Summary

- **Presented by** the Vanguard Council, a committee within the National Association of Health Underwriters:

  The National Association of Health Underwriters represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 200 chapters across America.

  NAHU members service the health insurance needs of large and small employers as well as people seeking individual health insurance coverage. Every day, NAHU members work to obtain insurance for clients who are struggling to balance their desire to purchase high-quality and comprehensive health coverage with the reality of rapidly escalating medical-care costs.

- **Facilitated and coordinated by** members of the association: independent insurance agents, insurance brokers and producers, insurance carriers and industry solution experts/providers.

Purpose of the Playbook

- The purpose of this playbook is to provide the members of NAHU with a step-by-step guide on how to offer an internship at your organization.

- This program was developed to support NAHU’s key initiatives for new membership, retention, mentorship and overall industry growth.

- **NAHU members can take/repurpose the contents of this playbook** to create their own internship positions and partner with local universities. The goal is to forge a partnership with a university and post an internship position for students with an insurance, business or related concentration.

  Alternatively, members can use this playbook to create internship positions for job postings/job sites.

Purpose of the Program

- The purpose of this internship program is to introduce and engage young professionals into the insurance industry. Candidates will be immersed in many aspects of a brokerage firm or industry vendor, including marketing, PR, administration, client services, management and sales.
• [For an intern] This is a great opportunity to get hands-on experience and build your resume as you enter the workforce. There are so many career paths within this industry and the primary goal of this program is to expose you to the many lucrative opportunities in employee benefits.

NAHU members help millions of consumers by guiding them through the complexities of health insurance purchasing and enrollment while ensuring they get the best policy at the most affordable price. We seek to understand each personal situation to create recommendations that complement a client’s financial and medical security needs. Our job does not end with the sale. Our licensed producers help their clients with claims issues, service questions and compliance matters throughout the life of each policy they sell.

The clients of NAHU members range from Fortune 500 companies to mom-and-pop businesses and individuals seeking health insurance. Our members have a unique understanding of consumer healthcare needs, the perspective of business owners and the economic realities of health insurance markets. We not only sell traditional health insurance products, but also coverage such as dental, long-term care, disability, Medicare Advantage and Medicare Supplements, and a variety of consumer-driven products. Members agree to abide by NAHU’s Code of Ethics, which requires them to always make healthcare-coverage recommendations with the customer’s best interest in mind.

**Paid Internship**

**Requirements**

- Interest in the insurance industry; degree concentration in insurance a plus; minimum 18 years old
- Basic Microsoft Office and communication skills
- Basic phone communication skills
- Sophomore or higher college student
- Outgoing interpersonal skills
- Self-motivated
- Willingness to sign an NDA if required (some employers may require a signed NDA to ensure their client data is kept confidential)
- Desire to follow these core values:
  - Tenacious, willingness to do what is necessary to get the job done
  - Creative, think outside the box
  - Others first, always
  - Energetic, with a fun attitude

**Evaluation Methods**

Every university may request a different scope to evaluate/approve an internship for official posting on collegiate websites, university credit, etc.

When you’re designing an internship for credit-hour consideration, please include these requirements from your intern:
- Daily communication with supervisor (face-to-face, text, email or phone call)
- Completion of university-provided evaluation forms
- Internship formal report required to be delivered to your [the intern] professor and employer (or the Vanguard Council liaison of your local NAHU chapter) upon internship completion. (Ask your professor about grading weight.)
- Written recommendation letter by supervisor
- Written recommendation review on LinkedIn by supervisor
- Verbal reference for resume provided by supervisor

**Internship Structure**

It's important to communicate in your internship that you [your company], the Vanguard Council and NAHU understand the importance of a flexible work schedule.

However, it's important to highlight critical requirements and set expectations for interns to successfully complete the internship (and possibly receive university credit).

**Internship Must-Haves:**

- Generate a formal report summary of your internship to your professor and the Vanguard Council liaison of your local NAHU chapter. Details of this report will be provided by your university.
  - Total work hours will vary based on employer. Please ask your employer for more information.
  - Complete all five objectives below. If a certain objective is not applicable, you must get a sign-off from your supervisor.
  - Attend a minimum of three sales meetings. *(Supervisor sign-off required)*
  - Speak with at least three clients. *(Supervisor sign-off required)*
  - Complete one special project (assigned by your supervisor). **Summary to be included in your final report.**
  - Interview three employees of the firm. These can be the same individuals you sit with in objectives 1-5. **Summaries to be included in final report.**
  - **Complete a formal SWOT analysis of the firm:**
    - Research the firm before and during the internship
    - Create a detailed analysis of its strengths, weaknesses, opportunities and threats (SWOT).
    - Leverage sources such as the corporate website, competitor websites, news stories and reports regarding the firm, its competitors, the overall industry, the region in which it operates, etc., to form an analysis.
    - Additional information for the analysis can come from interviews: colleagues, superiors, customers, etc. **Note: It is not sufficient to base the entire SWOT analysis on an interview with a manager or other internal sources. Additional research on the firm and its industry is required.**

- **Supervisor Requirements**
  - Your tasks with your employer will vary. Please contact your employer for more information on your daily activities.
• Compensation will vary depending on your abilities and duties. This is a discussion you will need to have with your employer prior to accepting the internship. Many internships average a few dollars above minimum wage.

• **Collegiate Recommendations** – *Provided by Dr. Andre Liebenberg, director of the Risk Management Insurance Program | University of Mississippi*

  o Offer online professional development courses prior to (or early in) the internship program. The university has worked with employers that offered industry-related or business courses to prep interns for their time at the company.
  
  o Consider an intern exchange program with a like-minded organization. For example, brokers can collaborate with their carrier partners to offer a dual program for intern to gain a vast perspective of the industry.
    * Partner with a local carrier office to design a yearlong internship program. The intern can spend one semester with each company to complete an entire year of industry-related experience.
    * The intern can complete a hybrid of the structure above to demonstrate their knowledge and experience of the course of the year.
    * **This would be a great idea for NAHU members to collaborate with each other, mentor prospective members and bring well-rounded, educated professionals into the industry.**

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**Professional Objectives**

Below are the tangible outcomes an intern will expect to obtain after an internship with your firm/company. This is an excellent outline for both the intern and the university to determine overall value of the internship program and areas for personal/professional growth.

**Objective 1:** To learn and understand insurance terminology.

**Activities/Resources:**

- Read policy brochures with licensed agent.
  * Understand the exclusion or limitations that would need to be communicated to a potential client.

- Read policy applications with licensed agent.
  * Understand the additional parts that may be required like an MIB, E of I or Disclosure Statement.

- Read example claim forms with licensed agent.
  * Understand what support forms are needed by the medical provider for the client to file their insurance claim. Example: UB-04 form.

**Evidence:**

- Include a reference guide of the terminology with definitions that I have learned throughout this internship *(to be included in final report, minimum 25 words, acronyms or titles).*
Objective 2: To learn and understand insurance marketing strategies.

Activities/Resources:
- Shadow an employee in the marketing department.
  - Understand the daily activities they are required to perform.
- Review the employer's preferred market with the marketing department.
  - Find out as many specifics as possible regarding race, age, religion, geographical -- anything specific that the employer targets.
- Review the marketing funnel with the marketing department.
  - How does the employer take someone from their potential market and turn them into a hot lead for the sales department to convert?

Evidence:
- Include a copy of the employer’s marketing funnel. If the employer does not have one created, then you will need to create one for them. For an example, click here. There are also free templates you can download online. (to be included in final report)

Objective 3: To learn and understand the employer’s sales-conversion process.

Activities/Resources:
- Shadow an employee in the sales department.
  - Understand the daily activities they are required to perform.
  - Understand their expected annual sales goals.
- Review a sales presentation with the sales department.
  - Find out what unique items the sales department uses to differentiate them from the competition.
- Review the sales funnel with the sales department.
  - How does the salesperson take a hot lead from the marketing department and convert them into a client?

Evidence:
- Include a copy of the employer’s sales funnel. If the employer does not have one created, then you will need to create one for them. For an example click here. There are also free templates you can download online. (to be included in final report)

Objective 4: To learn and understand the employer's customer-service process.

Activities/Resources:
- Shadow an employee in the customer-service department or call center.
  - Understand the daily activities they are required to perform.
  - Understand their expected client satisfaction goals.
- Review a customer call with the customer-service department.
  - Find out what types of questions the employer asks its customers.
  - Ask if they have a standard operating procedure for handling service-based calls, whether in person or over the phone.
- Review any database systems that the customer-service center uses to stay organized and store data.
Ask the employee what skills they feel a person must have to perform well in a customer-service environment.

Ask the employee if they have a customer-retention program and find out what avenues they use to accomplish high retention numbers (email, text, calls, face-to-face, postcards, etc.).

Evidence:

- Include a summary of what you learned in the customer-service department. Include the list of skills needed by a customer-service representative. Also include a summary of how the customer-retention program is structured. *(to be included in final report)*

Objective 5: To learn and understand the supervisor’s role and his/her daily activities.

Activities/Resources:

- Shadow your assigned supervisor.
  - Understand the daily activities they are required to perform.
  - Understand how the supervisor's performance is evaluated.

- Review the company structure with the supervisor.
  - Find out if the company follows a certain business model.
  - Write down the company's core values, mission statement and vision.
  - Ask which key characteristics are looked for during a new hire interview.
  - Find out if the company has regular strategic planning meetings. If possible, attend one of these meetings.

- Review the supervisor’s career path.
  - Where did they start in the insurance industry?
  - What were some struggles along the way?
  - Where do they hope to be in five or 10 years?
  - What do they enjoy most about their career?

Evidence:

- Include a summary of what you learned about the company's structure and how the supervisor's role plays into the company. *(to be included in final report)*
Non-Paid Internship

Key Differentiators
If you’re going to offer a non-paid internship opportunity at your firm, the goal is to instill as much value to the intern as possible. If industry exposure and experience is the result of their time with your company, you can offer unique experiences and introductions in lieu of a salary or stipend.

Here are the key differences of a non-paid opportunity:

- Reduced student report requirements
- Enhanced NAHU requirements: Hands-on experience with the association, including sponsored membership and attendance at local/national events

Evaluation Methods
Every university may request a different scope to evaluate/approve an internship for official posting on collegiate websites, university credit, etc.

When you’re designing an internship for credit hour consideration, please include these requirements from your intern:

- Daily communication with supervisor (face-to-face, text, email or phone call)
- Completion of university-provided evaluation forms
- Internship formal report required to be delivered to your [the intern] professor and employer (or the Vanguard Council liaison of your local NAHU chapter) member upon internship completion. (Ask your professor about grading weight.)
- Written recommendation letter by supervisor
- Written recommendation review on LinkedIn by supervisor
- Verbal reference for resume provided by supervisor

Internship Structure
It’s important to communicate in your internship that you [your company], the Vanguard Council and NAHU understand the importance of a flexible work schedule.

However, it’s important to highlight critical requirements and set expectations for interns to successfully complete the internship (and possibly receive university credit).

Internship Must-Haves:

- Generate a formal report summary of your internship to your professor and the Vanguard Council liaison of your local NAHU chapter. Details of this report will be provided by your university.
- Complete a minimum of 100 total working hours. (Supervisor Sign-off Required)
  - More hours are encouraged to get a full grasp of the program.
- Does not include time spent at required sponsored events.
- This time can be spread out over a period of a semester.

- Attend a minimum of three sales meetings. *(Supervisor Sign-off Required)*
- Interview a minimum of three clients. *(Supervisor Sign-off Required)*
- Complete one special project (assigned by your supervisor). *Summary to be included in your final report.*
- Complete all five objectives below. If a certain objective is not applicable, you must get a sign-off from your supervisor.
- Interview three employees of the firm. These can be the same individuals you sit with in objectives 1-5. *Summaries to be included in final report.*
- Participate in Company-Sponsored Required Events
  - Attend at least two NAHU chapter or state-level meetings. *(Company-Sponsored and Sign-off Required)*
  - Attend one of the following events: NAHU's Capitol Conference in DC, Annual Convention, Platinum Advisor Summit or Regional Conference. *(Company-Sponsored and Sign-off Required)*
    - Capitol Conference (late February) or Annual Convention (late June) is highly encouraged by the Vanguard Council
    - Detailed descriptions of these events can be provided to you by your Vanguard Council liaison.
    - The company will sponsor travel arrangements and expenses with a daily per diem for meals.

**Professional Objectives**

Below are the tangible outcomes an intern will expect to obtain after an internship with your firm/company. This is an excellent outline for both the intern and the university to determine overall value of the internship program and areas for personal/professional growth.

**Objective 1:** To learn and understand insurance terminology.

**Activities/Resources:**
- Read policy brochures with licensed agent.
  - Understand the exclusion or limitations that would need to be communicated to a potential client.
- Read policy applications with licensed agent.
  - Understand the additional parts that may be required like an MIB, E of I or Disclosure Statement.
- Read example claim forms with licensed agent.
  - Understand what support forms are needed by the medical provider for the client to file the insurance claim. Example: UB-04 form.

**Evidence:**
- Include a reference guide of the terminology with definitions that I have learned throughout this internship. *(to be included in final report, minimum 25 words, acronyms or titles)*
Objective 2: To learn and understand insurance-marketing strategies.

Activities/Resources:
- Shadow an employee in the marketing department.
  - Understand the daily activities they are required to perform.
- Review the employer’s preferred market with the marketing department.
  - Find out as many specifics as possible regarding race, age, religion, geographical --anything specific that the employer targets.
- Review the marketing funnel with the marketing department.
  - How does the employer take someone from the potential market and turn them into a hot lead for the sales department to convert?

Evidence:
- Include a copy of the employer’s marketing funnel. If the employer does not have one created, then you will need to create one for them. For an example, click here. There are also free templates you can download online. (to be included in final report)

Objective 3: To learn and understand the employer’s sales-conversion process.

Activities/Resources:
- Shadow an employee in the sales department.
  - Understand the daily activities they are required to perform.
  - Understand their expected annual sales goals.
- Review a sales presentation with the sales department.
  - Find out what unique items the sales department uses to differentiate them from the competition.
- Review the sales funnel with the sales department.
  - How does the salesperson take a hot lead from the marketing department and convert them into a client?

Evidence:
- Include a copy of the employer’s sales funnel. If the employer does not have one created, then you will need to create one for them. For an example, click here. There are also free templates you can download online. (to be included in final report)

Objective 4: To learn and understand the employer’s customer-service process.

Activities/Resources:
- Shadow an employee in the customer-service department or call center.
  - Understand the daily activities they are required to perform.
  - Understand their expected client satisfaction goals.
- Review a customer call with the customer-service department.
  - Find out what types of questions the employer asks its customers.
  - Ask if they have a standard operating procedure for handling service-based calls, whether in person or over the phone.
- Review any database systems that the customer-service center uses to stay organized and to store data.
o Ask the employee what skills they feel a person must have to perform well in a customer-service environment.

o Ask the employee if they have a customer-retention program and find out what avenues they use to accomplish high retention numbers (email, text, calls, face-to-face, postcards, etc.).

Evidence:

- Include a summary of what you learned in the customer-service department. Include the list of skills needed by a customer-service representative. Also include a summary of how the customer retention program is structured. *(to be included in final report)*

Objective 5: To learn and understand the supervisor’s role and their daily activities.

Activities/Resources:

- Shadow your assigned supervisor.
  - Understand the daily activities they are required to perform.
  - Understand how the supervisor’s performance is evaluated.

- Review the company structure with the supervisor.
  - Find out if the company follows a certain business model.
  - Write down the company’s core values, mission statement and vision.
  - Ask which key characteristics are looked for during a new hire interview.
  - Find out if the company has regular strategic planning meetings. If possible, attend one of these meetings.

- Review the supervisor’s career path.
  - Where did they start in the insurance industry?
  - What were some struggles along the way?
  - Where do they hope to be in five or 10 years?
  - What do they enjoy most about their career?

Evidence:

- Include a summary of what you learned about the company’s structure and how the supervisor’s role plays into the company. *(to be included in final report)*
Collegiate Partnerships

In addition to job sites and social platforms, partner with local universities to promote your internship and recruit talent. Here are a few areas to focus your efforts:

- **Department Heads** – *Preferably insurance departments (typically risk management)*
- **Career-Development Centers** - *On-campus resource for students actively seeking internship and job opportunities*
- **Career Fairs** – *Your firm or chapter can participate at a career fair to promote single internships or multiple internships offered by chapter members.*
  - This option generates exposure for the association and membership opportunities.

For additional assistance on **how to create an internship program** for your company or **how to seek university approval**, please contact your national Vanguard Council:

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