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The Honorable Guy Guzzone  
Chair, Senate Budget and Taxation Committee  
Miller Senate Office Building, 3 West  
11 Bladen Street  
Annapolis, MD 21401

The Honorable Ben Barnes  
Chair, House Appropriations Committee  
Taylor House Office Building, Room 121  
6 Bladen Street  
Annapolis, MD 21401

**RE: 2025 p61 MIA Efforts to Support Insurance Industry Apprenticeships**

Dear Chair Guzzone and Chair Barnes:

Enclosed please find the Report of the Maryland Insurance Administration summarizing the Efforts to Support Insurance Industry Apprenticeships as mandated by the Joint Chairmen's Report on the Fiscal 2026 State Operating Budget (HB 350) and the State Capital Budget (HB 351) and Related Recommendations ("Joint Chairmen's Report"). See p. 61.

Five printed copies and an electronic copy of this report will be submitted to the DLS library for its records.

Should you have any questions regarding this Report, please do not hesitate to contact me or the MIA's Associate Commissioner of External Affairs and Policy Initiatives, Jamie Sexton at [jamie.sexton@maryland.gov](mailto:jamie.sexton@maryland.gov).

Respectfully yours,

A handwritten signature in blue ink that reads "Marie Grant".

Marie Grant  
Commissioner

cc: Sarah T. Albert, Department of Legislative Services (5 copies)



# **Efforts to Support Insurance Industry Apprenticeships**

Marie Grant  
Insurance Commissioner

December 1, 2025

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## **I. Introduction**

The Joint Chairmen’s Report of 2025 for the FY 2026 budget year requires the Maryland Insurance Administration (“MIA”) to provide a report describing its efforts to support apprenticeship programs within the insurance industry. The report must identify existing insurance apprenticeship programs, noting the positions supported by apprenticeships, as well as barriers to creating new apprenticeships and obstacles to scaling. Additionally, the Senate Budget and Taxation and the House Appropriations Committees requested that the MIA’s report provide details on the number of existing registered apprentices and a timeline to scale by occupation, previous data on the number of participants in apprenticeship programs, and actions taken by the MIA, or planned actions, to support these programs and offer additional apprenticeship opportunities.

## **II. Summary**

The MIA recognizes that apprenticeship programs represent a powerful tool to strengthen Maryland’s insurance workforce, expand access to family-sustaining careers, help address critical workforce shortages, and close skills gaps across an industry facing increasing digital and demographic change. Over the past year, the MIA has engaged with national leaders, higher education institutions, and employers to assess existing apprenticeship models and opportunities for replication in Maryland. This report summarizes those findings, identifies current and potential apprenticeship programs, identifies barriers to program creation and scaling, and outlines the MIA’s strategic actions to advance statewide insurance apprenticeship initiatives.

## **III. Existing Insurance Apprenticeship Programs**

The MIA has identified a range of active or emerging apprenticeship programs nationwide that could serve as models for Maryland’s insurance workforce pipeline. These programs vary in structure and focus but share a commitment to work-based learning, employer partnerships, and skill development aligned with industry needs.

### **A. AICPA Apprenticeship Program**

The American Institute of Certified Public Accountants (“AICPA”) offers a work-based apprenticeship model integrating classroom learning with employer mentorship. Supported by a \$120,000 grant from the Maryland Department of Labor, at least 25 apprentices have participated in Maryland to date. Care First Blue Cross Blue Shield is a participating employer, registering a total of 11 apprentices in AICPA’s Maryland program to date. AICPA’s program emphasizes:

- Employer collaboration to align training with business needs

- Mentorship and feedback for professional development
- Clear transition pathways into full-time employment in finance and insurance

## **B. Aon Apprenticeship Program**

Aon is a leading global professional services firm providing a broad range of risk, retirement, and health solutions. Aon’s two-year apprenticeship provides paid, full-time employment combined with community college coursework. Apprentices receive salary, benefits, and full tuition coverage, with training in commercial risk, health and wealth benefits, reinsurance, and information technology. The program’s integration of education and employment provides a sustainable career pathway and has been replicated in multiple cities, including the Washington, D.C. area. This program launched in 2017 with a cohort of 26 apprentices. The apprenticeship has grown to nine metro areas and has welcomed almost 400 apprentices.<sup>1</sup>

## **C. Zurich North America Apprenticeship Program**

Zurich North America was the first insurance carrier to launch a U.S. Department of Labor–certified insurance apprenticeship. Its two-year model focuses on underwriting, data analytics, and insurance operations. The majority of apprentices transition into permanent employment upon completion, underscoring the model’s success in retention and workforce continuity. Currently, Zurich has an Underwriting Associate Degree Apprenticeship Program in Maryland and several other states.<sup>2</sup> Zurich is currently advertising for its Apprentice Program in multiple cities in the United States with a start date of Summer, 2026, which combines a full time paid apprenticeship with community college coursework in Business Administration or Business Management.

## **D. The Chicago Apprentice Network**

Founded by Zurich, Aon, and Accenture, the Chicago Apprentice Network (“CAN”) has grown into a national collaborative model linking employers, educators, and community organizations. While originally centered in Chicago, CAN has expanded to other regions, including the Washington, D.C. area. In 2022, it received the Trailblazer Award from the Insurance Industry Charitable Foundation for excellence in workforce development collaboration.<sup>3</sup>

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<sup>1</sup> See [2025-Aon-US-Apprenticeship-Brochure.pdf](#).

<sup>2</sup> See [US - Zurich Insurance Company Ltd. Jobs](#).

<sup>3</sup> CAN expands across 2,000+ apprenticeships committed, 110+ participating companies, and 18 industries represented. Additionally, CAN members include: Advocate Aurora Health, Northwestern Medicine, Allstate, Accenture, Zurich, AON, Catalyte, The Hartford, Risk Management Solutions of America, plus several others outside the insurance industry. See [Chicago Apprentice Network](#).

## **E. Other Companies with Registered U.S. Department of Labor Apprenticeship Programs**

The federal Department of Labor has a number of registered apprenticeship programs for specific occupations approved to serve the insurance industry. These include:

- Claims Adjusters, Examiners, and Investigators
- Data scientists (ONET Code 15-2051.00)
- Financial risk specialists (ONET Code 13-2054.00)
- Information security analysts (ONET Code 15-1212.00)
- Insurance sales agents (ONET Code 41-3021.00)

*Tribe Insurance Agency, Inc.* (Texas & Arizona) is a registered partner with the U.S. Department of Labor, and has the following opportunities available: Insurance Claims Apprentice, Underwriting Apprentice, and Broker Apprentice. *Intact Insurance Group USA, LLC* (Connecticut) has registered an Operations Apprenticeship program.

*Farmers Insurance Company* has a number of apprenticeship opportunities nationwide in the sales and customer service areas.

## **F. Companies with Registered Maryland Department of Labor Apprenticeship Programs<sup>4</sup>**

According to the Maryland Department of Labor, Office of Apprenticeship, there are a handful of employers in the insurance industry who hire and train youth apprentices in the Apprenticeship Maryland Program (AMP).<sup>5</sup> For a brochure on the AMP see the website <https://labor.maryland.gov/employment/appr/youthappr.shtml>. See also, Md. Code Ann., Education, § 18-1801 et seq., which provides for an Apprenticeship Incentive Program. Section 18-1802 of the Education Article of the Maryland Code provides in pertinent part as follows:

(a) The Maryland Department of Labor in collaboration with the State Superintendent of Schools and the Secretary of Higher Education may establish a program of school-to-work transition grants, to be known as the “Youth Apprenticeship Program”.

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<sup>4</sup> See COMAR 09.12.43 for the Maryland Department of Labor Regulations pertaining to Maryland Apprenticeships and Training. See also Md. Code Ann., Labor & Employment, Title 11, Subtitle 4 – “Planned Apprenticeship Standards and Activities.” The following discussion focuses on youth apprenticeships available in Maryland.

<sup>5</sup> The AMP program operates as a Career and Technical Education (CTE) course of study in all twenty four of Maryland’s public school systems. The program is open to high school juniors and seniors, who enter the program by securing employment with an approved apprenticeship employer. While AMP does require the same components as Registered Apprenticeship - paid wages, structured on-the-job training, related coursework, mentorship - the program is geared towards the introductory career experience of high school students. AMP apprenticeships end at high school graduation and are often used to help students transition to a Registered Apprenticeship, or on to higher education.

(b) Funds for the program shall be as provided by the Governor in the annual budget. Examples are below.

Youth Apprenticeship (AMP) Examples:

Employer: *Borden Insurance Agency, Inc.*  
Occupation(s): Insurance Sales Agent  
School System(s): Anne Arundel County Public Schools  
Apprentices to Date: 1

Employer: *Brethren Mutual Insurance Company*  
Occupation(s): Computer User Support Specialist  
School System(s): Washington County Public Schools  
Apprentices to Date: 1

Employer: *Marshelle G Ball Insurance Agency, LLC*  
Occupation(s): Insurance Sales Agent  
School System(s): Anne Arundel County Public Schools  
Apprentices to Date: 1

Employer: *Maryland Auto Insurance*  
Occupation(s): Bookkeeper, Claims Specialist  
School System(s): Baltimore County Public Schools  
Apprentices to Date: 2

Employer: *Michaels Insurance & Financial Services, Inc.*  
Occupation(s): Insurance Sales Agent  
School System(s): Cecil County Public Schools  
Apprentices to Date: 1

Employer: *Piedmont Group LLC (TPG Risk Management)*  
Occupation(s): Operations Assistant  
School System(s): Frederick County Public Schools  
Apprentices to Date: \*new program\*

Employer: *Tamara Thomson Insurance & Financial Services Inc*  
Occupation(s): Insurance Sales Agent  
School System(s): Baltimore County Public Schools  
Apprentices to Date: 1



## **G. National Association of Insurance Professionals (NAIP) Apprenticeship Program**

The NAIP developed a one-year registered apprenticeship program (General Insurance Associate Apprenticeship Program) focused on customer service, insurance quoting and sales, and claims processing. The NAIP Apprenticeship Program is currently inactive and is updating its standards to emphasize immediate employment customer-service opportunities, especially in first notice of loss (“FNOL”) claims, to address industry changes and needs. Planned updates include a Pre-Apprenticeship Training Session offering:

- An in-depth overview of career and employment opportunities in the insurance sector.
- A career assessment to help participants explore best-fit pathways.
- Pre-licensing training for those interested in pursuing an apprenticeship program in insurance.

## **H. Other State-Level Apprenticeships**

States such as Illinois, Missouri, Maine, and Wisconsin offer flexible, hybrid apprenticeship models that span finance, IT, and healthcare sectors. These programs demonstrate adaptable frameworks—ranging from time-based to competency-based systems—that Maryland can leverage in developing insurance-specific pathways.<sup>6</sup>

## **I. Educational Opportunities in Maryland**

The MIA has hosted meetings with several community colleges and universities in Maryland and the District of Columbia to gain insight into current and prospective students who may be interested in apprenticeship opportunities. These meetings were also beneficial in providing useful information about the academic programs available in fields closely related to insurance, such as finance, healthcare administration, risk management, business operations, etc. This will be helpful in creating insurance apprenticeships by mirroring the steps of implementation. Examples of coursework and degrees include the following:

- University of Baltimore: Offers a Bachelor of Science in Risk Management and Insurance, preparing graduates for leadership in legal, technical, and financial aspects of insurance operations.
- Harford Community College: Offers an Insurance Pre-Licensing program that prepares students for Maryland’s Property & Casualty and Life, Accident, and Health licensing exams.

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<sup>6</sup> The MIA reviewed other state apprenticeship programs including: Illinois with focus areas in transportation, health care, and maintenance; Missouri with focus areas in manufacturing, construction, health care, and education; and Wisconsin with focus areas in arboriculture, health care, construction, finance, transportation, information technology, agriculture, and manufacturing.

- Gallaudet University: Offers a Bachelor of Science in Risk Management and Insurance, providing students with the knowledge and skills for a career in the insurance industry and enterprise risk management field.<sup>7</sup>

Together, these programs establish an educational foundation upon which a statewide apprenticeship framework can be built.

#### IV. **Barriers to Creating and Scaling Apprenticeships**

Following discussions with AICPA, local high school representatives, members of MIA's Education & Workforce Advisory Committee, and several insurance industry leaders, interrelated barriers to creating and scaling apprenticeship programs were identified. Although the sector is well-positioned for apprenticeship expansion, the development of new programs is constrained by a number of challenges:

1. **Limited Employer Awareness:** Many insurers, particularly small and mid-sized firms, are unfamiliar with apprenticeship models and the financial or operational benefits they can offer. This knowledge gap reduces participation in state and federal initiatives.
2. **Perceived Administrative Burden:** Employers cite challenges with registering apprenticeships, aligning curricula, and maintaining compliance with standards—especially for smaller organizations without dedicated HR or training staff.
3. **Resource Constraints:** Developing a structured training program requires dedicated time, mentorship, and potential wage subsidies. Employers often need more clarity on available grants, tax credits, or other funding streams to offset these costs.
4. **Industry Perception:** Insurance careers are often seen as requiring a four-year degree rather than an earn-and-learn pathway. This perception limits entry for non-traditional candidates and underrepresents diverse communities.
5. **Educational Alignment:** Colleges and training providers may not have coursework that maps directly to apprenticeship standards or licensing requirements.
6. **Data and Coordination Gaps:** The MIA lacks comprehensive data on non-registered insurance-related apprenticeships. However, Maryland's Department of Labor closely tracks bona fide apprenticeship programs. There are, however, not many programs in the insurance sector currently, as apprenticeships have not historically been used extensively for careers in the insurance sector.

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<sup>7</sup> See [B.S. in Risk Management and Insurance | Gallaudet University](#).

## **V. Actions Taken and Planned by the MIA**

The MIA efforts are organized under two strategic areas: partnership development, and data collection process to track.

### **A. Partnership Development**

- **Education and Workforce Committee:** In 2025, the MIA established the Education and Workforce Committee, comprising representatives from insurance carriers, brokers, community colleges, and universities, to serve as an advisory body for workforce development initiatives.
- **Collaboration with Maryland Department of Labor:** The Education and Workforce Committee met with the Program Manager of Apprenticeship and Training to explore Registered Apprenticeship models, the implementation process, and incentives.
- **Higher Education Engagement:** The MIA hosts meetings with high schools and institutions to identify academic alignment with insurance-focused career pathways.
  - Continuing collaboration with universities on existing programs – the University of Baltimore risk management specialization, for example – and the potential development of new programs.
  - Continuing collaboration with community colleges that offer programs in risk management and insurance through certificate programs and associate degree programs.
  - Working with the National Academy Foundation’s (NAF) Academy of Finance to design and implement high school programs to facilitate insurance career pathways through workforce opportunities and higher education.
- **Industry Collaboration:** Ongoing discussions with insurance employers have provided and will continue to provide insights into operational, financial, and cultural barriers, ensuring programs are employer-driven and responsive.

### **B. Data, Evaluation, and Reporting**

- The MIA will continue to develop a data collection process to track:
  - Number of apprentices enrolled and completing programs (in collaboration with Maryland Department of Labor)
  - Employment outcomes within 6-12 months of completion of an apprenticeship program
  - Employer satisfaction and retention rates

- These metrics will inform annual reporting and guide future scaling decisions.

## **VI. Conclusion**

The MIA is committed to ensuring the development of a sustainable pipeline of skilled professionals ready to support Maryland's insurance sector. Through collaboration with state agencies, educational partners, and private employers, the MIA aims to encourage the establishment of model programs that reflect Maryland's commitment to innovation, inclusion, and workforce development.