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The Insider

Commentary from Minister of State at the Department
of Further and Higher Education, Niall Collins, TD



Recognising Success -
A Vital Part of the Programme

GENERATION APPRENTICESHIP

How the Insurance Industry is Shaking up the Irish Apprenticeship Landscape

How Capstone Projects Benefit the Industry

The Employer's Perspective - Why Apprenticeships are the Answer

What You Need to Know to Get Involved



The Insurance Institute

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Foreword from **The Minister**

It gives me great pleasure as Minister of State with responsibility for Skills and Further Education to introduce this quarter's Insider.

My own background as an accountant has given me an insight into how the apprenticeship “earn as you learn” model is so well-suited to the needs and the learning styles of many people, as well as their employers. Apprenticeships combine practical hands on training with classroom learning and prepare people for a career, not just a job.

I know I am preaching to the choir in many ways, as The Insurance Practitioner Apprenticeship was the first degree-level apprenticeship programme in Ireland and the industry deserves a lot of credit for that.

The Insurance Practitioner Apprenticeship offers huge benefits for both employers and apprentices – employers have the chance to take on a hardworking, ambitious and committed individual, who they know is invested in their professional development and education, while apprentices have the unique opportunity to gain a third level qualification while earning a salary and gaining real work experience in a busy and dynamic industry.

I know there has been significant interest in the programme in the last year, and that the challenges of COVID-19 have been handled very well, in particular the innovative use of remote learning that has always characterised the programme. This has ensured that the programme is well-positioned to thrive into the future.

As a Government, we are determined to increase the number of new apprentices registering annually, and we have set an ambitious target of 10,000 new apprentice registrations every year by 2025. That is the equivalent of one in six of our leaving certificate students every year – and many new apprentices are leaving certificate students, but we also have people changing careers, graduates and people who have been away from education or the workforce for a while. I am particularly keen to increase diversity in this area and will be progressing work in this area over the coming period.

In order to support these goals, and support employers in taking on apprentices, I am pleased to say that the Government has continued the Apprenticeship Incentivisation Scheme for the first half of 2021. The Scheme provides a grant to the employer of €3,000 for each new apprentice registered since 1 March 2020. €2,000 of the grant is paid to the employer once the apprentice is registered, and a further €1,000 is paid after one year if the apprentice is still in employment at that time.

There is great support available not only from the IUA (Irish Universities Association) but from SOLAS, the State agency overseeing the national apprenticeship programme. I would encourage any insurance employer thinking about taking on an apprentice to make contact with The Insurance Institute and see what the benefits are for yourself.

Finally, I intend to publish a new Apprenticeship Action Plan in the near future, and I look forward to working with you to ensure that this fantastic scheme continues to grow.

Niall Collins TD

*Minister of State at the Department of Further and Higher
Education, Research, Innovation and Science*



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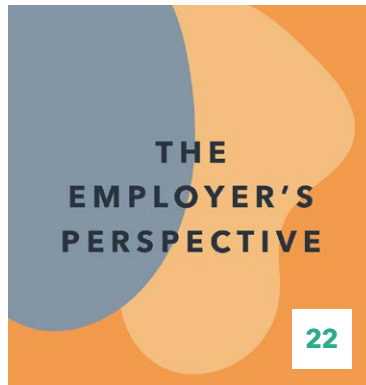
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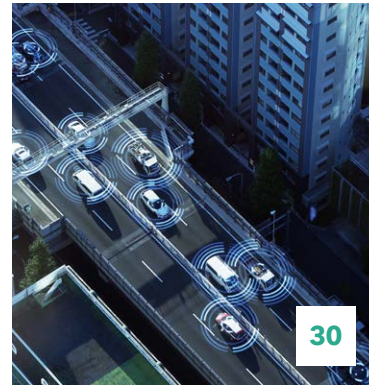
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To find out more about this year's Apprenticeship programme you can head to earnandlearn.ie or email a member of our team, apprenticeship@iii.ie

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Best Designer – Business Media



The 2021 Insurance Practitioner Apprenticeship News and Updates

2021 marks the sixth year of The Insurance Practitioner Apprenticeship and during this time the programme has gone from strength to strength. What started as an initiative to encourage new talent into the insurance sector has grown to become one of the most important recruitment and training structures the industry has ever known. Here's a snapshot of what's new this year with regards to the programme as well as key updates.

The Apprenticeship in the time of Covid

The pandemic has impacted every aspect of how we live, work and study - thankfully however, the apprenticeship has remained largely unaffected. The online learning element is one of the key features of the apprenticeship and is in many ways what makes it sustainable. It means that regardless of location, apprentices can log on and join their lecture, safe in the knowledge that they are receiving the very best in terms of their education and development.

IT Sligo's commitment to delivering the academic element entirely online has been hugely beneficial to the success of the programme during these past five years and particularly in 2020.



50% of 2020 Graduates Achieved First Class Honours

The class of 2020 apprentices graduated in November. These 54 apprentices were only the second group to have completed The Insurance Practitioner Apprenticeship. Once again their exam results were outstanding, with over 50% of them having achieved a first class honours degree - with each of them proving that they are highly capable, adaptable and ambitious - all traits that will serve them well in the insurance industry.

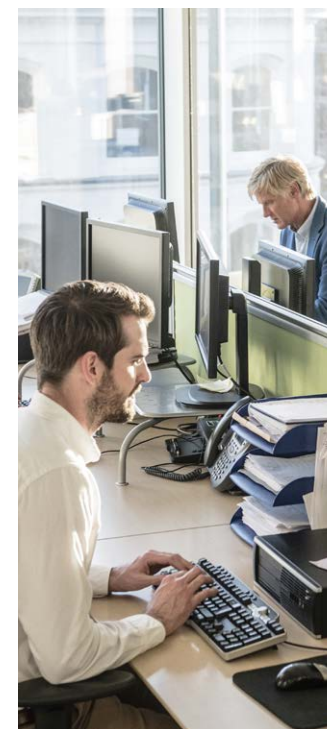
Apprenticeship Incentivisation Scheme Extended until Mid 2021

In recent times, the attitude towards apprenticeships has thankfully begun to change, and the benefits are being realised in many quarters. The Government has played an important role in this, and the Apprenticeship Incentivisation Scheme, which sees employers who take on an apprentice being financially rewarded (€3,000), is a hugely positive and welcome initiative. The scheme has been extended until the end of June 2021 - so any employers interested can still avail.



Apprenticeship Recognition Awards

At The Insurance Institute we place great value on hard work and achievement. We were therefore delighted to announce the winners of the Apprenticeship Recognition Awards in February. Breda Farrell, Aon was awarded Supervisor of the Year and was delighted to accept the award on behalf of all senior management at Aon. Acknowledgements for best Capstone projects were awarded to apprentices Brian McCormack, Murray & Spelman (Life) and Agata Pocijkowicz, Brian Mullins Insurance (General). Congratulations to these deserving winners!



Attention Employers! - Don't Forget Existing Staff Can Sign Up For The Insurance Practitioner Apprenticeship

It's never too early to sign up or recruit for the apprenticeship programme! We know that many employers may be slightly more hesitant to take on new recruits in the current environment - however we wanted to remind you that there is also the option whereby an existing employee (up to APA) can take part in the three year 'earn and learn' Level 8-degree programme.

This is an excellent opportunity for a junior member of staff keen to progress to the next stage of their career and a cost-effective way to ensure the employee/apprentice is receiving the best possible training.

If you are a prospective employer or apprentice and are interested in learning more, then log on to www.earnandlearn.ie or email apprenticeship@iii.ie for more information.

The Insurance Practitioner Apprenticeship Opens for Registrations

The 'Earn and Learn' programme has 100 apprenticeship places available and is encouraging prospective employers and apprentices to get in touch now



The Insurance Practitioner Apprenticeship is open for registrations for its 2021 intake and is calling on any prospective employers and apprentices to get in touch now. The programme, which was first set up in 2016 was the country's first degree level apprenticeship and has been hugely successful in bringing new talent into the sector, whilst also offering apprentices the unique chance to 'earn and learn'.

The 2021 apprenticeship programme looks set to be the most significant to date - with employers viewing it as an effective and safe means of recruitment, especially in the current environment, while its popularity amongst prospective apprentices is growing steadily. The Insurance Institute and LIA say that while there are 100 places available, any apprentice or employer interested should get in touch soon to avoid disappointment.

The Insurance Practitioner Apprenticeship offers immense

benefits for both insurance employers and apprentices alike. Employers have the chance to bring on board a highly ambitious and hardworking individual who is committed to the sector, and who they know will be at the forefront in terms of their professional training and development. While apprentices have the opportunity to gain real work experience, whilst earning a salary and working towards a third level qualification (BA Hons in Insurance Practice).

The programme is run in partnership with IT Sligo, with the academic element taking place entirely online, via distance learning (apprentices work full time for an insurance employer with one day per week devoted to online lectures). The remote learning element has been a critical aspect of the programme since the beginning, and as a result is unaffected by Covid-19 restrictions.

Commenting on the 2021 programme, Dermot Murray, CEO The Insurance Institute said, "We're

delighted to announce that the apprenticeship has 100 places available this year - the programme which started out as a way to modernise and future proof the insurance sector, has gone from strength to strength - it has lead to an influx of new ideas and talent into the industry and has provided apprentices with a completely unique approach to achieving a successful career, as well as a third level qualification."

"Over the past five years we have seen 87 apprentices graduate from the programme - all of whom have proven themselves to be highly ambitious and dedicated individuals. Undertaking the programme is not for the faint hearted - apprentices work four days for an insurance employer and one day is devoted to their academic learning - working and studying means you need to really want it but everyone who has been through the apprenticeship knows it's worth all the hard work."

Mr Murray added, "Thankfully

the programme has been largely unaffected by the pandemic, and for any employers or apprentices interested in this year's programme, we want to reassure them that we, at the Institute, will be on hand to assist them throughout the entire process."

Minister of State at the Department of Further and Higher Education, Research, Innovation and Science, Niall Collins, TD who recently attended a photoshoot to mark the beginning of the 2021 programme said, "The success of The Insurance Practitioner Apprenticeship is testament to the 'earn and learn' model, which is so well suited to the needs and learning styles of many people, and their employers. The programme offers huge benefits for both employers and apprentices and I think it is a wonderful example of how effective apprenticeships can be if created and activated appropriately and with the right support and buy in from industry."

Minister Collins added, "I know there has been significant interest in

the programme in the last year, and that the challenges of COVID-19 have been handled very well, in particular the innovative use of remote learning that has always characterised the programme. This has ensured that the apprenticeship is well-positioned to thrive into the future."

Joanne Keane, CEO LIA said, "Over the past five years the apprenticeship programme has been incredibly well received both by the industry and also by new entrants. The feedback we receive from all involved is hugely positive. Never before has a training programme (for the industry) managed to successfully marry professional education with the skills needed for the industry. The programme equips apprentices with the necessary hard and soft skills required for a career in insurance, and also ensures their learning is always applicable to their day to day work, as well as to trends that are coming down the line. The apprenticeship is ensuring the industry is prepared for the future, while at the same time

offering the apprentices themselves a unique opportunity for an exciting and interesting career. We look forward to supporting this year's incoming students as they go through the programme."

The Insurance Practitioner Apprenticeship was first launched in September 2016, and was Ireland's first, 'earn and learn' honours degree programme. The Government funded apprenticeship (students pay only €600 in registration fees annually) is run in partnership with IT Sligo and LIA. Apprentices complete the degree portion online through distance learning over three years. The minimum entry requirements include two honours in higher level subjects in the Leaving Cert and a pass in four additional subjects including English/Irish and Maths. Alternatively, if applicants are over 23, interviews or other selection tools may be used.

For more information on the programme please visit www.earnandlearn.ie



GENERATION APPRENTICESHIP

How the Insurance Industry is Shaking up the Irish Apprenticeship Landscape

Apprenticeships are having their moment – the benefits of apprenticeships and work based learning are finally being realised. Businesses, Industry and Government understand that in order to excel in global competition and as a way to promote strong employment and growth outcomes, investment in apprenticeship programmes is the only way forward.

In recent years we have seen an influx of new apprenticeships come on board – once considered to be only for trade or craft career paths – we have seen their breadth and scope expand to include everything from accounting, to hospitality, to engineering and software development. Apprenticeships are now being seen as a central route to skills development and are open to school leavers, career changers and older learners, as well as to people of all backgrounds, ethnicities, talents and abilities.

An apprenticeship is defined as a programme of structured education and training which formally combines both. Ireland has a long history with the apprenticeship model, which can be traced all the way back to 1898 when the first formal regulated apprenticeship was established under the Agricultural and Technical Institution Vocational Act.

Over the past 10 years apprenticeships in Ireland have gone from boom to bust – and this mainly mirrored the performance of the Irish economy – however apprentice numbers are now growing steadily year-on-year. The number of school-leavers choosing apprenticeships has doubled in recent years as rising numbers of pupils look towards “earn and learn” options. Some 20,000 people are now completing apprenticeships, more than twice

the 8,300 in apprenticeships in 2015. Latest figures show there are more than 7,000 apprenticeship employers, compared to about 3,500 in 2015.

Similar to other countries around the world, Ireland is engaged in a major expansion of its apprenticeship system – with the Government due to invest €198 million in the area this year alone. Building on a strong tradition of apprenticeships since the 1970s, the system is undergoing a significant and welcome transformation, steered by a National Apprenticeship Council, which was set up in 2013, following a review of apprenticeship training in Ireland. SOLAS, the state agency with responsibility for Further Education and Training (FET), and the Higher Education Authority, along with The Department of Further and Higher Education, Research, Innovation and Science,

and apprenticeship partners are spearheading this transformation.

Just last month, Minister Simon Harris and Minister Niall Collins announced a three year strategy which seeks to transform the higher education sector and grow research and innovation to develop the skills agenda. The Ministers have made great efforts to promote apprenticeships and this is contributing hugely to the change in perceptions. This new strategy will see an overhaul of the apprenticeship system as well as an ambition to increase apprenticeship registrations to 10,000 per year by 2025.

“The growth in apprenticeship opportunities over the past six years has been remarkable” says Dr. Mary-Liz Trant, Executive Director with responsibility for apprenticeship in SOLAS. “We have gone from 25 programmes to 60, and more



are invested both in the industry and in their employer's company.

Dermot says, "Insurance employers had been struggling to find the right talent for their business and the programme has resulted in an influx of new people with fresh ideas coming on board – the next generation! Employers have the chance to hire someone who has a career mindset, rather than a job mindset – someone who is keen to make their career in insurance. It also provides employers with peace of mind, knowing that the apprentice is at the cutting edge in terms of their education and training – not to mention the savings that are made in terms of training and development."

Dermot continues, "The apprenticeship came at the right time for our industry – and we've been equally amazed and delighted at its success. From the onset insurance employers were behind the programme and for this we're

hugely thankful – without their support and trust we wouldn't have an apprenticeship. The programme has ensured we have the right talent and skills for the future, and it has also radically transformed the industry's image and it is now viewed as an exciting and interesting career path."

The Apprenticeship Combines Academia and Industry with Innovation at its Core

The programme was set up in 2016 but its content and delivery are constantly evolving to ensure they are relevant and applicable to the modern world of insurance. The Apprenticeship Consortia Steering Group (CSG), which is made up of industry representatives, an apprentice spokesperson, IT Sligo, LIA and The Insurance Institute, is tasked with ensuring the programme is fit for purpose and meeting the needs of the industry at all times.

As a result of this constant review and input the programme is able to equip apprentices with the necessary hard and soft skills needed for a career in insurance, and also ensures their learning is always applicable to their day to day work, as well as to trends that are coming down the line.

Marie Moran, Head of The Department of Business at IT Sligo believes that it's this strong collaboration between academia and industry that makes the programme so successful.

"What makes this unique apprenticeship programme work really well is the strong relationship between IT Sligo, the insurance industry, The Insurance Institute and LIA," she said. "We all work together to ensure that at all times the apprentices learning is directly related to what is needed in the workplace, as well as meeting the requirements of the level-8 degree – we have a Programme Board which

to come in 2021. The message is getting out there to young people leaving school, their parents, people in work who want to upskill or change career, teachers and guidance professionals."

Providing the Industry with the Right Talent and Skills

The landscape around apprenticeships is changing at a rapid pace – it's only five years ago, in 2016, when The Insurance Practitioner Apprenticeship was first established and back then it was seen as a completely unique and new approach to professional training and recruitment. It was the first degree level apprenticeship the country had ever seen (more have come on stream since) and it also held a record for the most female apprentices on one programme. In fact, in its first year, the programme alone assisted SOLAS with exceeding its target for the volume

of female apprentices the state agency was tasked with recruiting. It's worth noting that, in January 2021, the 1,000th woman training in apprenticeships in Ireland was registered – a hugely significant and encouraging figure.

The apprenticeship programme was born out of a desire to future proof the insurance sector – recruitment and retention of staff had become an issue and there was a strong sense of nervousness around the future of the industry and the potential for a major skills shortage. Insurance itself was also changing – new technology and innovation meant there was a need for new knowledge and for new skills. Set up in 2016, the 'earn and learn' programme set out to establish an effective recruitment and training structure for the industry.

Dermot Murray, CEO, The Insurance Institute says, "The apprenticeship is hugely

advantageous for everyone involved. The programme provides apprentices with a completely unique opportunity – they get to work for an insurance employer where they gain real experience, they earn a salary and all whilst working towards a third level qualification."

"Over the past five years we have seen 87 apprentices, across Life and General, graduate from the programme – all of whom have proven themselves to be highly ambitious and dedicated individuals. Undertaking the programme is not for the faint hearted – working and studying means you need to really want it but the rewards are tenfold and everyone who has been through the apprenticeship knows it's worth all the hard work."

The programme has been of immense benefit to the insurance sector and has provided insurance employers with access to a pool of high quality employees, all of whom



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THE MESSAGE IS GETTING OUT THERE TO YOUNG PEOPLE LEAVING SCHOOL, THEIR PARENTS, PEOPLE IN WORK WHO WANT TO UPSKILL OR CHANGE CAREER, TEACHERS AND GUIDANCE PROFESSIONALS.

DR. MARY-LIZ TRANT, EXECUTIVE DIRECTOR WITH RESPONSIBILITY FOR APPRENTICESHIP IN SOLAS

regularly reviews the content of the programme to ensure it is always capturing any current and future industry developments.”

Commenting on this, Paula Hodson, Director of Development Services and Education at The Insurance Institute says, “The programme is designed specifically to ensure the apprentices have the skills needed for insurance today but also for the future. The industry has changed dramatically in recent years, with innovation and technology now very much at its core – the programme ensures the apprentices are at the forefront of these developments and provides them with the knowledge and the confidence to apply their learning to their work.”

Marie Moran says that by marrying academia with real work experience you can see the difference in the engagement of the apprentices. “Lecturers of the apprentices see very high levels of engagement in the online classroom – they are able to tangibly put into practice their learning from their studies daily, and this leads to a very valuable understanding of theory in practice.”

Thankfully the academic element of the programme has been largely unaffected by the pandemic, and this is because since the beginning it has relied on remote learning.

Apprentices work four days for an insurance employer with one day additional day devoted to their online lectures.

Paula says this online academic element is a critical aspect of the programme, “The online learning element is one of the key features of the insurance apprenticeship and is in many ways what makes it sustainable. It means that regardless of location apprentices can log on and join their lecture, safe in the knowledge that they are receiving the very best in terms of their education and development. It’s also worth mentioning that the apprentices really came into their own during this past year – they were already so proficient in studying remotely that working from home and having the self motivation came naturally to them.

The 2021 Apprenticeship

Like every other sector, insurance is facing its own set of unique challenges as a result of the pandemic. However, the industry has time and time again proven itself to be resilient and will no doubt prevail again. Essential to this however is having the right talent. Therefore, in many ways The Insurance Practitioner Apprenticeship in 2021 has never been more important.

While some insurance employers

may be slightly more hesitant this year to take on new recruits there is the option whereby an existing employee can join the programme. The Apprenticeship Incentivisation Scheme, which has been extended until the end of June, is also an attractive offer for any employer interested in the programme (they receive a grant of €3,000 for hiring an apprentice).

Recruitment for the 2021 apprenticeship programme has already commenced and The Insurance Institute is striving to ensure it will be the most successful programme to date. In many ways the apprenticeship has proved itself to be Covid-proof, with learning and recruitment continuing regardless.

As always, The Institute will be on hand to support employers and apprentices throughout the entire process and would encourage any business or individual interested in getting involved to get in touch.

There has never been a better time to ensure we are prepared for the future.

To find out more about the programme or to speak to someone about the possibility of taking on an apprentice, please contact apprenticeship@iii.ie or download our Employers Guide today: <https://info.iii.ie/hubfs/Employer-Guide-2021.pdf>

When Something Works



Almost 40% of our employers have taken on more than one apprentice across the last six years.

Because when something works. It's worth repeating.

To learn more about The Insurance Practitioner Apprenticeship, visit earnandlearn.ie or email apprenticeship@iii.ie



RECOGNISING SUCCESS: WHY ACKNOWLEDGING THOSE SUPPORTING APPRENTICES IS ESSENTIAL



At The Insurance Institute we place a great value on hard work and achievement – we therefore felt it was important to acknowledge some of the excellent work and dedication that has been evident in the apprenticeship programme, particularly from employers.

The programme has breathed new life into our industry and brought on board a wealth of new talent. However, without the continued support of insurance employers this programme would not be possible. The role of Supervisor for an apprentice is a hugely important one and in many ways this relationship will help to shape the apprentice's future success, this is why we acknowledge it at our recognition ceremony. Breda Farrell and her team at Aon have been exemplary in their commitment to the development and training of their apprentices and so the Supervisor of the Year award has gone to a hugely deserving winner. Well done Breda and all at Aon!

Paula Hodson, Director of Development Services and Education at The Insurance Institute sat down with Breda to learn about her role as Supervisor as well as the impact the apprenticeship has had at Aon.



Breda, congratulations on your recent award for Supervisor of the Year - can you tell me what it meant to you and to Aon to be recognised in this way?

It was indeed completely unexpected and, in some ways, surprising, as together with my colleagues Ray Fox, Peter Caprani and (former) colleague Owen Pepper, we would consider this role as being just part of what we would do naturally in support of the future development of our colleagues.

For how long has Aon been involved with the apprenticeship programme and why did the company decide to participate in the first place?

Aon has been involved with the apprenticeship programme for just over four years now and participated in the programme to support the recruitment of talent within the company and generally within the industry. We see the apprenticeship as a great add on to our Colleague Development & Growth Agenda

which helps develop the skills we need to bring the best of Aon to its clients, support career progression and drive a sustainable and professional business at all levels.

The apprenticeship programme complements our colleague development programme. Whilst we have the advantage of Aon University as a hub for both technical and soft skills learning, we have locally augmented this resource with our technical “book clubs” where policy wordings are dissected, discussed and debated and with our “lunch ‘n’ learn” meetings where colleagues present on topical issues and share their experiences and outcomes. All of this activity only helps to advance the apprentice’s learning and development further.

What have been the main advantages (of being involved in the programme)?

The programme provides an opportunity for Aon to instil its core values during the formative development stage of future

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**I FOUND THE
ROLE OF
SUPERVISOR
VERY
INVIGORATING
AND HIGHLY
REWARDING.**

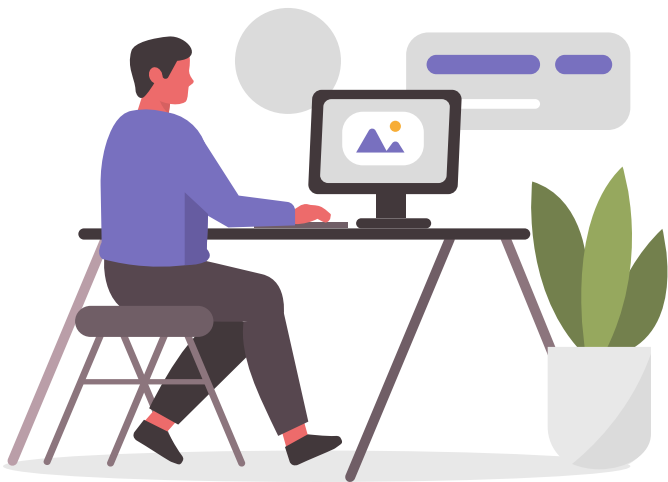
insurance professionals, through the practical and user friendly learning experiences supported by The Insurance Institute and the Institute of Technology in Sligo. This learning experience coupled with on the ground work experience, and the in-house training initiatives run by Aon for all its colleagues helps foster both technical development and shape key skills and behaviours.

The apprentices will achieve a third-level qualification on completion of the programme - how important was this to Aon?

Because Aon operates within a highly regulated industry, it is vital that the requisite professional and academic qualifications are achieved by its entire client facing colleagues. I believe that any professional qualification acts as a fundamental foundation stone in understanding and being able to respond to the ever increasing technical challenges we all face in our industry today.

Have you found that their training and education on the programme has been useful in terms of their day to day work?

Yes, it certainly has been very useful. The daily, structured interaction



between practical experience, training and education, is an ideal way to nurture potential through to professional, in a methodical and safe environment for all concerned.

Can you tell me what your role of Supervisor consisted of and why it is important?

Getting to know the apprentices as individuals, understanding their requirements and committing fully to meeting their development needs in a manner that is interesting, inspiring and fun.

At a basic level, an effective supervisor must optimise the programme to fully meet all participant objectives. However, the supervisor’s ability to engage with and motivate candidates to fully understand and to appreciate the importance of our profession is vital –

Breda Farrell (Aon) pictured alongside Carmen Devlin (O’Leary’s Insurance), Dermot Murray (The Insurance Institute), Former Minister for Education, Joe McHugh, TD, Brian Curtis (Willis Towers Watson), Cara Aiken (Aiken Insurances) at the 2019 launch of the Apprenticeship Programme.

particularly at this formative stage in the development of future insurance professionals.

Did you feel the Supervisor role benefited you in any way?

Personally, I found the role of supervisor very invigorating and highly rewarding.

First, there is the delight in meeting bright young candidates, all eager to learn and brimming with potential; followed by the excitement of getting to know them as individuals and identifying their potential and recognising their needs. There is of course the ongoing responsibility of meeting their learning requirements and optimising their day-to-day work experience in a manner that is constructive and beneficial to all concerned. Here, The Insurance

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THE MOST REWARDING
BENEFIT AS
SUPERVISOR IS SEEING
THE PROGRESS MADE,
AS INITIAL POTENTIAL
IS CRAFTED INTO
PRACTICAL PURPOSE
AND ABILITY MORPHS
INTO POSITIVE
PROFESSIONALISM.



Breda Farrell (Aon) being presented her supervisor award by her daughter Michelle O'Neill

Institute is to be complemented as The Insurance Practitioner Apprenticeship is very practical and well thought out.

However, by far the most rewarding benefit as supervisor is seeing the progress made, as initial potential is crafted into practical purpose and ability morphs into positive professionalism. And best of all – when some of the group shows heightened potential and are motivated to share a passion for our industry, an industry that I have been passionate about and enjoyed for many years.

Do you think the apprentices have managed to fill a skills gap in your organisation and have they brought new learning/insight to your business?

One of the real attributes of the programme and indeed the Aon Colleague Development programme is the significant influx of energy, new ideas and modernity brought by the apprentices and my younger colleagues into an industry often considered dull and old fashioned. This potential invigorates the organisation and is like an electric

shock to the system. Harnessing it to the benefit of both the organisation and all colleagues is where the real value of this and our broader programme lies. Through these complimentary initiatives, energy is restored, and new ideas and insights are not just learned but lived.

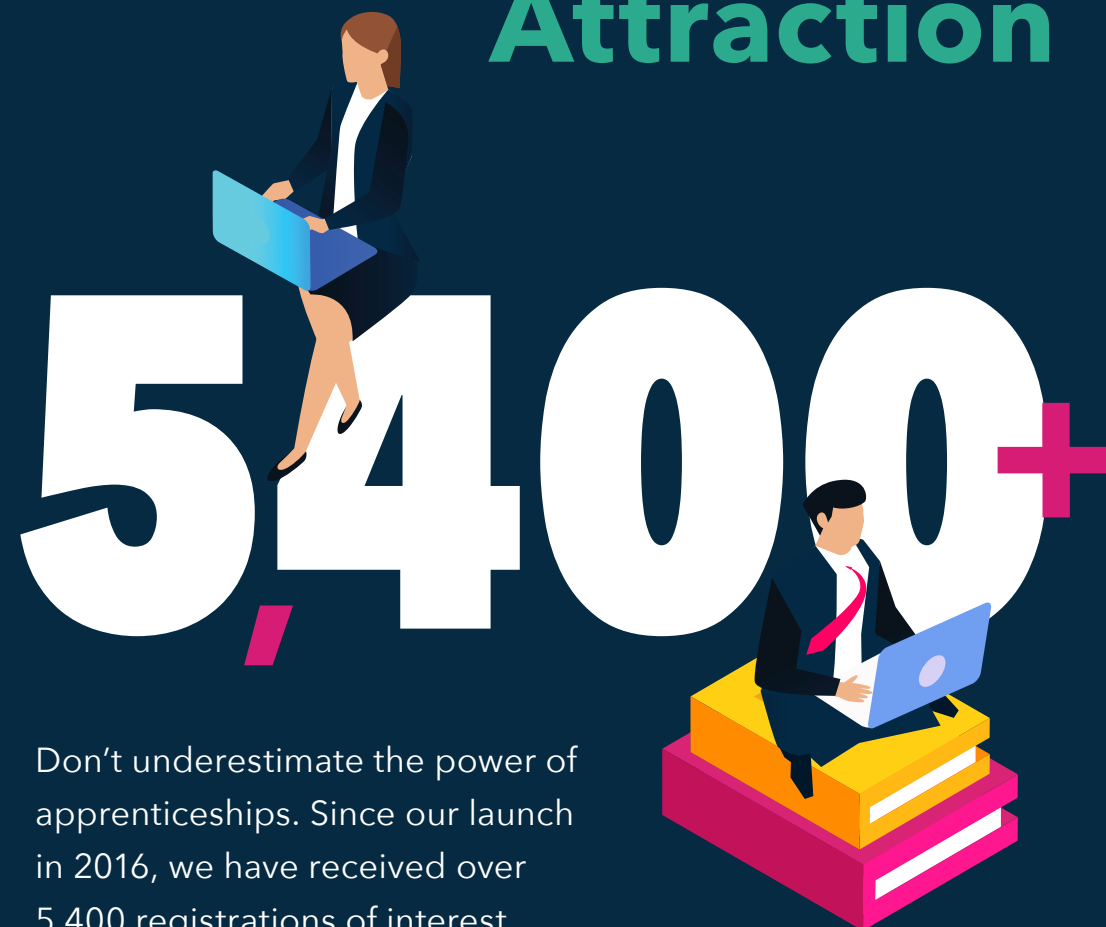
Has the COVID-19 crisis affected your options while hiring and does The Insurance Practitioner Apprenticeship present an opportunity in the current market?

The programme enjoys one significant benefit over all other recruitment practices. It allows an organisation 'grow its own' in a

manner that best integrates with the values, professionalism and culture of the organisation. Each company has its own attributes and meets the exacting needs of its customers in its own unique manner. Better therefore to implant these requirements within candidates through their formative years than try to source and retrofit them in candidates sourced from the market. Add in the current and likely future "working" difficulties associated with Covid-19 and there is an even more compelling case and a continued place for The Insurance Practitioner Apprenticeship programme within the Irish Insurance Industry.



A Renewed Attraction



Don't underestimate the power of apprenticeships. Since our launch in 2016, we have received over 5,400 registrations of interest from a rich and diverse talent pool looking to start their new career in insurance.

To learn more about The Insurance Practitioner Apprenticeship, visit earnandlearn.ie or email apprenticeship@iii.ie



THE EMPLOYER'S PERSPECTIVE

At The Insurance Institute we've been talking about the benefits of the apprenticeship programme for many years now – so we thought it would be good for you to hear from some of the insurance employers about their first-hand experience.

Without the support of the employers we would never have been able to create such a successful apprenticeship programme – we asked for their trust and thankfully they believed in our vision.

As we enter the sixth year of the apprenticeship, we, at the Institute, want to extend our gratitude to them for their continued commitment.

David Malone

Client Relationship Manager, IPB Insurance

"I think there was a risk with getting involved in the apprenticeship programme, but not any greater than the risk of taking on any regular new entrant, especially given that the terms and conditions of this programme ensure that the apprentices are taken on under the same terms and conditions as any other employee. In my view this risk has paid off as the quality of our Apprentice's CV's and their high performance at interview stage has been followed by excellent performances."

Simon Murphy

Learning and Development Manager, Sedgwick

"The Insurance Practitioner Apprenticeship has proved to be a successful recruitment method. It is a unique and specialised opportunity and enables our organisation to attract strong, focused and committed candidates who value working in the insurance industry and are motivated and committed to a future within this area, which is essential given our current climate and market."

Trish O'Hagan

Personal Lines Operations Manager, Hastings Insurance Brokers

"There is a great advantage to an employer in having someone who has been through the apprenticeship process. The candidate has the Level-8 Honours Degree, but has been building up their experience on the practical and technical level. They have established a relationship with the insurers and are familiar with the systems and procedures required in respect of compliance, underwriting and claims. Adding a candidate to your team who can hit the ground running is invaluable as training is extremely time consuming, also a person coming out of college may decide this career is not for them, while an apprentice is very much invested in your company."

Dr. Marc Sweeney

Director, Training and Quality, Thornton Group

"One considerable advantage apprentices have over employees hired straight out of college, is that they have worked in an insurance environment for the duration of their study, picking up the correct terminology, building relationships and generally understanding how the business works. They will also have worked in a number of areas, such as claims, underwriting, or even HR, so they will know what they like and what they are good at. This contrasts, say with a person who may have done very well in a business degree at college, but when they start in a company they are really starting at the ground up."



Dermot Murray, CEO, The Insurance Institute chats all things Apprenticeships with Dr. Mary-Liz Trant, SOLAS

Over the past few years SOLAS has been doing tremendous work to continuously improve and promote apprenticeships across a wide range and variety of industries. In fact, the work undertaken by SOLAS has shaped the landscape of apprenticeships in Ireland and has managed to shift outdated perceptions with regards to apprenticeship programmes. Our CEO, Dermot Murray, recently caught up with Dr. Mary-Liz Trant, Executive Director at SOLAS to learn more about the great work she and her team are doing, and what they have planned for 2021.

Mary-Liz, thank you for taking the time to speak with me - I know how busy you and your team at SOLAS are - would you mind telling us a little about the work you do in the area of apprenticeships?

Thank you Dermot, lovely to catch up with you and your colleagues at The Insurance Institute. Apprenticeships have been a big focus of ours (at SOLAS) over the past five years, with a strong drive by Government to establish apprenticeships as a central route to skills development in Ireland. There is significant investment by Government - €198m for 2021 and we have expanded from having 25 national apprenticeships, in largely craft-based areas, to now having 59 programmes across a wide range of twenty-first century industries. Almost 20,000 people are currently completing an apprenticeship, with nearly 7,000 employers all around Ireland. Within SOLAS we oversee the national system, providing information via a dedicated website www.apprenticeship.ie; promoting apprenticeships nationally; supporting industry-led groups as they develop and roll out new apprenticeship programmes; approving employers to hire and train apprentices and maintaining the National Register of Apprentices.

Your work in relation to 'Generation Apprenticeship' has been hugely successful - would you mind explaining the objective of the initiative and why it's important?

The Generation Apprenticeship brand was launched in 2017 as the first batch of newer apprenticeships,

including The Insurance Practitioner Apprenticeship, was getting underway. We knew that people needed to hear about and understand the transformation of apprenticeships that is underway in Ireland. We knew that there needed to be a unifying brand that would showcase and celebrate the vitally important craft-based apprenticeships as well as the exciting and innovative programmes in the newer areas. Programmes that are leading, for the first time, to qualifications at degree, masters and Phd levels.

The benefits of apprenticeships are now being realised in many quarters - do you think attitudes have changed? If so, what do you attribute this to? If not, what do we need to do?

The figures say a lot and the number of apprentices and employers getting involved each year is growing. I think there are three main reasons for this.

Firstly, there has been phenomenal work by organisations such as The Insurance Institute and the other industry-led consortia to develop high-quality apprenticeship programmes and to drive their adoption within each industry area.

Secondly, apprenticeships have had some superb champions, who have been effective in communicating the vision for apprenticeships in Ireland, including the members of the national Apprenticeship Council, and in particular the Chairman of the Council, Chief Executive of the ESB Pat O'Doherty.

Thirdly, achieving a transformation in education and training takes



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IT IS NOT A WALK IN THE PARK, UNDERTAKING AN APPRENTICESHIP TAKES INVESTMENT AND COMMITMENT FROM BOTH EMPLOYER AND APPRENTICE. BUT THE REWARDS ARE SO CLEARLY WORTH IT, FOR EVERYONE INVOLVED.

time. It does not happen overnight. However, after five years we are now starting to see momentum growing, and a level of awareness and understanding all around Ireland of what a twenty-first century apprenticeship system has to offer.

There is still work to be done, however. Apprenticeships are still considered in certain quarters as a route to recommend if academic options are not available. This couldn't be more misguided. We all need to keep communicating the message that apprenticeships are, quite simply, just another mode of learning, and of equal status to any other skills development route.

I presume there is a huge variety in the apprenticeship schemes you promote - would you tell us a little about some of the industries and sectors that now have apprenticeship programmes?

The 59 programmes now available are really diverse and support a wide range of industries. They include the insurance industry of course, as well as international

financial services, biopharma, tech areas including cyber security, logistics, retail, sales, hospitality, advanced engineering and manufacturing. Over the next 12 months we expect to add up to 7 more apprenticeships in areas that include arboriculture, healthcare and advanced skills for the construction sector. Industry representatives are regularly in contact to explore development of new programmes so that we can continue to respond to the skills needs of their sector.

We are now entering the sixth year of The Insurance Practitioner Apprenticeship - would you have any advice for new employers and apprentices involved in this year's programme?

I am so delighted and impressed with the graduate stories from

The Insurance Practitioner Apprenticeship and the testimonies of their employers. These real life accounts are the best possible endorsement of the programme and I hope new employers and apprentices have been able to see and read these. It is not a walk in the park, undertaking an apprenticeship takes investment and commitment from both employer and apprentice. But the rewards are so clearly worth it, for everyone involved. I would like to express my very best wishes and encouragement to the 2020 group starting out. It has been a challenging year and I applaud your courage and commitment. You are part of a fantastic Generation Apprenticeship movement which is continuing to go from strength to strength in Ireland. Go n'éirí an bóthar libh.

Age Is Just A Number



Youngest Apprentice

18



44

Oldest Apprentice



Access a pipeline of new, diverse talent - all of whom are highly ambitious and dedicated to building a career for themselves within the industry.

To learn more about The Insurance Practitioner Apprenticeship, visit earnandlearn.ie or email apprenticeship@iii.ie





HOW CAPSTONE PROJECTS

CAN BENEFIT THE INDUSTRY

The insurance sector is going through a period of significant and rapid change – new technology and innovations are coming on stream constantly and challenging the industry like never before. It's a hugely exciting time with plenty of opportunities for those who are willing to embrace the future and the modernisation of the sector.

Agata Pocijkowicz, an Insurance Practitioner Graduate working with Brian Mullins Insurance Brokers is one such person – Agata was recently awarded an Apprenticeship Recognition Award (one of two awards – the other was given to Brian McCormack, Murray and Spelman) for the research she conducted as part of her Capstone Project (the apprentice's final project). Agata chose the topic of Autonomous Cars and examined the potential impact they will have on insurance solutions. We caught up with Agata and her employer Brian Mullins to learn more about why she chose the topic and what the award means to them both.



Agata Pocijkowicz,
Insurance Practitioner
Graduate

Agata, congratulations on your Apprenticeship Recognition Award for your Capstone project - I'm sure it's a huge honour - can you tell me what it means to be acknowledged in this way?

I am extremely happy that my efforts have been recognised and that my work has been validated. I admit that academic writing was a real challenge, especially for me as English is not my first language.

Can you elaborate on your Capstone project topic and what it detailed?

In short - the project discussed possible insurance solutions to the expected influx of autonomous cars.

Firstly, I wanted the readers to see how the technology developed,

the role of Artificial Intelligence (AI) in this, what it does, its potential benefits and the drawbacks, the problems it may resolve and the issues it may create. I looked into the regulatory issues that are being addressed in other countries and wider markets, such as in the US, Canada, Australia and closer to home – UK and mainland Europe.

Then I looked at people's perceptions of autonomous cars. Not surprisingly, there is a lot of excitement but also a lot of nervousness – and my research showed that people are looking to the insurers to alleviate some of the potential risks.

As I explored the subject, the liability issue proved to be one of the biggest questions that needs to

be addressed. My conclusion was that perhaps, we should explore the possibility of applying a modified form of a no-fault insurance system for autonomous cars, where all parties benefiting from the self-driving technology would have to contribute to the overall insurance premium. My recommendation was that the insurance sector needs to accelerate and intensify preparations to have systems in place when the technology really kicks off. From my research, it appeared that we are currently at the brainstorming stage - the ideas are brewing but more so behind closed doors. I believe that a more systematic discussion is needed to address the many unknowns surrounding the subject.

What do you feel was the benefit to your employer of your capstone project?

The whole experience taught me how to execute larger scale projects and I am confident this is a valuable skill that I can use in my everyday work. Although the topic does not have an immediate link or a direct impact to the way we work today, I am sure it will affect the way we work over the next 5 - 10 years.

Insurance is going through an amazing transition at the moment, catching up with the new technologies, using them for its advantage, with many visionary and innovative projects happening all the time. Streamlining underwriting processes is a fascinating area for improvement where AI will play a massive role. I really hope I can be part of this.

You have just graduated from the apprenticeship programme - that must feel like an enormous achievement as well, was it worth all the hard work?

Oh yes - every single day of work and study was worth it! It seems like only yesterday, when I was starting out as a shy student. Today, only three years later, I am a confident and able professional - the transition was tremendous.

What I really like about insurance is that you never really stop learning. The opportunities to progress your career within the insurance industry are vast - depending on your talents, your interests and your goals you can always find an area that will be just the right one for you.



AGATA'S WIN GAVE US ALL A REASON TO CELEBRATE, ESPECIALLY AS WE WE HAD ALL WITNESSED HOW MUCH WORK, EFFORT AND PASSION SHE HAD PUT INTO HER CAPSTONE PROJECT.



**Brian Mullins,
Managing Director, Brian
Mullins Insurance Brokers**

Brian, I'm sure you were delighted for Agata on her recent win at the Apprenticeship Recognition Awards - what did the award mean to you and your team at Brian Mullins Insurance Brokers?

We were absolutely delighted to see Agata winning this award and getting the recognition she deserved. Agata's win gave us all a reason to celebrate with her after we had all witnessed how much work, effort and passion that she had put into her Capstone Project.

Why in your opinion is the apprenticeship capstone project important?

It gave Agata the chance to put what she had learnt from the course into practical terms and an opportunity to explore the merits of her work from an entrepreneurial perspective. I have no doubt that any Motor Underwriter would benefit from having Agata's Capstone Project to hand as a reference guide into the future implications of autonomous vehicles on the insurance sector.

Can you tell me how the topic for Agata's capstone project was decided?

This decision was all Agata's. We did sit down a number of times to discuss various topics but Agata always came back to working on the

insurance implications surrounding autonomous vehicles. I am very glad that she went with this topic as I believe it will stand the test of time and that it certainly has merit.

Agata has mentioned that she has received great support from everyone in your business - is taking on an apprentice a big commitment?

Certainly the team here were all behind Agata every step of the way and we were very happy to help in any way that we could. Whilst it is a commitment on everyone's part I believe that with good teamwork it is very manageable from the businesses's perspective, it is the student that has to put in the hard work.

How long have you been involved in the apprenticeship programme? What do you feel have been the main benefits to your organisation?

We have been involved with the apprenticeship programme for almost three years and it has been a really good addition to our business. Our apprentices are able to contribute in a meaningful way to the business and once encouraged they can show off their new skillsets to everyone's benefit including our clients.

APPRENTICES ARE FUTURE PROOFING THE INSURANCE SECTOR

We are living through a time of rapid and significant change - **technology and innovation** are shaping the insurance sector and radicalising insurance solutions – in order to stay relevant insurance companies and their staff need to be educated and informed. These changes, coupled with large scale retirements, which will lead to an exodus of institutional knowledge, means the insurance industry could face a skills shortage in the future.

The Insurance Practitioner Apprenticeship was set up as a way to future proof the insurance sector – it allows insurance companies to find the right talent for their business, but it also provides a structure so that the apprentices are trained to the highest standard. The programme gives the apprentices the skills they need not just for today, but for the future of insurance.

Once they have completed the programme apprentices will have the following invaluable skills:

HARD SKILLS

MCC compliance in 12 months

Digital Transformation:
Data Analytics & Big Data

Knowledge of Innovation
& Best Practice in
Insurance Products and
Services

Corporate Governance

Ability to Research,
Reference & Write Reports

SOFT SKILLS

Communication and
Negotiation skills

Critical Thinking

Problem Solving

Collaboration
& Teamwork

Independence: Planning
and Scheduling from
Remote Learning

Let's Hear From The APPRENTICES



Chloe Oram

Insurance Practitioner Graduate, Marsh Ireland

"Having the chance to 'earn and learn' enabled me to support myself financially. It allowed me to work full time, but also study for a degree. This wasn't something I would have thought possible, and thanks to the programme I graduated last year and gained my BA Hons in Insurance Practice, and all while remaining financially independent."

Ben Flood

Third Year Insurance Practitioner Apprentice, Marsh Ireland

"The apprenticeship provides the perfect training ground for your development – the academic element with IT Sligo, along with real work experience means that every day you are putting into practice what you're learning from your studies. I love working in insurance. There is always a new challenge on the horizon that contributes to your development as a professional. If you are willing to work hard to achieve something in insurance, the opportunity is always there to do so."



Tracy O'Keefe

Third Year Insurance Practitioner Apprentice with Thornton Group

"I'm delighted I took the plunge to take on the apprenticeship, it has opened my eyes to the world of insurance and the huge variety of roles available within the sector. I feel that the prospects for my career are really promising and I'll have plenty of options when I qualify later this year."



Francesca Fitzsimons

Second Year Insurance Practitioner Apprentice, FBD Insurance

"The apprenticeship enables you to move within the business and gives the apprentice the opportunity to gain experience in a wide range of areas. The chance to have on the job experience within each department is one of my favourite elements of the programme."

Lee O'Rourke

Third Year Insurance Practitioner Apprentice, Thornton Group

"The apprenticeship has not only grown my expertise in the field, but it has allowed me to network within my own company and across Insurers. The programme has boosted my confidence with making work related decisions with the backup of experience and knowledge. It has given me all the skills I need to do my job to the best of my ability."



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I FELT IT WAS
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FOR ME.

*An Interview with Mary Farrell,
Graduate Apprentice, Kindlon Insurances*

When Mary Farrell learned that the apprenticeship programme offered her the opportunity to achieve a third-level qualification, whilst working for an insurance company she jumped at the chance and couldn't wait to sign up. Almost four years on and Mary has since graduated from the programme (with a first class honours degree) - she is now embracing and enjoying all aspects of her career in insurance, and says she is excited to see what the future might hold. Here Mary tells us about her experience of The Insurance Practitioner Apprenticeship – what the programme entailed and why it was one of the best decisions she ever made.



Tell us a bit about yourself.

My name is Mary Farrell, I am 23 years old and I graduated from The Insurance Practitioner Apprenticeship in 2020. In 2018 I decided I wanted to obtain a degree but I was also looking for an option whereby I could work and earn an income at the same time. A friend was already on the apprenticeship programme and she told me all about it and what a great opportunity it was. It is a three year programme whereby you work four days a week for an insurance company, with one day then devoted to online college lectures - all while being paid a competitive salary. I immediately applied to several companies and luckily got an interview with Kindlon Insurances. On the day of the interview, I was nervous but also determined that this was going to be the career path for me. The interview went well and my now employer, David Kindlon, offered me the job and I immediately accepted.

Why did you choose an apprenticeship?

I chose to do an apprenticeship as I

was keen to get into the workplace and gain real experience. The fact that I would earn a salary, and also achieve a third-level qualification was also an extremely attractive offer. I felt it was a once in a lifetime opportunity, and it ticked all the boxes for me.

What attracted you to the specific apprenticeship you're undertaking?

I was really interested in the insurance sector and I saw this as the perfect route to a career in the industry - I knew it would provide me with the best possible training and also allow me to sit my insurance exams.

What challenges have you faced and how did overcome these?

It was a challenging three years trying to juggle studying and a full time job while still trying to have a social life. The programme is definitely not for everyone - you need to stay consistently focused and work extremely hard but the end result is worth all the effort! Throughout the three years I always

kept my goals in mind and I put in the work knowing that I would achieve my level 8 degree, my professional insurance qualifications and also gain vital experience. I could not have achieved my goals however without the help and support of my employer, David Kindlon, The Insurance Institute, and The Institute of Technology Sligo.

David Kindlon, had so much belief in me and he constantly reminded me that I could achieve anything I desired provided I was putting in the necessary work and staying committed. The Insurance Institute was always on hand for any queries I had in relation to up and coming insurance exams and any extra support and guidance that I might need. In relation to business exams, IT Sligo responded quickly to exam queries and my lecturers were always supportive and provided an enormous amount of guidance.

What are the main skills you have developed?

I have developed an incredible amount of skills as a result of the programme – everything from IT skills to problem solving to organisational skills. You need to learn to work on your own initiative, and this comes in time once you’ve gained confidence.

I would say that if you have the right attitude and a good work ethic, the rest can all be acquired in the workplace and through your studies.

What are your favourite elements of the job?

I really enjoy dealing directly with insurance companies and customers – this type of one to one interaction and problem solving role really suits my personality and I’ve had lots of exposure over the past few years so I’ve been able to hone my skills and improve in this area greatly. For example, in the renewals process I enjoy being tasked with finding the most competitive premiums for the customer and talking them through their options – it’s hugely satisfying when you know you’ve done your best for a client and that they’re happy.

What is your experience of working within your company/team?

Kindlon Insurances, is a fantastic place to work. I am surrounded by positive, friendly and supportive colleagues. My employer, David Kindlon, is always available to discuss any challenges I am facing and always helps me devise a plan on how I can overcome them. Having this kind of support is essential – as it’s not easy, especially in the beginning when you have so

much to learn and when everything is new. It’s hugely reassuring to know that you have a team of people to turn to when you have a question – I only hope I can be that person for an apprentice in the future!

Have you received good levels of support?

I have received an amazing amount of support from my family, friends and Kindlon Insurances. All of their encouragement made it possible for me to achieve my goals and complete The Insurance Practitioner Apprenticeship to the best of my ability. Having a good support network in work and at home really helps, and means that when the going gets tough you have people you can rely on for some kind words or for advice.

What are your hopes for the future?

I’m really looking forward to my career in the insurance industry – it’s an exciting sector to work in and there are so many opportunities as well as areas you can specialise in. For now I’m focusing on obtaining more insurance qualifications – I really see the benefit of continuous learning and development, and I know it will only enhance my ability to do my job as well as build my confidence.

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I REALLY SEE THE BENEFIT OF CONTINUOUS LEARNING AND DEVELOPMENT, AND I KNOW IT WILL ONLY ENHANCE MY ABILITY TO DO MY JOB AS WELL AS BUILD MY CONFIDENCE.

Where Our Apprentices Are Working

With over 151 apprentices* currently working across the Republic of Ireland, you are guaranteed to find the right person to fit your business wherever you are.



*figures based on 2020 recruitment campaign

To learn more about The Insurance Practitioner Apprenticeship, visit earnandlearn.ie or email apprenticeship@iii.ie



Apprenticeships - What You Need To Know

With recruitment for this year's Insurance Practitioner Apprenticeship open, we created a handy infographic to help you better understand the process surrounding how to get involved.

Whether you are an interested employer, or potential apprentice, we've got you covered!

Apprentice Process

If someone wishes to proceed with becoming an Insurance Apprentice the following steps apply:

1

Ensure you meet the minimum entry requirements for this level 8 BA Hons Degree apprenticeship.

2

Register your interest on www.earnandlearn.ie. We will then advise you of any open positions.

3

Apply for apprenticeship positions (or approach your local employers) and complete interview.

4

After starting your new role, you will be required to register with SOLAS as an apprentice. On successful completion of SOLAS registration you will be invited to register with IT Sligo.

5

Register with The Insurance Institute or LIA (depending on programme stream).

6

Attend a mandatory induction session, attend lectures and complete coursework leading to end of semester examinations.

Employer Approval Process

If an Employer wishes to proceed to employ an apprentice the following steps apply:

1

Employer completes application form available on request from the programme team (apprenticeship@iii.ie) and returns.

2

Employer assessment begins based on completion of application form and a site visit by the programme team.

3

Paperwork submitted to SOLAS to assess employer's suitability to train (undertaking a joint site visit with the programme team where appropriate).

4

If suitable, SOLAS recommends the employer for statutory approval to train apprentices in Insurance Practice.

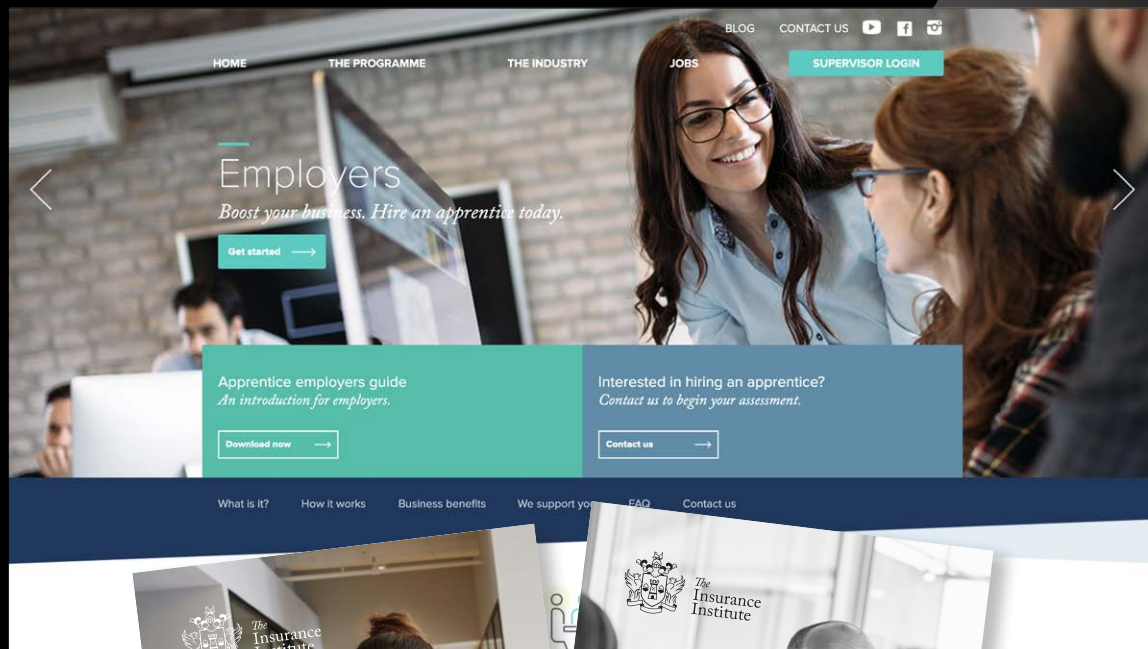
5

Following SOLAS confirmation the Employer is statutorily authorised to employ an apprentice.

6

Recruitment process commences - Recruitment Guide 2021 is issued to assist.

Want to find out more? You can visit earnandlearn.ie or contact a member of the programme team; apprenticeship@iii.ie



FIND OUT MORE

To learn more about The Insurance Practitioner Apprenticeship, visit earnandlearn.ie or email apprenticeship@iii.ie