



Dear Potential Stakeholder,

We are excited to share a transformative initiative that aims to position Pennsylvania as a global leader in the insurance and financial services industry. At the heart of this effort is the National Association of Insurance Professionals, Inc. (NAIP), dedicated to empowering individuals and communities through by providing educational, career, and entrepreneurial pathways in insurance.

Our Vision:

NAIP envisions Pennsylvania as "The Insurance Servicing Capital of the World." With a rich history in the insurance sector and a highly skilled workforce, we believe that the Keystone State has the potential to shine on a national and international stage.

Starting in Philadelphia, Pittsburgh, Allentown, and Erie:

To commence this initiative, NAIP has scheduled in-person training sessions in both Philadelphia and Erie. Additionally, virtual training sessions are accessible to remote job seekers who possess a reliable internet connection and a computer at home. These training programs serve as the cornerstone of our comprehensive Apprenticeship Program in Insurance, carefully crafted to empower individuals with the requisite skills and knowledge essential for success within the insurance and financial services sector.

What We Offer:

- Professional Licensing and Credentialing
- Customer Services Training
- Soft Skills Development
- Entrepreneurship Insights

Our training program is open to a diverse range of participants, including job seekers, transitioning service members, bilingual individuals, recent high school graduates, persons with disabilities, and gig workers.

Why This Matters:

By fostering a multilingual and highly skilled workforce, we aim to meet the insurance and financial services needs of consumers and businesses around the country, all while providing meaningful career opportunities for Pennsylvanians.

Your Involvement:

We invite you to be a part of this transformative journey. Whether you're an individual looking to join our program or an organization interested in partnership opportunities, your involvement can make a significant impact.

Stay tuned for further details on our upcoming training sessions in Philadelphia, Pittsburgh, Allentown, and Erie. We believe that together, we can make Pennsylvania "The Insurance Servicing Capital of the World."

Warm regards,

A handwritten signature in black ink, appearing to read "Ron Harden", is positioned above the printed name.

Ron Harden
Founder and Executive Director
National Association of Insurance Professionals, Inc.



Let's make Pennsylvania...

"The Insurance Servicing Capital of the World"

Home to the most diverse group of highly skilled and multilingual licensed professionals anywhere, servicing the insurance and financial services needs of consumers and businesses everywhere!



In 1752, Benjamin Franklin and several other leading citizens of Philadelphia founded the first insurance company in the United States. As noted in the city of Philadelphia's Insurance Literacy Month Proclamation, "Of the many noble professions that are vital to a city's growth and health, the field of insurance is second to none."

While Philadelphia is home to the first insurance company in the United States, Hartford Connecticut is considered the "Insurance Capital of the World" because it is home to a long list of insurance manufactures such as Travelers, Aetna, The Hartford, The Phoenix Companies, Uniprise and Hartford Steam Boiler. With a coordinated effort, Pennsylvania can become **"The Insurance Servicing Capital of the World"**, home to the most diverse group of high skilled and multi-lingual licensed professionals anywhere, servicing the insurance and financial services needs of consumers and businesses everywhere!

Workforce Development Plan

Introduction

Many job seekers in Pennsylvania are unable to enter the workforce successfully because they lack the basic skills and behaviors that are required to secure and maintain long-term employment. To help build their skills, the National Association of Insurance Professionals, Inc. (NAIP) has developed a 1 year Apprenticeship Program in Insurance (6-18-weeks of pre-apprenticeship plus 34-weeks of apprenticeship) that will provide the soft skills development, workplace competencies, and credentialing job seekers will need to secure and maintain employment in the insurance and financial services industry.

Plan Outline

Step 1: Identify Pennsylvanians that would be interested in bringing their talents to the insurance and financial services industry. The insurance and financial services industry offers low barriers to entry (a high school diploma or GED is preferred but not required), high growth potential, flexible work environments, and a self-employment option, making it attractive to:

- Persons with disabilities
- Bi-lingual individuals
- Dislocated workers
- Transitioning service members
- Justice involved individuals
- High school seniors
- Welfare recipients
- Gig workers

To participate, candidates:

- Must be at least 17 years of age.
- Able to read English at a basic level.
- A high school diploma, GED, or equivalency is preferred but is not required.
- No pre-employment drug screening required.
- Justice involved individuals are welcome to apply.

Step 2: Provide the necessary pre-employment training to ready job seekers for employment in the insurance and financial services industry.

Job Seeker Profile #1: Work Ready – Are job seekers who are able to provide customer service from day one and are able to exit the program into unsubsidized employment after licensing (the 1st 6 weeks of the program).

Job Seeker Profile #2: Almost Work Ready – Are job seekers who have some of the basic skills necessary to provide customer service but are in need of an additional 6 weeks of on-the-job training after licensing.

Job Seeker Profile #3: Not Work Ready – Are job seekers who have very few of the basic skills to provide customer service and are in need of an additional 12 weeks of on-the-job training after licensing.

Participant Profile #1: Work Ready	Participant Profile #2: Almost Work Ready	Participant Profile #3: Not Work Ready
<u>Current Skill Set:</u>	<u>Current Skill Set:</u>	<u>Current Skill Set:</u>
• Computer and Internet Savvy	• Some Computer and Internet Knowledge	• Lacks Computer and Internet Knowledge
• Has Basic Soft Skills	• Some Basic Soft Skills	• Lacks Basic Soft Skills
• Able to Provide Customer Service	• Some Customer Service Experience	• No Customer Service Experience
		
Pre-Apprenticeship in Insurance	Pre-Apprenticeship in Insurance	Pre-Apprenticeship in Insurance
Licensing & Credentialing (6 weeks)	Licensing & Credentialing (6 weeks) plus	Licensing & Credentialing (6 weeks)
6 Weeks or 180 Total Hours	6 Weeks of On-the-Job Training	On-the-Job Training (6 weeks) plus
	12 Weeks or 360 Total Hours	6 more weeks of On-the-Job Training
		18 Weeks or 540 Total Hours

Credentials, Skills & Competencies Learned During Pre-Apprenticeship

Professional Licensing and Credentialing - Participants will prepare to take and pass state licenses in: (1) Property and Casualty insurance; (2) Life, Accident, and Health insurance.

Soft Skills Development – Punctuality, professional dress, effective communication, teamwork, leadership, negotiation, sociability, and conflict resolution skills will be reinforced each day.

Sales and Marketing – Participants learn sales and marketing basics and how to use social media to find new customers and to provide insurance literacy.

Entrepreneurship – Participants will be provided with an introduction to the values and basics of starting and running an insurance agency.

Credentials, Skills & Competencies Learned During Apprenticeship

Customer Service - Participants will learn how to provide superior customer service over the phone, online, and in person specific to the insurance and financial services industry.

Quotation – Participants will learn how to prepare and present quotations for auto, home, business, and life insurance.

Basics of Claims Handling and Reporting – Participants will be exposed to the claims handling process which includes technical knowledge regarding how to enter claims information into a system, as well as practical knowledge regarding walking customers through this very difficult procedure.

Step 3: Employment. Participants that successfully complete the pre-employment training can:

- Enroll in the NAIP's General Insurance Associate Apprenticeship Program.
- Interview for open positions in a bank, credit union, call center, insurance agency, insurance company or health care provider.
- Apply for work-from-home opportunities in customer service or claim support.
- Pursue uncapped earning potential through entrepreneurship.

Career Pathways

PREPARATION LEVEL	OCCUPATION	PREFERRED EDUCATIONAL LEVEL	PREFERRED SKILLS	MEDIAN EARNINGS USA 2021
<u>Entry-Level</u>	Licensed Customer Service Representative	Insurance License in Property Casualty and/or Life and Health. A High School Diploma or GED is preferred but is not required.	Computer, customer service, Microsoft Office, customer relationship management software (crm), soft skills	\$17.23 hourly \$35,830 annual
	Insurance Sales Agent	Insurance License in Property Casualty and/or Life and Health. A High School Diploma or GED is preferred but is not required.	Computer, sales and marketing, customer relationship management (crm) software, soft skills	\$23.96 hourly \$49,840 annual
	Insurance Claims & Policy Processor	High School Diploma or GED; Certificates, Business Admin., Cash Handling; Insurance License in Property Casualty and/or Life and Health	Computer, customer service, typing and data entry, Microsoft Office, soft skills	\$21.89 hourly \$45,520 annual
<u>Middle-Skill</u>	Claims Adjusters, Examiners, & Investigator	Certificates in Business Admin.; Insurance License in Property Casualty and/or Life and Health	Computer, customer service, Microsoft Office, customer relationship management (crm) software, soft skills	\$31.29 hourly, \$65,000 annual
<u>HIGH-SKILL</u>	Personal Financial Advisor	Degrees in Accounting, Finance, Business Administration & Management; Licenses: Series 7, Property Casualty and/or Life and Health	Computer, customer service, sales and marketing, Microsoft Office, customer relationship management (crm) software, soft skills	\$45.27 hourly, \$94,170 annual

Licensed Customer Service Representatives: Must have strong computer and customer service skills. On the job they inbound calls and make outbound calls to policyholders. New hires earn a base wage or salary. A basic benefits package is provided.

Insurance Sales Agents: Must have good communication skills and an outgoing personality is helpful. New hires earn a base wage or salary plus commissions and bonuses.

Insurance Referral Agents: Use family and friends, social media, or grassroots marketing campaigns to refer new clients to the company. New hires will be paid a percentage of the revenue (commission) generated from their referrals.

Insurance Influencers: Use family and friends, social media, or grassroots marketing campaigns to help educate consumers about the importance of insurance and refer new clients to the company. Influencers are paid a percentage of the revenue (commission) generated from their referrals.

Inside Insurance Claims & Policy Processors: Must have strong computer and customer service skills. New hires earn a base wage or salary. A basic benefits package is provided.

Claims Adjusters: Must have strong computer and customer service skills. New hires earn a base wage or salary. A basic benefits package is provided.

Catastrophe or CAT Adjusters: These insurance adjusters will go from house to house performing inspections. These inspections determine how much compensation the insurance customer is entitled to under their policy. CAT adjusters are deployed to a catastrophe for weeks to months at a time where they will typically work long days. New hires work as independent contractors and can earn up to \$15,000 per month. CAT adjusters must pay for their own benefits.

Personal Financial Advisors: Must have a college degree. They advise clients on financial plans using knowledge of tax and investment strategies, securities, insurance, pension plans, and real estate. Duties include assessing clients' assets, liabilities, cash flow, insurance coverage, tax status, and financial objectives. May also buy and sell financial assets for clients. The median wage is \$45.27 hourly, \$94,170 annually.

Step 4: Sustainability. NAIP's training program will:

- Provide an opportunity for persons 17 years of age or older to become a well trained in customer service, sales and marketing, and claims support with specializations in (1) property and casualty insurance, (2) life, accident, and health insurance and/or (3) benefits and retirement planning.
- Provide a major step forward towards helping to address a national crisis in the insurance and financial services industry to attract, train and retain new talent.
- Encourage careers in insurance and financial services among demographic groups traditionally underrepresented within the industry.
- Create a structure that enhances the likelihood newly licensed professionals will remain in the industry and increases their chances of success.

NAIP is committed to ensuring sustainable success for the training program, as well as supporting continued progression for program participants. We will continue our work with strategic partners and other supporters of our work to ensure that the funding and resources are available, to continue our work within the insurance and financial services sector. We will use capital campaigns to raise the funds required to sustain this program, collaborating with our partners in business, government, and the community.

About NAIP (www.thenaip.org)

The National Association of Insurance Professionals, Inc. (NAIP), a Pennsylvania 501 (c) 3 nonprofit founded in 2005. NAIP's mission is to create a pipeline to career and entrepreneurial opportunities in the insurance industry and to develop a pool of licensed and well trained insurance professionals to better service the needs of consumers in their community.

For More Information: Contact Ron Harden by email at ronharden@thenaip.org or by phone 814-923-2535.



National Association of Insurance Professionals, Inc.
1001 State Street
Erie, PA 16502

814-923-2535 office
202-829-0300 fax
www.thenaip.org

PROCLAMATION

The future prosperity for the City of Philadelphia is reliant on a skilled, dynamic, educated, and productive workforce and residents. Of the many noble professions that are vital to a city's growth and health, the field of insurance is second to none.

In 1752, Benjamin Franklin and several other leading citizens of Philadelphia founded the first insurance company in the United States. Insurance products and services make up a significant fraction of the national economy and are important in household budgeting and financial planning. Insurance is among the most complex financial products that many consumers will purchase in their lifetime, and uninformed consumers may buy policies on unfavorable terms.

Informed insurance consumption decisions require consumers to choose an appropriate level of coverage, to understand policy terms and contractual features, to compare services and financial soundness of competing insurers, and to understand their rights and responsibilities under the contracts.

In April 2005 with the ongoing support of The Insurance Cooperative, the National Association of Insurance Professionals, Inc. (NAIP) established its first office in Philadelphia to recognize and help increase insurance literacy for our residents. NAIP creates a pipeline to career and entrepreneurial opportunities in the insurance industry and to develop a pool of licensed and well-trained insurance professionals to better service the needs of consumers in their communities.

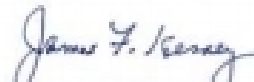
NAIP strives to become recognized as the leading resource for job seekers to pursue career and entrepreneurial opportunities in insurance, employers to identify highly motivated young professionals to fill open positions within their companies, industry organizations to network and consumers to become better educated about the basics of insurance, personal finance and risk management. NAIP is an aggressive organization preparing to offer cutting edge programs, seminars, conferences, and networking opportunities that leads to professional development, community service, and real employment opportunities.

THEREFORE...

I, James F. Kenney, Mayor of the City of Philadelphia do hereby proclaim the month of March 2021 to be

INSURANCE LITERACY MONTH

and encourage all citizens to be aware of the significant contributions of insurance professionals to the quality of life and well-being of our citizens.


James F. Kenney
Mayor

Given under my hand and the seal of the City of Philadelphia on this first day of March, two thousand and twenty one

