

**Division of Apprenticeship Standards (DAS)  
Apprenticeship Program Summary Sheet**

**To:** Eric Rood, Chief  
**From:** Linda Mount  
**CC:** Program Planning and Review  
**Date:** September 9, 2021

**Program Name:** Insurance Account Manager Program  
**Industry:** Insurance  
**DAS File No.:** 100720  
**CAI Grant Awardee:** No

**Actions:**

- Proposed new apprentice program
- Existing apprenticeship program adding new occupations
- Existing apprenticeship program expanding area of operations
- Existing apprenticeship program changing work processes on approved occupations.

**Labor Organizations Representing Any of the Apprentices:**

None

**Disclaimer of Interest in the Building Trades and Dispatch Restriction:**

Insurance Account Manager Program is not intended to train in the building and construction trades and is not eligible to dispatch apprentices to projects with public works, prevailing wage or skilled and trained workforce requirements within the meaning of Labor Code sections 1720 and 3075 and will not train or dispatch apprentices in the building and construction trades or firefighters occupations.

**Comments:**

The Insurance Account Manager Program is an opportunity for low income, underserved community members to be able to move successfully into a stable career. The Insurance Account Manager occupation includes licensure that will create opportunity for advancement within the Insurance industry.

Insurance Account Manager Program will oversee the apprenticeship program herein and seeks approval from the Department of Industrial Relations, Division of Apprenticeship Standards for the following items:

**Proposed Occupation, Wage Rate & O\*Net Code:**

- Insurance Account Manager O\*Net: 43-9041.00  
Journeyman Wage: \$19.00 per hour  
Proposed Apprentice Wage: \$15.00 per hour  
Proposed No. of Apprentices: 5-10 Apprentices for the first Cohort

**Proposed Employers:**

- San Francisco Insurance Academy 5758 Geary Blvd., Suite 301, San Francisco, CA 94121

# Insurance Account Manager Program

## Program Standards

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# APPRENTICESHIP STANDARDS

of the

Insurance Account Manager Program

## ARTICLE I Purpose and Policy

The parties hereto declare it to be their purpose and policy to establish an organized, planned system of apprenticeship, conducted as an education sponsored, employer based undertaking.

These standards have, therefore, been adopted and agreed upon under the Shelley-Maloney Apprentice Labor Standards Act of 1939, as amended, to govern the employment and training of apprentices in the trade, craft or occupation defined herein, to become effective upon their approval.

## ARTICLE II Craft, Trade, Occupation

Occupation	O*Net Code	Attachment
Insurance Account Manager	43-9041.00	B

## ARTICLE III Organization

There is hereby established the above named master apprenticeship committee. The committee shall consist of three (3) members, who shall be selected by and represent the employer organization (s) signatory hereto. In addition, thereto, there shall be one (1) apprenticeship consultant representing the Division of Apprenticeship Standards and one (1) advisor from the Local Education Agency and such other advisors as the committee shall determine. Such advisors and the apprenticeship consultant shall act without vote.

**ARTICLE IV Jurisdiction**

These standards shall apply to the employer and employee organizations signatory hereto, their members, to other employers who subscribe hereto or who are party to a collective bargaining agreement with an employee organization(s) signatory hereto, and to all apprenticeship agreements hereunder.

**ARTICLE V Functions**

The functions of the apprenticeship committee shall be to:

- 1) develop an efficient program of apprenticeship through systematic on-the-job training with related and supplemental instruction and periodic evaluation of each apprentice;
- 2) make periodic evaluations of the progress of each apprentice's on-the-job training related and supplemental instruction;
- 3) establish a mechanism to be used for the rotation of the apprentice from work process to work process to assure the apprentice complete training;
- 4) ensure mobility between employers and/or work processes when essential to provide exposure and training in various work processes;
- 5) serve in an advisory capacity with employers and employees in matters pertaining to these standards;
- 6) aid in the adjustment of apprenticeship disputes;
- 7) develop fair and impartial selection procedures and an affirmative action plan in accordance with existing laws and regulations and apply them uniformly in the selection of applicants for apprenticeship.

**ARTICLE VI Responsibilities**

The responsibilities of the apprenticeship committee shall be to:

- 1) supervise the administration and enforcement of these standards;
- 2) adopt such rules and regulations as are necessary to govern the program provided, however, that the rules and regulations do not conflict with these standards;
- 3) oversee the program's ability, including financial ability, and commitment to meet and carry out its responsibilities under the federal and state law and regulations applicable to the apprenticeable occupation and for the welfare of the apprentice;

- 4) conduct orientations, workshops or other educational sessions for employers to explain the apprenticeship program's standards and the operation of the apprenticeship program;
- 5) pass upon the qualification of employers and, when appropriate, to suspend or withdraw approval;
- 6) conduct on-going evaluation of the interest and capacity of employers to participate in apprenticeship program and to train apprentices on the job;
- 7) determine if an employer has the work site facilities, skilled workers as trainers at the work site, and equipment sufficient to train apprentices;
- 8) pass upon the qualifications of apprentice applicants;
- 9) file a signed copy of each apprentice agreement with the Secretary of the Interagency Advisor Committee on Apprenticeship, with copies to all parties to the agreement;
- 10) establish and maintain a record system for on-the-job training and related instruction;
- 11) use every effort to keep the apprentice employed in a reasonably continuous manner and adequately instructed;
- 12) provide disciplinary procedures for apprentices including provisions for fair hearings;
- 13) adopt changes to these standards, as necessary, subject to the approval of the parties hereto and the Chief of the Division of Apprenticeship Standards;
- 14) prepare and submit an annual Self-Assessment Review and Program Improvement Plan;
- 15) comply with meaningful representation requirements for the interests of apprentices in the management of the program;
- 16) implement a program for training and education regarding illegal discrimination and sexual harassment.

## **ARTICLE VII    Definition of an Apprentice**

An apprentice is a person at least 18 years of age, who has met the requirements for selection under the selection procedures of participating employer, who is engaged in learning a designated craft or trade and who has entered into a written apprentice agreement under the provisions of these standards.

**ARTICLE VIII Duties of an Apprentice**

Each apprentice shall satisfactorily perform all work and learning assignments both on the job and in related instruction and shall comply with the rules, regulations and decisions of the apprenticeship committee.

**ARTICLE IX Apprentice Agreement**

- 1) Each apprentice agreement shall conform to the State law governing apprentice agreements, and shall be signed by the employer and by the program sponsor and by the apprentice and must be approved by the apprenticeship committee;
- 2) Each apprentice shall be furnished a copy of or be given an opportunity to study these standards before registration. These standards shall be considered a part of the apprentice agreement as though expressly written therein;

**ARTICLE X Termination and Transfer of Agreements**

- 1) During the probationary period, an apprentice agreement shall be terminated by the apprenticeship committee at the request in writing of either party. After such probationary period an apprentice agreement may be terminated by the Administrator by mutual agreement of all the parties thereto or cancelled by the Administrator for good and sufficient reason;
- 2) If an employer is unable to fulfill his/her obligations to train under any apprentice agreement or in the event of a layoff, the apprenticeship committee may, with the approval of the Administrator, transfer such agreement to any other employer if the apprentice consents, and such other employer agrees to assume the obligation of said apprentice agreement.

**ARTICLE XI Related and Supplemental Instruction**

See Training Schedule and Working Conditions of:

<b>Occupation</b>	<b>O*Net Code</b>	<b>Attachment</b>
Insurance Account Manager	43-9041.00	B



**ARTICLE XII Lay-off**

- 1) If for any reason a lay-off of an apprentice occurs, the apprentice agreement shall remain in effect unless cancelled by the Administrator. However, credit for related instruction shall be given when the apprentice continues such instruction during the lay-off;
- 2) There shall be no liability on the part of the employer, the program, or the committee for an injury sustained by an apprentice engaged in schoolwork at a time when the apprentice is unemployed.

**ARTICLE XIII Controversies**

All controversies or differences concerning apprentice agreements that cannot be adjusted locally by the apprenticeship committee or otherwise shall be submitted to the Administrator for determination.

**ARTICLE XIV Term of Apprenticeship**

See Training Schedule and Working Conditions of:

<b>Occupation</b>	<b>O*Net Code</b>	<b>Attachment</b>
Insurance Account Manager	43-9041.00	B

**ARTICLE XV Ratio**

See Training Schedule and Working Conditions of:

<b>Occupation</b>	<b>O*Net Code</b>	<b>Attachment</b>
Insurance Account Manager	43-9041.00	B

**ARTICLE XVI Wage Schedule**

See Training Schedule and Working Conditions of:

<b>Occupation</b>	<b>O*Net Code</b>	<b>Attachment</b>
Insurance Account Manager	43-9041.00	B

**ARTICLE XVII Work Training**

See Training Schedule and Working Conditions of:

<b>Occupation</b>	<b>O*Net Code</b>	<b>Attachment</b>
Insurance Account Manager	43-9041.00	B

**ARTICLE XVIII Safety, Health and Recognition of Illegal Discrimination and Sexual Harassment**

- 1) Each apprentice shall receive training and education in first aid, safe working practices and in the recognition of occupational health and safety hazards;
- 2) Each apprentice shall receive training in the recognition of illegal discrimination and sexual harassment.

**ARTICLE XIX Certificate of Completion**

- 1) Upon evidence of satisfactory completion of apprenticeship, and upon the recommendation of the apprenticeship committee, each apprentice will be issued a Certificate of Completion by the authority of the California Apprenticeship Council;
- 2) In recognition of unusual ability and progress, the apprenticeship committee may decrease the term of apprenticeship for an individual apprentice not more than twelve and one-half percent (12½%);
- 3) An apprentice may be credited time for previous experience if that experience is of an approved nature and shall have completed not less than six months as an apprentice.

**ARTICLE XX California Plan for Equal Opportunity in Apprenticeship**

Each subscribed employer will be responsible for complying with the California Plan for Equal Opportunity in Apprenticeship requirements. (See Attachment C)

The Insurance Account Manager Program agrees to accept electronic signatures for these Division of Apprenticeship Standards and all related Division of Apprenticeship Standards documents.

The foregoing standards are hereby agreed to and adopted on \_\_\_\_\_.  
(Committee approval date)

\_\_\_\_\_  
Bruce Callander  
Founder  
San Francisco Insurance Academy

\_\_\_\_\_  
Date

The foregoing apprenticeship standards, being in conformity with the rules and regulations of the California Apprenticeship Council, the California Code of Regulations, and applicable Federal Regulations are hereby approved \_\_\_\_\_.  
(DAS approval date)

\_\_\_\_\_  
Eric Rood, Chief  
Division of Apprenticeship Standards

\_\_\_\_\_  
Date

# Attachment A

## List of Committee Members

Insurance Account Manager Program  
5758 Geary Blvd. Suite 301, San Francisco, CA 94121

**Name:** Bruce Callander  
**Title:** Founder  
**Organization:** San Francisco  
Insurance Academy  
**Address:** 5758 Geary Blvd., Suite  
301, San Francisco, CA 94121  
**Phone:** 415-744-4022  
**Email:** info@sfinsuranceacademy.org

**Name:** Barbara Callander  
**Title:** Vice President  
**Organization:** San Francisco  
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**Address:** 5758 Geary Blvd., Suite  
301, San Francisco, CA 94121  
**Phone:** 415-744-4022  
**Email:**  
info@sfinsuranceacademy.org

**Name:** Shawna King  
**Title:** Executive Director  
**Organization:** San Francisco  
Insurance Academy  
**Address:** 5758 Geary Blvd., Suite  
301, San Francisco, CA 94121  
**Phone:** 415-744-4022  
**Email:**  
info@sfinsuranceacademy.org

## Committee Advisors

**Name:** Don Simonich  
**Title:** Educational Services/Apprenticeship  
Programs  
**Organization:** San Joaquin County Office  
of Education  
**Address:** PO Box 213030, Stockton, CA  
95213  
**Phone:** 209-471-6692  
**Email:** dsimonich@sjcoe.net

**Name:** Linda Mount  
**Title:** Strategic Business Advisor  
**Organization:** Division of  
Apprenticeship Standards  
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350, Sacramento, CA 95825  
**Phone:** 559-580-4815  
**Email:** lmount@dir.ca.gov

# Attachment B

## Training Schedule and Working Conditions

### Insurance Account Manager Program

#### OCCUPATION(S)

Occupation	O*Net Code
Insurance Account Manager	43-9041.00

#### ARTICLE I Term of Apprenticeship and Probation

The standard term of apprenticeship shall be competency based with 127 related and supplemental instruction (RSI) hours.

The period of probation shall be reasonable in relation to the full apprenticeship term, which is approximately 12 months, with full credit given for such period toward completion of the apprenticeship, and in no event shall exceed the shorter of 25 percent of the length of the program or one year. The period of probation shall be 3 months.

#### ARTICLE II Wage Schedule

**Journey Wage:** \$ 19.00 per hour effective 6/9/21

#### Apprentices shall be paid not less than the following:

1st period	0-3 months	\$15.00 per hour
2nd period	4-12 months	\$16.00 per hour

#### Advancement Schedule:

To advance from one period to the next, the apprentice shall have met the following requirements:

- 1) Shall have satisfactorily completed the indicated on-the-job work hours; and
- 2) Shall have satisfactorily completed the indicated months in the program; and

- 3) Shall have satisfactorily completed the indicated related and supplemental instruction school hours.

**Overtime Provision:**

All overtime shall be paid at the rate of one and one-half times the wage rate for hours worked over 8 hours per day or 40 hours per week. Time and one-half shall be paid for the first eight (8) hours worked Saturdays. All other time shall be paid at double the straight-time rate.

**Hours of Work and Working Conditions:**

Straight time hours per day: 8 hours; 40 hours per week.

The workday and workweek and all other conditions of employment for apprentices shall conform to all applicable laws and regulations and shall not be greater than for those of journeyperson(s).

Overtime shall not be allowed if it will interfere with or impair the training or be detrimental to the health and safety of the apprentice.

**ARTICLE III Work Training**

- 1) The employer shall see that all apprentices are under the supervision of a qualified journeyperson or instructor and shall provide the necessary diversified experience and training in order to train and develop the apprentice into a skilled worker, proficient in all the work processes of the trade as outlined herein.
- 2) Each apprentice shall be trained in the use of new equipment, materials and process as they come into use in the occupation.
- 3) The apprentice's supervisor will evaluate the apprentice's performance and "sign-off" on each successfully demonstrated competency listed below, at least once, prior to the Apprentice graduating from the program.

**Client Interaction**

Demonstrates the ability to:

- Review insurance policy to determine coverage
- Record new insurance policies and claims
- Obtain information or inform insured/agent of account status or changes
- Examine letters from policyholders or agents, original insurance applications and other company documents for accuracy, and determine if changes are needed

**Communication**

Demonstrates the ability to:

- Follow the instructions of others reliably and accurately
- Ask questions and get clarification when not understood
- Willingness to assist the team in training and teaching exercises
- Compose business correspondence for supervisors, managers, and professionals
- Clear communication skills that establishes trust and rapport with supervisors and fellow employees
- Proper written and verbal communication with supervisors and fellow employees

**Service and Documentation**

Demonstrates the ability to:

- Transcribe data to worksheets and enter data into computer for use in preparing documents and adjusting accounts
- Notify insurance agent and accounting department of policy cancellation
- collect initial premiums and issue receipts
- Interview clients and take their calls to provide customer service and obtain information on claims
- Obtain computer printout of policy cancellation or retrieve cancellation cards from file

**Computer Knowledge**

Demonstrates the ability to:

- Use a computer with insurance carrier applications and operating systems
- Use basic computer office software tools
- Access the internet and retrieve information as needed to service customers' underwriting needs
- Apply and use insurance rating systems
- Enter insurance records and claims related information into database systems
- Install and use anti-virus software according to security policy

**ARTICLE IV Related Instruction**

Apprentices shall satisfactorily complete prescribed courses of related and supplemental instruction, which will not be less than 127 hours. Related and supplemental instruction will be provided by San Francisco Insurance Academy and overseen by San Joaquin County Office of Education.

Time spent in related and supplemental instruction may not be compensated.

- Passing State Exam for the Property and Casualty Agent License is required within the first three months.
  - Prelicensing Education: Property and Casualty Agent license 40
  - Ethics 12
  - Exam Preparation: 4
  - Interview Training Prep 1
  - Basic Computer Online Training; Basic PowerPoint, Basic Microsoft Office, Basic Microsoft Outlook, Business Writing, Security Basics (Classes to be determined by Employer Sponsor, see list below) 30
  - Prelicensing Education: Life And Health Agent License; 40  
Passing the State Exam for the Life and Health Agent License is highly encouraged
- Total:** 127

**Computer Online Training Classes to fulfill the requirements for items 3 & 4:**

Microsoft Access, 2019, 2016, 2013	4
Microsoft Excel 2019, 2016, 2013	4
Microsoft OneDrive for Business	1
Microsoft OneNote 2016	4
Microsoft Outlook 2019, 2016, 2013	4
Microsoft PowerPoint 2019, 2016, 2013	5
Microsoft Project 2016	4
Microsoft SharePoint 2016	4
Microsoft Teams	4
Microsoft Windows 10	4
Microsoft Word 2019, 2016, 2013	4
Microsoft Office 365	4
Gmail	4
Google Calendar	3



Google	4
Google Meet	1
Google Drive	2
Google Sheets	4
Google Slides	4
Google Chrome	1
Google Workforce Essentials	4
Google Classrooms	2
Computer Basics	2
Business Writing	2
Effective Presentations	3
Email Etiquette	2
Managing Meetings	2
Smart Goals	1
Security Basics	2
Salesforce	5
Zoom	2
Office 365 Essentials	4
MAC OS	5
Word for MAC	4
Excel for MAC	4

**ARTICLE V Ratio**

A qualified employer may employ five (5) apprentice(s) when at least one (1) journeyman(s) is/are regularly employed, and five (5) additional apprentice(s) for each one (1) journeyman(s) is/are employed.