

IIAT Guide to Internships

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Introduction

Staffing issues continue to be a major challenge for independent agencies. One way to address these issues is to develop a quality internship program. Internships can be a source of low cost, temporary labor and a recruiting tool for permanent employees. The purpose of this guide is to familiarize you with internship programs and provide a framework for creating your own program.

What is an internship?

Internships, also referred to as cooperative education programs or work-study programs, originally developed as a way to enable students to finance their education by participating in professional programs. Growth of these programs occurred first in the field of education where practice teaching is required for certification. In addition to providing a source of income, internships provided the student with the opportunity to experience pre-professional positions while still in school. Today, internship programs are available on over 1,000 college campuses and programs continue to grow as universities recognize the benefits of enhancing the educational experience of students.

Types of internships

Internships come in many forms. An internship can be merely an external work experience facilitated by the academic institution's placement service or it can be a carefully planned and monitored work experience in which the intern has intentional learning goals. Internships can be part of the academic institution's curriculum or an individual student's learning plan.

Internships for credit

Internships may or may not carry academic credit. Internships for credit can be expected to come with a greater degree of structure and accountability on the part of the student, institution and employer.

Paid and unpaid internships

While internships can be paid or unpaid, in most cases, students do expect to get paid as part of the internship. Recent surveys reflect pay levels ranging from \$7 per hour to \$16 per hour, with \$10 per hour most common.

Internship duration

Internships are generally one-time experiences for students. Internships last from one month to one year with a semester most typical.

Benefits of internships

Participation in internships offers a number of advantages for students, employers and the educational institution:

For students

- opportunity to assess career possibilities
- opportunity to preview a future fit with a particular company
- opportunity to develop job-related skills and train under both academic and practitioner supervision
- enhancement of employment opportunities
- enrichment of classroom instruction experience
- opportunity to earn money while earning academic credit
- opportunity to acquire training in the latest technology

For employers

- aids in recruiting and selecting future full-time employees
- reduces the cost of recruiting and selecting full-time employees
- provides a source of temporary employees
- provides benefits from an injection of new ideas from students and academicians and opportunity to stay current in a particular field
- increases the profile of the organization in the community and at the educational institution
- provides an opportunity to influence the structure of a university's curriculum
- experimentation with new positions or functions without having to make long-term commitments.

For academic institutions:

- provides a new avenue to assess student and academic quality
- provides a new channel for applying management theory
- creates a source of practitioner input into curriculum development
- provides a source of employment opportunities for students
- contributes to the recruitment of qualified students
- provides exposure to the business community which can lead to increased corporate donations
- delivers education that reduces classroom crowding when space is at a premium

While the advantages of internships to all participants are numerous, successful programs require considerable commitment by all as well. Students must be committed to providing a quality contribution to the operation of the employer. Employers must be committed to providing a meaningful work experience, quality mentoring, and adequate feedback to the educational institution and the faculty sponsor.

Implications and strategies for insurance agencies

The first step in considering an internship is to identify the needs for the agency. What the agency wants to gain from such a resource will largely dictate what type of program is most suitable. For instance, if the primary goal is to secure a steady flow of potential permanent candidates and the agency has the management time to provide adequate mentoring, an internship that is fully developed and structured at a major university might be appropriate to fully leverage the relationship between the agency and the institution. On the other hand, if the agency is simply in need of temporary help for project-oriented tasks or lacks sufficient management time to administer a formal program, a university placement service or informal relationship with an academic department might be enough.

Who do you want?

Once the needs are identified, a job description must be drafted that includes job duties, and qualifications desired such as specific major, computer skills, class level, etc. The job description should also include a description of the application procedure, the pay range (if it's a paid internship) and the duration of the internship. The description should also indicate citizenship requirements. [Sample job descriptions](#) and a posting form are included in the appendix.

Where do you find them?

Because few universities have insurance departments, agencies will have to tap into other academic disciplines to find qualified candidates. Some fields of study with relevance to agency operations include general business, management, marketing, accounting, finance, advertising/public relations, computer science and communications. Many times students from these disciplines have not decided on a professional career and after some exposure, may find the insurance industry attractive. The availability of these non-insurance specific disciplines

makes an added case for using interns for project-oriented tasks, such as marketing initiatives or technology tasks.

Once the agency has determined what it hopes to gain from an internship, the next step is to contact institutions in the area about the availability of internship programs. The search should begin the semester before the intern is needed. Institutional offerings run the gamut from simple placement services to highly structured, formal programs. Furthermore, programs offered within an institution may vary by department. Searching a university's Web site will usually provide an indication of the level of sophistication and identify contacts. A [list of contacts](#) is included in an appendix.

When contacting the institution, it is important that all parties understand the expectations and responsibilities of the program. A [sample of an internship agreement](#) and evaluation form is included in the appendix.

Legal considerations

Major areas of concern for employers are compensation laws, workers' compensation, unemployment insurance, and employment practice laws and liability.

Compensation

The Fair Labor Standards Act does not require interns to be paid, provided they qualify as trainees. The following six criteria determine trainee status: (a) the student cannot displace a regular employee; (b) the student is not guaranteed a job at the end of the intern period; (c) both the student and the employer know that the student is not entitled to wages during the internship; (d) the student must receive training from the employer; (e) the training must be similar to training provided by a vocational school; and (f) the training must benefit primarily the student. To avoid classifying an unpaid intern as an employee, the employer should document the personal growth objectives of the internship and clearly communicate them to the student and the institution. In the case of a paid internship, the pay should be at least minimum wage and comparable to the pay of others doing similar work.

Workers' compensation and unemployment insurance

Whether paid or unpaid, the intern should be covered by workers' compensation and many institutions will require proof of coverage. For unpaid interns, it would be advisable to add a voluntary workers' compensation endorsement. Interns are not eligible for unemployment benefits after the internship is over.

Employment practices liability and indemnification agreements

In most cases, the institution will require the employer to assume liability for interns. The student may also be accorded additional institutional protections and processes, especially for issues of liability, confidentiality and harassment. Generally, the same EEOC standards that apply to full-time employees will apply to interns. Internship sites must be equal opportunity employers and cannot practice "unlawful discrimination." The reasonable accommodation provisions of the Americans with Disabilities Act will also apply.

Intern orientation, mentoring and evaluation

To maximize the mutual benefit of the work experience, the agency should assign a mentor to the intern, preferably a management level person who is willing to commit the necessary amount of time. This should be someone who likes to teach and is familiar with all aspects of agency operations. A proper orientation should be conducted at the outset and followed up with periodic evaluations, both of the intern and by the intern, for continuous improvement. The following are sample documents which can be used for managing the process. The last page is a [listing of educational institutions and contacts](#) to help you in finding candidates.

Intern Checklist for Employers

- ❑ Identify need
- ❑ Draft intern job description
 - Job duties
 - Qualifications desired including major
 - Citizenship requirements, if any
 - Application procedure
 - Compensation rate, if any
 - Duration of internship
- ❑ Appoint mentor
- ❑ Recruit intern
- ❑ Review legal considerations
 - Review and approve internship agreement
 - Address workers' compensation Issues
 - Conduct appropriate employment practices orientation
- ❑ Conduct intern orientation
- ❑ Conduct periodic evaluations of intern – at least monthly.
- ❑ Obtain evaluation of intern experience at the end of the internship.

Sample Internship Listing Form

Date _____

Company/Agency _____

Address _____

Telephone number _____ Fax number _____

Email _____ Web site _____

Contact person _____

How to apply _____ Number of openings _____

Internship title _____

Circle One: Paid Unpaid If paid, list wages: \$

Days and hours _____

Circle all that apply: U.S. only F-1 Visa Permanent resident

Description _____

Qualifications (i.e. preferred major(s), preferred class level, required skills, etc.)

Sample Job Descriptions

Overview

The purpose of these brief job descriptions is to provide examples of the kind of work that could be provided by an intern. These examples are intended to relate to a variety of academic disciplines without requiring a great deal of industry-specific expertise. If grooming a permanent employee is not an objective of the program, these jobs could be filled and continued by a succession of interns. Or an intern could be used on a project basis to develop a competency that was not already refined in the agency. Actual development of job descriptions for use with internships should incorporate all employment practice compliance wording used for the agency's other job descriptions.

New Business Development Assistant

Assists the marketing manager and/or sales manager in developing and implementing business development initiatives. Activities include conducting marketing research via telephone to prospects for identification of decision makers, incumbent information, preferred contact avenues, etc. Assists in the identification of prospects by reviewing appropriate media and other sources and pre-qualifies against agency criteria. Maintains and updates prospect database. Implements or assists in the development of contact management process including pre-approach correspondence, appointment confirmation, post appointment correspondence. Prepares new business reports as needed and assigned by marketing/sales manager. Updates prospect pipelines. Attends community functions as agency representative. (Academic disciplines to consider: undecided business majors, Management, Entrepreneurship, Marketing, Communications, Advertising, Public Relations.)

Administrative Assistant

Perform a variety of miscellaneous duties to conserve the time of the CEO or other designated managers. Prepares and/or types memos, letters and reports from rough draft or from dictation; uses desktop computer with advanced word processing and spreadsheet capabilities; screens telephone calls; schedules appointments; maintains files and manuals; compiles information and prepares in final format as directed; answers client inquiries and directs to appropriate party for handling. (Academic disciplines to consider: undecided business majors, Management, Entrepreneurship, Organizational Development, Human Resources, Public Relations.)

Marketing/Advertising/Public Relations/Communications Coordinator

Assists in the development and/or implementation of agency marketing plan. Reviews all promotional copy and assists in the revision and development of promotional copy, including public relations announcements and Web site. Coordinates the placement of advertising. Reviews other documents for consistency and clarity of style. Contributes to the development of enhanced written and oral communication skill of staff. Attends civic and professional meetings and events to represent agency. (Academic disciplines to consider: Journalism, English, Public Relations, Marketing, Communications)

Accounting Assistant

Under direct supervision, assist the accounting department with a variety of accounting tasks including posting of accounts, reconciliations, account verification, payables and receivables. (Academic disciplines to consider: Accounting, Finance.)

Web Developer

Designs, maintains and updates the agency's Web site using tools such as Visual Interdev, JavaScript, VBScript, HTML, XML, ActiveX, ASP, SQL, C, C++ or other languages. Develops web enabling applications to increase functionality and make the site more user friendly for both

internal and external visitors. (Academic disciplines to consider: Computer Science, Information Systems.)

Technology Coordinator

Installs, operates, and maintains agency network. Trouble shoots to diagnose and resolve hardware and software problems affecting performance. Provides users with technical support for network and PC issues. Updates hardware and software components as required. Consults with management on emerging technology. (Academic disciplines to consider: Computer Science, Information Systems.)

Sample Internship Agreement

(Note: This agreement is intended as an example of what you might see from the academic institution. The agreement will be provided by the institution and the content will vary considerably from institution to institution.)

This Agreement is entered into this _____ day of _____, 200__ between _____ (the University), and _____ (the Experience Provider) located at _____.

1. INTER-INSTITUTIONAL APPLICATION:

In order to facilitate internship opportunities among the educational institutions, this Internship Agreement is intended to govern the relationship between the Experience Provider and each educational institution with respect to student interns from any of the educational institutions involved in an internship arrangement with the Experience Provider.

2. GENERAL CONSIDERATIONS:

2.1 An internship is a cooperative program between the educational institutions and approved Experience Providers. The Experience Providers provide supervision, facilities, and instruction which help students acquire the skills and knowledge needed in their chosen field of study or occupation.

2.2 This agreement is for the period agreed upon between the Experience Provider and the applicable educational institution.

2.3 This agreement may be terminated by an educational institution or the Experience Provider for good and sufficient cause by providing reasonable advance written notice to the other.

2.4 The educational institutions and the Experience Provider agree to indemnify each other from any claims or liability, including reasonable attorneys fees, due to their respective negligent acts or omissions arising from the performance of this Agreement and to have in effect applicable insurance coverage to adequately underwrite this promise of indemnity.

3. THE STUDENT AGREES TO:

3.1 Comply with the Experience Provider's policies and procedures.

3.2 Comply with the applicable educational institution's dress and grooming standards and honor code.

3.3 Enroll as an academic internship student and perform the duties indicated unless released by the applicable educational institution and the Experience Provider.

3.4 Report serious problems, including safety and personnel problems, to the Internship Coordinator of the applicable educational institution and the Experience Provider.

3.5 Maintain personal health insurance or student health insurance.

3.6 Execute a separate Student Internship Agreement with the applicable educational institution agreeing to abide by the terms of this Agreement and to perform additional duties and responsibilities as outlined in the Student Internship Agreement.

4. THE EXPERIENCE PROVIDER AGREES TO:

- 4.1 Designate an individual who will serve as the liaison with the educational institutions and the student.
- 4.2 Involve the student for the entire period of the internship as agreed unless this agreement is terminated for cause (See 2.3above.)
- 4.3 Give the student the opportunity to perform a variety of tasks to acquire and practice various skills.
- 4.4 Orient the student to the Experience Provider's rules, policies, procedures, methods, and operations.
- 4.5 Evaluate the student's performance and notify the applicable educational institution's Internship Coordinator or Internship Office immediately, preferably by phone, of any cause of dissatisfaction with or of misconduct on the part of the student.
- 4.6 If applicable, pay the student the agreed upon rate of compensation for the term of the internship.
- 4.7 Provide Workers Compensation and/or other employment benefits to the student to the extent required by law.
- 4.8 Accept the primary responsibility for supervision and control of the student at the internship site.

5. EDUCATION INSTITUTION AGREES TO:

- 5.1 Designate an Internship Coordinator for each internship.
- 5.2 Ensure the Internship Coordinator contacts the student and Experience Provider, discusses the student's progress, and advises relative to the program of study.
- 5.3 Ensure the Internship Coordinator strives to promote harmony and cooperation between the Experience Provider, the student, and the educational institution.
- 5.4 Provide liability insurance for the student to cover damage or harm caused by the student in the amount of \$1,000,000 per student, per occurrence, \$3,000,000 in the aggregate, when this agreement is signed and returned to the University Academic Internship Office.

6. ENTIRE AGREEMENT:

This agreement constitutes the entire agreement of the parties with respect to the subject matter of this agreement.

The Experience Provider

The University

By _____ By _____

Date: _____ Date _____

Sample Intern Orientation

Overview

The depth of orientation may depend on whether or not there is a possibility of making the intern a permanent employee sometime in the future. Obviously, if the intern is being hired for a particular project, some elements of the orientation process could be omitted. Either way, making an honest, positive impression on your intern concerning the industry and the agency business is worthwhile.

- **Introduction to agency intern mentor**
- **Introduction to staff**
Provide a venue for introducing the intern to agency staff, preferably in small groups. Help prepare the intern to share personal information– academic goals, professional aspirations, what he/she hopes to gain from the experience and from your staff.
- **Overview of insurance industry**
 - Read American Institute text: “How Insurance Works”
 - Provide copy of insurance dictionary
- **Overview of agency operations**
 - Review agency history
 - Review vision, mission, values, etc.
 - Describe agency management and ownership
 - Provide overview of organizational structure, organizational chart
 - Describe staff roles, functions, relationships
 - Explain supplier relationships: carriers, vendors
 - Describe community involvement
 - Provide overview of client base
 - Review agency marketing plan, strategic objectives
 - Review employee manual

Sample Student Intern Evaluation

Intern name: _____

Semester: Fall Spring Summer 20_____

Business name _____

Supervisor name: _____

Business phone _____

Please rate the student intern in each of the following categories.

Professional Qualities	Excellent	Good	Fair	Poor	N/A
Establishes rapport with supervisor					
Establishes rapport with staff					
Establishes rapport with clients					
Communicates well					
Seeks new knowledge					
Shows initiative					
Manages time well					
Produces accurate reports/records					
Demonstrates adequate knowledge					

Personal Qualities	Excellent	Good	Fair	Poor	N/A
Is punctual					
Is dependable					
Accepts Constructive Criticism					
Demonstrates Enthusiasm					
Dresses Professionally					

I certify that _____ (student intern name) has completed _____ internship hours.

Supervisor Signature

Supervisor phone

Date

Please use this space to make any additional comments.

10 Concerns of Interns

Compiled by Michael True, Director, Internship Center, Messiah College, Grantham, PA

1. **Give us real work!** It can't be said too many times that interns want to work and learn. An internship can help you get a job done that you couldn't otherwise, right? If you've brought on an intern as a recruitment tool, then how will you be able to assess their abilities? It just makes sense to utilize your interns well.
2. **Do what you say, and say what you do!** Be honest with your interns about what they can expect during their internship. If the job will require stuffing envelopes, then make that clear. But if you tell the intern they will be researching a project, and they spend 90% of their time doing "grunt" work, then bad feelings will develop. Honesty doesn't cost you anything, and it will make interns feel that much more respected.
3. **We like feedback!** Remember that interns are students, and they may not have the business skills and experiences that you take for granted. If your intern makes an oversight, just pull him or her aside and explain how the situation should be handled in the future.
4. **We want to be included too!** Is there a staff meeting they can attend? Can they quietly tag along to that next project meeting? Headed to lunch with a couple of people from the office? Please include them in the daily life of your workplace. After all, if you provide a little more perspective on the intern's work, the product will be that much better.
5. **Please explain.** When you assign work, make sure you give a detailed explanation. While the work may seem trivial and obvious to you, it may not be obvious to someone who's never done it before. Patience and a few extra minutes in the beginning can pay off later when your intern can produce good work independently.
6. **I want a mentor!** Make sure that interns have a mentor or supervisor to provide guidance. Make it someone who likes to teach and the experience will be even better.
7. **A minute of your time.** The best mentor in the world is useless if he or she can't or won't spend the necessary time mentoring. As newcomers, interns may not speak up if they're feeling ignored, so the burden of making sure they're okay is on the mentor. If the busiest person in the office wants to be the designated mentor, he or she should schedule regular times to meet with the intern.
8. **Be prepared!** That wonderful day has arrived and the intern goes to start their internship only to learn that no one knew they were coming, and there is no place for them to work.
9. **Um... I need a chair.** It is amazing how many employers hire an intern and don't think about the fact that they will need a desk, chair, phone and a computer in order to do the task assigned. It is not fun, and not efficient to move an intern from desk to desk as people are out one day to the next. If you want to get a job done, you need to supply the intern with the tools to do the job.
10. **Show me the money (as best you can).** While each intern is different, and each industry has its own personality, remember that interns have expenses. Your organization may not be in a position to pay much, but anything can help. Maybe you can help pay for their parking, take them to lunch every so often, or develop some other creative way to assist them.

