



TORQ Analysis of Insurance Policy Processing Clerks to Brokerage Clerks

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Insurance Policy Processing Clerks	43-9041.02	Abilities:	Importance Level: 50	Weight: 1
To Title:	Brokerage Clerks	43-4011.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS											
Grand TORQ:								90			
Ability TORQ			Skills TORQ				Knowledge TORQ				
Level		92	Level		85		Level		92		
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Speech Clarity	51	9	72	Speaking	63	12	83	Economics and Accounting	53	19	70
Number Facility	53	12	53	Service Orientation	61	12	72	Customer and Personal Service	77	3	88
Finger Dexterity	39	9	53								
Oral Comprehension	57	7	68								
Speech Recognition	53	5	65								
Selective Attention	42	5	56								
Mathematical Reasoning	46	4	53								
Written Comprehension	57	2	72								

LEVEL and IMPT (IMPORTANCE) refer to the Target Brokerage Clerks. GAP refers to level difference between Insurance Policy Processing Clerks and Brokerage Clerks.

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Insurance Policy Processing Clerks	Brokerage Clerks	Importance
Written Comprehension	55 	57 	72 
Speech Clarity	42 	51 	72 
Oral Comprehension	50 	57 	68 
Near Vision	62 	59 	68 

Oral Expression	57	57	65
Written Expression	50	50	65
Problem Sensitivity	48	44	65
Speech Recognition	48	53	65
Information Ordering	50	46	62
Deductive Reasoning	53	53	59
Inductive Reasoning	48	48	56
Selective Attention	37	42	56
Mathematical Reasoning	42	46	53
Number Facility	41	53	53
Finger Dexterity	30	39	53
Flexibility of Closure	39	37	50
Perceptual Speed	35	35	50

Skill Level Comparison - Abilities with importance scores over 69

Description	Insurance Policy Processing Clerks	Brokerage Clerks	Importance
Speaking	51	63	83
Service Orientation	49	61	72

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Insurance Policy Processing Clerks	Brokerage Clerks	Importance
Customer and Personal Service	74	77	88
Economics and Accounting	34	53	70

Experience & Education Comparison

Related Work Experience Comparison				Required Education Level Comparison		
Description	Insurance Policy Processing Clerks	Brokerage Clerks		Description	Insurance Policy Processing Clerks	Brokerage Clerks
10+ years	0%	0%		Doctoral	0%	0%
8-10 years	0%	0%		Professional Degree	0%	0%
6-8 years	0%	0%		Post-Masters Cert	0%	0%
4-6 years	5%	12%		Master's Degree	0%	0%
2-4 years	7%	14%		Post-Bachelor Cert	0%	0%
1-2 years	46%	46%		Bachelors	0%	32%
6-12 months	16%	3%		AA or Equiv	15%	13%
3-6 months	9%	2%		Some College	12%	31%
1-3 months	3%	0%		Post-Secondary Certificate	11%	0%
0-1 month	0%	0%		High School Diploma or GED	61%	22%
None	10%	16%		No HSD or GED	0%	0%



Most Common Educational/Training Requirement:

Moderate-term on-the-job training

Moderate-term on-the-job training

Job Zone Comparison

2 - Job Zone Two: Some Preparation Needed

Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.

These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.

Employees in these occupations need anywhere from a few months to one year of working with experienced employees.

3 - Job Zone Three: Medium Preparation Needed

Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.

Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.

Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

Tasks

Insurance Policy Processing Clerks

Core Tasks

Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.

Specific Tasks

Occupation Specific Tasks:

- Apply insurance rating systems.
- Calculate amount of claim.
- Contact insured or other involved persons to obtain missing information.
- Organize and work with detailed office or warehouse records, using computers to enter, access, search and retrieve data.
- Pay small claims.
- Post or attach information to claim file.
- Prepare and review insurance-claim forms and related documents for completeness.
- Provide customer service, such as giving limited instructions on how to proceed with claims or providing referrals to auto repair

Brokerage Clerks

Core Tasks

Generalized Work Activities:

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Updating and Using Relevant Knowledge - Keeping up-to-date technically and applying new knowledge to your job.

Specific Tasks

Occupation Specific Tasks:

- Compute total holdings, dividends, interest, transfer taxes, brokerage fees, and commissions, and allocate appropriate payments to customers.
- Correspond with customers and confer with coworkers in order to answer inquiries, discuss market fluctuations, and resolve account problems.
- File, type, and operate standard office machines.



claims or providing referrals to auto repair facilities or local contractors.

- Review insurance policy to determine coverage.
- Transmit claims for payment or further investigation.

Detailed Tasks

Detailed Work Activities:

- calculate insurance premiums or awards
- code data from records
- distribute correspondence or mail
- examine files or documents to obtain information
- fill out business or government forms
- follow contract, property, or insurance laws
- interview customers
- maintain insurance records
- maintain inventory of office forms
- maintain records, reports, or files
- maintain telephone logs
- obtain information from individuals
- provide customer service
- recommend claim action
- review data on insurance applications or policies
- review insurance policies to determine appropriate coverage
- review records for completeness
- search legal records
- take messages
- transcribe spoken or written information
- type letters or correspondence
- use computers to enter, access or retrieve data

Technology - Examples

Accounting software

- Account management software

Data base user interface and query software

- Data entry software

- Database software

- Microsoft Access

- Policy issuance system software

Document management software

- InSystems Calligo Enterprise

Electronic mail software

- IBM Lotus Notes

- Microsoft Outlook

- Monitor daily stock prices, and compute fluctuations in order to determine the need for additional collateral to secure loans.
- Prepare forms, such as receipts, withdrawal orders, transmittal papers, and transfer confirmations, based on transaction requests from stockholders.
- Prepare reports summarizing daily transactions and earnings for individual customer accounts.
- Record and document security transactions, such as purchases, sales, conversions, redemptions, and payments, using computers, accounting ledgers, and certificate records.
- Schedule and coordinate transfer and delivery of security certificates between companies, departments, and customers.
- Verify ownership and transaction information and dividend distribution instructions to ensure conformance with governmental regulations, using stock records and reports.

Detailed Tasks

Detailed Work Activities:

- answer customer or public inquiries
- arrange delivery schedules
- communicate with customers or employees to disseminate information
- compile data for financial reports
- compute financial data
- compute taxes
- detect discrepancies on records or reports
- ensure correct grammar, punctuation, or spelling
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- gather relevant financial data
- maintain account records
- maintain telephone logs
- make decisions
- obtain information from individuals
- operate business machines
- operate calculating devices
- prepare financial reports
- prepare reports
- provide customer service
- reconcile or balance financial records
- resolve customer or public complaints
- use computers to enter, access and retrieve financial data
- use computers to enter, access or retrieve data
- use knowledge of written communication in sales work
- use oral or written communication



- Novell GroupWise

Financial analysis software

- Insurance rating software

Internet browser software

- Microsoft Internet Explorer

- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel

- Spreadsheet software

Word processing software

- Microsoft Word

- Word processing software

Tools - Examples

- 10-key calculators

- Desktop computers

- Dictation machines

- Personal computers

use oral or written communication techniques

- use telephone communication techniques
- verify bank or financial transactions
- write business correspondence

Technology - Examples

Accounting software

- Account management software

Calendar and scheduling software

- Scheduling software

Customer relationship management CRM software

- FrontRange Solutions Goldmine software

- Royal Alliance VISION2020 Core

Data base user interface and query software

- Data entry software

- Transaction processing software

Desktop communications software

- Instant messaging software

- Online trading software

- WiredRed Software e/pop Basic

Electronic mail software

- Microsoft Outlook

Financial analysis software

- Bloomberg Professional

Internet browser software

- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel

- Spreadsheet software

Word processing software

- Microsoft Word

Tools - Examples

- 10-key calculators

- Desktop computers



- Personal computers
- Multi-line telephone systems

Labor Market Comparison

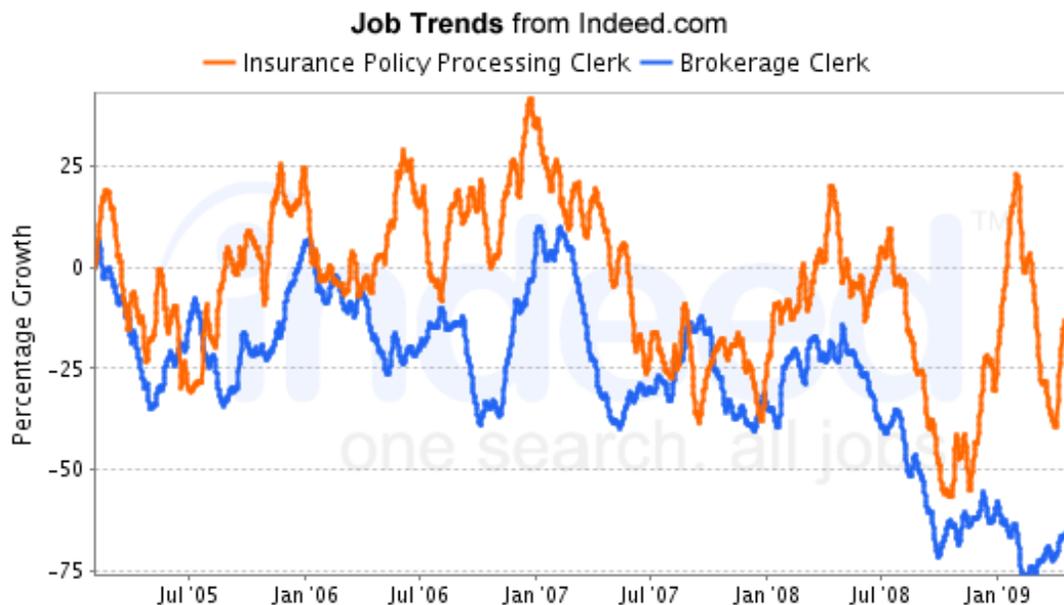
Maine Department of Labor.

Description	Insurance Policy Processing Clerks	Brokerage Clerks	Difference
Median Wage	\$ 31,380	\$ 39,120	\$ 7,740
10th Percentile Wage	\$ 24,090	\$ 27,750	\$ 3,660
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 36,980	\$ 46,710	\$ 9,730
90th Percentile Wage	\$ 42,620	\$ 59,590	\$ 16,970
Mean Wage	\$ 32,190	\$ 40,490	\$ 8,300
Total Employment - 2434	1,810	270	-1,540
Employment Base - 2006	1,849	259	-1,590
Projected Employment - 2443	1,699	225	-1,474
Projected Job Growth - 2006-2443	-8.1 %	-13.1 %	-5.0 %
Projected Annual Openings - 2006-2443	22	8	-14
Special			

Special Occupations:

National Job Posting Trends

Trend for Insurance Policy Processing Clerks and Brokerage Clerks



Data from [Indeed](http://Indeed.com)

**Programs****Related Programs****Accounting Technician**

Accounting Technology/Technician and Bookkeeping. A program that prepares individuals to provide technical administrative support to professional accountants and other financial management personnel. Includes instruction in posting transactions to accounts, record-keeping systems, accounting software operation, and general accounting principles and practices.

Institution	Address	City	URL
Central Maine Community College	1250 Turner St	Auburn	www.cmcc.edu
Kennebec Valley Community College	92 Western Ave	Fairfield	www.kvcc.me.edu
University of Maine at Machias	9 O'Brien Ave	Machias	www.umm.maine.edu
Northern Maine Community College	33 Edgemont Dr	Presque Isle	www.nmcc.edu

Maine Statewide Promotion Opportunities for Insurance Policy Processing Clerks

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-9041.02	Insurance Policy Processing Clerks	100	2	1,810	\$31,380.00	\$0.00	-8%	22	
43-9041.01	Insurance Claims Clerks	92	2	1,810	\$31,380.00	\$0.00	-8%	22	
43-4011.00	Brokerage Clerks	90	3	270	\$39,120.00	\$7,740.00	-13%	8	
13-2053.00	Insurance Underwriters	89	3	460	\$56,090.00	\$24,710.00	-1%	12	
43-6011.00	Executive Secretaries and Administrative Assistants	87	3	3,330	\$38,830.00	\$7,450.00	6%	76	
13-2081.00	Tax Examiners, Collectors, and Revenue Agents	85	3	450	\$36,790.00	\$5,410.00	5%	13	
43-6012.00	Legal Secretaries	85	3	1,300	\$33,360.00	\$1,980.00	5%	29	
13-2071.00	Loan Counselors	83	4	60	\$35,110.00	\$3,730.00	-3%	1	
13-2072.00	Loan Officers	83	3	1,450	\$49,380.00	\$18,000.00	9%	29	



13-1031.01	Claims Examiners, Property and Casualty Insurance	83	3	1,570	\$49,360.00	\$17,980.00	3%	44	★
43-4061.00	Eligibility Interviewers, Government Programs	82	3	610	\$33,440.00	\$2,060.00	0%	11	
43-5011.00	Cargo and Freight Agents	82	2	170	\$40,360.00	\$8,980.00	5%	5	
43-9011.00	Computer Operators	82	3	230	\$33,120.00	\$1,740.00	-30%	4	
13-2052.00	Personal Financial Advisors	81	3	360	\$94,100.00	\$62,720.00	10%	13	
13-1072.00	Compensation, Benefits, and Job Analysis Specialists	81	4	770	\$43,900.00	\$12,520.00	8%	23	

Special Occupations:

Top Industries for Brokerage Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Securities and commodity contracts, brokerages, and exchanges	5231-2	63.06%	46,231	58,198	25.89%
Other financial investment activities	523900	12.21%	8,952	11,159	24.66%
Depository credit intermediation	522100	11.86%	8,693	8,623	-0.80%
Management of companies and enterprises	551100	4.55%	3,339	3,405	1.97%
Insurance agencies and brokerages	524210	0.85%	625	625	0.05%
Offices of real estate agents and brokers	531200	0.71%	518	558	7.74%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.58%	428	454	6.07%
Other insurance related activities	524290	0.41%	303	320	5.73%
Employment services	561300	0.29%	210	235	11.95%
Direct insurance (except life, health, and medical) carriers	524120	0.21%	155	143	-7.55%
Local government, excluding education and hospitals	939300	0.20%	146	145	-0.64%
Insurance and employee benefit funds	525100	0.18%	135	148	9.00%

Top Industries for Insurance Policy Processing Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
----------	-------	---------------	------------	----------------------	----------



Insurance agencies and brokerages	524210	27.08%	68,773	70,013	1.80%
Direct insurance (except life, health, and medical) carriers	524120	24.30%	61,718	58,058	-5.93%
Other insurance related activities	524290	8.08%	20,531	22,086	7.58%
Management of companies and enterprises	551100	3.01%	7,656	7,943	3.75%
Insurance and employee benefit funds	525100	1.28%	3,261	3,616	10.91%
State government, excluding education and hospitals	929200	0.94%	2,377	2,100	-11.68%
General medical and surgical hospitals, public and private	622100	0.76%	1,924	1,917	-0.36%
Offices of physicians	621100	0.69%	1,752	1,986	13.39%
Employment services	561300	0.55%	1,403	1,598	13.91%
Office administrative services	561100	0.48%	1,214	1,385	14.11%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.48%	1,226	1,324	7.93%
Depository credit intermediation	522100	0.48%	1,207	1,108	-8.24%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.37%	934	997	6.74%
Self-employed workers, primary job	000601	0.36%	912	875	-4.12%
Other financial investment activities	523900	0.32%	810	1,027	26.84%



TORQ Analysis of Insurance Policy Processing Clerks to Insurance Claims Clerks

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Insurance Policy Processing Clerks	43-9041.02	Abilities:	Importance Level: 50	Weight: 1
To Title:	Insurance Claims Clerks	43-9041.01	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS											
Grand TORQ:								92			
Ability TORQ			Skills TORQ				Knowledge TORQ				
Level			96	Level			93	Level			87
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Speech Recognition	53	5	72	Writing	60	8	77	No Knowledge Upgrades Required!			
Speech Clarity	46	4	68								
Oral Comprehension	53	3	68								

LEVEL and IMPT (IMPORTANCE) refer to the Target Insurance Claims Clerks. GAP refers to level difference between Insurance Policy Processing Clerks and Insurance Claims Clerks.

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Insurance Policy Processing Clerks	Insurance Claims Clerks	Importance
Written Comprehension	55	55	78
Oral Expression	57	57	72
Speech Recognition	48	53	72
Oral Comprehension	50	53	68
Speech Clarity	42	46	68
Written Expression	50	48	65
Near Vision	62	57	65
Information Ordering	50	48	62
Deductive Reasoning	53	46	59
Selective Attention	37	32	56
Problem Sensitivity	48	41	50



Inductive Reasoning	48	46	50
Category Flexibility	42	39	50
Skill Level Comparison - Abilities with importance scores over 69			
Description	Insurance Policy Processing Clerks	Insurance Claims Clerks	Importance
Writing	52	60	77
Knowledge Level Comparison - Knowledge with importance scores over 69			
Description	Insurance Policy Processing Clerks	Insurance Claims Clerks	Importance

Experience & Education Comparison					
Related Work Experience Comparison			Required Education Level Comparison		
Description	Insurance Policy Processing Clerks	Insurance Claims Clerks	Description	Insurance Policy Processing Clerks	Insurance Claims Clerks
10+ years	0%	2%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	0%	0%
6-8 years	0%	0%	Post-Masters Cert	0%	0%
4-6 years	5%	0%	Master's Degree	0%	2%
2-4 years	7%	27%	Post-Bachelor Cert	0%	0%
1-2 years	46%	20%	Bachelors	0%	0%
6-12 months	16%	14%	AA or Equiv	15%	5%
3-6 months	9%	5%	Some College	12%	32%
1-3 months	3%	15%	Post-Secondary Certificate	11%	6%
0-1 month	0%	4%	High School Diploma or GED	61%	53%
None	10%	9%	No HSD or GED	0%	0%
Insurance Policy Processing Clerks			Insurance Claims Clerks		
Most Common Educational/Training Requirement:					
Moderate-term on-the-job training			Moderate-term on-the-job training		
Job Zone Comparison					
2 - Job Zone Two: Some Preparation Needed			2 - Job Zone Two: Some Preparation Needed		
Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.			Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.		
These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.			These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.		
Employees in these occupations need anywhere from a few months to one year of working with experienced employees.			Employees in these occupations need anywhere from a few months to one year of working with experienced employees.		

Tasks	
Insurance Policy Processing Clerks	Insurance Claims Clerks



Core Tasks

Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.

Specific Tasks

Occupation Specific Tasks:

- Apply insurance rating systems.
- Calculate amount of claim.
- Contact insured or other involved persons to obtain missing information.
- Organize and work with detailed office or warehouse records, using computers to enter, access, search and retrieve data.
- Pay small claims.
- Post or attach information to claim file.
- Prepare and review insurance-claim forms and related documents for completeness.
- Provide customer service, such as giving limited instructions on how to proceed with claims or providing referrals to auto repair facilities or local contractors.
- Review insurance policy to determine coverage.
- Transmit claims for payment or further investigation.

Detailed Tasks

Detailed Work Activities:

- calculate insurance premiums or awards
- code data from records
- distribute correspondence or mail
- examine files or documents to obtain information
- fill out business or government forms
- follow contract, property, or insurance laws
- interview customers
- maintain insurance records
- maintain inventory of office forms

Core Tasks

Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.

Specific Tasks

Occupation Specific Tasks:

- Apply insurance rating systems.
- Calculate amount of claim.
- Contact insured or other involved persons to obtain missing information.
- Organize and work with detailed office or warehouse records, using computers to enter, access, search and retrieve data.
- Pay small claims.
- Post or attach information to claim file.
- Prepare and review insurance-claim forms and related documents for completeness.
- Provide customer service, such as giving limited instructions on how to proceed with claims or providing referrals to auto repair facilities or local contractors.
- Review insurance policy to determine coverage.
- Transmit claims for payment or further investigation.

Detailed Tasks

Detailed Work Activities:

- calculate insurance premiums or awards
- code data from records
- distribute correspondence or mail
- examine files or documents to obtain information
- fill out business or government forms
- follow contract, property, or insurance laws
- interview customers
- maintain insurance records
- maintain inventory of office forms



- maintain records, reports, or files
- maintain telephone logs
- obtain information from individuals
- provide customer service
- recommend claim action
- review data on insurance applications or policies
- review insurance policies to determine appropriate coverage
- review records for completeness
- search legal records
- take messages
- transcribe spoken or written information
- type letters or correspondence
- use computers to enter, access or retrieve data

Technology - Examples

Accounting software

- Account management software

Data base user interface and query software

- Data entry software
- Database software
- Microsoft Access

- Policy issuance system software

Document management software

- InSystems Calligo Enterprise

Electronic mail software

- IBM Lotus Notes
- Microsoft Outlook
- Novell GroupWise

Financial analysis software

- Insurance rating software

Internet browser software

- Microsoft Internet Explorer
- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel
- Spreadsheet software

- maintain records, reports, or files
- maintain telephone logs
- obtain information from individuals
- provide customer service
- recommend claim action
- review data on insurance applications or policies
- review insurance policies to determine appropriate coverage
- review records for completeness
- search legal records
- take messages
- transcribe spoken or written information
- type letters or correspondence
- use computers to enter, access or retrieve data

Technology - Examples

Accounting software

- Billing software

Data base user interface and query software

- Alpha Software Alpha Five
- Automated information system software
- Claim processing system software

- Data entry software

- Database software

- IBM Check Processing Control System CPSC

- St. Paul Travelers e-CARMA

Internet browser software

- Web browser software

Office suite software

- Microsoft Office

Spreadsheet software

- Microsoft Excel
- Spreadsheet software

Word processing software

- Microsoft Word
- Word processing software

Tools - Examples

- 10-key calculators
- Desktop computers
- Dictation machines



Word processing software

- Microsoft Word
- Word processing software

Tools - Examples

- 10-key calculators
- Desktop computers
- Dictation machines
- Personal computers

- Personal computers

Labor Market Comparison

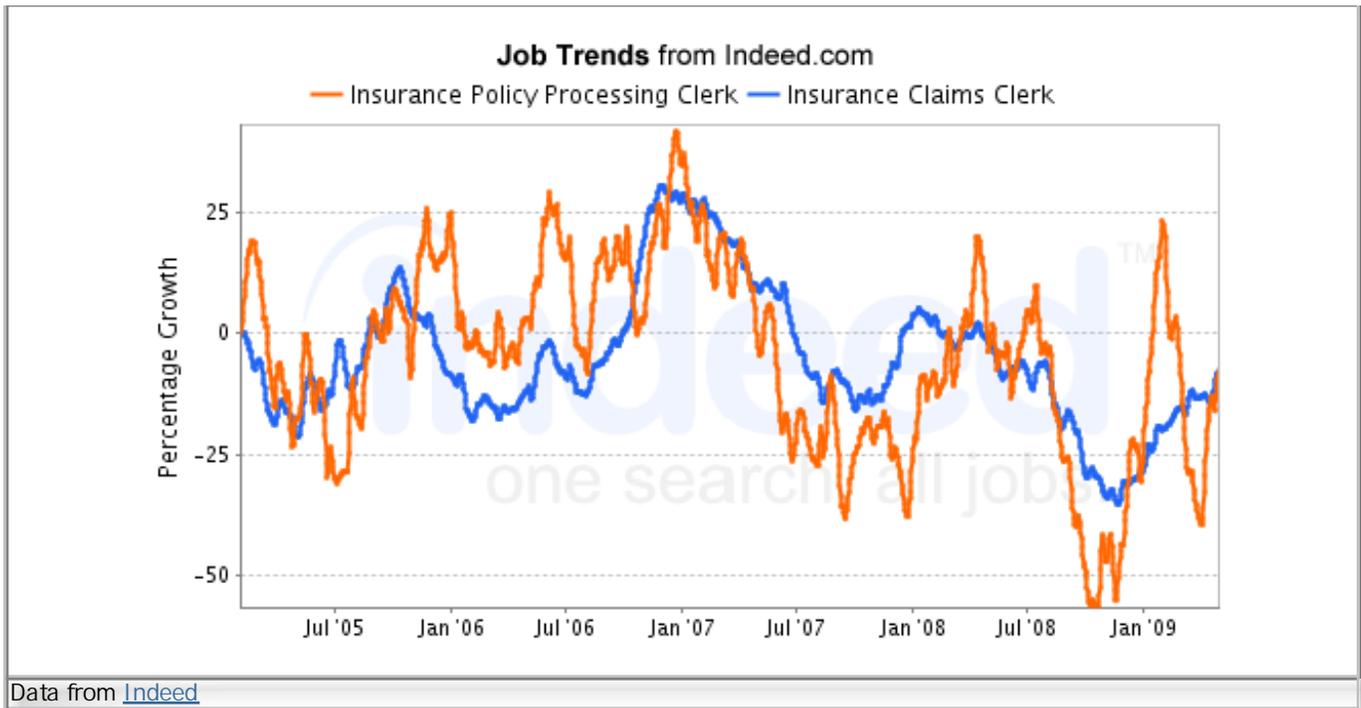
Maine Department of Labor.

Description	Insurance Policy Processing Clerks	Insurance Claims Clerks	Difference
Median Wage	\$ 31,380	\$ 31,380	\$ 0
10th Percentile Wage	\$ 24,090	\$ 24,090	\$ 0
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 36,980	\$ 36,980	\$ 0
90th Percentile Wage	\$ 42,620	\$ 42,620	\$ 0
Mean Wage	\$ 32,190	\$ 32,190	\$ 0
Total Employment - 2434	1,810	1,810	0
Employment Base - 2006	1,849	1,849	0
Projected Employment - 2443	1,699	1,699	0
Projected Job Growth - 2006-2443	-8.1 %	-8.1 %	0.0 %
Projected Annual Openings - 2006-2443	22	22	0
Special			

Special Occupations:

National Job Posting Trends

Trend for Insurance Policy Processing Clerks and Insurance Claims Clerks



Programs

Related Programs

General Office/Clerical and Typing Services

General Office Occupations and Clerical Services. A program that prepares individuals to provide basic administrative support under the supervision of office managers, administrative assistants, secretaries, and other office personnel. Includes instruction in typing, keyboarding, filing, general business correspondence, office equipment operation, and communications skills.

Institution	Address	City	URL
Northern Maine Community College	33 Edgemont Dr	Presque Isle	www.nmcc.edu

Maine Statewide Promotion Opportunities for Insurance Policy Processing Clerks

O* NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-9041.02	Insurance Policy Processing Clerks	100	2	1,810	\$31,380.00	\$0.00	-8%	22	
43-9041.01	Insurance Claims Clerks	92	2	1,810	\$31,380.00	\$0.00	-8%	22	
43-4011.00	Brokerage Clerks	90	3	270	\$39,120.00	\$7,740.00	-13%	8	
13-2053.00	Insurance Underwriters	89	3	460	\$56,090.00	\$24,710.00	-1%	12	



43-6011.00	Executive Secretaries and Administrative Assistants	87	3	3,330	\$38,830.00	\$7,450.00	6%	76	
13-2081.00	Tax Examiners, Collectors, and Revenue Agents	85	3	450	\$36,790.00	\$5,410.00	5%	13	
43-6012.00	Legal Secretaries	85	3	1,300	\$33,360.00	\$1,980.00	5%	29	
13-2071.00	Loan Counselors	83	4	60	\$35,110.00	\$3,730.00	-3%	1	
13-2072.00	Loan Officers	83	3	1,450	\$49,380.00	\$18,000.00	9%	29	
13-1031.01	Claims Examiners, Property and Casualty Insurance	83	3	1,570	\$49,360.00	\$17,980.00	3%	44	
43-4061.00	Eligibility Interviewers, Government Programs	82	3	610	\$33,440.00	\$2,060.00	0%	11	
43-5011.00	Cargo and Freight Agents	82	2	170	\$40,360.00	\$8,980.00	5%	5	
43-9011.00	Computer Operators	82	3	230	\$33,120.00	\$1,740.00	-30%	4	
13-2052.00	Personal Financial Advisors	81	3	360	\$94,100.00	\$62,720.00	10%	13	
13-1072.00	Compensation, Benefits, and Job Analysis Specialists	81	4	770	\$43,900.00	\$12,520.00	8%	23	

Special Occupations:

Top Industries for Insurance Claims Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Insurance agencies and brokerages	524210	27.08%	68,773	70,013	1.80%
Direct insurance (except life, health, and medical) carriers	524120	24.30%	61,718	58,058	-5.93%
Other insurance related activities	524290	8.08%	20,531	22,086	7.58%
Management of companies and enterprises	551100	3.01%	7,656	7,943	3.75%
Insurance and employee benefit funds	525100	1.28%	3,261	3,616	10.91%
State government, excluding education and hospitals	929200	0.94%	2,377	2,100	-11.68%



General medical and surgical hospitals, public and private	622100	0.76%	1,924	1,917	-0.36%
Offices of physicians	621100	0.69%	1,752	1,986	13.39%
Employment services	561300	0.55%	1,403	1,598	13.91%
Office administrative services	561100	0.48%	1,214	1,385	14.11%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.48%	1,226	1,324	7.93%
Depository credit intermediation	522100	0.48%	1,207	1,108	-8.24%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.37%	934	997	6.74%
Self-employed workers, primary job	000601	0.36%	912	875	-4.12%
Other financial investment activities	523900	0.32%	810	1,027	26.84%

Top Industries for Insurance Policy Processing Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Insurance agencies and brokerages	524210	27.08%	68,773	70,013	1.80%
Direct insurance (except life, health, and medical) carriers	524120	24.30%	61,718	58,058	-5.93%
Other insurance related activities	524290	8.08%	20,531	22,086	7.58%
Management of companies and enterprises	551100	3.01%	7,656	7,943	3.75%
Insurance and employee benefit funds	525100	1.28%	3,261	3,616	10.91%
State government, excluding education and hospitals	929200	0.94%	2,377	2,100	-11.68%
General medical and surgical hospitals, public and private	622100	0.76%	1,924	1,917	-0.36%
Offices of physicians	621100	0.69%	1,752	1,986	13.39%
Employment services	561300	0.55%	1,403	1,598	13.91%
Office administrative services	561100	0.48%	1,214	1,385	14.11%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.48%	1,226	1,324	7.93%
Depository credit intermediation	522100	0.48%	1,207	1,108	-8.24%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.37%	934	997	6.74%
Self-employed workers, primary job	000601	0.36%	912	875	-4.12%
Other financial investment activities	523900	0.32%	810	1,027	26.84%



TORQ Analysis of Insurance Policy Processing Clerks to License Clerks

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Insurance Policy Processing Clerks	43-9041.02	Abilities:	Importance Level: 50	Weight: 1
To Title:	License Clerks	43-4031.03	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS					
Grand TORQ:					89
Ability TORQ		Skills TORQ		Knowledge TORQ	
Level	93	Level	89	Level	85

Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Speech Clarity	44	2	62	Active Listening	62	9	83	Customer and Personal Service	76	2	88
Selective Attention	39	2	50	Reading Comprehension	64	5	80				
Oral Comprehension	51	1	75								

LEVEL and IMPT (IMPORTANCE) refer to the Target License Clerks. GAP refers to level difference between Insurance Policy Processing Clerks and License Clerks.

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Insurance Policy Processing Clerks	License Clerks	Importance
Oral Comprehension	50	51	75
Oral Expression	57	53	75
Written Comprehension	55	50	72
Written Expression	50	48	65
Speech Recognition	48	41	62
Speech Clarity	42	44	62
Near Vision	62	51	59
Problem Sensitivity	48	42	53
Deductive Reasoning	53	44	50
Inductive Reasoning	48	42	50

Information Ordering	50 	44 	50 
Selective Attention	37 	39 	50 
Skill Level Comparison - Abilities with importance scores over 69			
Description	Insurance Policy Processing Clerks	License Clerks	Importance
Active Listening	53 	62 	83 
Reading Comprehension	59 	64 	80 
Knowledge Level Comparison - Knowledge with importance scores over 69			
Description	Insurance Policy Processing Clerks	License Clerks	Importance
Customer and Personal Service	74 	76 	88 

Experience & Education Comparison					
Related Work Experience Comparison			Required Education Level Comparison		
Description	Insurance Policy Processing Clerks	License Clerks	Description	Insurance Policy Processing Clerks	License Clerks
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	0%	0%
6-8 years	0%	0%	Post-Masters Cert	0%	0%
4-6 years	5% 	0%	Master's Degree	0%	0%
2-4 years	7% 	24% 	Post-Bachelor Cert	0%	0%
1-2 years	46% 	25% 	Bachelors	0%	0%
6-12 months	16% 	10% 	AA or Equiv	15% 	3% 
3-6 months	9% 	24% 	Some College	12% 	37% 
1-3 months	3% 	0%	Post-Secondary Certificate	11% 	5% 
0-1 month	0%	0%	High School Diploma or GED	61% 	54% 
None	10% 	15% 	No HSD or GED	0%	0%
Insurance Policy Processing Clerks			License Clerks		
Most Common Educational/Training Requirement:					
Moderate-term on-the-job training			Short-term on-the-job training		
Job Zone Comparison					
2 - Job Zone Two: Some Preparation Needed			2 - Job Zone Two: Some Preparation Needed		
Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.			Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.		
These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.			These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.		
Employees in these occupations need anywhere from a few months to one year of working with experienced employees.			Employees in these occupations need anywhere from a few months to one year of working with experienced employees.		



Tasks

Insurance Policy Processing Clerks

Core Tasks

Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.

Specific Tasks

Occupation Specific Tasks:

- Apply insurance rating systems.
- Calculate amount of claim.
- Contact insured or other involved persons to obtain missing information.
- Organize and work with detailed office or warehouse records, using computers to enter, access, search and retrieve data.
- Pay small claims.
- Post or attach information to claim file.
- Prepare and review insurance-claim forms and related documents for completeness.
- Provide customer service, such as giving limited instructions on how to proceed with claims or providing referrals to auto repair facilities or local contractors.
- Review insurance policy to determine coverage.
- Transmit claims for payment or further investigation.

Detailed Tasks

Detailed Work Activities:

- calculate insurance premiums or awards
- code data from records
- distribute correspondence or mail
- examine files or documents to obtain information
- fill out business or government forms

License Clerks

Core Tasks

Generalized Work Activities:

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Documenting/Recording Information - Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.

Specific Tasks

Occupation Specific Tasks:

- Amend indictments when necessary, and endorse indictments with pertinent information.
- Answer inquiries from the general public regarding judicial procedures, court appearances, trial dates, adjournments, outstanding warrants, summonses, subpoenas, witness fees, and payment of fines.
- Collect court fees or fines, and record amounts collected.
- Conduct roll calls, and poll jurors.
- Direct support staff in handling of paperwork processed by clerks' offices.
- Examine legal documents submitted to courts for adherence to laws or court procedures.
- Explain procedures or forms to parties in cases or to the general public.
- Follow procedures to secure courtrooms and exhibits such as money, drugs, and weapons.
- Instruct parties about timing of court appearances.
- Meet with judges, lawyers, parole officers, police, and social agency officials in order to coordinate the functions of the court.
- Open courts, calling them to order and announcing judges.



- follow contract, property, or insurance laws
- interview customers
- maintain insurance records
- maintain inventory of office forms
- maintain records, reports, or files
- maintain telephone logs
- obtain information from individuals
- provide customer service
- recommend claim action
- review data on insurance applications or policies
- review insurance policies to determine appropriate coverage
- review records for completeness
- search legal records
- take messages
- transcribe spoken or written information
- type letters or correspondence
- use computers to enter, access or retrieve data

Technology - Examples

Accounting software

- Account management software

Data base user interface and query software

- Data entry software
- Database software

- Microsoft Access

- Policy issuance system software

Document management software

- InSystems Calligo Enterprise

Electronic mail software

- IBM Lotus Notes
- Microsoft Outlook
- Novell GroupWise

Financial analysis software

- Insurance rating software

Internet browser software

- Microsoft Internet Explorer
- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

- Prepare and issue orders of the court, including probation orders, release documentation, sentencing information, and summonses.
- Prepare and mark all applicable court exhibits and evidence.
- Prepare courtrooms with paper, pens, water, easels, and electronic equipment, and ensure that recording equipment is working.
- Prepare dockets or calendars of cases to be called, using typewriters or computers.
- Prepare documents recording the outcomes of court proceedings.
- Read charges and related information to the court and, if necessary, record defendants' pleas.
- Record case dispositions, court orders, and arrangements made for payment of court fees.
- Record court proceedings, using recording equipment, or record minutes of court proceedings using stenotype machines or shorthand.
- Search files, and contact witnesses, attorneys, and litigants, in order to obtain information for the court.
- Swear in jury members, interpreters, witnesses and defendants.

Detailed Tasks

Detailed Work Activities:

- collect fees
- compile information for court cases
- compile itinerary of planned meetings or activities
- explain government rules or policies
- fill out business or government forms
- maintain inventory of office forms
- maintain records, reports, or files
- maintain telephone logs
- obtain information from witnesses, attorneys, or litigants
- relay information to proper officials
- take messages
- transcribe spoken or written information
- use computer to transcribe testimony
- use computers to enter, access or retrieve data
- use interviewing procedures
- use shorthand writing procedures

Technology - Examples



Spreadsheet software

- Microsoft Excel
- Spreadsheet software

Word processing software

- Microsoft Word
- Word processing software

Tools - Examples

- 10-key calculators
- Desktop computers
- Dictation machines
- Personal computers

Labor Market Comparison

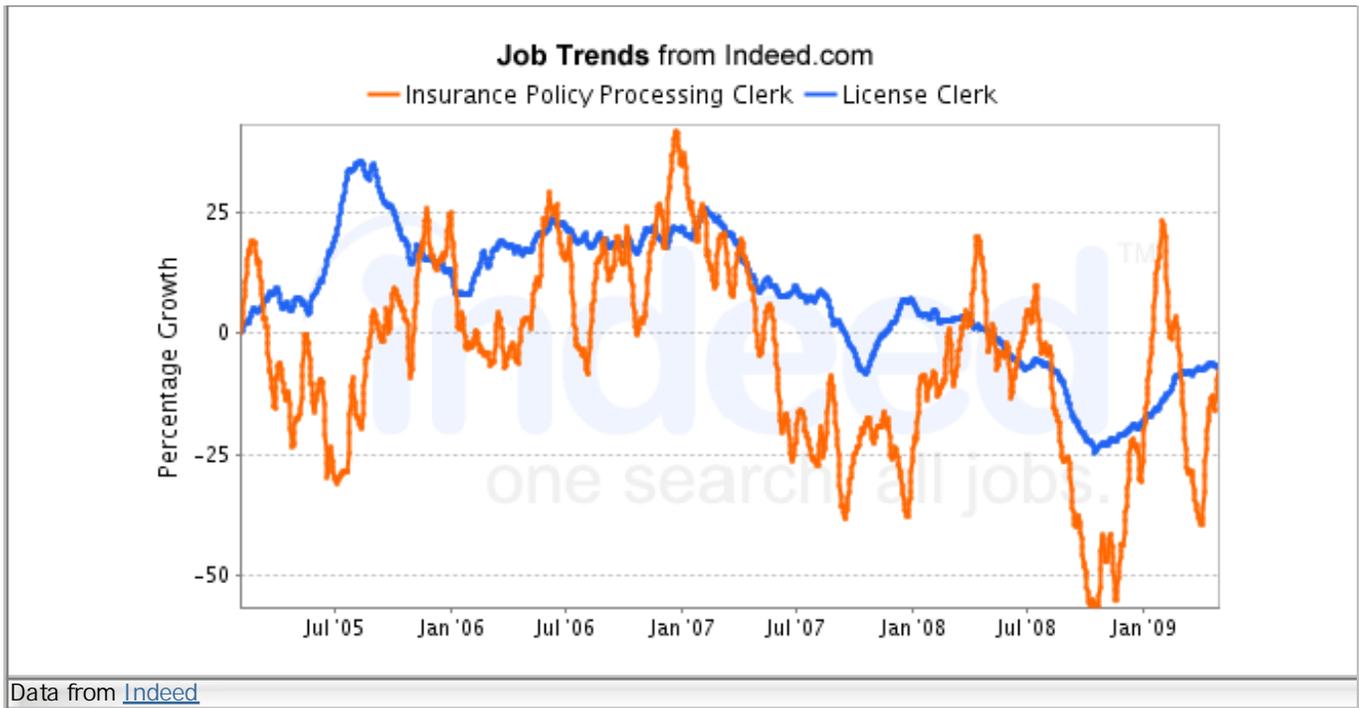
Maine Department of Labor.

Description	Insurance Policy Processing Clerks	License Clerks	Difference
Median Wage	\$ 31,380	\$ 27,650	\$(3,730)
10th Percentile Wage	\$ 24,090	\$ 19,340	\$(4,750)
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 36,980	\$ 32,310	\$(4,670)
90th Percentile Wage	\$ 42,620	\$ 37,730	\$(4,890)
Mean Wage	\$ 32,190	\$ 27,780	\$(4,410)
Total Employment - 2434	1,810	1,190	-620
Employment Base - 2006	1,849	1,198	-651
Projected Employment - 2443	1,699	1,302	-397
Projected Job Growth - 2006-2443	-8.1 %	8.7 %	16.8 %
Projected Annual Openings - 2006-2443	22	37	15
Special			

Special Occupations:

National Job Posting Trends

Trend for Insurance Policy Processing Clerks and License Clerks



Programs

Related Programs

Executive Assistant/Secretary

Executive Assistant/Executive Secretary. A program that prepares individuals to perform the duties of special assistants and/or personal secretaries for business executives and top management. Includes instruction in business communications, principles of business law, public relations, scheduling and travel management, secretarial accounting, filing systems and records management, conference and meeting recording, report preparation, office equipment and procedures, office supervisory skills, and professional standards and legal requirements.

Institution	Address	City	URL
Kennebec Valley Community College	92 Western Ave	Fairfield	www.kvcc.me.edu
Kennebec Valley Community College	92 Western Ave	Fairfield	www.kvcc.me.edu
Northern Maine Community College	33 Edgemont Dr	Presque Isle	www.nmcc.edu

General Office/Clerical and Typing Services

General Office Occupations and Clerical Services. A program that prepares individuals to provide basic administrative support under the supervision of office managers, administrative assistants, secretaries, and other office personnel. Includes instruction in typing, keyboarding, filing, general business correspondence, office equipment operation, and communications skills.

Institution	Address	City	URL
Northern Maine Community College	33 Edgemont Dr	Presque Isle	www.nmcc.edu

Maine Statewide Promotion Opportunities for Insurance Policy Processing Clerks



O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-9041.02	Insurance Policy Processing Clerks	100	2	1,810	\$31,380.00	\$0.00	-8%	22	
43-9041.01	Insurance Claims Clerks	92	2	1,810	\$31,380.00	\$0.00	-8%	22	
43-4011.00	Brokerage Clerks	90	3	270	\$39,120.00	\$7,740.00	-13%	8	
13-2053.00	Insurance Underwriters	89	3	460	\$56,090.00	\$24,710.00	-1%	12	
43-6011.00	Executive Secretaries and Administrative Assistants	87	3	3,330	\$38,830.00	\$7,450.00	6%	76	
13-2081.00	Tax Examiners, Collectors, and Revenue Agents	85	3	450	\$36,790.00	\$5,410.00	5%	13	
43-6012.00	Legal Secretaries	85	3	1,300	\$33,360.00	\$1,980.00	5%	29	
13-2071.00	Loan Counselors	83	4	60	\$35,110.00	\$3,730.00	-3%	1	
13-2072.00	Loan Officers	83	3	1,450	\$49,380.00	\$18,000.00	9%	29	
13-1031.01	Claims Examiners, Property and Casualty Insurance	83	3	1,570	\$49,360.00	\$17,980.00	3%	44	★
43-4061.00	Eligibility Interviewers, Government Programs	82	3	610	\$33,440.00	\$2,060.00	0%	11	
43-5011.00	Cargo and Freight Agents	82	2	170	\$40,360.00	\$8,980.00	5%	5	
43-9011.00	Computer Operators	82	3	230	\$33,120.00	\$1,740.00	-30%	4	
13-2052.00	Personal Financial Advisors	81	3	360	\$94,100.00	\$62,720.00	10%	13	
13-1072.00	Compensation, Benefits, and Job Analysis Specialists	81	4	770	\$43,900.00	\$12,520.00	8%	23	

Special Occupations:

Top Industries for License Clerks



Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Local government, excluding education and hospitals	939300	66.94%	76,699	86,162	12.34%
State government, excluding education and hospitals	929200	27.45%	31,454	30,865	-1.87%
Self-employed workers, primary job	000601	2.57%	2,948	3,140	6.54%
Other support services	561900	1.93%	2,214	3,032	36.99%
Self-employed workers, secondary job	000602	0.10%	116	116	-0.45%

Top Industries for Insurance Policy Processing Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Insurance agencies and brokerages	524210	27.08%	68,773	70,013	1.80%
Direct insurance (except life, health, and medical) carriers	524120	24.30%	61,718	58,058	-5.93%
Other insurance related activities	524290	8.08%	20,531	22,086	7.58%
Management of companies and enterprises	551100	3.01%	7,656	7,943	3.75%
Insurance and employee benefit funds	525100	1.28%	3,261	3,616	10.91%
State government, excluding education and hospitals	929200	0.94%	2,377	2,100	-11.68%
General medical and surgical hospitals, public and private	622100	0.76%	1,924	1,917	-0.36%
Offices of physicians	621100	0.69%	1,752	1,986	13.39%
Employment services	561300	0.55%	1,403	1,598	13.91%
Office administrative services	561100	0.48%	1,214	1,385	14.11%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.48%	1,226	1,324	7.93%
Depository credit intermediation	522100	0.48%	1,207	1,108	-8.24%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.37%	934	997	6.74%
Self-employed workers, primary job	000601	0.36%	912	875	-4.12%
Other financial investment activities	523900	0.32%	810	1,027	26.84%



TORQ Analysis of Insurance Policy Processing Clerks to Payroll and Timekeeping Clerks

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Insurance Policy Processing Clerks	43-9041.02	Abilities:	Importance Level: 50	Weight: 1
To Title:	Payroll and Timekeeping Clerks	43-3051.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS					
Grand TORQ:					89
Ability TORQ		Skills TORQ		Knowledge TORQ	
Level	96	Level	86	Level	86

Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Mathematical Reasoning	48	6	68	Time Management	63	19	83	No Knowledge Upgrades Required!			
Oral Comprehension	53	3	68	Mathematics	60	10	77				
				Reading Comprehension	64	5	77				

LEVEL and IMPT (IMPORTANCE) refer to the Target Payroll and Timekeeping Clerks. GAP refers to level difference between Insurance Policy Processing Clerks and Payroll and Timekeeping Clerks.

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Insurance Policy Processing Clerks	Payroll and Timekeeping Clerks	Importance
Information Ordering	50	46	75
Oral Comprehension	50	53	68
Oral Expression	57	57	68
Problem Sensitivity	48	41	68
Mathematical Reasoning	42	48	68
Deductive Reasoning	53	50	65
Near Vision	62	57	65
Written Comprehension	55	55	62
Speech Recognition	48	39	62
Speech Clarity	42	39	62
Written Expression	50	44	56



Inductive Reasoning	48		53
Selective Attention	37		53
Category Flexibility	42		50
Skill Level Comparison - Abilities with importance scores over 69			
Description	Insurance Policy Processing Clerks	Payroll and Timekeeping Clerks	Importance
Time Management	44	63	83
Reading Comprehension	59	64	77
Mathematics	50	60	77
Knowledge Level Comparison - Knowledge with importance scores over 69			
Description	Insurance Policy Processing Clerks	Payroll and Timekeeping Clerks	Importance

Experience & Education Comparison					
Related Work Experience Comparison			Required Education Level Comparison		
Description	Insurance Policy Processing Clerks	Payroll and Timekeeping Clerks	Description	Insurance Policy Processing Clerks	Payroll and Timekeeping Clerks
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	0%	0%
6-8 years	0%	6%	Post-Masters Cert	0%	0%
4-6 years	5%	1%	Master's Degree	0%	0%
2-4 years	7%	32%	Post-Bachelor Cert	0%	0%
1-2 years	46%	25%	Bachelors	0%	8%
6-12 months	16%	17%	AA or Equiv	15%	3%
3-6 months	9%	5%	Some College	12%	28%
1-3 months	3%	1%	Post-Secondary Certificate	11%	16%
0-1 month	0%	0%	High School Diploma or GED	61%	41%
None	10%	10%	No HSD or GED	0%	0%
Insurance Policy Processing Clerks			Payroll and Timekeeping Clerks		
Most Common Educational/Training Requirement:					
Moderate-term on-the-job training			Moderate-term on-the-job training		
Job Zone Comparison					
2 - Job Zone Two: Some Preparation Needed			3 - Job Zone Three: Medium Preparation Needed		
Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.			Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.		
These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.			Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.		



Employees in these occupations need anywhere from a few months to one year of working with experienced employees.

Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

Tasks

Insurance Policy Processing Clerks

Core Tasks

Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.

Specific Tasks

Occupation Specific Tasks:

- Apply insurance rating systems.
- Calculate amount of claim.
- Contact insured or other involved persons to obtain missing information.
- Organize and work with detailed office or warehouse records, using computers to enter, access, search and retrieve data.
- Pay small claims.
- Post or attach information to claim file.
- Prepare and review insurance-claim forms and related documents for completeness.
- Provide customer service, such as giving limited instructions on how to proceed with claims or providing referrals to auto repair facilities or local contractors.
- Review insurance policy to determine coverage.
- Transmit claims for payment or further investigation.

Detailed Tasks

Payroll and Timekeeping Clerks

Core Tasks

Generalized Work Activities:

- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Documenting/Recording Information - Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form.
- Performing Administrative Activities - Performing day-to-day administrative tasks such as maintaining information files and processing paperwork.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.

Specific Tasks

Occupation Specific Tasks:

- Compile employee time, production, and payroll data from time sheets and other records.
- Compile statistical reports, statements, and summaries related to pay and benefits accounts, and submit them to appropriate departments.
- Complete time sheets showing employees' arrival and departure times.
- Complete, verify, and process forms and documentation for administration of benefits such as pension plans, and unemployment and medical insurance.
- Compute wages and deductions, and enter data into computers.
- Coordinate special programs, such as United Way campaigns, that involve payroll deductions.
- Distribute and collect timecards each pay period.
- Issue and record adjustments to pay related to previous errors or retroactive increases.
- Keep informed about changes in tax and



Detailed Work Activities:

- calculate insurance premiums or awards
- code data from records
- distribute correspondence or mail
- examine files or documents to obtain information
- fill out business or government forms
- follow contract, property, or insurance laws
- interview customers
- maintain insurance records
- maintain inventory of office forms
- maintain records, reports, or files
- maintain telephone logs
- obtain information from individuals
- provide customer service
- recommend claim action
- review data on insurance applications or policies
- review insurance policies to determine appropriate coverage
- review records for completeness
- search legal records
- take messages
- transcribe spoken or written information
- type letters or correspondence
- use computers to enter, access or retrieve data

Technology - Examples

Accounting software

- Account management software

Data base user interface and query software

- Data entry software
- Database software
- Microsoft Access

- Policy issuance system software

Document management software

- InSystems Calligo Enterprise

Electronic mail software

- IBM Lotus Notes
- Microsoft Outlook
- Novell GroupWise

Financial analysis software

- Insurance rating software

Internet browser software

- Microsoft Internet Explorer

deduction laws that apply to the payroll process.

- Post relevant work hours to client files to bill clients properly.
- Prepare and balance period-end reports, and reconcile issued payrolls to bank statements.
- Process and issue employee paychecks and statements of earnings and deductions.
- Provide information to employees and managers on payroll matters, tax issues, benefit plans, and collective agreement provisions.
- Record employee information, such as exemptions, transfers, and resignations, to maintain and update payroll records.
- Review time sheets, work charts, wage computation, and other information to detect and reconcile payroll discrepancies.
- Verify attendance, hours worked, and pay adjustments, and post information onto designated records.

Detailed Tasks

Detailed Work Activities:

- compile data for financial reports
- compute financial data
- compute taxes
- enter time sheet information
- fill out business or government forms
- maintain balance sheets
- maintain records, reports, or files
- prepare reports
- prepare tax reports
- process payroll documents, records, or checks
- reconcile or balance financial records
- use computers to enter, access or retrieve data
- use oral or written communication techniques

Technology - Examples

Accounting software

- Intuit Quicken software

Compliance software

- BSI ComplianceFactory

Data base user interface and query software

- Data entry software
- Microsoft Access

Electronic mail software

- Email software
- Microsoft Outlook



- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel

- Spreadsheet software

Word processing software

- Microsoft Word

- Word processing software

Tools - Examples

- 10-key calculators
- Desktop computers
- Dictation machines
- Personal computers

- Novell GroupWise

Human resources software

- ADP Enterprise HRMS
- API Navigator
- Human Resource MicroSystems HR Entre
- Sage Software Abra HRMS

Internet browser software

- Netscape Navigator
- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel
- Spreadsheet software

Time accounting software

- ADP eTIME
- ADP PC/Payroll
- Automated payroll software
- Automated timekeeping software
- BMH Open4 Payroll
- CyberShift Workforce Management 3G Time and Attendance
- EBS On Line InstaPay
- Galaxy Technologies TimeStar Enterprise
- Jantek Jupiter Time Attendance
- Kronos Workforce Payroll
- Mangrove Software HR20
- Microsoft Great Plains Personal Data Keeper
- NuView EBS
- Oracle PeopleSoft Payroll for North America
- Paychex Preview
- PDS Vista
- RSM McGladrey Clear Pay



- SAP Americas mySAP ERP Human Capital Management HCM
- TimePlus Payroll
- Ultimate Software UltiPro Workforce Management
- Unitime Systems Software
- Virtual Software Virtual Timecard
- WorkForce Software EmpCenter Time and Attendance

Word processing software

- Microsoft Word
- Word processing software

Tools - Examples

- 10-key calculators
- Desktop computers
- Computer terminals
- Personal computers

Labor Market Comparison

Maine Department of Labor.

Description	Insurance Policy Processing Clerks	Payroll and Timekeeping Clerks	Difference
Median Wage	\$ 31,380	\$ 30,470	\$(910)
10th Percentile Wage	\$ 24,090	\$ 22,470	\$(1,620)
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 36,980	\$ 35,970	\$(1,010)
90th Percentile Wage	\$ 42,620	\$ 40,700	\$(1,920)
Mean Wage	\$ 32,190	\$ 31,260	\$(930)
Total Employment - 2434	1,810	650	-1,160
Employment Base - 2006	1,849	672	-1,177
Projected Employment - 2443	1,699	649	-1,050
Projected Job Growth - 2006-2443	-8.1 %	-3.4 %	4.7 %
Projected Annual Openings - 2006-2443	22	17	-5
Special			

Special Occupations:

National Job Posting Trends

Trend for Insurance Policy Processing Clerks and Payroll and Timekeeping Clerks



Data from [Indeed](http://Indeed.com)

Programs

Related Programs

Accounting Technician

Accounting Technology/Technician and Bookkeeping. A program that prepares individuals to provide technical administrative support to professional accountants and other financial management personnel. Includes instruction in posting transactions to accounts, record-keeping systems, accounting software operation, and general accounting principles and practices.

Institution	Address	City	URL
Central Maine Community College	1250 Turner St	Auburn	www.cmcc.edu
Kennebec Valley Community College	92 Western Ave	Fairfield	www.kvcc.me.edu
University of Maine at Machias	9 O'Brien Ave	Machias	www.umm.maine.edu
Northern Maine Community College	33 Edgemont Dr	Presque Isle	www.nmcc.edu

Maine Statewide Promotion Opportunities for Insurance Policy Processing Clerks

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-9041.02	Insurance Policy Processing Clerks	100	2	1,810	\$31,380.00	\$0.00	-8%	22	



43-9041.01	Insurance Claims Clerks	92	2	1,810	\$31,380.00	\$0.00	-8%	22	
43-4011.00	Brokerage Clerks	90	3	270	\$39,120.00	\$7,740.00	-13%	8	
13-2053.00	Insurance Underwriters	89	3	460	\$56,090.00	\$24,710.00	-1%	12	
43-6011.00	Executive Secretaries and Administrative Assistants	87	3	3,330	\$38,830.00	\$7,450.00	6%	76	
13-2081.00	Tax Examiners, Collectors, and Revenue Agents	85	3	450	\$36,790.00	\$5,410.00	5%	13	
43-6012.00	Legal Secretaries	85	3	1,300	\$33,360.00	\$1,980.00	5%	29	
13-2071.00	Loan Counselors	83	4	60	\$35,110.00	\$3,730.00	-3%	1	
13-2072.00	Loan Officers	83	3	1,450	\$49,380.00	\$18,000.00	9%	29	
13-1031.01	Claims Examiners, Property and Casualty Insurance	83	3	1,570	\$49,360.00	\$17,980.00	3%	44	
43-9011.00	Computer Operators	82	3	230	\$33,120.00	\$1,740.00	-30%	4	
43-4061.00	Eligibility Interviewers, Government Programs	82	3	610	\$33,440.00	\$2,060.00	0%	11	
43-5011.00	Cargo and Freight Agents	82	2	170	\$40,360.00	\$8,980.00	5%	5	
13-2052.00	Personal Financial Advisors	81	3	360	\$94,100.00	\$62,720.00	10%	13	
13-1072.00	Compensation, Benefits, and Job Analysis Specialists	81	4	770	\$43,900.00	\$12,520.00	8%	23	

Special Occupations:

Top Industries for Payroll and Timekeeping Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Accounting, tax preparation, bookkeeping, and payroll services	541200	8.45%	18,059	23,560	30.46%
Management of companies and enterprises	551100	5.64%	12,037	12,489	3.75%



Local government, excluding education and hospitals	939300	5.51%	11,780	11,910	1.10%
Employment services	561300	4.85%	10,350	11,790	13.91%
Elementary and secondary schools, public and private	611100	4.67%	9,971	9,457	-5.16%
General medical and surgical hospitals, public and private	622100	2.25%	4,805	4,788	-0.36%
Automobile dealers	441100	2.21%	4,730	4,830	2.10%
Nursing care facilities	623100	2.13%	4,543	4,444	-2.19%
Plumbing, heating, and air-conditioning contractors	238220	1.61%	3,441	3,497	1.63%
Federal government, excluding postal service	919999	1.57%	3,355	2,855	-14.92%
Colleges, universities, and professional schools, public and private	611300	1.48%	3,152	3,173	0.69%
Electrical contractors	238210	1.43%	3,053	2,881	-5.63%
General freight trucking	484100	1.29%	2,750	2,800	1.80%
Other specialty trade contractors	238900	1.27%	2,711	2,697	-0.53%
Nonresidential building construction	236200	1.26%	2,700	2,723	0.84%

Top Industries for Insurance Policy Processing Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Insurance agencies and brokerages	524210	27.08%	68,773	70,013	1.80%
Direct insurance (except life, health, and medical) carriers	524120	24.30%	61,718	58,058	-5.93%
Other insurance related activities	524290	8.08%	20,531	22,086	7.58%
Management of companies and enterprises	551100	3.01%	7,656	7,943	3.75%
Insurance and employee benefit funds	525100	1.28%	3,261	3,616	10.91%
State government, excluding education and hospitals	929200	0.94%	2,377	2,100	-11.68%
General medical and surgical hospitals, public and private	622100	0.76%	1,924	1,917	-0.36%
Offices of physicians	621100	0.69%	1,752	1,986	13.39%
Employment services	561300	0.55%	1,403	1,598	13.91%
Office administrative services	561100	0.48%	1,214	1,385	14.11%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.48%	1,226	1,324	7.93%
Depository credit intermediation	522100	0.48%	1,207	1,108	-8.24%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.37%	934	997	6.74%
Self-employed workers, primary job	000601	0.36%	912	875	-4.12%

Other financial investment activities	523900	0.32%	810	1,027	26.84%
---------------------------------------	--------	-------	-----	-------	--------



TORQ Analysis of Insurance Policy Processing Clerks to Insurance Underwriters

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Insurance Policy Processing Clerks	43-9041.02	Abilities:	Importance Level: 50	Weight: 1
To Title:	Insurance Underwriters	13-2053.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS					
Grand TORQ:					89
Ability TORQ		Skills TORQ		Knowledge TORQ	
Level	92	Level	88	Level	87

Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Flexibility of Closure	57	18	65	Writing	70	20	74	No Knowledge Upgrades Required!			
Deductive Reasoning	64	11	78	Active Listening	70	17	83				
Inductive Reasoning	59	11	78	Reading Comprehension	65	6	77				
Category Flexibility	55	13	62								
Oral Comprehension	60	10	68								
Written Comprehension	62	7	81								
Number Facility	50	9	56								
Speech Recognition	55	7	72								
Mathematical Reasoning	50	8	53								
Near Vision	67	5	75								
Problem Sensitivity	53	5	72								
Speed of Closure	44	5	50								
Written Expression	51	1	62								

LEVEL and IMPT (IMPORTANCE) refer to the Target Insurance Underwriters. GAP refers to level difference between Insurance Policy Processing Clerks and Insurance Underwriters.

ASK ANALYSIS



Ability Level Comparison - Abilities with importance scores over 50

Description	Insurance Policy Processing Clerks	Insurance Underwriters	Importance
Written Comprehension	55	62	81
Deductive Reasoning	53	64	78
Inductive Reasoning	48	59	78
Near Vision	62	67	75
Problem Sensitivity	48	53	72
Speech Recognition	48	55	72
Oral Comprehension	50	60	68
Oral Expression	57	57	68
Information Ordering	50	48	65
Flexibility of Closure	39	57	65
Speech Clarity	42	39	65
Written Expression	50	51	62
Category Flexibility	42	55	62
Number Facility	41	50	56
Mathematical Reasoning	42	50	53
Selective Attention	37	37	53
Speed of Closure	39	44	50

Skill Level Comparison - Abilities with importance scores over 69

Description	Insurance Policy Processing Clerks	Insurance Underwriters	Importance
Active Listening	53	70	83
Reading Comprehension	59	65	77
Writing	50	70	74

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Insurance Policy Processing Clerks	Insurance Underwriters	Importance
-------------	------------------------------------	------------------------	------------

Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Insurance Policy Processing Clerks	Insurance Underwriters	Description	Insurance Policy Processing Clerks	Insurance Underwriters
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	0%	4%
6-8 years	0%	1%	Post-Masters Cert	0%	0%
4-6 years	5%	18%	Master's Degree	0%	0%
2-4 years	7%	27%			



1-2 years	46%		30%		Post-Bachelor Cert	0%	0%
6-12 months	16%		7%		Bachelors	0%	12%
3-6 months	9%		12%		AA or Equiv	15%	2%
1-3 months	3%		0%		Some College	12%	19%
0-1 month	0%		0%		Post-Secondary Certificate	11%	27%
None	10%		3%		High School Diploma or GED	61%	33%
					No HSD or GED	0%	0%

Insurance Policy Processing Clerks	Insurance Underwriters
Most Common Educational/Training Requirement:	
Moderate-term on-the-job training	Bachelor's degree
Job Zone Comparison	
2 - Job Zone Two: Some Preparation Needed	3 - Job Zone Three: Medium Preparation Needed
Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.	Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.
These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.	Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.
Employees in these occupations need anywhere from a few months to one year of working with experienced employees.	Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

Tasks	
Insurance Policy Processing Clerks	Insurance Underwriters
Core Tasks	Core Tasks
<p>Generalized Work Activities:</p> <ul style="list-style-type: none"> • Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources. • Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data. • Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards. • Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information. • Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time. 	<p>Generalized Work Activities:</p> <ul style="list-style-type: none"> • Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources. • Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information. • Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems. • Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail. • Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
Specific Tasks	Specific Tasks
<p>Occupation Specific Tasks:</p> <ul style="list-style-type: none"> • Apply insurance rating systems. 	



- Calculate amount of claim.
- Contact insured or other involved persons to obtain missing information.
- Organize and work with detailed office or warehouse records, using computers to enter, access, search and retrieve data.
- Pay small claims.
- Post or attach information to claim file.
- Prepare and review insurance-claim forms and related documents for completeness.
- Provide customer service, such as giving limited instructions on how to proceed with claims or providing referrals to auto repair facilities or local contractors.
- Review insurance policy to determine coverage.
- Transmit claims for payment or further investigation.

Detailed Tasks

Detailed Work Activities:

- calculate insurance premiums or awards
- code data from records
- distribute correspondence or mail
- examine files or documents to obtain information
- fill out business or government forms
- follow contract, property, or insurance laws
- interview customers
- maintain insurance records
- maintain inventory of office forms
- maintain records, reports, or files
- maintain telephone logs
- obtain information from individuals
- provide customer service
- recommend claim action
- review data on insurance applications or policies
- review insurance policies to determine appropriate coverage
- review records for completeness
- search legal records
- take messages
- transcribe spoken or written information
- type letters or correspondence
- use computers to enter, access or retrieve data

Technology - Examples

Accounting software

- Account management software

Data base user interface and query software

- Data entry software

Occupation Specific Tasks:

- Authorize reinsurance of policy when risk is high.
- Decline excessive risks.
- Decrease value of policy when risk is substandard and specify applicable endorsements or apply rating to ensure safe profitable distribution of risks, using reference materials.
- Evaluate possibility of losses due to catastrophe or excessive insurance.
- Examine documents to determine degree of risk from such factors as applicant financial standing and value and condition of property.
- Review company records to determine amount of insurance in force on single risk or group of closely related risks.
- Write to field representatives, medical personnel, and others to obtain further information, quote rates, or explain company underwriting policies.

Detailed Tasks

Detailed Work Activities:

- analyze financial data
- evaluate degree of financial risk
- follow contract, property, or insurance laws
- gather relevant financial data
- identify financial risks to company
- inspect property
- make decisions
- review data on insurance applications or policies
- use computers to enter, access and retrieve financial data
- write business correspondence

Technology - Examples

Data base user interface and query software

- Database software

Document management software

- FileNet Content Manager

Enterprise resource planning ERP software

- Anodas Software Limited Phoenix
- Consilience Software Maven Insurance Automation Suite

- CSC nbAccelerator

- Fair Isaac Enterprise Decision Management for Insurance

- QualCorp FormsPlus



- Database software

- Microsoft Access

- Policy issuance system software

Document management software

- InSystems Calligo Enterprise

Electronic mail software

- IBM Lotus Notes

- Microsoft Outlook

- Novell GroupWise

Financial analysis software

- Insurance rating software

Internet browser software

- Microsoft Internet Explorer

- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel

- Spreadsheet software

Word processing software

- Microsoft Word

- Word processing software

Tools - Examples

- 10-key calculators

- Desktop computers

- Dictation machines

- Personal computers

- SIS SEMCI PARTNER

- Skywire Software InsBridge

Financial analysis software

- Fiserv Advanced Underwriting

- LabOne NET

- NIIT Technologies WinRisk

- RGA AURA

- RGA Facultative Application Console

- Valen Technologies Risk Manager

Internet browser software

- Web browser software

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel

- Spreadsheet software

Word processing software

- Microsoft Word

- Word processing software

Tools - Examples

- 10-key calculators

- Desktop computers

- Notebook computers

- Personal computers

Labor Market Comparison

Maine Department of Labor.

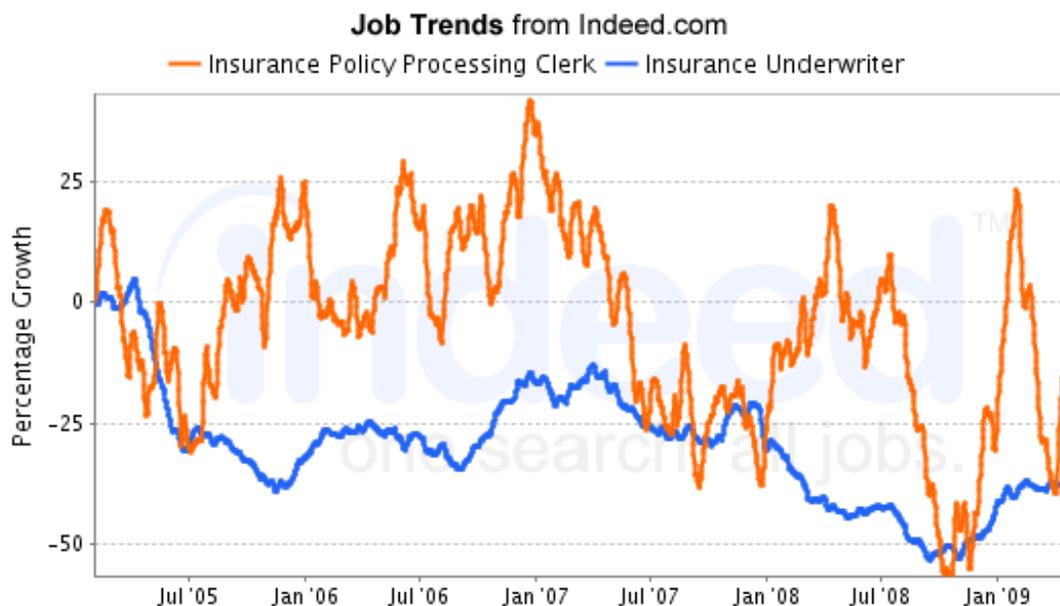
Description	Insurance Policy Processing Clerks	Insurance Underwriters	Difference
Median Wage	\$ 31,380	\$ 56,090	\$ 24,710
10th Percentile Wage	\$ 24,090	\$ 35,090	\$ 11,000



25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 36,980	\$ 70,670	\$ 33,690
90th Percentile Wage	\$ 42,620	\$ 83,880	\$ 41,260
Mean Wage	\$ 32,190	\$ 57,130	\$ 24,940
Total Employment - 2434	1,810	460	-1,350
Employment Base - 2006	1,849	463	-1,386
Projected Employment - 2443	1,699	459	-1,240
Projected Job Growth - 2006-2443	-8.1 %	-0.9 %	7.3 %
Projected Annual Openings - 2006-2443	22	12	-10
Special			
Special Occupations:			

National Job Posting Trends

Trend for Insurance Policy Processing Clerks and Insurance Underwriters



Data from [Indeed](http://Indeed.com)

Programs

Related Programs

Finance, General

Finance, General. A program that generally prepares individuals to plan, manage, and analyze the financial and monetary aspects and performance of business enterprises, banking institutions, or other organizations. Includes instruction in principles of accounting; financial instruments; capital planning; funds acquisition; asset and debt management; budgeting; financial analysis; and investments and portfolio management.



Institution	Address	City	URL
Husson College	One College Circle	Bangor	www.husson.edu
Saint Josephs College	278 Whites Bridge Rd	Standish	www.sjcme.edu
Thomas College	180 W River Rd	Waterville	www.thomas.edu

Insurance

Insurance. A program that prepares individuals to manage risk in organizational settings and provide insurance and risk-aversion services to businesses, individuals, and other organizations. Includes instruction in casualty insurance and general liability, property insurance, employee benefits, social and health insurance, loss adjustment, underwriting, risk theory, and pension planning.

No information on schools for the program

Maine Statewide Promotion Opportunities for Insurance Policy Processing Clerks

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-9041.02	Insurance Policy Processing Clerks	100	2	1,810	\$31,380.00	\$0.00	-8%	22	
43-9041.01	Insurance Claims Clerks	92	2	1,810	\$31,380.00	\$0.00	-8%	22	
43-4011.00	Brokerage Clerks	90	3	270	\$39,120.00	\$7,740.00	-13%	8	
13-2053.00	Insurance Underwriters	89	3	460	\$56,090.00	\$24,710.00	-1%	12	
43-6011.00	Executive Secretaries and Administrative Assistants	87	3	3,330	\$38,830.00	\$7,450.00	6%	76	
13-2081.00	Tax Examiners, Collectors, and Revenue Agents	85	3	450	\$36,790.00	\$5,410.00	5%	13	
43-6012.00	Legal Secretaries	85	3	1,300	\$33,360.00	\$1,980.00	5%	29	
13-2071.00	Loan Counselors	83	4	60	\$35,110.00	\$3,730.00	-3%	1	
13-2072.00	Loan Officers	83	3	1,450	\$49,380.00	\$18,000.00	9%	29	
13-1031.01	Claims Examiners, Property and Casualty Insurance	83	3	1,570	\$49,360.00	\$17,980.00	3%	44	



43-4061.00	Eligibility Interviewers, Government Programs	82	3	610	\$33,440.00	\$2,060.00	0%	11
43-5011.00	Cargo and Freight Agents	82	2	170	\$40,360.00	\$8,980.00	5%	5
43-9011.00	Computer Operators	82	3	230	\$33,120.00	\$1,740.00	-30%	4
13-2052.00	Personal Financial Advisors	81	3	360	\$94,100.00	\$62,720.00	10%	13
13-1072.00	Compensation, Benefits, and Job Analysis Specialists	81	4	770	\$43,900.00	\$12,520.00	8%	23
Special Occupations:								

Top Industries for Insurance Underwriters

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Direct insurance (except life, health, and medical) carriers	524120	42.07%	43,953	47,657	8.43%
Insurance agencies and brokerages	524210	16.05%	16,768	17,887	6.67%
Other insurance related activities	524290	6.10%	6,378	7,189	12.72%
Management of companies and enterprises	551100	3.98%	4,157	4,519	8.71%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	2.35%	2,456	2,777	13.09%
Depository credit intermediation	522100	1.65%	1,729	1,662	-3.85%
Insurance and employee benefit funds	525100	1.18%	1,230	1,429	16.22%
Activities related to credit intermediation	522300	0.87%	908	1,109	22.11%
State government, excluding education and hospitals	929200	0.58%	601	556	-7.46%
Securities and commodity contracts, brokerages, and exchanges	5231-2	0.58%	611	860	40.73%
Employment services	561300	0.30%	317	378	19.35%
Office administrative services	561100	0.18%	191	229	19.57%
Other financial investment activities	523900	0.15%	160	213	32.90%
Management, scientific, and technical consulting services	541600	0.07%	69	116	68.35%

Top Industries for Insurance Policy Processing Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
----------	-------	---------------	------------	----------------------	----------



Insurance agencies and brokerages	524210	27.08%	68,773	70,013	1.80%
Direct insurance (except life, health, and medical) carriers	524120	24.30%	61,718	58,058	-5.93%
Other insurance related activities	524290	8.08%	20,531	22,086	7.58%
Management of companies and enterprises	551100	3.01%	7,656	7,943	3.75%
Insurance and employee benefit funds	525100	1.28%	3,261	3,616	10.91%
State government, excluding education and hospitals	929200	0.94%	2,377	2,100	-11.68%
General medical and surgical hospitals, public and private	622100	0.76%	1,924	1,917	-0.36%
Offices of physicians	621100	0.69%	1,752	1,986	13.39%
Employment services	561300	0.55%	1,403	1,598	13.91%
Office administrative services	561100	0.48%	1,214	1,385	14.11%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.48%	1,226	1,324	7.93%
Depository credit intermediation	522100	0.48%	1,207	1,108	-8.24%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.37%	934	997	6.74%
Self-employed workers, primary job	000601	0.36%	912	875	-4.12%
Other financial investment activities	523900	0.32%	810	1,027	26.84%



TORQ Analysis of Insurance Policy Processing Clerks to Billing, Cost, and Rate Clerks

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Insurance Policy Processing Clerks	43-9041.02	Abilities:	Importance Level: 50	Weight: 1
To Title:	Billing, Cost, and Rate Clerks	43-3021.02	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS					
Grand TORQ:					89
Ability TORQ		Skills TORQ		Knowledge TORQ	
Level	95	Level	85	Level	85

Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Number Facility	44	3	53	Active Listening	68	15	83	No Knowledge Upgrades Required!			
Speech Clarity	44	2	65	Writing	63	13	73				
Category Flexibility	44	2	56	Time Management	53	9	70				
Oral Comprehension	51	1	68	Reading Comprehension	67	8	73				

LEVEL and IMPT (IMPORTANCE) refer to the Target Billing, Cost, and Rate Clerks. GAP refers to level difference between Insurance Policy Processing Clerks and Billing, Cost, and Rate Clerks.

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Insurance Policy Processing Clerks	Billing, Cost, and Rate Clerks	Importance
Oral Comprehension	50	51	68
Oral Expression	57	50	68
Speech Recognition	48	48	65
Speech Clarity	42	44	65
Problem Sensitivity	48	44	62
Deductive Reasoning	53	42	62
Written Comprehension	55	48	59
Inductive Reasoning	48	41	59
Information Ordering	50	48	59
Near Vision	62	55	59



Category Flexibility	42	44	56
Mathematical Reasoning	42	41	56
Number Facility	41	44	53
Written Expression	50	42	50
Selective Attention	37	35	50

Skill Level Comparison - Abilities with importance scores over 69

Description	Insurance Policy Processing Clerks	Billing, Cost, and Rate Clerks	Importance
Active Listening	53	68	83
Reading Comprehension	59	67	73
Writing	50	63	73
Time Management	44	53	70

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Insurance Policy Processing Clerks	Billing, Cost, and Rate Clerks	Importance
-------------	------------------------------------	--------------------------------	------------

Experience & Education Comparison

Related Work Experience Comparison				Required Education Level Comparison		
Description	Insurance Policy Processing Clerks	Billing, Cost, and Rate Clerks		Description	Insurance Policy Processing Clerks	Billing, Cost, and Rate Clerks
10+ years	0%	0%		Doctoral	0%	0%
8-10 years	0%	0%		Professional Degree	0%	0%
6-8 years	0%	0%		Post-Masters Cert	0%	0%
4-6 years	5%	11%		Master's Degree	0%	0%
2-4 years	7%	14%		Post-Bachelor Cert	0%	0%
1-2 years	46%	35%		Bachelors	0%	18%
6-12 months	16%	15%		AA or Equiv	15%	24%
3-6 months	9%	8%		Some College	12%	4%
1-3 months	3%	0%		Post-Secondary Certificate	11%	15%
0-1 month	0%	0%		High School Diploma or GED	61%	35%
None	10%	13%		No HSD or GED	0%	1%

Insurance Policy Processing Clerks

Billing, Cost, and Rate Clerks

Most Common Educational/Training Requirement:

Moderate-term on-the-job training

Moderate-term on-the-job training

Job Zone Comparison

2 - Job Zone Two: Some Preparation Needed

3 - Job Zone Three: Medium Preparation Needed

Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.

Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.



These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.

Employees in these occupations need anywhere from a few months to one year of working with experienced employees.

Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.

Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

Tasks

Insurance Policy Processing Clerks

Core Tasks

Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.

Specific Tasks

Occupation Specific Tasks:

- Apply insurance rating systems.
- Calculate amount of claim.
- Contact insured or other involved persons to obtain missing information.
- Organize and work with detailed office or warehouse records, using computers to enter, access, search and retrieve data.
- Pay small claims.
- Post or attach information to claim file.
- Prepare and review insurance-claim forms and related documents for completeness.
- Provide customer service, such as giving limited instructions on how to proceed with claims or providing referrals to auto repair facilities or local contractors.
- Review insurance policy to determine coverage.
- Transmit claims for payment or further investigation.

Detailed Tasks

Billing, Cost, and Rate Clerks

Core Tasks

Generalized Work Activities:

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Updating and Using Relevant Knowledge - Keeping up-to-date technically and applying new knowledge to your job.

Specific Tasks

Occupation Specific Tasks:

- Answer mail and telephone inquiries regarding rates, routing, and procedures.
- Compile reports of cost factors, such as labor, production, storage, and equipment.
- Compute credit terms, discounts, shipment charges, and rates for goods and services in order to complete billing documents.
- Consult sources such as rate books, manuals, and insurance company representatives in order to determine specific charges and information such as rules, regulations, and government tax and tariff information.
- Contact customers in order to obtain or relay account information.
- Estimate market value of products or services.
- Keep records of invoices and support documents.
- Operate typing, adding, calculating, and billing machines.
- Perform bookkeeping work, including



Detailed Work Activities:

- calculate insurance premiums or awards
- code data from records
- distribute correspondence or mail
- examine files or documents to obtain information
- fill out business or government forms
- follow contract, property, or insurance laws
- interview customers
- maintain insurance records
- maintain inventory of office forms
- maintain records, reports, or files
- maintain telephone logs
- obtain information from individuals
- provide customer service
- recommend claim action
- review data on insurance applications or policies
- review insurance policies to determine appropriate coverage
- review records for completeness
- search legal records
- take messages
- transcribe spoken or written information
- type letters or correspondence
- use computers to enter, access or retrieve data

Technology - Examples

Accounting software

- Account management software

Data base user interface and query software

- Data entry software
- Database software

- Microsoft Access

- Policy issuance system software

Document management software

- InSystems Calligo Enterprise

Electronic mail software

- IBM Lotus Notes
- Microsoft Outlook
- Novell GroupWise

Financial analysis software

- Insurance rating software

Internet browser software

- Microsoft Internet Explorer

posting data and keeping other records concerning costs of goods and services and the shipment of goods.

- Prepare itemized statements, bills, or invoices; and record amounts due for items purchased or services rendered.
- Resolve discrepancies in accounting records.
- Review compiled data on operating costs and revenues in order to set rates.
- Review documents such as purchase orders, sales tickets, charge slips, or hospital records in order to compute fees and charges due.
- Track accumulated hours and dollar amounts charged to each client job in order to calculate client fees for professional services such as legal and accounting services.
- Type billing documents, shipping labels, credit memorandums, and credit forms, using typewriters or computers.
- Update manuals when rates, rules, or regulations are amended.
- Verify accuracy of billing data and revise any errors.

Detailed Tasks

Detailed Work Activities:

- answer customer or public inquiries
- compile data for financial reports
- complete patient bills
- compute financial data
- detect discrepancies on records or reports
- ensure correct grammar, punctuation, or spelling
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- maintain account records
- maintain balance sheets
- maintain inventory of office forms
- maintain records, reports, or files
- operate business machines
- prepare billing statements
- prepare cost estimates
- prepare reports
- process account invoices
- reconcile or balance financial records
- resolve customer or public complaints
- use accounting or bookkeeping software
- use accounting terminology
- use computers to enter, access or retrieve data
- use spreadsheet software
- use telephone communication techniques
- use word processing or desktop publishing software



- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel

- Spreadsheet software

Word processing software

- Microsoft Word

- Word processing software

Tools - Examples

- 10-key calculators

- Desktop computers

- Dictation machines

- Personal computers

- verify data from invoices to ensure accuracy
- write business correspondence

Technology - Examples

Labor Market Comparison

Maine Department of Labor.

Description	Insurance Policy Processing Clerks	Billing, Cost, and Rate Clerks	Difference
Median Wage	\$ 31,380	\$ 27,580	\$(3,800)
10th Percentile Wage	\$ 24,090	\$ 20,390	\$(3,700)
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 36,980	\$ 31,490	\$(5,490)
90th Percentile Wage	\$ 42,620	\$ 36,570	\$(6,050)
Mean Wage	\$ 32,190	\$ 27,790	\$(4,400)
Total Employment - 2434	1,810	1,990	180
Employment Base - 2006	1,849	2,045	196
Projected Employment - 2443	1,699	2,066	367
Projected Job Growth - 2006-2443	-8.1 %	1.0 %	9.1 %
Projected Annual Openings - 2006-2443	22	28	6
Special			

Special Occupations:

National Job Posting Trends

Trend for Insurance Policy Processing Clerks and Billing, Cost, and Rate Clerks



Data from [Indeed](http://Indeed.com)

Programs

Related Programs

Accounting Technician

Accounting Technology/Technician and Bookkeeping. A program that prepares individuals to provide technical administrative support to professional accountants and other financial management personnel. Includes instruction in posting transactions to accounts, record-keeping systems, accounting software operation, and general accounting principles and practices.

Institution	Address	City	URL
Central Maine Community College	1250 Turner St	Auburn	www.cmcc.edu
Kennebec Valley Community College	92 Western Ave	Fairfield	www.kvcc.me.edu
University of Maine at Machias	9 O'Brien Ave	Machias	www.umm.maine.edu
Northern Maine Community College	33 Edgemont Dr	Presque Isle	www.nmcc.edu

General Office/Clerical and Typing Services

General Office Occupations and Clerical Services. A program that prepares individuals to provide basic administrative support under the supervision of office managers, administrative assistants, secretaries, and other office personnel. Includes instruction in typing, keyboarding, filing, general business correspondence, office equipment operation, and communications skills.

Institution	Address	City	URL
Northern Maine Community College	33 Edgemont Dr	Presque Isle	www.nmcc.edu



Maine Statewide Promotion Opportunities for Insurance Policy Processing Clerks

O* NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-9041.02	Insurance Policy Processing Clerks	100	2	1,810	\$31,380.00	\$0.00	-8%	22	
43-9041.01	Insurance Claims Clerks	92	2	1,810	\$31,380.00	\$0.00	-8%	22	
43-4011.00	Brokerage Clerks	90	3	270	\$39,120.00	\$7,740.00	-13%	8	
13-2053.00	Insurance Underwriters	89	3	460	\$56,090.00	\$24,710.00	-1%	12	
43-6011.00	Executive Secretaries and Administrative Assistants	87	3	3,330	\$38,830.00	\$7,450.00	6%	76	
13-2081.00	Tax Examiners, Collectors, and Revenue Agents	85	3	450	\$36,790.00	\$5,410.00	5%	13	
43-6012.00	Legal Secretaries	85	3	1,300	\$33,360.00	\$1,980.00	5%	29	
13-2071.00	Loan Counselors	83	4	60	\$35,110.00	\$3,730.00	-3%	1	
13-2072.00	Loan Officers	83	3	1,450	\$49,380.00	\$18,000.00	9%	29	
13-1031.01	Claims Examiners, Property and Casualty Insurance	83	3	1,570	\$49,360.00	\$17,980.00	3%	44	★
43-4061.00	Eligibility Interviewers, Government Programs	82	3	610	\$33,440.00	\$2,060.00	0%	11	
43-5011.00	Cargo and Freight Agents	82	2	170	\$40,360.00	\$8,980.00	5%	5	
43-9011.00	Computer Operators	82	3	230	\$33,120.00	\$1,740.00	-30%	4	
13-2052.00	Personal Financial Advisors	81	3	360	\$94,100.00	\$62,720.00	10%	13	
13-1072.00	Compensation, Benefits, and Job Analysis Specialists	81	4	770	\$43,900.00	\$12,520.00	8%	23	



Special Occupations:

Top Industries for Billing, Cost, and Rate Clerks					
Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Offices of physicians	621100	17.01%	92,153	104,488	13.39%
General medical and surgical hospitals, public and private	622100	7.79%	42,214	42,062	-0.36%
Accounting, tax preparation, bookkeeping, and payroll services	541200	5.93%	32,120	34,285	6.74%
Management of companies and enterprises	551100	3.94%	21,323	22,123	3.75%
Local government, excluding education and hospitals	939300	2.88%	15,598	15,770	1.10%
Offices of dentists	621200	1.79%	9,712	10,372	6.80%
Depository credit intermediation	522100	1.73%	9,371	8,599	-8.24%
Employment services	561300	1.57%	8,524	9,710	13.91%
General freight trucking	484100	1.53%	8,265	8,413	1.80%
Automobile dealers	441100	1.53%	8,304	8,478	2.10%
Office administrative services	561100	1.50%	8,120	9,266	14.11%
Legal services	541100	1.32%	7,148	7,066	-1.15%
Professional and commercial equipment and supplies merchant wholesalers	423400	1.27%	6,896	7,235	4.91%
Self-employed workers, primary job	000601	1.26%	6,802	6,522	-4.12%
Home health care services	621600	1.24%	6,701	9,348	39.49%

Top Industries for Insurance Policy Processing Clerks					
Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Insurance agencies and brokerages	524210	27.08%	68,773	70,013	1.80%
Direct insurance (except life, health, and medical) carriers	524120	24.30%	61,718	58,058	-5.93%
Other insurance related activities	524290	8.08%	20,531	22,086	7.58%
Management of companies and enterprises	551100	3.01%	7,656	7,943	3.75%
Insurance and employee benefit funds	525100	1.28%	3,261	3,616	10.91%
State government, excluding education and hospitals	929200	0.94%	2,377	2,100	-11.68%
General medical and surgical hospitals, public and private	622100	0.76%	1,924	1,917	-0.36%
Offices of physicians	621100	0.69%	1,752	1,986	13.39%
Employment services	561300	0.55%	1,403	1,598	13.91%



Office administrative services	561100	0.48%	1,214	1,385	14.11%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.48%	1,226	1,324	7.93%
Depository credit intermediation	522100	0.48%	1,207	1,108	-8.24%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.37%	934	997	6.74%
Self-employed workers, primary job	000601	0.36%	912	875	-4.12%
Other financial investment activities	523900	0.32%	810	1,027	26.84%

Industry & Occupational Data Sources

TORQ Results: The TORQ Scores is based upon an proprietary algorithm applied against Knowledge, Skills and Ability levels and importance derived from O*NET 12.

ASK Analysis, Experience & Education Levels and Tasks: O*Net 12

Labor Market Comparisons Occupational Projections data from Maine Department of Labor

National Posting Trends Indeed.com

Labor Pool & Promotions Opportunities: Occupational Projections data from Maine Department of Labor

Top Industries: Occupational Employment Statistics program (U.S. Bureau of Labor Statistics)