

Agent's Guide to Internships



Massachusetts Association
of Insurance Agents



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Introduction

Attracting new people to the insurance industry has been a challenge for agencies and industry leaders. These individuals are the future of our industry and the independent agency system. Successful agencies have a plan in place to identify, develop, and grow their staff. An essential component of such a plan is an internship program. Hiring interns before they graduate puts your agency in a position to acquire the best and brightest young career insurance professionals. In addition to being a recruiting tool for top talent, an internship provides temporary assistance to staff and/or helps accomplish special projects. Students and employers gain practical knowledge and insight into the specific capabilities of the student and their compatibility within the organization. The purpose of this guide is to familiarize you with the internship process so that you can create a framework for internships at your organization.

Types of Internships and Pay

Internships are typically conducted during the summer between the students' junior and senior years. They can also be performed during the fall or spring semesters. Most universities are very flexible in structuring internships. Students prefer an internship experience that is planned and monitored with intentional work and learning goals. Students can earn academic course credit by completing an internship that meets specific academic criteria; however, many students don't need the credit and can obtain the same benefit without paying tuition.

Internships for Credit

Internships for credit have a greater degree of structure and accountability on the part of the student. This could add more paperwork for the mentor. The university may require a contract, and the student may be required to submit additional reports or papers. Additionally, tuition payment is required.

Internships Not for Credit

Depending on university requirements or at the student's discretion, non-credit internships may also be utilized. However, internships that are not for credit are not to be diminished, nor is there a distinction between for-credit and non-credit internships on a student's resume. Universities work with employers to ensure that all students have a good internship experience that is mutually beneficial. Other universities may or may not allow internships that are not for credit.

Internship Duration

Internships are generally conducted during the summer between a student's junior and senior years. Internships can vary in duration but must be full-time for at least 10 weeks to earn academic credit. Non-credit internships are similar but more flexible. Some employers identify students earlier in their educational career and bring them in over multiple summers and other school holidays.

Benefits of Internships

Participation offers several advantages for students, employers, and the university:

For Students:

- opportunity to assess insurance career possibilities
- opportunity to preview a future fit with your agency
- opportunity to develop job-related skills and train under both academic and mentor supervision
- enhancement of employment opportunities
- enrichment of classroom instruction experience
- opportunity to earn money for educational expenses
- opportunity to acquire training in agency management systems and operations

For Agencies:

- aids in recruiting and selecting future full-time employees
- reduces the cost of recruiting and selecting full-time employees
- provides a source of temporary employees
- provides benefits from an injection of new ideas from students and faculty
- increases the profile of your organization in your community and at the university
- provides an opportunity to influence the structure of the university's curriculum
- experimentation with positions/functions without making long-term commitments

For the University:

- provides a new avenue to assess student and academic quality
- creates a source of practitioner input into curriculum development
- provides a source of employment opportunities for students
- contributes to the recruitment of exceptional students
- provides additional exposure to the insurance industry
- delivers education outside the classroom that enriches classroom experiences for everyone when interns return to campus

For Association:

- Developing younger members earlier in their careers
- Early engagement for Young Agent opportunities, events, etc.
- Introduce interns to potential benefits, events, and leadership opportunities
- Attendees for a pre-licensing class, if offered

While the advantages of internships to all participants are numerous, successful programs require considerable commitment by both parties. Students must be committed to making a quality contribution to the employer's operation. Employers must be committed to providing a meaningful work experience, quality mentoring, and adequate feedback to the faculty and staff.

The Hiring Process

If possible, attend a career fair and interview two or three students who fit the profile that you are looking for. If distance is a problem, consider a phone interview. When interviewing a student for an internship position, follow the same rules as if you were hiring a permanent employee. Discuss the type of work that you expect the intern to perform. You may wish to have a Weekly Intern Assignment Schedule; a sample is provided later in this guide.

Be sure to let the prospect know when they can expect to hear from you. It's a good idea to make an offer as soon as you've made a decision. The best prospects are those who go early, allowing students to take some additional time to make a decision and set a mutually acceptable date.

When hiring an intern, all parties (university, student, and employer) must understand the expectations and responsibilities of the program.

Pay

Do discuss pay. Internships that are not paid are typically less valuable for both the student and the employer. Compensation can include provisions for housing, a housing allowance, or the student can pay for their housing out of their earnings. Wages can be paid on an hourly basis or as a lump sum stipend at the end of each week. Some students may have financial needs, so please discuss these issues to avoid misunderstandings. **Internships are recommended to be paid, with very few exceptions. Wage levels range from \$12 to \$17 per hour, with \$15 per hour being most common.**

Putting an Intern to Work

The most important step to a successful internship is to appoint one person to serve as the intern's mentor. Choose carefully and ensure the mentor holds a higher position (e.g., Principal, Producer, CSR, etc.). This person may be the one directly supervising the intern, but it is not required. It should be someone who enjoys teaching and is familiar with your organization's mission and values. The intern needs someone they can go to for help. The mentor is also responsible for being the liaison to the university and for completing an evaluation at the end of the semester.

An intern's orientation should be treated the same as any other new employee. A sample intern orientation is provided, which you can use if you do not already have one. Sample Intern Projects and Sample Weekly Intern Assignments are also provided later in this guide and should be included in the orientation process.

Periodic evaluations, both by the intern and of the intern, are an important part of a successful internship. This allows for continuous improvement of the intern's work and your internship program. *Sample Intern Evaluations are provided later in this guide.*

Intern Checklist for Employers

- ☐ Identify need (in coordination with several agency personnel and potential mentors)
- ☐ Identify what type of internship
 - Paid/Unpaid, Clerical, Administrative, Sales, High School/College/Graduate
- ☐ Identify a person at the university (faculty/staff) to work with
 - See the University/College career center contact list
 - College credit/HS credit
- ☐ Draft intern job description
 - Job duties
 - Qualifications desired, including major
 - Application procedure
 - Compensation rate and duration of internship (i.e., Semester, Summer)
- ☐ Recruit intern
- ☐ Appoint (or have the intern choose) a mentor.
- ☐ Add the intern's profile information to the agency website if they will be there for longer than 3 months.
- ☐ Conduct intern orientation
- ☐ Conduct periodic evaluations of the intern, preferably on a weekly and mid-term basis.
- ☐ Obtain an evaluation of the intern experience at the end of the internship.
- ☐ Other things to consider if you hire a paid or unpaid intern:
(EPLI coverage/Workers' Compensation Coverage)
- ☐ Report information gained from the internship to MAIA.

Sample Interview Questions

Name_____ Date_____

Tell me about yourself.

[Interviewer pulls questions from resume/past experiences]

Can you provide an example of a situation where you faced conflict at work or school?

Can you provide an example of a situation where you had difficulty with a supervisor, peer, or coworker?

Can you provide an example of a leadership opportunity where you led a project that you were particularly proud of?

What are your career goals?

Why are you interested in this internship?

How would you assess your writing and communication skills? How would you consider your technical/computer/social media skills? What is your major, and why did you choose it?

Could you tell me about your hobbies and activities outside of school or work? What are your favorite/least favorite classes?

What did you enjoy most about your last job?

What would your professors/past supervisors say about you?

When is your anticipated graduation date? What motivated you to apply for this position?

This internship is a temporary position; however, we ideally aim to develop a long-term relationship with the intern. We plan to provide you with education and training, with the hope that you will consider a career position with us after completing your studies. Is that something that interests you?

What questions do you have about us?

Sample Offer Letter

Dear _____,

We are excited about your joining our team this summer. Both you and our agency have a responsibility to make this a fun and rewarding experience for both of us.

- The dates of the internship are from _____ to _____.
- The pay will be \$_____ per hour.
- You will be working in our _____ department doing _____.

There will be a final project and presentation during the last week of the internship.

We strongly encourage you to:

- Ask questions. There is no such thing as a dumb question. It is much more efficient to ask questions rather than make mistakes.
- Your mentor for this summer will be _____.
Take an active role in establishing communication with them.
- Be outgoing. Greet people with warmth, enthusiasm, and sincerity.
- Share your ideas and suggestions. We expect to learn as much from you as you desire to learn from us.
- Don't be disappointed if we are not able to implement all of your ideas.

The entire agency is committed to making this a rewarding experience for both of us.

Sincerely,

Sample Intern Orientation

Overview

The depth of orientation may depend on whether or not there is a possibility of making the intern a permanent employee sometime in the future. If the intern is being hired for a specific project, some aspects of the orientation process may be omitted. Either way, making a positive, honest impression on your intern regarding the industry and the agency's business is worthwhile.

- Introduction to the agency intern mentor
- Introduction to staff
 - ✓ Provide a venue for introducing the intern to agency staff, preferably in small groups.
 - ✓ Help prepare the intern to share personal information, including academic goals, professional aspirations, and what they hope to gain from the experience, with your staff.
- Overview of the insurance industry
 - ✓ Read American Institute text: "Introduction to Property and Casualty Insurance." Available for purchase at www.theinstitutes.org
 - ✓ Provide a copy of the insurance dictionary
- Overview of agency operations
 - ✓ Review agency history
 - ✓ Review vision, mission, values, and other key elements.
 - ✓ Describe agency management and ownership
 - ✓ Provide an overview of the organizational structure, organizational chart
 - ✓ Describe staff roles, functions, and relationships
 - ✓ Explain supplier relationships: carriers, vendors
 - ✓ Describe community involvement
 - ✓ Provide an overview of the client base
 - ✓ Review agency marketing plan, strategic objectives
 - ✓ Review the employee manual
 - ✓ Sign the Offer Letter
 - ✓ Fill out W-2
 - ✓ EPLI
 - ✓ Have the intern sign a non-disclosure agreement.
 - ✓ Become a student member of MAIA's Young Agents Committee

Sample Intern Non-Disclosure Agreement

Employee: _____

Date: _____

I agree that, in consideration for access to information submitted to me by {Agency}, I will:

1. Keep all information provided to me and the client relating to business and/or marketing plans, discussions, research, graphic design, and marketing-related programs and processes under development in strict confidence.
2. Disclose this information solely to individuals who have a signed non-disclosure agreement with, or who have express approval from the client, either verbal or written, to receive this information, understood and agreed this {day} day of {month, year}.

Employee Signature: _____

Employee Print Name: _____

Date: _____

Mentor Signature: _____

Mentor Print Name/Title: _____

Date: _____

Sample Intern Projects

It is not necessary to have a particular project or presentation, but we have found that this is very helpful. It provides the intern with a sense of accomplishment and gives them something to add to their resume. It provides the agency with an opportunity to complete tasks that have been pending for someone to do. The project will typically serve as a supplement to their other agency assignments.

- ☐ Review the agency's website from a consumer's point of view and provide a list of recommendations (compared to competing agencies, etc).
- ☐ Create or redo the agency brochure.
- ☐ Develop a marketing plan for a specific segment or product.
- ☐ Develop and/or participate in a community involvement project.
- ☐ Develop a matrix of the agency's major carriers' guidelines and programs available.
- ☐ Develop a list of binding authorities by carrier and type of business.
- ☐ Design a customer survey for the agency.
- ☐ Complete an agency E&O self-audit.
- ☐ Conduct market research on a market segment that you wish to expand. Update or develop a prospect list.
- ☐ Assist in developing the client contact system.
- ☐ Design a marketing program for "lost" accounts.
- ☐ Assist the accounting department in developing new reports, such as comparing the agency to industry benchmarks.
- ☐ Provide users with technical support for your IT system. Provide management with ideas on emerging technologies and their potential applications to the agency.

Sample Weekly Intern Assignments

This should be considered a rough guide, and you should adapt it to fit your agency's needs. Interns can use any “downtime” to study, and it is probably a good idea to allow for some time to study the licensing materials. In addition to preparing for the exam, they serve as a good basic review of insurance.

WEEK ONE:

- Agency Orientation
- Observe CSR handling customer requests
- Review agency standards of customer service. (If you do not have a formal written set of standards, this may be a good project for the intern.)
- Sit with the receptionist to observe how incoming calls and visits are handled

WEEK TWO:

- Observe and learn how to handle customer requests, including processing of:
 - Auto Endorsement Requests
 - Homeowner Endorsement Requests
 - Loss payee and/or Mortgagee changes
 - Cancellation requests
- Read a summary of the activity for an agency account for the last three years from the agency management system - Be able to explain this in plain English

WEEK THREE:

- Continue to work on handling customer requests as in the previous week
- Observe how the agency handles Excess and Surplus lines, including:
 - Need for using
 - Process and how it is different from “standard” agency business
 - Legal Requirements in your state

WEEK FOUR:

- “Shadow” a producer. Determine how the producer identifies prospects. Accompany on sales calls.
- Note:
 - How did the producer gather the necessary information?
 - How is the proposal created and presented to the prospect? (Phone only, email, regular mail)
 - What kind of follow-up was made to the prospect?
- Do a property inspection, photo, and diagram. (If the agency uses an outside source for this, consider having the intern accompany the inspector to some property prospects.)
- Identify several target markets that the intern would like to investigate because of hobbies or interests.
- Meet with the agency mentor and do a mid-term evaluation. Set goals for the second half of the internship.

WEEK FIVE:

- Assist the producer in preparing quotes and proposals for all companies and lines of coverage.
- Review requirements for binding with all companies.
- Obtain the current Best’s ratings at www.ambest.com for all companies represented by the agency, including excess and surplus lines markets that are frequently used.
- Create a chart of standard companies represented, including their products and the various target markets they serve.
- Develop a marketing strategy for one particular target market.

WEEK SIX:

- Spend the week with an insurer, shadowing an underwriter and/or a marketing representative who writes target business.
- Develop “Best Practices” for how a submission should be made to the underwriter.

WEEK SEVEN:

- Implement the marketing strategy previously developed under the supervision of a mentor.

WEEK EIGHT:

- Implement the marketing strategy previously developed under the supervision of a mentor.

WEEK NINE:

- Implement the marketing strategy previously developed under the supervision of a mentor.

WEEK TEN:

- Implement the marketing strategy previously developed under the supervision of a mentor.
- Have the intern present their project (if any) or marketing strategy and results to several agency employees.
- Complete the Final Evaluation and review with the intern before sending it to the university.
- Ask the intern to evaluate their internship and give suggestions on how to improve the process.
- Ask the intern for their suggestions on how the agency can better market its products and services, with a particular focus on the target market.

AFTER INTERNSHIP:

- If the intern decides to stay employed after the internship. Have them attend a pre-licensing class.
- Take the Licensing Exam.

Sample Weekly Evaluation

Intern Name: _____ Week: # _____

Mentor Name: _____ Date: _____

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

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

Professional Qualities:	Excellent	Good	Fair	Poor	N/A
Is punctual					
Is dependable					
Accepts constructive criticism					
Demonstrates enthusiasm					
Dresses professionally					

Daily Accomplishments:

Strengths of the Week:

Goal for Next Week:

I certify that _____ completed _____ hours this week.

Signature: _____ Date: _____

Sample Mid-Term Evaluation (By Intern)

Intern Name: _____ Week: # _____

Mentor Name: _____ Date: _____

Please evaluate the internship program by using the scale below:

SD = Strongly Disagree, **D** = Disagree, **N** = Neither Agree or Disagree, **A** = Agree,

SA = Strongly Agree

My education adequately prepared me for this internship.	SD	D	N	A	SA
The internship provides educational value.	SD	D	N	A	SA
A detailed description of the internship was given to me at the start of my job.	SD	D	N	A	SA
The experience is closely related to my career goals.	SD	D	N	A	SA
My supervisor is very receptive to the ideas I express.	SD	D	N	A	SA
I feel as though I am part of the team.	SD	D	N	A	SA
My mentor meets with me regularly.	SD	D	N	A	SA
I would recommend this internship to a friend.	SD	D	N	A	SA
I feel I am contributing to the company.	SD	D	N	A	SA
Other employees in the company are helpful and support me in the internship program.	SD	D	N	A	SA
This internship has sparked my interest in the insurance industry.	SD	D	N	A	SA
This internship has given me a deeper understanding of the insurance industry.	SD	D	N	A	SA

COMMENTS:

Final Evaluation of Mentor (by Intern)

Intern Name: _____ Week: # _____

Mentor Name: _____ Date: _____

1. Would you recommend this internship to another person or student?

2. Did you feel the experience was worth your time?

3. Did your mentor teach you the essentials to do your job effectively?

4. Were all instructions communicated clearly?

5. Would you make any changes for future interns at this location?

Additional Comments?

Please give a copy of this evaluation to your mentor upon completion.

Final Evaluation of Intern (by Mentor)

Intern Name: _____ Week: # _____

Mentor Name: _____ Date: _____

1. Reflecting, what do you feel was the biggest strength of your intern?

2. Likewise, what was the area for most improvement for your intern?

3. In your opinion, which project did the intern complete best?

4. Would you recommend this intern for a future job opportunity?

5. What part of the intern program would you change (add, delete, or improve)?

Additional Comments?

Please give a copy of this evaluation to your intern upon completion.

Final Evaluation of Internship (by Intern)

Intern Name: _____ Week: # _____

Mentor Name: _____ Date: _____

- 1. Reflecting back, what do you feel was the best part of your internship?**

- 2. Likewise, what was the least favorite aspect of your internship (even if you did it well)?**

- 3. For the new interns coming next year, what parts of the intern program would you keep the same?**

- 4. What parts of the intern program would you change (add, delete, or improve)?**

- 5. On a scale of one to 10, with 10 being the highest, how would you rate your internship experience at this company?**

Additional Comments?

Please give a copy of this evaluation to your mentor upon completion.

Ten Common Concerns for Interns

Ten common concerns for interns include adapting to the work environment, managing workload, receiving and responding to feedback, demonstrating value, building professional networks, handling uncertainty, navigating new work environments, feeling overwhelmed, connecting with colleagues, and understanding workplace culture.

Here's a more detailed breakdown:

1. Adapting to the work culture:

Interns may struggle to adjust to the pace and expectations of a professional setting, especially after being in an academic environment.

2. Managing workload and time:

Balancing multiple tasks, learning new skills, and meeting deadlines can be challenging, especially with the pressure to perform well.

3. Receiving and responding to feedback:

Interns may be sensitive to feedback and need guidance on how to incorporate it into their work effectively.

4. Demonstrating their value:

Interns often want to make a positive impact and prove their worth to the team, which can be a source of pressure.

5. Building professional relationships:

Networking and building connections with colleagues are essential for career development, but can be daunting for some interns.

6. Handling uncertainty:

The internship experience can be unpredictable, and interns may need support in navigating unfamiliar situations and processes.

7. Navigating new work environments:

Interns may require assistance in understanding company policies, procedures, and expectations.

8. Feeling overwhelmed:

The learning curve can be steep, and interns may feel overwhelmed by the volume of information and tasks.

9. Connecting with colleagues:

Building rapport and communicating effectively with team members can be a challenge, particularly for introverted individuals.

10. Understanding workplace culture:

Interns may need guidance on appropriate workplace etiquette and professional behavior.

What Employers Need to Know Before Offering an Unpaid Internship

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With summer approaching, some employers may be looking to bring in interns during their break from school. Internships are great as they provide students with real-world training and experience, which supplements the learning that they get in the classroom. For employers, they are able to give back to the community, help a student gain experience, and they may even find a valuable future employee. However, care must be taken in how an employer uses interns, especially if it is an unpaid internship.

Generally, the Fair Labor Standards Act (“FLSA”) requires employers to pay individuals at least the minimum wage for all work that is “suffered or permitted to be worked.” That is a very broad term and essentially obligates an employer to pay any individual that performs any work for it. Thus, the Department of Labor (“DOL”) could find that an unpaid intern is actually an employee and is therefore owed at least the minimum wage for all hours worked.

However, the Supreme Court has held that the term “suffered or permitted to work” does not include a person whose work serves only his or her own interests. This is how an employer can have an unpaid intern. The DOL has, therefore, established six criteria for determining whether the internship may be unpaid. If all of the factors are met, an employment relationship does not exist under the FLSA.

1. The internship, even though it includes actual operations at the facilities of the employer, is similar to training that would be given in an educational environment.
2. The internship experience is for the benefit of the intern.
3. The intern does not displace regular employees but works under the close supervision of existing staff.
4. The employer that provides the training derives no immediate advantage from the activities of the intern, and on occasion its operations may actually be impeded.
5. The intern is not necessarily entitled to a job at the conclusion of the internship.
6. The employer and the intern understand that the intern is not entitled to wages for the time spent in the internship.

Note that the overriding intent by these factors is that the unpaid intern is not to be just an extra employee, who the employer gets to use for free. Thus, they should not be doing a job that employees normally do (#3), and the employer should not derive any benefit from things the intern does (#4). If an employer wants the intern to do work an employee normally does, the employer should pay the intern for that work since the employer is obtaining something of value from the intern.

Instead, the internship should be more educational. Interns are not there to work all day; they are primarily there to observe and learn.