

INSURANCE GENERALIST DACUM

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DACUM Skill Rating Scale

- 1 - Can perform some parts of this skill satisfactorily but requires assistance and/or supervision to perform the entire skill.
- 2 - Can perform this skill satisfactorily but requires periodic assistance and/or supervision.

- 3 - Can perform this skill competently without assistance or supervision.
- 4 - Can perform this skill competently without, assistance with more than acceptable quality, and with initiative/adaptability to unique situations.

PROVIDE CUSTOMER SERVICE
A

Listen to client	Assess client needs	Analyze customer	Empathize	Explain policy details	Deliver bad news	Develop relationships	Establish rapport
A1	A2	A3	A4	A5	A6	A7	A8
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
Fill client's needs							
A9							
1 2 3 4							

SELL
B

Meet licensing requirements	Describe products	Display confidence in product	Match customer needs with product	Recommend products	Up sell	Close the deal	Review and deliver the policy
B1	B2	B3	B4	B5	B6	B7	B8
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
Remind client of renewals		Select insurance policy					
B9		B10					
1 2 3 4		1 2 3 4					

MARKET
C

Advertise product	Identify market	Anticipate needs	Develop products to satisfy needs	Research	Show creativity	Adapt to changing market	Network
C1	C2	C3	C4	C5	C6	C7	C8
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4

UNDERWRITE RISK
D

Gather information	Determine type of risk	Classify risk exposure	Analyze risk	Rate risk exposure	Interpret policy wording	Determine monetary value	Calculate premium
D1	D2	D3	D4	D5	D6	D7	D8
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
Interpret financial statements							
D9							
1 2 3 4							

ADJUST CLAIMS
E

Confirm coverage	Investigate claims	Validate loss	Document loss	Assess loss value	Deny claims	Settle claim	Apply laws of jurisdiction
E1	E2	E3	D4	E5	E6	E7	E8
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4

MANAGE RISK
F

Identify risk exposure	Determine loss prevention options	Outline options	Assess risk	Reduce risk	Categorize risk	Implement prevention programs	Monitor prevention programs
F1	F2	F3	F4	F5	F6	F7	F8
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
Define trends	Evaluate risk management program						
F9	F10						
1 2 3 4	1 2 3 4						

PERFORM ADMINISTRATION SKILLS
G

Prioritize tasks	Maintain records	Assign and reassign claims	Register mail	Archive records	File documents	Follow security procedures	Run reports
G1	G2	G3	G4	G5	G6	G7	G8
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
Update internal/public documents	Maintain database						
G9	G10						
1 2 3 4	1 2 3 4						

COMMUNICATE
H

Write H1	Listen H2	Negotiate H3	Read legal jargon H4	Use e-mail H5	Use fax H6	Use telephone H7	Write correspondence
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
Document communications H9	Write reports H10	Interpret communications H11	Create presentations H12	Present H13	Use industry terminology (jargon) H14	Communicate at level of audience H15	Show confidence H16
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
Use/Interpret non-verbal communication H17	Select appropriate communication tools H18						
1 2 3 4	1 2 3 4						

USE TECHNOLOGY
I

Use office software I1	Keyboard I2	Use industry specific software I3	Use internet I4	Use intranet I5	Manage files I6	Update software I7	Adapt to new technology I8
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
Use industry-specific technology I9	Trouble-shoot I10	Use office technology I11					
1 2 3 4	1 2 3 4	1 2 3 4					

DEMONSTRATE
PROFESSIONALISM
J

Manage time J1	Multi-task J2	Think outside the box J3	Adapt J4	Pay attention to details J5	Learn continuously J6	Manage self J7	Be a team player J8
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
Solve problems J9	Dress/act professionally J10	Respect privacy J11	Respect confidentiality J12	Follow code of ethics J13	Comply with regulations J14	Use interpersonal skills J15	Meet employer expectations J16
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
Use math skills J17	Manage projects J18	Prevent errors and omissions/estoppel J19	Work safely J20	Set goals J21			
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4			