

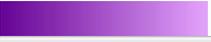


TORQ Analysis of Customer Service Representatives to Insurance Claims Clerks

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Customer Service Representatives	43-4051.00	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:					96						
Ability TORQ		Skills TORQ		Knowledge TORQ							
Level		Level		Level							
	97		98		92						
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Written Expression	48	2	65	No Skills Upgrade Required!				Clerical	71	16	83
Near Vision	57	2	65					Transportation	20	8	79

LEVEL and IMPT (IMPORTANCE) refer to the Target Insurance Claims Clerks. GAP refers to level difference between Customer Service Representatives and Insurance Claims Clerks.

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Customer Service Representatives	Insurance Claims Clerks	Importance
Written Comprehension	55 	55 	78 
Oral Expression	57 	57 	72 
Speech Recognition	62 	53 	72 
Oral Comprehension	57 	53 	68 
Speech Clarity	48 	46 	68 
Written Expression	46 	48 	65 
Near Vision	55 	57 	65 
Information Ordering	48 	48 	62 
Deductive Reasoning	51 	46 	59 
Selective Attention	42 	32 	56 
Problem Sensitivity	53 	41 	50 
Inductive Reasoning	48 	46 	50 



Category Flexibility	46	39	50
Skill Level Comparison - Abilities with importance scores over 69			
Description	Customer Service Representatives	Insurance Claims Clerks	Importance
Knowledge Level Comparison - Knowledge with importance scores over 69			
Description	Customer Service Representatives	Insurance Claims Clerks	Importance
Clerical	55	71	83
Transportation	12	20	79

Experience & Education Comparison					
Related Work Experience Comparison			Required Education Level Comparison		
Description	Customer Service Representatives	Insurance Claims Clerks	Description	Customer Service Representatives	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	4%	0%	Master's Degree	0%	2%
2-4 years	27%	27%	Post-Bachelor Cert	0%	0%
1-2 years	33%	20%	Bachelors	10%	0%
6-12 months	7%	14%	AA or Equiv	12%	5%
3-6 months	15%	5%	Some College	10%	32%
1-3 months	0%	15%	Post-Secondary Certificate	8%	6%
0-1 month	1%	4%	High School Diploma or GED	51%	53%
None	10%	9%	No HSD or GED	6%	0%
Customer Service Representatives			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	
Customer Service Representatives	Insurance Claims 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.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Documenting/Recording Information - Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.

Specific Tasks

Occupation Specific Tasks:

- Check to ensure that appropriate changes were made to resolve customers' problems.
- Compare disputed merchandise with original requisitions and information from invoices, and prepare invoices for returned goods.
- Complete contract forms, prepare change of address records, and issue service discontinuance orders, using computers.
- Confer with customers by telephone or in person in order to provide information about products and services, to take orders or cancel accounts, or to obtain details of complaints.
- Contact customers to respond to inquiries or to notify them of claim investigation results and any planned adjustments.
- Determine charges for services requested, collect deposits or payments, or arrange for billing.
- Keep records of customer interactions and transactions, recording details of inquiries, complaints, and comments, as well as actions taken.
- Obtain and examine all relevant information to assess validity of complaints and to determine possible causes, such as extreme weather conditions that could increase utility bills.
- Order tests that could determine the causes of product malfunctions.
- Recommend improvements in products, packaging, shipping, service, or billing methods and procedures to prevent future problems.
- Refer unresolved customer grievances to

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



designated departments for further investigation.

- Resolve customers' service or billing complaints by performing activities such as exchanging merchandise, refunding money, and adjusting bills.
- Review claims adjustments with dealers, examining parts claimed to be defective and approving or disapproving dealers' claims.
- Review insurance policy terms to determine whether a particular loss is covered by insurance.
- Solicit sale of new or additional services or products.

Detailed Tasks

Detailed Work Activities:

- calculate rates for organization's products or services
- collect deposit or payment
- collect overdue bills
- conduct training for personnel
- detect discrepancies on records or reports
- examine financial documents to verify issue
- examine products or work to verify conformance to specifications
- fill out business or government forms
- interview customers
- maintain records, reports, or files
- maintain telephone logs
- make decisions
- obtain information from individuals
- prepare recommendations based upon research
- prepare reports
- provide customer service
- resolve customer or public complaints
- sell products or services
- take messages
- type letters or correspondence
- use computers to enter, access or retrieve data
- use knowledge of investigation techniques
- use knowledge of written communication in sales work
- use telephone communication techniques
- write business correspondence

Technology - Examples

Contact center software

- Multi-channel contact center software
- Timpani Contact Center
- Timpani Email

- 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



Customer relationship management CRM software

- Austin Logistics CallSelect
- Austin Logistics CallTech
- Austin Logistics Valeo
- Avidian Technologies Prophet
- Customer account management software
- Customer complaint ticketing management software
- Customer relationship management CRM software
- Customer service and support software
- Hosted Support ezSupport Pro
- Lynk Everest
- Parature eTicket
- Sales force automation software
- SSA Global software
- Telemation e-CRM

Data base user interface and query software

- Customer service knowledge generation software

Electronic mail software

- Astute Solutions PowerCenter
- IBM Lotus Notes
- Microsoft Outlook

Enterprise resource planning ERP software

- Intuit QuickBooks Enterprise Solutions software
- Sage MAS 200

Mobile messaging service software

- Unified messaging software

Network conferencing software

- Active Data Online WebChat
- eStara Softphone
- Parature eRealtime
- Timpani Chat

Office suite software

- Microsoft Office

Point of sale POS software

- Personal computers



- Main Street Softworks Mnetra
- Spreadsheet software
- Microsoft Excel
- Voice recognition software
- DSC Pacer Interactive Voice Response System
- Word processing software
- Microsoft Word

Tools - Examples

- Autodialing systems
- Voice broadcasting systems
- Automatic call distribution ACD system
- Desktop computers
- Wireless telephone systems
- Global positioning system GPS devices
- On hold players
- Wireless telephone headsets
- Multi-line telephone systems
- Calling line identification equipment

Labor Market Comparison

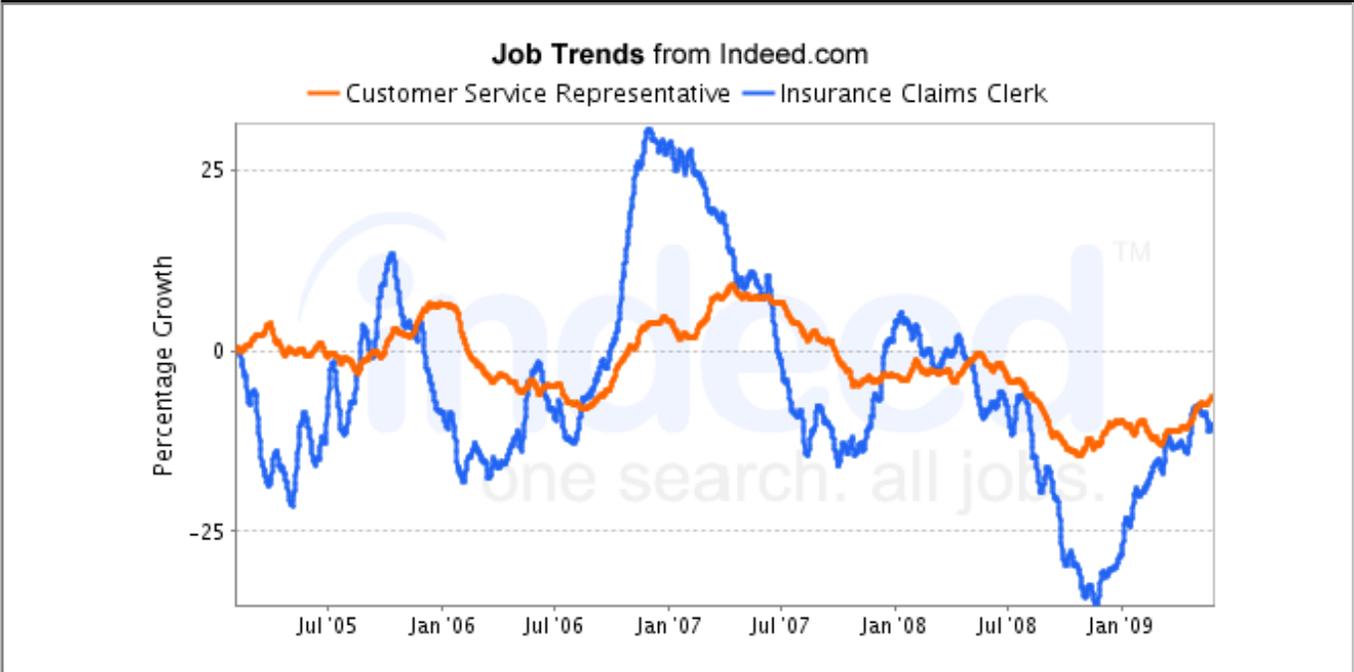
Maine Department of Labor.

Description	Customer Service Representatives	Insurance Claims Clerks	Difference
Median Wage	\$ 27,330	\$ 31,380	\$ 4,050
10th Percentile Wage	\$ 17,450	\$ 24,090	\$ 6,640
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 33,680	\$ 36,980	\$ 3,300
90th Percentile Wage	\$ 42,740	\$ 42,620	\$(120)
Mean Wage	\$ 28,780	\$ 32,190	\$ 3,410
Total Employment - 2402	8,100	1,810	-6,290
Employment Base - 2006	8,109	1,849	-6,260
Projected Employment - 2411	9,441	1,699	-7,742
Projected Job Growth - 2006-2411	16.4 %	-8.1 %	-24.5 %
Projected Annual Openings - 2006-2411	359	22	-337
Special			

Special Occupations:

National Job Posting Trends

Trend for Customer Service Representatives and Insurance Claims Clerks



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

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 Customer Service Representatives

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-4051.00	Customer Service Representatives	100	2	8,100	\$27,330.00	\$0.00	16%	359	
43-9041.01	Insurance Claims Clerks	96	2	1,810	\$31,380.00	\$4,050.00	-8%	22	



43-9041.02	Insurance Policy Processing Clerks	95	2	1,810	\$31,380.00	\$4,050.00	-8%	22
43-4031.03	License Clerks	95	2	1,190	\$27,650.00	\$320.00	9%	37
43-4011.00	Brokerage Clerks	94	3	270	\$39,120.00	\$11,790.00	-13%	8
13-2053.00	Insurance Underwriters	93	3	460	\$56,090.00	\$28,760.00	-1%	12
43-3021.02	Billing, Cost, and Rate Clerks	93	3	1,990	\$27,580.00	\$250.00	1%	28
43-4141.00	New Accounts Clerks	93	2	210	\$28,080.00	\$750.00	-14%	6
43-4131.00	Loan Interviewers and Clerks	93	2	770	\$28,060.00	\$730.00	-9%	14
43-6011.00	Executive Secretaries and Administrative Assistants	91	3	3,330	\$38,830.00	\$11,500.00	6%	76
13-2081.00	Tax Examiners, Collectors, and Revenue Agents	91	3	450	\$36,790.00	\$9,460.00	5%	13
43-6014.00	Secretaries, Except Legal, Medical, and Executive	91	2	10,400	\$28,260.00	\$930.00	-6%	172
43-3051.00	Payroll and Timekeeping Clerks	91	3	650	\$30,470.00	\$3,140.00	-3%	17
29-2071.00	Medical Records and Health Information Technicians	90	3	760	\$29,180.00	\$1,850.00	16%	34
43-4031.01	Court Clerks	90	2	1,190	\$27,650.00	\$320.00	9%	37

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 Customer Service Representatives

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Telephone call centers	561420	5.03%	110,675	126,965	14.72%
Employment services	561300	4.84%	106,483	148,245	39.22%
Depository credit intermediation	522100	4.77%	105,059	117,823	12.15%
Insurance agencies and brokerages	524210	4.41%	97,174	120,909	24.43%
Management of companies and enterprises	551100	2.99%	65,953	83,634	26.81%
Grocery stores	445100	2.59%	57,064	68,486	20.02%
Wireless telecommunications carriers (except satellite)	517200	2.46%	54,074	80,945	49.69%
Direct insurance (except life, health, and medical) carriers	524120	2.10%	46,190	53,107	14.98%
Wired telecommunications carriers	517100	1.74%	38,387	33,149	-13.64%
Local government, excluding education and hospitals	939300	1.69%	37,222	45,996	23.57%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	1.66%	36,455	48,088	31.91%
Electronic shopping and mail-order houses	454100	1.59%	35,119	48,321	37.59%
Computer systems design and related services	541500	1.52%	33,399	49,604	48.52%
Management, scientific, and technical consulting services	541600	1.49%	32,813	64,437	96.38%
Cable and other program distribution	517500	1.36%	30,016	44,718	48.98%



TORQ Analysis of Customer Service Representatives to License Clerks

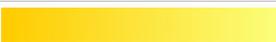
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Transfer	Title	O*NET	Filters		
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To Title:	License Clerks	43-4031.03	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

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Grand TORQ:					95						
Ability TORQ		Skills TORQ		Knowledge TORQ							
Level		96	Level		96						
Level			Level		91						
Gaps To Narrow if Possible			Upgrade These Skills			Knowledge to Add					
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Written Expression	48	2	65	Critical Thinking	64	4	76	Clerical	68	13	73

LEVEL and IMPT (IMPORTANCE) refer to the Target License Clerks. GAP refers to level difference between Customer Service Representatives and License Clerks.

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Customer Service Representatives	License Clerks	Importance
Oral Comprehension	57	51	75
Oral Expression	57	53	75
Written Comprehension	55	50	72
Written Expression	46	48	65
Speech Recognition	62	41	62
Speech Clarity	48	44	62
Near Vision	55	51	59
Problem Sensitivity	53	42	53
Deductive Reasoning	51	44	50
Inductive Reasoning	48	42	50
Information Ordering	48	44	50
Selective Attention	42	39	50

Skill Level Comparison - Abilities with importance scores over 69

Description	Customer Service Representatives	License Clerks	Importance
Critical Thinking	60 	64 	76 

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Customer Service Representatives	License Clerks	Importance
Clerical	55 	68 	73 

Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Customer Service Representatives	License Clerks	Description	Customer Service Representatives	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	4% 	0%	Master's Degree	0%	0%
2-4 years	27% 	24% 	Post-Bachelor Cert	0%	0%
1-2 years	33% 	25% 	Bachelors	10% 	0%
6-12 months	7% 	10% 	AA or Equiv	12% 	3% 
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1-3 months	0%	0%	Post-Secondary Certificate	8% 	5% 
0-1 month	1% 	0%	High School Diploma or GED	51% 	54% 
None	10% 	15% 	No HSD or GED	6% 	0%

Customer Service Representatives

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
 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.
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Tasks

Customer Service Representatives

License Clerks



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Specific Tasks

Occupation Specific Tasks:

- Check to ensure that appropriate changes were made to resolve customers' problems.
- Compare disputed merchandise with original requisitions and information from invoices, and prepare invoices for returned goods.
- Complete contract forms, prepare change of address records, and issue service discontinuance orders, using computers.
- Confer with customers by telephone or in person in order to provide information about products and services, to take orders or cancel accounts, or to obtain details of complaints.
- Contact customers to respond to inquiries or to notify them of claim investigation results and any planned adjustments.
- Determine charges for services requested, collect deposits or payments, or arrange for billing.
- Keep records of customer interactions and transactions, recording details of inquiries, complaints, and comments, as well as actions taken.
- Obtain and examine all relevant information to assess validity of complaints and to determine possible causes, such as extreme weather conditions that could increase utility bills.
- Order tests that could determine the causes of product malfunctions.
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- Refer unresolved customer grievances to

Core Tasks

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- 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.
- Prepare and issue orders of the court, including probation orders, release documentation, sentencing information, and summonses.
- Prepare and mark all applicable court



designated departments for further investigation.

- Resolve customers' service or billing complaints by performing activities such as exchanging merchandise, refunding money, and adjusting bills.
- Review claims adjustments with dealers, examining parts claimed to be defective and approving or disapproving dealers' claims.
- Review insurance policy terms to determine whether a particular loss is covered by insurance.
- Solicit sale of new or additional services or products.

Detailed Tasks

Detailed Work Activities:

- calculate rates for organization's products or services
- collect deposit or payment
- collect overdue bills
- conduct training for personnel
- detect discrepancies on records or reports
- examine financial documents to verify issue
- examine products or work to verify conformance to specifications
- fill out business or government forms
- interview customers
- maintain records, reports, or files
- maintain telephone logs
- make decisions
- obtain information from individuals
- prepare recommendations based upon research
- prepare reports
- provide customer service
- resolve customer or public complaints
- sell products or services
- take messages
- type letters or correspondence
- use computers to enter, access or retrieve data
- use knowledge of investigation techniques
- use knowledge of written communication in sales work
- use telephone communication techniques
- write business correspondence

Technology - Examples

Contact center software

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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



Customer relationship management CRM software

- Austin Logistics CallSelect
- Austin Logistics CallTech
- Austin Logistics Valeo
- Avidian Technologies Prophet
- Customer account management software
- Customer complaint ticketing management software
- Customer relationship management CRM software
- Customer service and support software
- Hosted Support ezSupport Pro
- Lynk Everest
- Parature eTicket
- Sales force automation software
- SSA Global software
- Telemation e-CRM

Data base user interface and query software

- Customer service knowledge generation software

Electronic mail software

- Astute Solutions PowerCenter
- IBM Lotus Notes
- Microsoft Outlook

Enterprise resource planning ERP software

- Intuit QuickBooks Enterprise Solutions software
- Sage MAS 200

Mobile messaging service software

- Unified messaging software

Network conferencing software

- Active Data Online WebChat
- eStara Softphone
- Parature eRealtime
- Timpani Chat

Office suite software

- Microsoft Office

Point of sale POS software



- Main Street Softworks Mnetra
- Spreadsheet software
- Microsoft Excel
- Voice recognition software
- DSC Pacer Interactive Voice Response System
- Word processing software
- Microsoft Word

Tools - Examples

- Autodialing systems
- Voice broadcasting systems
- Automatic call distribution ACD system
- Desktop computers
- Wireless telephone systems
- Global positioning system GPS devices
- On hold players
- Wireless telephone headsets
- Multi-line telephone systems
- Calling line identification equipment

Labor Market Comparison

Maine Department of Labor.

Description	Customer Service Representatives	License Clerks	Difference
Median Wage	\$ 27,330	\$ 27,650	\$ 320
10th Percentile Wage	\$ 17,450	\$ 19,340	\$ 1,890
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 33,680	\$ 32,310	\$(1,370)
90th Percentile Wage	\$ 42,740	\$ 37,730	\$(5,010)
Mean Wage	\$ 28,780	\$ 27,780	\$(1,000)
Total Employment - 2402	8,100	1,190	-6,910
Employment Base - 2006	8,109	1,198	-6,911
Projected Employment - 2411	9,441	1,302	-8,139
Projected Job Growth - 2006-2411	16.4 %	8.7 %	-7.8 %
Projected Annual Openings - 2006-2411	359	37	-322
Special			

Special Occupations:



National Job Posting Trends

Trend for Customer Service Representatives and License Clerks



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

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 Customer Service Representatives

O* NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-4051.00	Customer Service Representatives	100	2	8,100	\$27,330.00	\$0.00	16%	359	
43-9041.01	Insurance Claims Clerks	96	2	1,810	\$31,380.00	\$4,050.00	-8%	22	
43-9041.02	Insurance Policy Processing Clerks	95	2	1,810	\$31,380.00	\$4,050.00	-8%	22	
43-4031.03	License Clerks	95	2	1,190	\$27,650.00	\$320.00	9%	37	
43-4011.00	Brokerage Clerks	94	3	270	\$39,120.00	\$11,790.00	-13%	8	
13-2053.00	Insurance Underwriters	93	3	460	\$56,090.00	\$28,760.00	-1%	12	
43-3021.02	Billing, Cost, and Rate Clerks	93	3	1,990	\$27,580.00	\$250.00	1%	28	
43-4131.00	Loan Interviewers and Clerks	93	2	770	\$28,060.00	\$730.00	-9%	14	
43-4141.00	New Accounts Clerks	93	2	210	\$28,080.00	\$750.00	-14%	6	
43-6014.00	Secretaries, Except Legal, Medical, and Executive	91	2	10,400	\$28,260.00	\$930.00	-6%	172	
43-6011.00	Executive Secretaries and Administrative Assistants	91	3	3,330	\$38,830.00	\$11,500.00	6%	76	
43-3051.00	Payroll and Timekeeping Clerks	91	3	650	\$30,470.00	\$3,140.00	-3%	17	
13-2081.00	Tax Examiners, Collectors, and Revenue Agents	91	3	450	\$36,790.00	\$9,460.00	5%	13	
43-4031.01	Court Clerks	90	2	1,190	\$27,650.00	\$320.00	9%	37	
29-2071.00	Medical Records and Health Information Technicians	90	3	760	\$29,180.00	\$1,850.00	16%	34	



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 Customer Service Representatives

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Telephone call centers	561420	5.03%	110,675	126,965	14.72%
Employment services	561300	4.84%	106,483	148,245	39.22%
Depository credit intermediation	522100	4.77%	105,059	117,823	12.15%
Insurance agencies and brokerages	524210	4.41%	97,174	120,909	24.43%
Management of companies and enterprises	551100	2.99%	65,953	83,634	26.81%
Grocery stores	445100	2.59%	57,064	68,486	20.02%
Wireless telecommunications carriers (except satellite)	517200	2.46%	54,074	80,945	49.69%
Direct insurance (except life, health, and medical) carriers	524120	2.10%	46,190	53,107	14.98%
Wired telecommunications carriers	517100	1.74%	38,387	33,149	-13.64%
Local government, excluding education and hospitals	939300	1.69%	37,222	45,996	23.57%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	1.66%	36,455	48,088	31.91%
Electronic shopping and mail-order houses	454100	1.59%	35,119	48,321	37.59%
Computer systems design and related services	541500	1.52%	33,399	49,604	48.52%
Management, scientific, and technical consulting services	541600	1.49%	32,813	64,437	96.38%
Cable and other program distribution	517500	1.36%	30,016	44,718	48.98%



Deductive Reasoning	51	53	59
Inductive Reasoning	48	48	56
Selective Attention	42	37	56
Category Flexibility	46	42	50
Finger Dexterity	41	30	50

Skill Level Comparison - Abilities with importance scores over 69

Description	Customer Service Representatives	Insurance Policy Processing Clerks	Importance
Mathematics	45	59	77

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Customer Service Representatives	Insurance Policy Processing Clerks	Importance
Clerical	55	82	84

Experience & Education Comparison

Related Work Experience Comparison				Required Education Level Comparison		
Description	Customer Service Representatives	Insurance Policy Processing Clerks	Description	Customer Service Representatives	Insurance Policy Processing 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	4%	5%	Master's Degree	0%	0%	
2-4 years	27%	7%	Post-Bachelor Cert	0%	0%	
1-2 years	33%	46%	Bachelors	10%	0%	
6-12 months	7%	16%	AA or Equiv	12%	15%	
3-6 months	15%	9%	Some College	10%	12%	
1-3 months	0%	3%	Post-Secondary Certificate	8%	11%	
0-1 month	1%	0%	High School Diploma or GED	51%	61%	
None	10%	10%	No HSD or GED	6%	0%	

Customer Service Representatives

Insurance Policy Processing 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

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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.

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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.

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

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Tasks

Customer Service Representatives

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.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Documenting/Recording Information - Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.

Specific Tasks

Occupation Specific Tasks:

- Check to ensure that appropriate changes were made to resolve customers' problems.
- Compare disputed merchandise with original requisitions and information from invoices, and prepare invoices for returned goods.
- Complete contract forms, prepare change of address records, and issue service discontinuance orders, using computers.
- Confer with customers by telephone or in person in order to provide information about products and services, to take orders or cancel accounts, or to obtain details of complaints.
- Contact customers to respond to inquiries or to notify them of claim investigation results and any planned adjustments.
- Determine charges for services requested, collect deposits or payments, or arrange for billing.
- Keep records of customer interactions and transactions, recording details of inquiries, complaints, and comments, as well as actions taken.
- Obtain and examine all relevant information to assess validity of complaints and to determine possible causes, such as extreme weather conditions that could increase utility bills.

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



- Order tests that could determine the causes of product malfunctions.
- Recommend improvements in products, packaging, shipping, service, or billing methods and procedures to prevent future problems.
- Refer unresolved customer grievances to designated departments for further investigation.
- Resolve customers' service or billing complaints by performing activities such as exchanging merchandise, refunding money, and adjusting bills.
- Review claims adjustments with dealers, examining parts claimed to be defective and approving or disapproving dealers' claims.
- Review insurance policy terms to determine whether a particular loss is covered by insurance.
- Solicit sale of new or additional services or products.

Detailed Tasks

Detailed Work Activities:

- calculate rates for organization's products or services
- collect deposit or payment
- collect overdue bills
- conduct training for personnel
- detect discrepancies on records or reports
- examine financial documents to verify issue
- examine products or work to verify conformance to specifications
- fill out business or government forms
- interview customers
- maintain records, reports, or files
- maintain telephone logs
- make decisions
- obtain information from individuals
- prepare recommendations based upon research
- prepare reports
- provide customer service
- resolve customer or public complaints
- sell products or services
- take messages
- type letters or correspondence
- use computers to enter, access or retrieve data
- use knowledge of investigation techniques
- use knowledge of written communication in sales work
- use telephone communication techniques
- write business correspondence

Technology - Examples

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



Contact center software

- Multi-channel contact center software
- Timpani Contact Center
- Timpani Email

Customer relationship management CRM software

- Austin Logistics CallSelect
- Austin Logistics CallTech
- Austin Logistics Valeo
- Avidian Technologies Prophet
- Customer account management software
- Customer complaint ticketing management software
- Customer relationship management CRM software
- Customer service and support software
- Hosted Support ezSupport Pro
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Mobile messaging service software

- Unified messaging software

Network conferencing software

- Active Data Online WebChat
- eStara Softphone
- Parature eRealtime

- 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



- Timpani Chat

Office suite software

- Microsoft Office

Point of sale POS software

- Main Street Softworks Monetra

Spreadsheet software

- Microsoft Excel

Voice recognition software

- DSC Pacer Interactive Voice Response System

Word processing software

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Tools - Examples

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- Global positioning system GPS devices
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Labor Market Comparison

Maine Department of Labor.

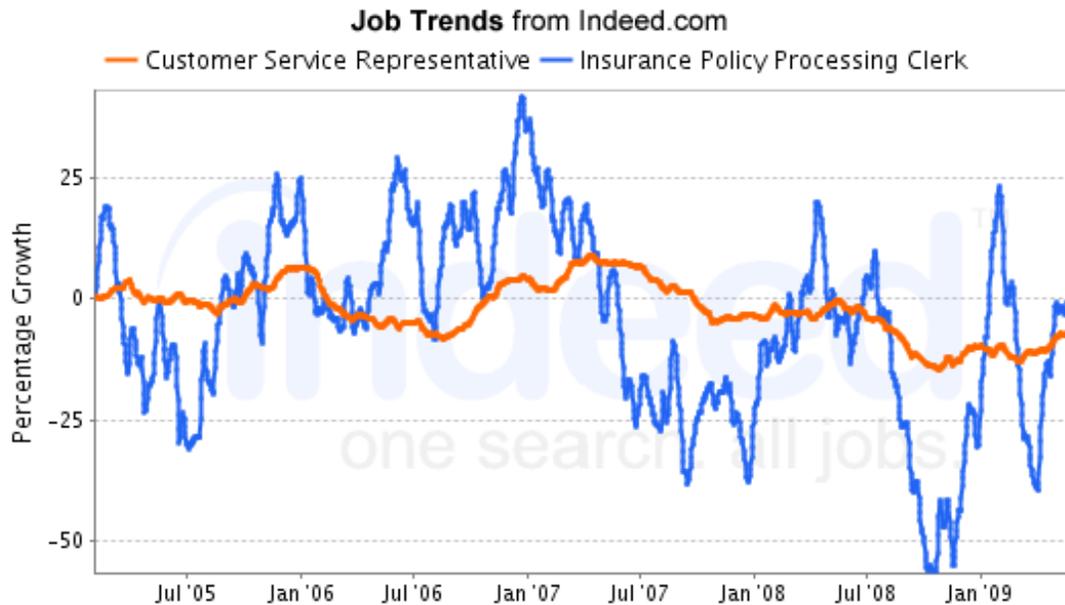
Description	Customer Service Representatives	Insurance Policy Processing Clerks	Difference
Median Wage	\$ 27,330	\$ 31,380	\$ 4,050
10th Percentile Wage	\$ 17,450	\$ 24,090	\$ 6,640
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 33,680	\$ 36,980	\$ 3,300
90th Percentile Wage	\$ 42,740	\$ 42,620	\$(120)
Mean Wage	\$ 28,780	\$ 32,190	\$ 3,410
Total Employment - 2402	8,100	1,810	-6,290
Employment Base - 2006	8,109	1,849	-6,260
Projected Employment - 2411	9,441	1,699	-7,742



Projected Job Growth - 2006-2411	16.4 %	-8.1 %	-24.5 %
Projected Annual Openings - 2006-2411	359	22	-337
Special			
Special Occupations:			

National Job Posting Trends

Trend for Customer Service Representatives and Insurance Policy Processing Clerks



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

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.

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Maine Statewide Promotion Opportunities for Customer Service Representatives



O* NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
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43-9041.01	Insurance Claims Clerks	96	2	1,810	\$31,380.00	\$4,050.00	-8%	22	
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43-3051.00	Payroll and Timekeeping Clerks	91	3	650	\$30,470.00	\$3,140.00	-3%	17	
29-2071.00	Medical Records and Health Information Technicians	90	3	760	\$29,180.00	\$1,850.00	16%	34	
43-4031.01	Court Clerks	90	2	1,190	\$27,650.00	\$320.00	9%	37	

Special Occupations:

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%

Top Industries for Customer Service Representatives

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Telephone call centers	561420	5.03%	110,675	126,965	14.72%
Employment services	561300	4.84%	106,483	148,245	39.22%
Depository credit intermediation	522100	4.77%	105,059	117,823	12.15%
Insurance agencies and brokerages	524210	4.41%	97,174	120,909	24.43%
Management of companies and enterprises	551100	2.99%	65,953	83,634	26.81%
Grocery stores	445100	2.59%	57,064	68,486	20.02%
Wireless telecommunications carriers (except satellite)	517200	2.46%	54,074	80,945	49.69%
Direct insurance (except life, health, and medical) carriers	524120	2.10%	46,190	53,107	14.98%
Wired telecommunications carriers	517100	1.74%	38,387	33,149	-13.64%
Local government, excluding education and hospitals	939300	1.69%	37,222	45,996	23.57%



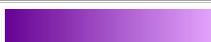
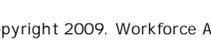
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	1.66%	36,455	48,088	31.91%
Electronic shopping and mail-order houses	454100	1.59%	35,119	48,321	37.59%
Computer systems design and related services	541500	1.52%	33,399	49,604	48.52%
Management, scientific, and technical consulting services	541600	1.49%	32,813	64,437	96.38%
Cable and other program distribution	517500	1.36%	30,016	44,718	48.98%



TORQ Analysis of Customer Service Representatives to Brokerage Clerks

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Customer Service Representatives	43-4051.00	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:					94						
Ability TORQ		Skills TORQ		Knowledge TORQ							
Level		Level		Level							
	97		93		92						
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	53	18	53	Speaking	83	9	95	Economics and Accounting	53	31	70
Mathematical Reasoning	46	7	53					Clerical	70	15	74
Near Vision	59	4	68								
Written Expression	50	4	65								
Speech Clarity	51	3	72								
Written Comprehension	57	2	72								
Deductive Reasoning	53	2	59								
LEVEL and IMPT (IMPORTANCE) refer to the Target Brokerage Clerks. GAP refers to level difference between Customer Service Representatives and Brokerage Clerks.											

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Customer Service Representatives	Brokerage Clerks	Importance
Written Comprehension	55 	57 	72 
Speech Clarity	48 	51 	72 
Oral Comprehension	57 	57 	68 
Near Vision	55 	59 	68 
Oral Expression	57 	57 	65 
Written Expression	46 	50 	65 

Problem Sensitivity	53	44	65
Speech Recognition	62	53	65
Information Ordering	48	46	62
Deductive Reasoning	51	53	59
Inductive Reasoning	48	48	56
Selective Attention	42	42	56
Mathematical Reasoning	39	46	53
Number Facility	35	53	53
Finger Dexterity	41	39	53
Flexibility of Closure	46	37	50
Perceptual Speed	42	35	50

Skill Level Comparison - Abilities with importance scores over 69

Description	Customer Service Representatives	Brokerage Clerks	Importance
Speaking	74	83	95

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Customer Service Representatives	Brokerage Clerks	Importance
Clerical	55	70	74
Economics and Accounting	22	53	70

Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Customer Service Representatives	Brokerage Clerks	Description	Customer Service Representatives	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	4%	12%	Master's Degree	0%	0%
2-4 years	27%	14%	Post-Bachelor Cert	0%	0%
1-2 years	33%	46%	Bachelors	10%	32%
6-12 months	7%	3%	AA or Equiv	12%	13%
3-6 months	15%	2%	Some College	10%	31%
1-3 months	0%	0%	Post-Secondary Certificate	8%	0%
0-1 month	1%	0%	High School Diploma or GED	51%	22%
None	10%	16%	No HSD or GED	6%	0%

Customer Service Representatives

Brokerage 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.

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.

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

Customer Service Representatives

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.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Documenting/Recording Information - Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.

Specific Tasks

Occupation Specific Tasks:

- Check to ensure that appropriate changes were made to resolve customers' problems.
- Compare disputed merchandise with original requisitions and information from invoices, and prepare invoices for returned goods.
- Complete contract forms, prepare change of address records, and issue service discontinuance orders, using computers.
- Confer with customers by telephone or in person in order to provide information about products and services, to take orders or cancel accounts, or to obtain details of complaints.
- Contact customers to respond to inquiries or to notify them of claim investigation results and any planned adjustments.
- Determine charges for services requested,

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.
- 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



collect deposits or payments, or arrange for billing.

- Keep records of customer interactions and transactions, recording details of inquiries, complaints, and comments, as well as actions taken.
- Obtain and examine all relevant information to assess validity of complaints and to determine possible causes, such as extreme weather conditions that could increase utility bills.
- Order tests that could determine the causes of product malfunctions.
- Recommend improvements in products, packaging, shipping, service, or billing methods and procedures to prevent future problems.
- Refer unresolved customer grievances to designated departments for further investigation.
- Resolve customers' service or billing complaints by performing activities such as exchanging merchandise, refunding money, and adjusting bills.
- Review claims adjustments with dealers, examining parts claimed to be defective and approving or disapproving dealers' claims.
- Review insurance policy terms to determine whether a particular loss is covered by insurance.
- Solicit sale of new or additional services or products.

Detailed Tasks

Detailed Work Activities:

- calculate rates for organization's products or services
- collect deposit or payment
- collect overdue bills
- conduct training for personnel
- detect discrepancies on records or reports
- examine financial documents to verify issue
- examine products or work to verify conformance to specifications
- fill out business or government forms
- interview customers
- maintain records, reports, or files
- maintain telephone logs
- make decisions
- obtain information from individuals
- prepare recommendations based upon research
- prepare reports
- provide customer service
- resolve customer or public complaints
- sell products or services
- take messages

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 techniques
- use telephone communication techniques
- verify bank or financial transactions



- type letters or correspondence
- use computers to enter, access or retrieve data
- use knowledge of investigation techniques
- use knowledge of written communication in sales work
- use telephone communication techniques
- write business correspondence

Technology - Examples

Contact center software

- Multi-channel contact center software
- Timpani Contact Center
- Timpani Email

Customer relationship management CRM software

- Austin Logistics CallSelect
- Austin Logistics CallTech
- Austin Logistics Valeo
- Avidian Technologies Prophet
- Customer account management software
- Customer complaint ticketing management software
- Customer relationship management CRM software
- Customer service and support software
- Hosted Support ezSupport Pro
- Lynk Everest
- Parature eTicket
- Sales force automation software
- SSA Global software
- Telemation e-CRM

Data base user interface and query software

- Customer service knowledge generation software

Electronic mail software

- Astute Solutions PowerCenter
- IBM Lotus Notes
- Microsoft Outlook

Enterprise resource planning ERP software

- Intuit QuickBooks Enterprise Solutions software
- Sage MAS 200

- 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

Desk top 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



Mobile messaging service software

- Unified messaging software

Network conferencing software

- Active Data Online WebChat
- eStara Softphone
- Parature eRealtime
- Timpani Chat

Office suite software

- Microsoft Office

Point of sale POS software

- Main Street Softworks Monetra

Spreadsheet software

- Microsoft Excel

Voice recognition software

- DSC Pacer Interactive Voice Response System

Word processing software

- Microsoft Word

Tools - Examples

- Autodialing systems
- Voice broadcasting systems
- Automatic call distribution ACD system
- Desktop computers
- Wireless telephone systems
- Global positioning system GPS devices
- On hold players
- Wireless telephone headsets
- Multi-line telephone systems
- Calling line identification equipment

Labor Market Comparison

Maine Department of Labor.

Description	Customer Service Representatives	Brokerage Clerks	Difference
Median Wage	\$ 27,330	\$ 39,120	\$ 11,790
10th Percentile Wage	\$ 17,450	\$ 27,750	\$ 10,300
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 33,680	\$ 46,710	\$ 13,030



90th Percentile Wage	\$ 42,740	\$ 59,590	\$ 16,850
Mean Wage	\$ 28,780	\$ 40,490	\$ 11,710
Total Employment - 2402	8,100	270	-7,830
Employment Base - 2006	8,109	259	-7,850
Projected Employment - 2411	9,441	225	-9,216
Projected Job Growth - 2006-2411	16.4 %	-13.1 %	-29.5 %
Projected Annual Openings - 2006-2411	359	8	-351
Special			
Special Occupations:			

National Job Posting Trends

Trend for Customer Service Representatives and Brokerage Clerks



Data from [Indeed](#)

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 Customer Service Representatives

O* NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-4051.00	Customer Service Representatives	100	2	8,100	\$27,330.00	\$0.00	16%	359	
43-9041.01	Insurance Claims Clerks	96	2	1,810	\$31,380.00	\$4,050.00	-8%	22	
43-9041.02	Insurance Policy Processing Clerks	95	2	1,810	\$31,380.00	\$4,050.00	-8%	22	
43-4031.03	License Clerks	95	2	1,190	\$27,650.00	\$320.00	9%	37	
43-4011.00	Brokerage Clerks	94	3	270	\$39,120.00	\$11,790.00	-13%	8	
13-2053.00	Insurance Underwriters	93	3	460	\$56,090.00	\$28,760.00	-1%	12	
43-3021.02	Billing, Cost, and Rate Clerks	93	3	1,990	\$27,580.00	\$250.00	1%	28	
43-4131.00	Loan Interviewers and Clerks	93	2	770	\$28,060.00	\$730.00	-9%	14	
43-4141.00	New Accounts Clerks	93	2	210	\$28,080.00	\$750.00	-14%	6	
43-6014.00	Secretaries, Except Legal, Medical, and Executive	91	2	10,400	\$28,260.00	\$930.00	-6%	172	
13-2081.00	Tax Examiners, Collectors, and Revenue Agents	91	3	450	\$36,790.00	\$9,460.00	5%	13	
43-6011.00	Executive Secretaries and Administrative Assistants	91	3	3,330	\$38,830.00	\$11,500.00	6%	76	
43-3051.00	Payroll and Timekeeping Clerks	91	3	650	\$30,470.00	\$3,140.00	-3%	17	
43-4031.01	Court Clerks	90	2	1,190	\$27,650.00	\$320.00	9%	37	

29-2071.00	Medical Records and Health Information Technicians	90	3	760	\$29,180.00	\$1,850.00	16%	34
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 Customer Service Representatives

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Telephone call centers	561420	5.03%	110,675	126,965	14.72%
Employment services	561300	4.84%	106,483	148,245	39.22%
Depository credit intermediation	522100	4.77%	105,059	117,823	12.15%
Insurance agencies and brokerages	524210	4.41%	97,174	120,909	24.43%
Management of companies and enterprises	551100	2.99%	65,953	83,634	26.81%
Grocery stores	445100	2.59%	57,064	68,486	20.02%
Wireless telecommunications carriers (except satellite)	517200	2.46%	54,074	80,945	49.69%
Direct insurance (except life, health, and medical) carriers	524120	2.10%	46,190	53,107	14.98%
Wired telecommunications carriers	517100	1.74%	38,387	33,149	-13.64%



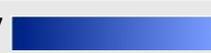
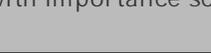
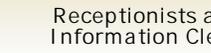
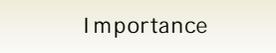
Local government, excluding education and hospitals	939300	1.69%	37,222	45,996	23.57%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	1.66%	36,455	48,088	31.91%
Electronic shopping and mail-order houses	454100	1.59%	35,119	48,321	37.59%
Computer systems design and related services	541500	1.52%	33,399	49,604	48.52%
Management, scientific, and technical consulting services	541600	1.49%	32,813	64,437	96.38%
Cable and other program distribution	517500	1.36%	30,016	44,718	48.98%



TORQ Analysis of Customer Service Representatives to Receptionists and Information Clerks

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Customer Service Representatives	43-4051.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Receptionists and Information Clerks	43-4171.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS											
Grand TORQ:					94						
Ability TORQ		Skills TORQ		Knowledge TORQ							
Level	 93	Level	 93	Level	 95						
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	50	2	68	Mathematics	50	5	79	No Knowledge Upgrades Required!			
				Writing	58	3	72				
<p>LEVEL and IMPT (IMPORTANT) refer to the Target Receptionists and Information Clerks. GAP refers to level difference between Customer Service Representatives and Receptionists and Information Clerks.</p>											

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Customer Service Representatives	Receptionists and Information Clerks	Importance
Oral Comprehension	57 	50 	75 
Oral Expression	57 	57 	75 
Speech Recognition	62 	53 	72 
Speech Clarity	48 	50 	68 
Written Comprehension	55 	44 	59 
Information Ordering	48 	34 	59 
Near Vision	55 	51 	59 
Written Expression	46 	39 	53 
Selective Attention	42 	34 	53 
Skill Level Comparison - Abilities with importance scores over 69			
Description	Customer Service Representatives	Receptionists and Information Clerks	Importance



Mathematics	45	50	79
Writing	55	58	72
Knowledge Level Comparison - Knowledge with importance scores over 69			
Description	Customer Service Representatives	Receptionists and Information Clerks	Importance

Experience & Education Comparison					
Related Work Experience Comparison			Required Education Level Comparison		
Description	Customer Service Representatives	Receptionists and Information Clerks	Description	Customer Service Representatives	Receptionists and Information 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	4%	7%	Master's Degree	0%	0%
2-4 years	27%	6%	Post-Bachelor Cert	0%	0%
1-2 years	33%	32%	Bachelors	10%	0%
6-12 months	7%	17%	AA or Equiv	12%	21%
3-6 months	15%	9%	Some College	10%	4%
1-3 months	0%	6%	Post-Secondary Certificate	8%	4%
0-1 month	1%	1%	High School Diploma or GED	51%	66%
None	10%	19%	No HSD or GED	6%	2%
Customer Service Representatives			Receptionists and Information 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	
Customer Service Representatives	Receptionists and Information Clerks
Core Tasks	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.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Documenting/Recording Information - Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.

Specific Tasks

Occupation Specific Tasks:

- Check to ensure that appropriate changes were made to resolve customers' problems.
- Compare disputed merchandise with original requisitions and information from invoices, and prepare invoices for returned goods.
- Complete contract forms, prepare change of address records, and issue service discontinuance orders, using computers.
- Confer with customers by telephone or in person in order to provide information about products and services, to take orders or cancel accounts, or to obtain details of complaints.
- Contact customers to respond to inquiries or to notify them of claim investigation results and any planned adjustments.
- Determine charges for services requested, collect deposits or payments, or arrange for billing.
- Keep records of customer interactions and transactions, recording details of inquiries, complaints, and comments, as well as actions taken.
- Obtain and examine all relevant information to assess validity of complaints and to determine possible causes, such as extreme weather conditions that could increase utility bills.
- Order tests that could determine the causes of product malfunctions.
- Recommend improvements in products, packaging, shipping, service, or billing methods and procedures to prevent future problems.
- Refer unresolved customer grievances to designated departments for further investigation.

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.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Performing Administrative Activities - Performing day-to-day administrative tasks such as maintaining information files and processing paperwork.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
- 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:

- Analyze data to determine answers to questions from customers or members of the public.
- Calculate and quote rates for tours, stocks, insurance policies, or other products and services.
- Collect, sort, distribute and prepare mail, messages and courier deliveries.
- Conduct tours or deliver talks describing features of public facility such as a historic site or national park.
- Enroll individuals to participate in programs and notify them of their acceptance.
- File and maintain records.
- Greet persons entering establishment, determine nature and purpose of visit, and direct or escort them to specific destinations.
- Hear and resolve complaints from customers and public.
- Keep a current record of staff members' whereabouts and availability.
- Operate telephone switchboard to answer, screen and forward calls, providing information, taking messages and scheduling appointments.
- Perform administrative support tasks such as proofreading, transcribing handwritten information, and operating calculators or computers to work with pay records, invoices, balance sheets and other documents.
- Perform duties such as taking care of plants and straightening magazines to maintain lobby or reception area.



- Resolve customers' service or billing complaints by performing activities such as exchanging merchandise, refunding money, and adjusting bills.
- Review claims adjustments with dealers, examining parts claimed to be defective and approving or disapproving dealers' claims.
- Review insurance policy terms to determine whether a particular loss is covered by insurance.
- Solicit sale of new or additional services or products.

Detailed Tasks

Detailed Work Activities:

- calculate rates for organization's products or services
- collect deposit or payment
- collect overdue bills
- conduct training for personnel
- detect discrepancies on records or reports
- examine financial documents to verify issue
- examine products or work to verify conformance to specifications
- fill out business or government forms
- interview customers
- maintain records, reports, or files
- maintain telephone logs
- make decisions
- obtain information from individuals
- prepare recommendations based upon research
- prepare reports
- provide customer service
- resolve customer or public complaints
- sell products or services
- take messages
- type letters or correspondence
- use computers to enter, access or retrieve data
- use knowledge of investigation techniques
- use knowledge of written communication in sales work
- use telephone communication techniques
- write business correspondence

Technology - Examples

Contact center software

- Multi-channel contact center software
- Timpani Contact Center
- Timpani Email

- Process and prepare memos, correspondence, travel vouchers, or other documents.
- Provide information about establishment such as location of departments or offices, employees within the organization, or services provided.
- Receive payment and record receipts for services.
- Schedule appointments, and maintain and update appointment calendars.
- Schedule space and equipment for special programs and prepare lists of participants.
- Take orders for merchandise or materials and send them to the proper departments to be filled.
- Transmit information or documents to customers, using computer, mail, or facsimile machine.

Detailed Tasks

Detailed Work Activities:

- answer calls using switchboard
- answer questions from employees or public
- arrange teleconference calls
- calculate rates for organization's products or services
- collect payment
- communicate with customers or employees to disseminate information
- develop travel itinerary
- distribute correspondence or mail
- enter time sheet information
- escort group on city or establishment tours
- examine files or documents to obtain information
- explain rules, policies or regulations
- fill out business or government forms
- greet customers, guests, visitors, or passengers
- maintain appointment calendar
- maintain inventory of office forms
- maintain records, reports, or files
- maintain telephone logs
- maintain travel expense accounts
- make presentations
- make travel reservations
- operate business machines
- provide clerical assistance to customers or patients
- resolve customer or public complaints
- route multi-line telephone calls
- schedule meetings or appointments
- schedule or contract meeting facilities
- take messages



Customer relationship management CRM software

- Austin Logistics CallSelect
- Austin Logistics CallTech
- Austin Logistics Valeo
- Avidian Technologies Prophet
- Customer account management software
- Customer complaint ticketing management software
- Customer relationship management CRM software
- Customer service and support software
- Hosted Support ezSupport Pro
- Lynk Everest
- Parature eTicket
- Sales force automation software
- SSA Global software
- Telemation e-CRM

Data base user interface and query software

- Customer service knowledge generation software

Electronic mail software

- Astute Solutions PowerCenter
- IBM Lotus Notes
- Microsoft Outlook

Enterprise resource planning ERP software

- Intuit QuickBooks Enterprise Solutions software
- Sage MAS 200

Mobile messaging service software

- Unified messaging software

Network conferencing software

- Active Data Online WebChat
- eStara Softphone
- Parature eRealtime
- Timpani Chat

Office suite software

- Microsoft Office

Point of sale POS software

- transcribe spoken or written information
- type document from machine transcription
- type letters or correspondence
- understand second language
- use cash registers
- use computers to enter, access or retrieve data
- use oral or written communication techniques
- use telephone communication techniques

Technology - Examples



- Main Street Softworks Mnetra
- Spreadsheet software
- Microsoft Excel
- Voice recognition software
- DSC Pacer Interactive Voice Response System
- Word processing software
- Microsoft Word

Tools - Examples

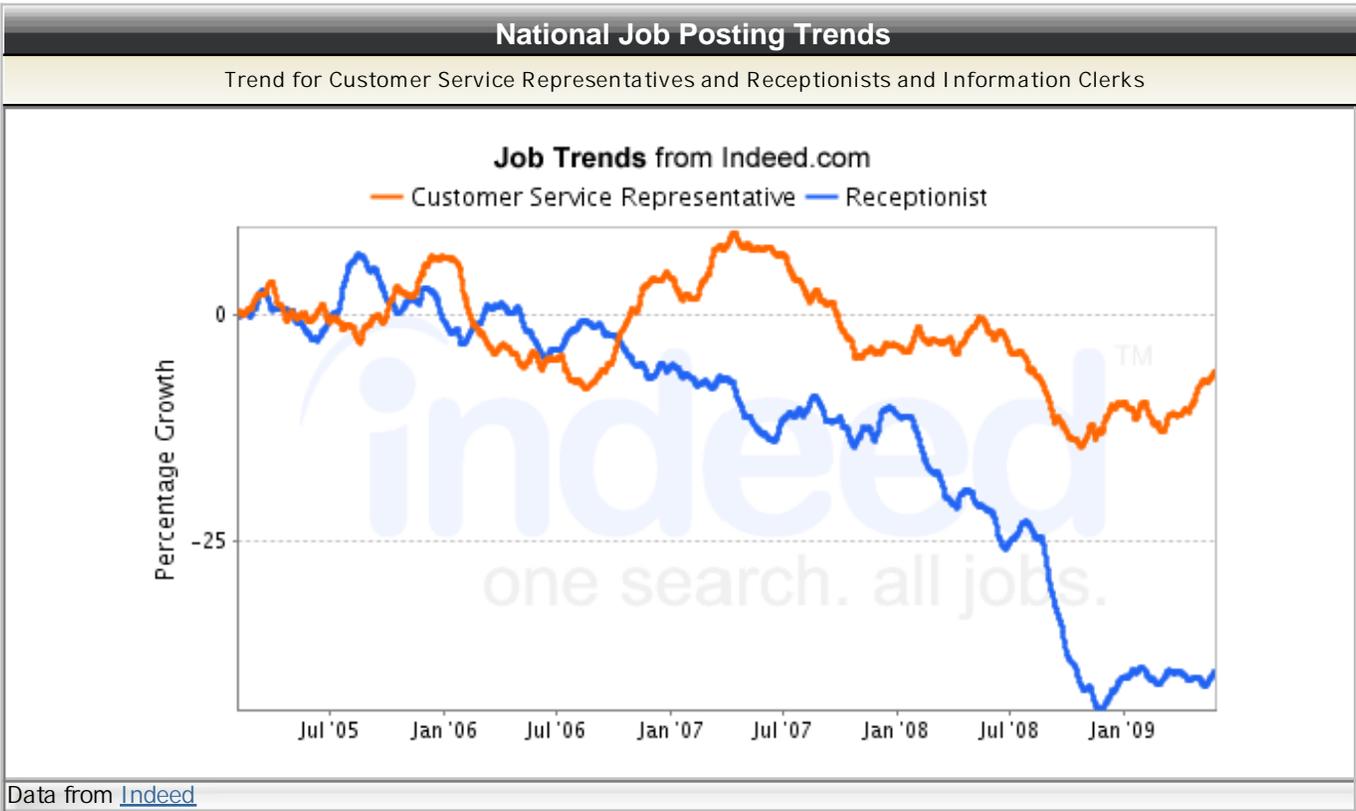
- Autodialing systems
- Voice broadcasting systems
- Automatic call distribution ACD system
- Desktop computers
- Wireless telephone systems
- Global positioning system GPS devices
- On hold players
- Wireless telephone headsets
- Multi-line telephone systems
- Calling line identification equipment

Labor Market Comparison

Maine Department of Labor.

Description	Customer Service Representatives	Receptionists and Information Clerks	Difference
Median Wage	\$ 27,330	\$ 23,230	\$(4,100)
10th Percentile Wage	\$ 17,450	\$ 16,530	\$(920)
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 33,680	\$ 27,640	\$(6,040)
90th Percentile Wage	\$ 42,740	\$ 30,970	\$(11,770)
Mean Wage	\$ 28,780	\$ 23,480	\$(5,300)
Total Employment - 2402	8,100	2,680	-5,420
Employment Base - 2006	8,109	2,870	-5,239
Projected Employment - 2411	9,441	3,124	-6,317
Projected Job Growth - 2006-2411	16.4 %	8.9 %	-7.6 %
Projected Annual Openings - 2006-2411	359	95	-264

Special			
Special Occupations:			



Programs

Related Programs

General Office/Clerical and Typing Services			
<p>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.</p>			
Institution	Address	City	URL
Northern Maine Community College	33 Edgemont Dr	Presque Isle	www.nmcc.edu
Health Unit Coordinator/Ward Clerk			
<p>Health Unit Coordinator/Ward Clerk. A program that prepares individuals, under the supervision of nurses or ward supervisors, to perform routine administrative and reception duties in a patient care unit within a hospital or other health care facility. Includes instruction in receiving and directing visitors, transcribing medical and nursing orders, preparing requisition forms, scheduling patient appointments and procedures, monitoring patients and personnel, and interpersonal skills.</p>			
No information on schools for the program			
Medical Reception/Receptionist			



Medical Reception/Receptionist. A program that prepares individuals, under the supervision of office managers, nurses, or physicians, to provide customer service, visitor reception, and patient intake and discharge services. Includes instruction in medical office and health care facility procedures, medical terminology, interpersonal skills, record-keeping, customer service, telephone skills, data entry, interpersonal communications skills, and applicable policies and regulations.

No information on schools for the program

Receptionist

Receptionist. A program that prepares individuals to perform frontline public relations duties for a business, organization, or answering service. Includes instruction in telephone answering techniques, responding to information requests, keeping caller and/or visitor records, placing business calls, operating telephone switchboards and/or other communications equipment, relaying incoming and interoffice calls, schedule maintenance, and public relations skills.

No information on schools for the program

Maine Statewide Promotion Opportunities for Customer Service Representatives

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-4051.00	Customer Service Representatives	100	2	8,100	\$27,330.00	\$0.00	16%	359	
43-9041.01	Insurance Claims Clerks	96	2	1,810	\$31,380.00	\$4,050.00	-8%	22	
43-9041.02	Insurance Policy Processing Clerks	95	2	1,810	\$31,380.00	\$4,050.00	-8%	22	
43-4031.03	License Clerks	95	2	1,190	\$27,650.00	\$320.00	9%	37	
43-4011.00	Brokerage Clerks	94	3	270	\$39,120.00	\$11,790.00	-13%	8	
13-2053.00	Insurance Underwriters	93	3	460	\$56,090.00	\$28,760.00	-1%	12	
43-3021.02	Billing, Cost, and Rate Clerks	93	3	1,990	\$27,580.00	\$250.00	1%	28	
43-4131.00	Loan Interviewers and Clerks	93	2	770	\$28,060.00	\$730.00	-9%	14	
43-4141.00	New Accounts Clerks	93	2	210	\$28,080.00	\$750.00	-14%	6	
43-6014.00	Secretaries, Except Legal, Medical, and Executive	91	2	10,400	\$28,260.00	\$930.00	-6%	172	
43-6011.00	Executive Secretaries and Administrative Assistants	91	3	3,330	\$38,830.00	\$11,500.00	6%	76	
43-3051.00	Payroll and Timekeeping Clerks	91	3	650	\$30,470.00	\$3,140.00	-3%	17	



13-2081.00	Tax Examiners, Collectors, and Revenue Agents	91	3	450	\$36,790.00	\$9,460.00	5%	13
43-4031.01	Court Clerks	90	2	1,190	\$27,650.00	\$320.00	9%	37
29-2071.00	Medical Records and Health Information Technicians	90	3	760	\$29,180.00	\$1,850.00	16%	34
Special Occupations:								

Top Industries for Receptionists and Information Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Offices of physicians	621100	14.38%	168,583	211,471	25.44%
Offices of dentists	621200	5.23%	61,282	72,410	18.16%
Employment services	561300	5.17%	60,615	64,849	6.98%
Personal care services	812100	4.78%	56,064	61,450	9.61%
General medical and surgical hospitals, public and private	622100	3.58%	42,004	46,301	10.23%
Veterinary services	541940	2.95%	34,644	45,565	31.52%
Legal services	541100	2.93%	34,336	37,551	9.36%
Fitness and recreational sports centers	713940	2.48%	29,086	38,587	32.67%
Local government, excluding education and hospitals	939300	2.40%	28,191	31,532	11.85%
Religious organizations	813100	2.14%	25,083	29,971	19.49%
Offices of real estate agents and brokers	531200	2.13%	24,925	30,230	21.28%
Colleges, universities, and professional schools, public and private	611300	1.68%	19,699	21,943	11.39%
Elementary and secondary schools, public and private	611100	1.57%	18,379	19,284	4.93%
Accounting, tax preparation, bookkeeping, and payroll services	541200	1.32%	15,532	18,341	18.09%
Automobile dealers	441100	1.11%	12,993	14,675	12.95%

Top Industries for Customer Service Representatives

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Telephone call centers	561420	5.03%	110,675	126,965	14.72%
Employment services	561300	4.84%	106,483	148,245	39.22%
Depository credit intermediation	522100	4.77%	105,059	117,823	12.15%



Insurance agencies and brokerages	524210	4.41%	97,174	120,909	24.43%
Management of companies and enterprises	551100	2.99%	65,953	83,634	26.81%
Grocery stores	445100	2.59%	57,064	68,486	20.02%
Wireless telecommunications carriers (except satellite)	517200	2.46%	54,074	80,945	49.69%
Direct insurance (except life, health, and medical) carriers	524120	2.10%	46,190	53,107	14.98%
Wired telecommunications carriers	517100	1.74%	38,387	33,149	-13.64%
Local government, excluding education and hospitals	939300	1.69%	37,222	45,996	23.57%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	1.66%	36,455	48,088	31.91%
Electronic shopping and mail-order houses	454100	1.59%	35,119	48,321	37.59%
Computer systems design and related services	541500	1.52%	33,399	49,604	48.52%
Management, scientific, and technical consulting services	541600	1.49%	32,813	64,437	96.38%
Cable and other program distribution	517500	1.36%	30,016	44,718	48.98%



TORQ Analysis of Customer Service Representatives to New Accounts Clerks

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Customer Service Representatives	43-4051.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	New Accounts Clerks	43-4141.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS											
Grand TORQ:					93						
Ability TORQ		Skills TORQ		Knowledge TORQ							
Level		Level		Level							
	98		92		89						
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
No Critical Gaps Recorded!				Active Listening	73	9	93	Mathematics	59	14	75
				Speaking	65	9	91	Personnel and Human Resources	33	6	92
				Writing	64	9	75				
				Social Perceptiveness	61	6	75				
				Learning Strategies	69	4	69				
				Mathematics	48	3	79				
				Reading Comprehension	68	2	85				
LEVEL and IMPT (IMPORTANCE) refer to the Target New Accounts Clerks. GAP refers to level difference between Customer Service Representatives and New Accounts Clerks.											

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Customer Service Representatives	New Accounts Clerks	Importance
Oral Comprehension	57	53	84
Oral Expression	57	57	81
Speech Clarity	48	42	75
Speech Recognition	62	48	72
Problem Sensitivity	53	44	62



Near Vision	55	53	62
Written Comprehension	55	53	59
Information Ordering	48	44	59
Selective Attention	42	34	59
Written Expression	46	41	50
Deductive Reasoning	51	42	50

Skill Level Comparison - Abilities with importance scores over 69

Description	Customer Service Representatives	New Accounts Clerks	Importance
Active Listening	64	73	93
Speaking	56	65	91
Reading Comprehension	66	68	85
Mathematics	45	48	79
Writing	55	64	75
Social Perceptiveness	55	61	75
Learning Strategies	65	69	69

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Customer Service Representatives	New Accounts Clerks	Importance
Personnel and Human Resources	27	33	92
Mathematics	45	59	75

Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Customer Service Representatives	New Accounts Clerks	Description	Customer Service Representatives	New Accounts Clerks
10+ years	0%	4%	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	4%	4%	Master's Degree	0%	0%
2-4 years	27%	17%	Post-Bachelor Cert	0%	0%
1-2 years	33%	36%	Bachelors	10%	0%
6-12 months	7%	13%	AA or Equiv	12%	2%
3-6 months	15%	3%	Some College	10%	25%
1-3 months	0%	3%	Post-Secondary Certificate	8%	0%
0-1 month	1%	0%	High School Diploma or GED	51%	72%
None	10%	17%	No HSD or GED	6%	0%



Customer Service Representatives	New Accounts Clerks
Most Common Educational/Training Requirement:	
Moderate-term on-the-job training	Work experience in a related occupation
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

Customer Service Representatives	New Accounts Clerks
Core Tasks	Core Tasks
Generalized Work Activities:	Generalized Work Activities:
<ul style="list-style-type: none"> • Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information. • Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources. • Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems. • Documenting/Recording Information - Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form. • Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person. 	<ul style="list-style-type: none"> • Performing for or Working Directly with the Public - Performing for people or dealing directly with the public. This includes serving customers in restaurants and stores, and receiving clients or guests. • Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person. • 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. • Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources. • Identifying Objects, Actions, and Events - Identifying information by categorizing, estimating, recognizing differences or similarities, and detecting changes in circumstances or events.
Specific Tasks	Specific Tasks
Occupation Specific Tasks:	Occupation Specific Tasks:
<ul style="list-style-type: none"> • Check to ensure that appropriate changes were made to resolve customers' problems. • Compare disputed merchandise with original requisitions and information from invoices, and prepare invoices for returned goods. • Complete contract forms, prepare change of address records, and issue service discontinuance orders, using computers. • Confer with customers by telephone or in person in order to provide information about products and services, to take orders or cancel accounts, or to obtain details of 	<ul style="list-style-type: none"> • Answer customers' questions, and explain available services such as deposit accounts, bonds, and securities. • Collect and record customer deposits and fees, and issue receipts using computers. • Compile information about new accounts, enter account information into computers, and file related forms or other documents. • Duplicate records for distribution to branch



complaints.

- Contact customers to respond to inquiries or to notify them of claim investigation results and any planned adjustments.
- Determine charges for services requested, collect deposits or payments, or arrange for billing.
- Keep records of customer interactions and transactions, recording details of inquiries, complaints, and comments, as well as actions taken.
- Obtain and examine all relevant information to assess validity of complaints and to determine possible causes, such as extreme weather conditions that could increase utility bills.
- Order tests that could determine the causes of product malfunctions.
- Recommend improvements in products, packaging, shipping, service, or billing methods and procedures to prevent future problems.
- Refer unresolved customer grievances to designated departments for further investigation.
- Resolve customers' service or billing complaints by performing activities such as exchanging merchandise, refunding money, and adjusting bills.
- Review claims adjustments with dealers, examining parts claimed to be defective and approving or disapproving dealers' claims.
- Review insurance policy terms to determine whether a particular loss is covered by insurance.
- Solicit sale of new or additional services or products.

Detailed Tasks

Detailed Work Activities:

- calculate rates for organization's products or services
- collect deposit or payment
- collect overdue bills
- conduct training for personnel
- detect discrepancies on records or reports
- examine financial documents to verify issue
- examine products or work to verify conformance to specifications
- fill out business or government forms
- interview customers
- maintain records, reports, or files
- maintain telephone logs
- make decisions
- obtain information from individuals

offices.

- Execute wire transfers of funds.
- Inform customers of procedures for applying for services such as ATM cards, direct deposit of checks, and certificates of deposit.
- Interview customers to obtain information needed for opening accounts or renting safe-deposit boxes.
- Investigate and correct errors upon customers' request, according to customer and bank records.
- Issue initial and replacement safe-deposit keys to customers, and admit customers to vaults.
- Obtain credit records from reporting agencies.
- Perform foreign currency transactions and sell traveler's checks.
- Perform teller duties as required.
- Refer customers to appropriate bank personnel to meet their financial needs.
- Schedule repairs for locks on safe-deposit boxes.

Detailed Tasks

Detailed Work Activities:

- answer customer or public inquiries
- collect deposit or payment
- collect fees
- detect discrepancies on records or reports
- explain credit application information
- explain rules, policies or regulations
- fill out business or government forms
- greet customers, guests, visitors, or passengers
- interview customers
- maintain records, reports, or files
- obtain information from individuals
- provide clerical assistance to customers or patients
- provide customer service
- receive or disburse cash related to payments received
- request reports or records
- resolve customer or public complaints
- use computers to enter, access or retrieve data
- use interviewing procedures

Technology - Examples

Customer relationship management CRM software



Obtain information from interviewees

- prepare recommendations based upon research
- prepare reports
- provide customer service
- resolve customer or public complaints
- sell products or services
- take messages
- type letters or correspondence
- use computers to enter, access or retrieve data
- use knowledge of investigation techniques
- use knowledge of written communication in sales work
- use telephone communication techniques
- write business correspondence

Technology - Examples

Contact center software

- Multi-channel contact center software
- Timpani Contact Center
- Timpani Email

Customer relationship management CRM software

- Austin Logistics CallSelect
- Austin Logistics CallTech
- Austin Logistics Valeo
- Avidian Technologies Prophet
- Customer account management software
- Customer complaint ticketing management software
- Customer relationship management CRM software
- Customer service and support software
- Hosted Support ezSupport Pro
- Lynk Everest
- Parature eTicket
- Sales force automation software
- SSA Global software
- Telemation e-CRM

Data base user interface and query software

- Customer service knowledge generation software

Electronic mail software

- IPS-Sendero Relationship Profitability Manager Catalyst

Data base user interface and query software

- Corporate Information Factory CIF

- Data entry software

- Fiserv software

- Harland Financial Solutions DepositPro

Electronic mail software

- Email software

- IBM Lotus Notes

Enterprise resource planning ERP software

- DCI iCore

Financial analysis software

- Financial needs analysis software
- Systems Union Group MIS DecisionWare

Internet browser software

- Microsoft Internet Explorer
- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel

Word processing software

- Microsoft Word

Tools - Examples

- 10-key calculators
- Teller machines
- Personal computers



- Astute Solutions PowerCenter

- IBM Lotus Notes

- Microsoft Outlook

Enterprise resource planning ERP software

- Intuit QuickBooks Enterprise Solutions software

- Sage MAS 200

Mobile messaging service software

- Unified messaging software

Network conferencing software

- Active Data Online WebChat

- eStara Softphone

- Parature eRealtime

- Timpani Chat

Office suite software

- Microsoft Office

Point of sale POS software

- Main Street Softworks Monetra

Spreadsheet software

- Microsoft Excel

Voice recognition software

- DSC Pacer Interactive Voice Response System

Word processing software

- Microsoft Word

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Projected Annual Openings - 2006-2411	359	6	-353
Special			

Special Occupations:

National Job Posting Trends

Trend for Customer Service Representatives and New Accounts Clerks

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

Programs



Related Programs

Banking and Financial Support Services

Banking and Financial Support Services. A program that prepares individuals to perform a wide variety of customer services in banks, insurance agencies, savings and loan companies, and related enterprises. Includes instruction in communications and public relations skills, business equipment operation, and technical skills applicable to the methods and operations of specific financial or insurance services.

Institution	Address	City	URL
Eastern Maine Community College	354 Hogan Rd	Bangor	www.emcc.edu
Saint Josephs College	278 Whites Bridge Rd	Standish	www.sjcme.edu

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Special Occupations:

Top Industries for New Accounts Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Depository credit intermediation	522100	90.15%	73,398	59,866	-18.44%
Securities and commodity contracts, brokerages, and exchanges	5231-2	3.05%	2,484	2,965	19.38%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	1.73%	1,408	1,351	-4.06%
Management of companies and enterprises	551100	1.40%	1,143	1,054	-7.78%
Activities related to credit intermediation	522300	0.96%	780	808	3.59%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.28%	227	215	-5.12%
Other financial investment activities	523900	0.24%	192	217	12.74%
Direct insurance (except life, health, and medical) carriers	524120	0.19%	151	127	-16.38%
Employment services	561300	0.11%	90	92	1.25%

Top Industries for Customer Service Representatives

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Telephone call centers	561420	5.03%	110,675	126,965	14.72%
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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)