentices** - please agree your own work objectives with your Supervisor in advance of each Semester as you work through this three-year programme. If you change role and Supervisor during the semester, please complete one for each role and sign off from the relevant Supervisor for the period in question.

**Supervisors** – you are required to assess each work task and allocate a rating of Excellent, Good or Fair with accompanying commentary. You are also required to confirm that the apprentice has completed the Underwriting assessment tasks to a competent level and is ready to proceed to the next stage of the apprenticeship programme.

The tasks below are EXAMPLES only and represent entrant level competency. Please feel free to adapt or replace these to suit your own organisation. A minimum of 5 tasks is required. Please agree your own work objectives with your Supervisor in advance of each Semester as you work through this three-year programme. If you change role and Supervisor during the semester, please complete one for each role and sign off from the relevant Supervisor for the period in question.

**Apprentice Name****Year Started****Employer Name****Period of Review**

<b>Work Task</b>	<b>Supervisors Assessment</b>	<b>Supervisors Comments on Apprentice Performance</b>
Is able to use the system (client advice tool) available to assimilate data to contribute to evaluation of client's requirements including processing of data.	<b>EXCELLENT</b>	
	<b>GOOD</b>	
	<b>FAIR</b>	
Is able to articulate basic elements of product offering to customers and understands structure and component parts of insurance policy/wording including exclusions and excesses.	<b>EXCELLENT</b>	
	<b>GOOD</b>	
	<b>FAIR</b>	
Has the ability to explain to customers the premium derived for the risk and have a basic understanding of the components of price and impact.	<b>EXCELLENT</b>	
	<b>GOOD</b>	
	<b>FAIR</b>	
Is able to explain the specific terms/conditions applying to the policy cover to customers.	<b>EXCELLENT</b>	
	<b>GOOD</b>	
	<b>FAIR</b>	
Has ability to progress negotiations (internal & external) to ensure effective renewal or new business acquisition.	<b>EXCELLENT</b>	
	<b>GOOD</b>	
	<b>FAIR</b>	

Insert your own...

- EXCELLENT
- GOOD
- FAIR

Supervisor Summary

OVERALL RATING	COMMENTS
EXCELLENT	
GOOD	
FAIR	

## **SUPERVISOR**

I confirm that .....has successfully completed the  
Direct Client Advice assessment tasks above to a competent level and is ready to  
proceed to the next stage of the apprenticeship programme.

Signed ..... (Supervisor)

Role in Company .....

Date .....

## **APPRENTICE**

Signed ..... (Apprentice)

Date .....

Date scanned copy uploaded to Moodle: .....