



# TORO Analysis of Purchasing Agents, Except Wholesale, Retail, and Farm Products to Insurance Policy Processing Clerks

## INPUT SECTION:

Transfer	Title	O*NET	Filters		
From Title:	Purchasing Agents, Except Wholesale, Retail, and Farm Products	13-1023.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Insurance Policy Processing Clerks	43-9041.02	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

## OUTPUT SECTION:

<b>Grand TORQ:</b>		90
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Ability TORQ		Skills TORQ		Knowledge TORQ	
Level		94	Level		91
			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
Finger Dexterity	30	20	50	No Skills Upgrade Required!				Customer and Personal Service	74	41	86
Information Ordering	50	2	72					Clerical	82	11	84
Near Vision	62	2	68								

LEVEL and IMPT (IMPORTANCE) refer to the Target Insurance Policy Processing Clerks. GAP refers to level difference between Purchasing Agents, Except Wholesale, Retail, and Farm Products and Insurance Policy Processing Clerks.

## ASK ANALYSIS

### Ability Level Comparison - Abilities with importance scores over 50

Description	Purchasing Agents, Except Wholesale, Retail, and Farm Products	Insurance Policy Processing Clerks	Importance
Written Comprehension	60	55	
Information Ordering	48	50	
Written Expression	60	50	
Problem Sensitivity	51	48	
Near Vision	60	62	
Speech Clarity	42	42	
Oral Comprehension	64	50	
Oral Expression	66	57	



Description	Purchasing Agents, Except Wholesale, Retail, and Farm Products	Insurance Policy Processing Clerks	Importance
Speech Recognition	50	48	65
Deductive Reasoning	69	53	59
Inductive Reasoning	57	48	56
Selective Attention	37	37	56
Category Flexibility	57	42	50
Finger Dexterity	10	30	50
Skill Level Comparison - Abilities with importance scores over 69			
Description	Purchasing Agents, Except Wholesale, Retail, and Farm Products	Insurance Policy Processing Clerks	Importance
Active Listening	61	53	80
Speaking	66	51	77
Reading Comprehension	65	59	70
Critical Thinking	64	63	70
Knowledge Level Comparison - Knowledge with importance scores over 69			
Description	Purchasing Agents, Except Wholesale, Retail, and Farm Products	Insurance Policy Processing Clerks	Importance
Customer and Personal Service	33	74	86
Clerical	71	82	84

Experience & Education Comparison					
Related Work Experience Comparison			Required Education Level Comparison		
Description	Purchasing Agents, Except Wholesale, Retail, and Farm Products	Insurance Policy Processing Clerks	Description	Purchasing Agents, Except Wholesale, Retail, and Farm Products	Insurance Policy Processing Clerks
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	6%	0%	Professional Degree	0%	0%
6-8 years	0%	0%	Post-Masters Cert	0%	0%
4-6 years	29%	5%	Master's Degree	0%	0%
2-4 years	23%	7%	Post-Bachelor Cert	2%	0%
1-2 years	0%	46%	Bachelors	33%	0%
6-12 months	18%	16%	AA or Equiv	2%	15%
3-6 months	22%	9%	Some College	41%	12%
1-3 months	0%	3%	Post-Secondary Certificate	7%	11%
0-1 month	0%	0%	High School Diploma or GED	11%	61%
None	0%	10%	No HSD or GED	0%	0%
Purchasing Agents, Except Wholesale, Retail, and Farm Products			Insurance Policy Processing Clerks		
Most Common Educational/Training Requirement:					
Work experience in a related occupation			Moderate-term on-the-job training		
Job Zone Comparison					



**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.

**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.

**Tasks**

**Purchasing Agents, Except Wholesale, Retail, and Farm Products**

**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.
- 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.
- Organizing, Planning, and Prioritizing Work - Developing specific goals and plans to prioritize, organize, and accomplish your work.

**Specific Tasks**

**Occupation Specific Tasks:**

- Analyze price proposals, financial reports, and other data and information to determine reasonable prices.
- Arrange the payment of duty and freight charges.
- Attend meetings, trade shows, conferences, conventions and seminars to network with people in other purchasing departments.
- Confer with staff, users, and vendors to discuss defective or unacceptable goods or services and determine corrective action.

**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



- Evaluate and monitor contract performance to ensure compliance with contractual obligations and to determine need for changes.
- Formulate policies and procedures for bid proposals and procurement of goods and services.
- Hire, train and/or supervise purchasing clerks, buyers, and expeditors.
- Interview vendors and visit suppliers' plants and distribution centers to examine and learn about products, services and prices.
- Maintain and review computerized or manual records of items purchased, costs, delivery, product performance, and inventories.
- Monitor and follow applicable laws and regulations.
- Monitor changes affecting supply and demand, tracking market conditions, price trends, or futures markets.
- Monitor shipments to ensure that goods come in on time, and in the event of problems trace shipments and follow up undelivered goods.
- Negotiate, or renegotiate, and administer contracts with suppliers, vendors, and other representatives.
- Prepare purchase orders, solicit bid proposals and review requisitions for goods and services.
- Purchase the highest quality merchandise at the lowest possible price and in correct amounts.
- Research and evaluate suppliers based on price, quality, selection, service, support, availability, reliability, production and distribution capabilities, and the supplier's reputation and history.
- Review catalogs, industry periodicals, directories, trade journals, and Internet sites, and consult with other department personnel to locate necessary goods and services.
- Study sales records and inventory levels of current stock to develop strategic purchasing programs that facilitate employee access to supplies.
- Write and review product specifications, maintaining a working technical knowledge of the goods or services to be purchased.

#### Detailed Tasks

##### Detailed Work Activities:

- analyze financial data
- analyze sales activities or trends
- communicate technical information
- compute financial data
- confer with sales or purchasing personnel
- confer with vendors

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

#### Tools - Examples

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



- determine reasonable prices
- develop purchasing policies or procedures
- direct and coordinate activities of workers or staff
- fill out purchase requisitions
- follow contract, property, or insurance laws
- hire, discharge, transfer, or promote workers
- identify supplier with best bid
- inspect merchandise to determine value
- locate sources of supply for purchasing
- maintain records, reports, or files
- make presentations
- manage contracts
- mediate or arbitrate disputes
- monitor consumer or marketing trends
- monitor contract performance
- negotiate business contracts
- obtain information from individuals
- order or purchase supplies, materials, or equipment
- process account invoices
- use appraisal techniques in purchasing
- use computers to enter, access or retrieve data
- use interpersonal communication techniques
- use spreadsheet software
- use word processing or desktop publishing software
- write business correspondence
- write business project or bid proposals

### Labor Market Comparison

Description	Purchasing Agents, Except Wholesale, Retail, and Farm Products	Insurance Policy Processing Clerks	Difference
Median Wage	\$ 45,210	\$ 31,380	\$( 13,830)
10th Percentile Wage	\$ 31,440	\$ 24,090	\$( 7,350)
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 57,570	\$ 36,980	\$( 20,590)
90th Percentile Wage	\$ 72,070	\$ 42,620	\$( 29,450)
Mean Wage	\$ 48,120	\$ 32,190	\$( 15,930)
Total Employment - 2007	920	1,810	890



Employment Base - 2006	995	1,849	854
Projected Employment - 2016	974	1,699	725
Projected Job Growth - 2006-2016	-2.1 %	-8.1 %	-6.0 %
Projected Annual Openings - 2006-2016	21	22	1

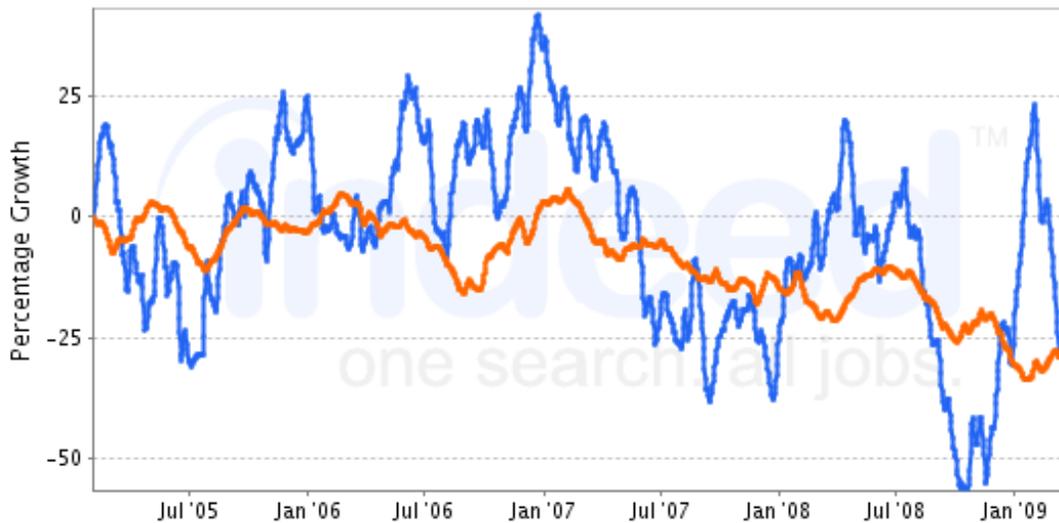
### National Job Posting Trends

Trend for Purchasing Agents, Except Wholesale, Retail, and Farm Products

Trend for Insurance Policy Processing Clerks

#### Job Trends from Indeed.com

— Purchasing Agent — Insurance Policy Processing Clerk



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

### Recommended 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	<a href="http://www.nmcc.edu">www.nmcc.edu</a>

### Maine Statewide Promotion Opportunities for Purchasing Agents, Except Wholesale, Retail, and Farm Products



O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings
13-1023.00	Purchasing Agents, Except Wholesale, Retail, and Farm Products	100	3	920	\$45,210.00	\$0.00	-2%	21
13-2031.00	Budget Analysts	88	4	170	\$57,290.00	\$12,080.00	3%	5
19-3021.00	Market Research Analysts	88	4	200	\$49,960.00	\$4,750.00	3%	2
13-2053.00	Insurance Underwriters	87	3	460	\$56,090.00	\$10,880.00	-1%	12
13-2061.00	Financial Examiners	87	4	120	\$55,110.00	\$9,900.00	3%	2
13-2072.00	Loan Officers	87	3	1,450	\$49,380.00	\$4,170.00	9%	29
13-2051.00	Financial Analysts	86	4	210	\$71,380.00	\$26,170.00	10%	4
11-3031.02	Financial Managers, Branch or Department	85	4	2,440	\$67,670.00	\$22,460.00	7%	58
11-9131.00	Postmasters and Mail Superintendents	85	3	420	\$55,200.00	\$9,990.00	-5%	10
41-3031.01	Sales Agents, Securities and Commodities	85	4	0	\$65,230.00	\$20,020.00	5%	33
41-3031.02	Sales Agents, Financial Services	85	4	0	\$65,230.00	\$20,020.00	5%	33
13-1031.01	Claims Examiners, Property and Casualty Insurance	85	3	1,570	\$49,360.00	\$4,150.00	3%	44
19-3011.00	Economists	85	5	50	\$49,150.00	\$3,940.00	2%	2
13-2011.01	Accountants	85	4	3,250	\$48,110.00	\$2,900.00	11%	113
13-2052.00	Personal Financial Advisors	85	3	360	\$94,100.00	\$48,890.00	10%	13

### Top Industries for Insurance Policy Processing Clerks

Industry	NAICS	% in 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 Purchasing Agents, Except Wholesale, Retail, and Farm Products

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Federal government, excluding postal service	919999	10.28%	29,560	25,150	-14.92%
Management of companies and enterprises	551100	5.53%	15,900	18,329	15.28%
Local government, excluding education and hospitals	939300	3.35%	9,635	9,742	1.10%
Aerospace product and parts manufacturing	336400	3.31%	9,512	9,688	1.84%
Navigational, measuring, electromedical, and control instruments manufacturing	334500	2.84%	8,165	7,817	-4.26%
General medical and surgical hospitals, public and private	622100	2.53%	7,263	8,041	10.71%
Semiconductor and other electronic component manufacturing	334400	2.09%	6,016	5,258	-12.59%
State government, excluding education and hospitals	929200	1.78%	5,122	4,524	-11.68%
Advertising and related services	541800	1.59%	4,581	5,169	12.83%
Research and development in the physical, engineering, and life sciences	541710	1.56%	4,481	4,781	6.69%
Computer systems design and related services	541500	1.54%	4,441	5,396	21.51%
Colleges, universities, and professional schools, public and private	611300	1.53%	4,385	4,906	11.87%
Residential building construction	236100	1.52%	4,362	4,421	1.35%
Motor vehicle parts manufacturing	336300	1.47%	4,234	3,034	-28.35%
Other general purpose machinery manufacturing	333900	1.41%	4,052	3,292	-18.76%