

THE REGISTERED APPRENTICESHIP OCCUPATIONS AND STANDARDS CENTER OF EXCELLENCE (AOSC)

Insurance Sales Agent National Occupational Framework

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RAPIDS Code: 3068

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Introduction to Using This Document

Under the Registered Apprenticeship Technical Assistance Centers of Excellence award, the Urban Institute leads the Occupations and Standards work. One of the main objectives of Urban's project is to create high-quality, well-researched, consensus-based work process schedules that are nonproprietary and widely available. This document is a product of that work and contains three sections: the occupational overview, the work process schedule, and the related technical instruction.

The **occupational overview** is a general introduction, including alternative job titles, any prerequisites, and, if applicable, the total number of hours needed to complete a time-based or hybrid program.

The **work process schedule** outlines the major job functions, competencies, and/or hours an apprentice completes in a registered apprenticeship program. It outlines what apprentices are expected to learn on the job with the support of a mentor or journeyworker, including both core competencies and those deemed optional by experts in the field. The work process schedule is the foundational document guiding a program.

Urban works with numerous experts to ensure the content is thoroughly researched and vetted to reflect the expectations of industry, educators, unions, and others for this occupation. Sponsors and others can use the work process schedule as their program standards with assurances it has been approved by experts in the field.

The **related technical instruction** presents considerations for the coursework that apprentices will undertake to supplement on-the-job learning. It is intended to serve as a reference to sponsors exploring their options for the accompanying classroom, virtual, or hybrid training.

How to Use the Work Process Schedule

Sponsors can adapt the work process schedule to accommodate their needs for competency- or time-based or hybrid programs. In a **competency-based** apprenticeship, sponsors assess apprentices' progress across core and optional competencies listed in the work process schedule. In a **time-based** apprenticeship, apprentices complete a predetermined number of hours across major job functions and the program overall. In a **hybrid** apprenticeship, sponsors monitor apprentices' hours spent on major job functions and assess their proficiency across competencies.

Each program type has a different method of assessment:

- **For a competency-based program**, apprentices engage in activities and make progress toward proficiency in the identified competencies. Sponsors overseeing apprentices' work assess their mastery of the outlined competencies using the following rating scale:
 - 4—Competent/proficient (able to perform all elements of the task successfully and independently)
 - 3—Satisfactory performance (able to perform elements of the task with minimal assistance)
 - 2—Completed the task with significant assistance
 - 1—Unsuccessfully attempted the task
 - 0—No exposure (note the reason—absence, skill isn't covered, etc.)

The competencies may be completed in any order. Apprentices must perform at a level 4 or 3 in all competencies listed as “core” to complete the apprenticeship program successfully.

- **For a time-based program**, sponsors monitor apprentices' completion of hours in training across major job functions. The total number of hours recommended for this occupation is listed in the occupational overview and is based on guidance from the US Department of Labor. Generally, apprentices must have at least 2,000 hours overall for on-the-job learning, but occupations of greater complexity, such as human resources specialist, may require more hours. Sponsors will provide apprentices with supervised work experience and allocate the total number of hours across the major job functions to adequately train their apprentices.
- **The hybrid approach** blends both competency- and time-based strategies. Sponsors measure apprentices' skills acquisition through a combination of completing the minimum hours of on-the-job learning successfully demonstrating identified competencies. Sponsors will assess apprentices' proficiencies as described for competency-based programs with a rating scale of 0–4 for every core competency. Generally, apprentices have at least 2,000 hours overall for on-the-job learning, but occupations of greater complexity may require more hours. Sponsors will document apprentices' completion within a minimum and maximum range of hours assigned for each major job function.

Insurance Sales Agent Occupational Overview

Occupational Purpose and Context

Insurance sales agents are professionals who sell insurance policies to individuals and businesses. Their primary responsibility is to help clients understand various insurance products and choose policies that meet their needs. The responsibilities of Insurance Sales Agents include but are not limited to the following: client consultation, product knowledge, sales, preparing quotes on policy packages, policy renewals, claims assistance, maintaining a book of business, networking, and operating within all compliance guidelines. Insurance Sales Agents are responsible for following ethical and accountable sales practices as they assist their clients in navigating various insurance policies to meet personal and business insurance needs.

Potential Job Titles

Insurance sales agent, insurance agent, insurance producer

Apprenticeship Prerequisites

Candidates should demonstrate a willingness to help others, an entrepreneurial spirit, and an inclination to learn. Candidates must have a high school diploma, GED, or equivalent. There are numerous licensing requirements dependent upon the type of insurance sold and location. Related technical instruction, along with on-the-job experience outlined by this national occupational framework, will prepare apprentices to sit for such license exams.

Recommended Length of Apprenticeship (Time/Hybrid Programs Only)

The recommended length of time for on-the-job learning in an Insurance Sales apprenticeship is 2,000 to 4,000 hours. (Note: there are no required hours for competency-based apprenticeship programs.)

Work Process Schedule

Insurance Sales Agent

ONET Code: 41-3021

RAPIDS Code: 3068

Program type: Hybrid

Instructions for Use:

Competency-based programs: In the “performance level achieved” column of the work process schedule (see examples starting on the next page), assess apprentices’ performances on each competency with the scale below. No monitoring of hours is required for this approach. See “Guidelines for Competency-Based, Hybrid and Time-Based Apprenticeship Training Approaches,” US Department of Labor, Employment and Training Administration, Office of Apprenticeship, October 20, 2015,

<https://www.apprenticeship.gov/sites/default/files/bulletins/Cir2016-01.pdf>.

- 4—Competent/proficient (able to perform all elements of the task successfully and independently)
- 3—Satisfactory performance (able to perform elements of the task with minimal assistance)
- 2—Completed the task with significant assistance
- 1—Unsuccessfully attempted the task
- 0—No exposure (note the reason—absence, skill isn’t covered, etc.)

Time-based programs: In the “hours” row, specify the number of hours apprentices will fulfill for each job function. No assessment of competencies is required for this approach.

Hybrid programs: In the “performance level achieved” column, assess apprentices’ performances on each competency using the 0–4 scale above. In the “hours” row, identify a range of hours apprentices should spend working on each major job function.

Job Function 1: Customer support and service		
Hours (time-based and hybrid programs only):		
Competencies	Core or optional	Performance level achieved (0–4) (competency-based and hybrid programs only)
A. Provides customer support from beginning to end of insurance policies	Core	
B. Conducts ongoing assessments of customer needs	Core	
C. Matches customers to appropriate products	Core	
D. Answers customer questions in a timeframe in line with business standards	Core	
E. Develops solutions that demonstrate problem-solving capabilities and address customer needs	Core	
F. Gives respectful responses and guidance to customers' diverse needs and concerns	Core	
G. Manages customer complaints within business expectations	Core	
H. Works effectively with a range of customers from different cultural, social, and economic backgrounds	Core	
I. Provides customers with clear and transparent expectations and timelines around services	Core	
J. Explains the features of different policies to compare options for coverage	Core	

Job Function 2: Sales and relationship management		
Hours (time-based and hybrid programs only):		
Competencies	Core or optional	Performance level achieved (0–4) (competency-based and hybrid programs only)
A. Builds and maintains a book of business in line with local, regional, geographic, or other workplace standards of operations	Core	
B. Researches and establishes criteria for qualifying leads	Optional	
C. Cultivates relationships with clients for long-term support	Optional	

D. Recognizes the ethical responsibilities as a trusted advisor when offering products	Core	
E. As necessary, meets sales quotas and adjusts work processes as needed to fulfill such goals	Optional	
F. Demonstrates ability to shift sales techniques to work with a diverse customer base	Core	
G. Effectively uses customer relationship management (CRM) techniques to maintain business pipeline	Core	
H. Negotiates coverage, rates, and terms with third-party carriers for clients	Optional	
I. Demonstrates ethical business practices, such as honesty and integrity, when sharing product descriptions and promotions to customers	Core	
J. Effectively uses company-branded materials and strategies to support sales efforts	Core	
K. Utilizes strategies and demonstrates appropriate use of sales techniques, including upselling and cross-selling	Core	
L. Generates reports in line with company standards to show sales leads in the pipeline, in process, and completed	Core	

Job Function 3: Product knowledge		
Hours (time-based and hybrid programs only):		
Competencies	Core or optional	Performance level achieved (0–4) (competency-based and hybrid programs only)
A. Demonstrates how various insurance products mitigate risks for the client purchasing insurance	Core	
B. Identifies client risks and matches to appropriate coverage options	Core	
C. Calculates premiums after assessing client risks	Core	
D. Demonstrates foundational knowledge of varying products and services	Core	
E. Provides advice on appropriate coverage	Core	
F. Participates in ongoing professional development to improve upon business practices	Core	

Job Function 4: Compliance and risk management		
Hours (time-based and hybrid programs only):		
Competencies	Core or optional	Performance level achieved (0–4) (competency-based and hybrid programs only)
A. Completes all risk management and compliance training on time and within company guidelines	Core	
B. Follows the laws and regulations in relation to products and services, and can locate the answers to compliance and risk management concerns that arise	Core	
C. Abides by all applicable company, local, state, and federal regulations when conducting business	Core	
D. Articulates and implements proper procedures for remedy when a compliance issue arises	Core	
E. Detects fraud and reports to special investigators	Core	

Job Function 5: Internal data management and security		
Hours (time-based and hybrid programs only):		
Competencies	Core or optional	Performance level achieved (0–4) (competency-based and hybrid programs only)
A. Utilizes company standards of practice around all aspects of data management	Core	
B. Demonstrates proper security measures when handling different levels of customer data	Core	
C. Upholds proper security measures when handling internal versus external company communications	Core	
D. Can articulate the proper procedure for remedy should there be an incident of improper data sharing	Core	
E. Answers all customer questions on how the company will use personal information collected for business purposes	Core	
F. Manages consumer data privacy in compliance with all federal, state, and local regulations	Core	

Job Function 6: Work styles		
Hours (time-based and hybrid programs only):		
Competencies	Core or optional	Performance level achieved (0–4) (competency-based and hybrid programs only)
A. Shows the ability to work in a fast-paced environment	Optional	
B. Shows resilience in work regardless of success ratio	Core	
C. Maintains professional candor and behaviors during difficult customer interactions	Core	
D. Able to work independently with little to no oversight	Optional	
E. Demonstrates strong organizational practices	Core	
F. Documents work processes in an organized and efficient manner	Core	
G. Prioritizes work in a manner that supports multiple projects, multiple clients, and deadlines	Core	
H. Adapts and is flexible to changing needs and circumstances of work	Core	
I. Demonstrates entrepreneurial spirit to drive business opportunities	Core	
J. Shows an ownership and responsibility to own actions	Core	
K. Stays up to date on continuing educational requirements for licensure	Core	
L. Contributes to and operates in an inclusive environment	Core	

Job Function 7: Communication and networking		
Hours (time-based and hybrid programs only):		
Competencies	Core or optional	Performance level achieved (0–4) (competency-based and hybrid programs only)
A. Demonstrates strong communication and public speaking skills	Core	
B. Maintains community presence as a resource for insurance needs by attending community events, working with other business leaders, etc.	Optional	
C. Uses and maintains multiple web-based platforms to market themselves and the services offered	Optional	

D. Participates in and supports informational sessions on insurance options that are adaptable to a wide variety of audiences	Optional	
E. Continually reevaluates and adjusts communication and outreach plans in response to the effectiveness of sales strategies	Optional	

Related Technical Instruction

Insurance Sales Agent

ONET Code: 41-3021.00

RAPIDS Code: 3068

Program approach type (time-based, competency-based, hybrid):
hybrid

Instructions for Use:

Registered Apprenticeships must include at least 144 hours of Related Technical Instruction (RTI). Courses offered by accredited colleges and universities may be assigned a credit hour determination rather than a contact hour determination. In general, an academic credit unit is the equivalent of 15 clock hours of instruction.

Development and Use of This RTI Outline: Employers and academic institutions may approach RTI in markedly different ways. Our goal was not to identify the single best way to provide RTI, or to identify a single provider whose content we deemed to be superior. Instead, our goal was to survey a number of education providers, including employers, institutions of higher education, high schools, private continuing education providers, labor organizations, professional associations and, in some cases, municipalities that provide worker training, to identify topics or courses common among those providers that align with the job functions included in this work process schedule. Those common topics or courses are reflected in the RTI Outline provided below, which may be useful in developing your RTI program or communicating your needs to an educational partner.

Licensure or certification requirements: Most states require insurance sales agents to be licensed. The most common types of licenses offered include (1) Life; (2) Accident, Health, and Sickness; (3) Property; (4) Casualty; (5) Variable Life and Annuity Products; and (6) Personal Lines. Some states also require limited licensure for producers who sell motor vehicle insurance, credit insurance, travel insurance, title Insurance, motor vehicle rental company insurance, health maintenance organization insurance, and portable electronics insurance. Some employers require producers to have a combination of licenses, such as Property and Casualty or Life and Health.

Degree requirements for licensure or certification, if applicable: States do not require insurance producers to hold a college degree; however, many states require individuals to complete 20 or more hours of instruction focused on the type of insurance they wish to sell.

Accreditation requirements of instructional provider for licensure or certification, if applicable: Not Applicable

Anticipated changes in licensure or certification requirements, if known: None noted

Examples of state licensure or certification requirements:

Most states require insurance producers to be at least 18 years of age, to be fingerprinted and pass a background check, to pass the relevant licensure exams, and to pay a licensure application fee. In addition:

Alabama: Does not require prelicensure education but does require licensure in major areas, such as (1) Life, (2) Health, and (3) Property and Casualty. Individuals may be exempt from licensure requirements in the following insurance products: Variable Life and Variable Annuity Products, Credit, Rental Vehicle, Crop, Travel, Portable Electronics, Legal Services, Dental Services, and Motor Club.

California: Requires 20–52 hours of prelicensure education from a California-approved provider. Fifty-two hours are required for combination licenses, such as Life, Accident and Health, as well as passing the appropriate licensure exams. The state offers licensure exams in the following areas: (1) Life, (2) Accident and Health, (3) Property Broker, (4) Casualty Broker; (5) Limited Lines Automobile; and (6) Personal Lines Broker.

Texas: Does not require prelicensure education except if an individual wishes to be granted a temporary, 90-day prelicense. Temporary licensees must have a sponsoring licensed insurance company, agency, or agent. Insurance Sales apprentices must complete 40 hours of prelicensing education no later than the 14th day after their temporary license application. Texas requires licensure in major insurance areas, such as: (1) Life, (2) Life and Health, (3) Property and Casualty, and (4) Personal Lines. Individuals must pass the exam associated with the insurance line they plan to pursue.

Maryland: Requires individuals to complete at least 20 hours of prelicensure coursework for each type of insurance they wish to sell and to procure a certificate of completion from the provider of that course. The licensure exam must be taken within 6 months of completing the 20-hour course. Within 6 months of passing the licensure exam, the individual must apply for the appropriate license and pay the posted licensure fee.

Examples of RTI providers for this occupation

Professional associations and labor organizations: The National Alliance for Insurance Education offers educational programs to individuals in the insurance sales industry.

States/municipalities: Some states offer continuing education courses focused on state laws and regulations related to insurance sales.

Colleges and universities: While a college degree is not required to sell insurance, several colleges and universities offer certificate or continuing education courses focused on insurance sales and underwriting.

No-cost online providers: Coursera and EdX do not currently offer opportunities to earn the necessary certificate to meet licensure requirements in states that require prelicensure education.

Continuing education or specialty education providers: Several private education providers offer courses designed to prepare individuals to pass their state's insurance producers licensure exam, including Kaplan Financial, Rain Sales Training, ExamFX, and A. D. Banker.

Prerequisite knowledge, skills or experience typically required by RTI providers for this occupation

none

Required Prelicensure Instruction: In many states, individuals must earn a certificate by completing an approved 20-hour (or more) course in the line of insurance business in which they plan to work as a producer. Commercial providers offer these courses, which can be identified by contacting the state licensing board where the apprenticeship will be held. An example of course content for the 20-hour course in a specific line of business is provided below. However, each commercial provider of this instruction will offer more information about the specific content they teach.

Life and Health Insurance

Hours: 20

Sample learning objectives

- Describe the types of losses and risks life and health insurance are designed to address.
- Explain the benefits of life and health insurance to individuals, families, and companies.
- Differentiate between term, whole life, and universal life variable whole life policies, including the advantages and disadvantages of each, the types of events covered by these types of insurance policies, and the relative cost of each.
- Explain the role of annuities in financial and estate planning.

- Explain the types of medical insurance policies available, the requirements associated with using these policies, the kinds of conditions often not covered by these policies, and the principles for helping clients balance their need for risk mitigation at a cost they can afford.
- Explain the history and role of Medicaid and Medicare programs, the types of supplemental plans available for program participants, and the requirements for inclusion under these programs.
- List and explain federal regulations related to Medicaid and Medicare programs.
- Describe the types of short-term and long-term disability products available, the types of conditions typically covered and those typically not covered by these policies, and the importance of disability insurance in good financial planning.
- Describe the role of federal disability insurance and the benefits provided to disabled military service members and veterans.
- Explain the tax considerations for individuals and companies related to personal or employer-provided life and health insurance plans.
- Explain the process for becoming a licensed life and health insurance producer.
- Explain how to find, review, and interpret state insurance laws and regulations.
- Explain the impact of unfair trade practices and steps that must be taken to avoid these issues.

Introduction to Insurance¹

Hours: 20

Sample learning objectives

- Explain the purpose of insurance and the different types of insurance available to consumers and businesses.
- Explain how insurance underwriting works and the various risk factors that must be considered during underwriting.
- Explain the insurance claims process and the policies in place to protect insurers from fraudulent claims.
- Explain the basic components of an insurance policy using language a consumer can understand.
- Conduct an assessment of a person's insurance coverage to identify gaps in coverage or duplication in policies.

¹ In addition to completing a prelicensure course required by certain states and designed to help individuals pass the state licensure exam in the line of insurance business they wish to pursue, apprenticeship sponsors will need to offer an additional 124 hours of related technical instruction (for a total of 144 hours) to meet the recommended minimum hours US Department of Labor requires for a registered apprenticeship program. The following RTI provides suggestions that might be helpful to apprenticeship sponsors who are developing RTI in addition to the licensure courses described above.

- Explain the business models insurers use to recruit and serve customers while also making a profit for their organization.
- Describe the ethical considerations that insurance producers must apply to their work to comply with state and federal laws and consumer protection requirements.

Introduction to Sales

Hours: 30–50

Sample learning objectives

- Describe the role of a sales professional in helping individuals and companies make well-reasoned purchasing decisions.
- Describe the processes used for direct sales, group sales, and commercial or business-to-business sales.
- Discuss the importance of building strong relationships to boost sales results.
- Explain contact/client management software to engage in sales and customer service activities.
- Describe how electronic communications and virtual environments can be used to improve the success of the sales process.
- Explain the differences in strategy between obtaining new clients and maintaining/servicing existing clients.
- Produce accurate and informative sales proposals.
- Produce accurate sales reports.
- Discuss the role of commission, bonuses, dividends, shares, and options that may be part of the compensation package offered to a sales agent or broker.
- Discuss the role of travel and client meetings in securing a sale.
- Demonstrate the ability to prepare accurate sales, travel, and expense reports.
- Differentiate between the costs of seeking new clients or customers versus those associated with maintaining the current client or customer base.
- Explain the importance of ethical practices and give examples of unethical practices that one should avoid.

Business and Sales Communication

Hours: 20–40

Sample learning objectives

- Explain the importance of clear, concise, and honest communication with customers, colleagues, and other insurance professionals, such as adjusters and auditors.
- Demonstrate the ability to compose an email using proper spelling, grammar, punctuation, and complete sentence structure. Demonstrate adding attachments or providing links to web resources or forms.
- Demonstrate the ability to compose a memorandum using proper format, spelling, grammar, punctuation, and complete sentence structure.
- Demonstrate the ability to prepare a letter of introduction to potential or new clients.
- Demonstrate the ability to prepare a proposal for an individual or company interested in purchasing insurance.
- Explain the fundamentals of a marketing pitch or presentation.
- Demonstrate the ability to develop and deliver live and virtual effective marketing presentations using presentation software, such as Power Point.
- Explain effective strategies for filing documents electronically, managing email, flagging follow-ups, and maintaining client records.
- Demonstrate the ability to edit documents using online technologies, such as track changes.
- Demonstrate the ability to participate in shared document production or editing using available document-sharing software.

Risk Management in the Insurance Industry

Hours: 20–40

Sample learning objectives

- Describe the types of risks that affect the insurance industry (i.e., financial and reporting; compliance and government risk; operational risk; or strategic risk).
- Describe the impact of cybersecurity breaches or theft on the insurance industry.
- List the types of data that must be protected from accidental or intentional disclosure, including through a cybersecurity attack, such as social security numbers, driver's license numbers, credit card information, security and access codes, biometric records, health information, business information, etc.
- Explain the importance of protecting personal information provided by clients and businesses as part of the insurance application or claims process.

- Describe the types of controls insurance agents and companies typically employ to reduce risk. These may include physical controls, cybersecurity controls, audit requirements, testing and monitoring plans, distribution of duties plans, etc.
- Describe the importance of Enterprise Risk Management and develop an ERM plan for a small- or medium-sized business.
- Describe the types of data insurance professionals use to reduce or mitigate risk and demonstrate the ability to analyze such data to identify and flag potential risks accurately.
- Describe the types of reports that insurance professionals must file with state and federal agencies and the consequences of failing to report or filing an inaccurate report.
- Explain effective strategies for performing a risk assessment in the insurance industry and identify internal and external threats that should be considered in developing such a plan.

Ethics in the Insurance Industry

Hours: 20–30

Sample learning objectives

- Describe and explain the importance of ethics in the insurance industry.
- Define “utmost good faith” and explain its importance in the insurance industry.
- Explain the meaning of moral principles and provide examples of moral dilemmas an insurance producer might encounter in their line of business.
- Explain why people may be motivated to act unethically.
- Describe the competing objectives that may encourage an individual to act unethically.
- List and describe state and federal laws and regulations designed to enforce ethics and integrity in the insurance industry.
- Describe ethical ways to engage with lawmakers, regulators, insurance commissioners, auditors, and other officials in the insurance industry.
- Identify instances in which individuals in real or contrived case studies made ethical or unethical choices and the potential repercussions of their choices.

Insurance Laws and Regulations

Hours: 20–30

Sample learning objectives

- Describe how state and federal laws and regulations are passed and implemented.
- Explain actions insurance producers can take to inform and influence lawmaker and policymaker actions ethically.
- Explain where an insurance agency would go to determine if changes have been made to state or federal laws or regulations.
- Explain how laws and regulations dictate the behavior of insurance professionals.
- List the reporting requirements an insurance producer must file to comply with state or federal regulations and the timeline on which these reports are typically due.
- Explain the appropriate action to take if a producer forgets or cannot file a report on time or a producer identifies an error after filing a report.
- Differentiate between general consumer protection laws and insurance-specific consumer protection laws and explain where to find these laws in the federal or a state code.
- Properly prepare insurance and tax reports based on scenarios and data provided by the instructor.

Diversity, equity, and inclusion

Women participate in the insurance industry at high rates. Approximately 50 percent of insurance sales agents are women, though representation of women is highest in insurance claims processing jobs. Representation of Black, Asian, and Hispanic or Latino people in insurance sales tracks with population demographics more generally, though Asian people are slightly more underrepresented in this occupation than other minority groups. Black people are overrepresented in the claims processing occupation, whereas Asian people are overrepresented in insurance underwriting as well as insurance business operations positions. Most major insurance companies have implemented plans to address hiring and pay disparities in the insurance industries. Examples of these plans can be found at: <https://www.iii.org/article/diversity-and-inclusion-in-the-insurance-industry>.

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