

## **Assessment plan: Insurance Practitioner**

### **1. Introduction and Overview**

This is an apprenticeship, designed as an entry level role into the Insurance industry, and can lead into a variety of careers with supporting professional qualifications. Future career paths could include underwriting, client relations, insurance claims, loss adjusting, broking, reinsurance and account management.

The role is applicable to a wide range of employers across the sector in both large and small firms. As such the assessment plan needs to have the flexibility to cater for these different operating models, support structures and commercial requirements.

The model has been driven by an employer steering group, supported by 2 Professional Bodies, The Chartered Insurance Institute (CII) and The Chartered Institute of Loss Adjusters (CILA) who supply the qualifications required by this role and those required in the anticipated progression routes.

The principles driving the design of the assessment plan are as follows:

1. The assessment process should add value to both the apprentice and the employer, by complementing and building on normal performance management and development tools.
2. It should enable and encourage progression and continuous professional development by being linked to professional exams and recognition.
3. It should position the apprenticeship not just as a job, but as the starting point for a career in the sector; assessment at the end marks a clear recognition of achievements, on which the individual can build.

### **High Level Assessment model – The learner journey:**

#### **1. On-programme Learning**

The on-programme stage has been designed to integrate with and support the Employer's existing Performance Management processes.

**The Training Provider's role** during the on-programme stage is to:

- i) support the Employer, monitor progress & make interventions as required to ensure that progress is being made against the learning outcomes as described in appendix 1;
- ii) advise & agree with the Employer when the apprentice is ready to pass through the 'Gateway' and progress to end point assessment;
- iii) oversee the compilation of all evidence required for final assessment including conducting reflective discussion as required;
- iv) submit all final evidence (to cover all learning outcomes) from the 2 methods of final assessment and submit to the independent Assessment Organisation for 100% end point assessment.

The following table demonstrates the roles played by the Employer and Training Provider during the on-programme stage, using example timings (in practice these timings will be flexed to suit the individual circumstances)

Month	Apprentice	Employer / Line Manager	Training Provider
0	Understand job role and apprenticeship commitment	Deliver induction training and understand role in apprenticeship	Explain apprenticeship, roles, timetable and commitments
1-12	Works to role objectives / KPIs. Develops Knowledge and skills in line with learning outcomes	Manages as any other employee inc Performance Management via monthly 1to1s	Monitors progress; identifies gaps; supports employer and apprentice learning as required
1-12	Studies and takes Cert CII/CILA exams	Supports and mentors	Supports and trains
10-11	Continue as above	<p><b>'Gateway' to final assessment:</b> Line Manager and Training Provider review progress and agree whether Apprentice has achieved competency levels required against all learning outcomes. <b>Yes:</b> ready to start End Point Assessment / <b>No:</b> agree remedial plan</p>	
11-12	If yes to Gateway, Apprentice, Line Manager and Training Provider work together to agree the make-up of the 2 forms of End Point Assessment (Portfolio & Reflective Discussion). Training Provider signs off against Assessment plan requirements		

## ii) End point assessment

**Endpoint assessment will be provided by an independent Assessment Organisation who will have 100% accountability for the formal assessment of the apprentice and the decision of pass, fail or distinction.**

Any organisation is eligible to deliver assessment services against this standard, by meeting the requirements of the SFA's Register of Apprenticeship Assessment Organisations. Individual Employers must select an organisation from that register to deliver assessment services for this standard. Trailblazer Employers recommend that employers select one of the Professional Bodies listed in the standard to provide this service.

Month	Apprentice	Employer / Line Manager	Training Provider
13-15	Continues in role as normal & takes responsibility for compiling portfolio of work completed	Continues to manage using Performance Management process and monthly 1to1s	Works with Apprentice and employer to supervise progress against Final Assessment requirements (Portfolio & Reflective Discussion)
15	Completes all work and prepares for submission to independent Assessment Organisation for end point for assessment	Continues to manage using Performance Management process and monthly 1 to 1s	Checks submission, administers as required and submits to Professional Body for end point assessment

Evidence of competence against all learning outcomes is compiled by the Apprentice and Training Provider using the two methods of assessment (Portfolio plus reflective discussion) and submitted to the **independent Assessment Organisation** for end point assessment.

Month	independent Assessment Organisation	Employer / Apprentice	Training Provider
16	Assesses the submission and makes decision on Fail / Pass / Distinction	Receives result from <b>independent Assessment Organisation</b>	Reviews result with Line Manager and agrees next steps with Line Manager as required: <b>Fail</b> = Discuss plan for further Assessment <b>Pass or Distinction</b> = Discuss progression

## 2. Assessment Methods

The following methodology has been designed taking into account that this is an entry level, 12-18 month apprenticeship, which needs the flexibility to be able to be consistently applied in both large company and SME environments.

### On-programme Stage

Our approach to ensuring that the apprentice is on track during the apprenticeship is based on the in house Performance Management (PM) process, which is a standard and recognised way of working within the Insurance sector.

- The Line Manager uses the PM process which includes monthly 1:1 meetings to discuss progress on the apprenticeship, provide feedback and guide development. **This process will also track the progress and completion of the qualifications within the timescales allowed.** As stated on the Standard, the supporting qualification for the apprenticeship is either the Certificate in Insurance (Cert CII) or the Certificate in Claims Handling (Cert CILA). There are different routes to achieve the credits required for these qualifications. The route selected will depend on the individual business requirements but must include the mandatory modules as specified by the awarding body.
- Regular check points between the Line Manager and Training Provider (aligned with the PM process) will take place to ensure that the apprentice is on track and to agree how any issues will be addressed.

### The Training Provider will play an important part in supporting this by:

- Ensuring that (prior to starting the apprenticeship), both Employer and Apprentice understand the detail of the learning journey and their respective commitments to this
- Ensuring that the requirements of the apprenticeship are fully reflected in the PM process, with any gaps being filled through their work with the apprentice
- Supporting the Apprentice throughout the learning journey, providing advice and guidance on learning strategies and tools that will support the Apprentice's preferred learning style and improve their learning agility
- Supporting the line manager in their commitments to the apprenticeship and providing any training if required.

The employer group are confident that this is an effective process as this style of performance management is an accepted norm across the Insurance sector, therefore providing a consistent and reliable approach to all apprentices.

## **End Point Assessment**

**The End Point Assessment forms 100% of the assessment of the apprenticeship.** The focus of the End Point Assessment is on the apprentice being able to prove their competence in the role of Insurance Practitioner, through work completed in this final assessment stage. This entails demonstrating competence in 58 defined learning outcomes (defined as 'What Good Looks Like') derived from the knowledge, skills and behaviour competencies set out in the standard; see appendix 1.

**The End Point Assessment will be measured using 2 assessment methods which together will provide the evidence through synoptic assessment,** as follows: (It should be noted that both methods will assess against the Learning Outcomes derived from the role competencies – see appendix 1 – and each must be passed for the apprentice to be deemed competent).

### **i) A portfolio of work completed during the end point assessment stage.**

This could be from a range of evidence and will be compiled by the Apprentice. The most appropriate types would be identified through discussion with the Employer, Training Provider and Apprentice, taking into account the job role and internal systems and processes.

A minimum of 3 different types of evidence within this portfolio will be required to demonstrate competence and authenticate the assessment. Examples could be written work or case studies, internal compliance audits, project work done in the role, formal performance review or appraisal, CPD log.

### **ii) Reflective discussion**

The reflective discussion will take the form of a structured interview with the Training Provider to explore the content of the portfolio and the learner journey in more detail.

The purpose of the discussion is to:

- clarify any questions about the evidence presented in the portfolio;
- evidence any aspects of the standard that are not already evidenced in the portfolio through discussion of how the Apprentice performs their role;
- discuss how the Apprentice has progressed in their role, what they have done and their approach to their work.

The discussion will be voice recorded and uploaded to the learner's electronic portfolio, for submission, along with the portfolio of work, for final assessment by the independent Assessment Organisation **Key requirements in the end point assessment:**

The percentage of learning outcomes covered by each of the components has been deliberately left flexible, subject to the requirements below, as the balance will vary according to the size and style of business of the employer. The Training Provider will also use their expertise to recognise that all apprentices must be given comparable opportunities to demonstrate their competence irrespective of their employment environment.

### The requirements for the application of the assessment methods are as follows:

- a) both methods must be used
- b) between them, they must cover 100% of the learning outcomes (see appendix 1)
- c) a minimum of 70% of the learning outcomes, must be assessed using the 1<sup>st</sup> method of assessment (portfolio of work), and this must also include a minimum of 1 learning outcome per competency.

### Gateway to Final Assessment & timings:

The Line Manager and Training Provider will jointly review the apprentice's readiness to move to final assessment from approximately 3 months from the projected completion date. This stage is a 'gateway' in which the on-programme learning is reviewed against the learning outcomes. It allows time to plan for how the 2 assessment methods will be most effectively applied (depending on the employers particular business model) to provide evidence of competence in the role. If the apprentice is considered ready to progress then they can move to End Assessment.

### The Training Provider Role:

The Training Providers will again play a key part in overseeing this stage of the apprenticeship by:

- i) Taking responsibility for organising and coordinating the process
- ii) Providing support to the Line Manager to ensure a full understanding of the assessment methods, tools and submission requirements to enable the Apprentice's journey to end point assessment

Training Providers have been involved in the development of this assessment plan and feel that this is an area where they can bring their experience to bear and really add value to the employer. Consistency of approach by Training Providers will be achieved through the independent Assessment Organisation's quality assurance processes.

Training Providers involved in delivering this apprenticeship, **would have to be specialists in Financial Services & their trainers would be required to have qualifications at or working towards the level 4 Diploma, with a minimum requirement of passes in the exams required for this standard.** This would be verified as part of the independent Assessment Organisation's quality assurance process and would be a key requirement for any employer in selecting a Training Provider partner.

### 3. Ensuring Independence / Impartiality

Independence is provided by the independent Assessment Organisation being 100% responsible and accountable for the end point assessment and the decision of fail, pass, or distinction. All evidence used in the end point assessment (whether paper based, ePortfolio or audio recordings) will have been sent to the independent Assessment Organisation for this final independent result to be assessed and the result determined.

In taking on the lead role in assessment, the Employers require the Assessment Organisation to have:

- Understanding of the sector and the assessment requirements for this Standard, together with the expertise to administer the Assessment Tools required.

- Capability to deliver assessments at the scale and with the levels of service required, giving confidence that this is a strategic part of their business.
- Geographical coverage required.
- Assessors with the requisite background and working towards relevant qualifications to be both credible and effective.
- Robust internal verification and quality assurance processes that can ensure the end point assessment is of the required standard.

#### **The independent Assessment Organisation's role:**

- Independent view as they will not have had any prior involvement with the apprentice.
- Brings added rigour & consistency to the assessment through their wider industry perspective, knowledge and experience
- Provides reference and guidance to Training Providers during delivery eg when the Training Provider makes decisions on flexibility within the assessment model, thereby ensuring comparability and fairness across all types of employers, roles & environments
- Assesses all Final Assessment evidence provided by the Training Provider and makes Fail/Pass/Distinction decision
- Provides rigorous appeals process
- Provides quality assurance and governance (see consistency below)

#### **4. Delivering Consistent (Reliable) Judgments**

The workplace focus of the portfolio and reflective discussion in this apprenticeship means that the evidence provided will vary depending on the role that each apprentice has within their employer.

**At the core of ensuring that judgments on role competence are consistent, will be the 58 Learning Outcomes (see Appendix 1, columns 1 and 2) which define what is required for each of the Knowledge, Skill & Behaviour areas to be assessed during synoptic assessment.**

A robust scoring matrix will be created by the independent Assessment Organisation, to evaluate the two assessment components cumulatively against the learning outcomes. Again this method has been chosen as employers are used to this approach which is accepted best practice for assessing performance in the Financial Services sector. Each area will be scored to identify how well the apprentice has met the learning outcome.

In practice the tools for assessment will be developed, agreed and approved by the independent Assessment Organisation in order to provide reliability and consistency of judgements. An example of the type of tool that could be used for assessment is given in Appendix 2. These tools will be standardised and approved by the Employers before being trialled and confirmed as suitable for implementation. Particular attention will be paid to ensuring that the tools are consistent and produce comparable results.

To ensure that any assessor is competent they will be trained in the assessment process and will also have to meet certain criteria which may be contained within an occupational CV and will include:

- Understanding of the sector and of the role covered by the apprenticeship.
- Depth of expertise to assess all areas of the Standard.
- Understanding of the qualifications within the apprenticeship.
- Holding, or working towards a relevant qualification.

The assessor will be trained / approved by the Assessment Organisation to ensure that they are capable of using the tools developed for assessment in a fair and consistent manner to make reliable judgments.

## **5. Delivering Accurate (Valid) Judgments**

The entire Final Assessment is focused on the competence of the apprentice in the role, as evidenced by their ability to demonstrate the knowledge, skills and behaviours as set out in the Detailed Standard.

The two methods of the Final Assessment build a comprehensive picture of competence through objective assessment against the Detailed Standard and the 58 defined learning outcomes. Validity of judgements is further ensured through the flexibility in the balance of the 2 methods of end point assessment (built in to ensure that the methodology & evidence recorded is appropriate to the business in which the apprentice is working and the apprentice's role within that business model).

Finally, validity of judgement is ensured through the experience and expertise of the independent Assessment Organisation, its understanding of the sector and the assessment requirements for this Standard, together with the expertise to administer the Assessment Tools required.

## **6. Synoptic assessment**

The two components of the Final Assessment and the assessment tools being used in this apprenticeship all require the apprentice to demonstrate their knowledge, skills and behaviours in an integrated manner to deliver the learning outcomes required to meet the standard.

The assessment process will build a cumulative and holistic picture, from both components of the Final Assessment, of how well the apprentice meets or exceeds the standard.

## **7. Graded Assessments**

Our standard says that we will have 2 levels of achievement within this apprenticeship: Pass and Distinction.

A Distinction will be awarded using the assessment matrix described above - see example in appendix 2 - based entirely on the end point assessment. The apprentice will have to achieve a minimum of 18 distinction marks (from the total of 40 Learning Outcomes), from the Skills and Behaviour competencies with at least 1 distinction mark from each of the 9 competencies. (The knowledge competencies are considered as pass or fail, with no distinction differentiator.)

## **8. Affordability & Flexibility**

In developing this assessment approach employers have consistently sought to keep the approach simple but effective, to use existing work-based performance assessment wherever possible and to avoid duplication or the need for adding additional personnel into the assessment process.

This has led to a well-defined, cost-effective and deliverable process that employers will find easy to understand and apply to their business environment. Where additional support is required (for instance, in small businesses where Performance Management processes may not be as well defined, or line management skills may be less developed) the Training Provider can step in to offer their expertise.

The **flexibility** built into this assessment model is critical to its ability to cater for both large and SME businesses. The following key points deliver this flexibility:

- Flexibility in the company specific design of the make-up of final assessment (within the agreed 2 component criteria)
- Option to flex the amount of support required from the training provider; ie this can be discussed and tailored (utilising the Training Provider's expertise) during contract discussions.

This flexibility results in an affordable apprenticeship model for small and large businesses alike.

The cost of end point assessment is estimated to be no more than 20% of the overall cost of funding this apprenticeship.

## 9. Manageability / Feasibility

This apprenticeship has been designed to be viable for both large and small businesses. This means that there could be large numbers and/or a wide geographical take up. Existing Insurance apprenticeship Training Providers are well used to dealing with this and the assessment model is a simple one to administer:

- The Employer and Training Provider work together to deliver and administer the on-programme training stage, thereby providing a flexible and nimble model
- The independent Assessment Organisation assesses remotely, thereby minimising costs and removing logistical challenges

The Training Provider will have a key role to play, working with the employer, providing training as required, and administering / submitting the Final Assessment work.

## 10. Professional Body Recognition

Both the Chartered Insurance Institute & the Chartered Institute for Loss Adjusters have been involved and contributed to the design of this apprenticeship throughout the development process. Each has confirmed their support of this standard and assessment plan through letters of endorsement which have been submitted to BIS.

Apprentices will be eligible to apply for the designation 'Cert CII' (or Cert 'CILA'), subject to membership requirements, for successfully completing this apprenticeship. This is a recognised and valued industry qualification. Furthermore, apprentices can build on this qualification to progress on to 'Chartered' status should they wish to advance further.

## 11. External Quality Assurance

External quality assurance of the end point assessment for this apprenticeship standard will be managed by the Chartered Insurance Institute who are the largest Professional body in the sector.

## Appendix 1 – Learning Outcomes (Knowledge)

KNOWLEDGE	What is required	WGLL - THE LEARNING OUTCOME (The apprentice can...)
<b>Insurance market</b>	A broad understanding of the insurance market, products and services. A basic commercial awareness and understanding of how the general insurance technician role supports the business.	1. Describe the structure of the insurance market and explain the roles of the various parties involved. 2. Describe the main product and services which are commonly available in the insurance market 3. Explain the policy cover, extensions, limitations and exclusions relevant to the role. 4. Describe how the role carried out contributes to the business achieving its' overall objectives.
<b>Risk and Regulatory</b>	A good understanding of general insurance and internal compliance activities required e.g. data protection. Understanding of the role of the Financial Conduct Authority and other appropriate regulatory bodies.	5. Summarise the legal and insurance principles which are relevant to the role. 6. Describe the role of the Financial Conduct Authority and other regulatory bodies which are relevant to the role. 7. Identify the legal and regulatory requirements which apply to the role and describe the organisational policies and procedures for complying with these.
<b>Clients and Colleagues</b>	An understanding of the importance of the relationships required to be successful in the role and to ensuring client needs are met.	8. Describe the roles and responsibilities of colleagues and their relevance to the role. 9. Explain the importance of understanding the needs of clients and of delivering good client experiences. 10. Explain the importance of developing good relationships with clients and colleagues. 11. Describe the impact of own actions on relationships with clients and colleagues.
<b>Processes and Procedures</b>	A clear understanding of processes and procedures relevant in their own technical area of delivery and a basic understanding of the impact on the wider organisation and industry.	12. Describe the organisational policies and procedures that apply to the role. 13. Identify how the organisational policies and procedures that apply to the role have an impact on the wider organisation. 14. Identify how the organisational policies and procedures that apply to the role align to market agreements and procedures.
<b>Commercial awareness</b>	An understanding of business benefits and commercial realities. Understanding the wider environment in which an organisation operates; its customers, competitors and suppliers. Also an awareness of the need for efficient and cost effective practices in relation to the market place within which the company operates.	15. Describe the organisation's key business objectives and identify how achievement of these can be affected by the wider environment in which the business operates. 16. Describe how change within the market place can impact the organisation. 17. Identify direct competitors in the market place and their potential impact on the organisation.

		18. Explain the importance of the organisation operating in an efficient and cost effective manner and the potential consequences of not adopting efficient working practices.
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### Appendix 1 continued – Learning Outcomes (Skills)

Skills	What is required	WGLL - THE LEARNING OUTCOME (The apprentice consistently...)
<b>Technical ability</b>	Adherence to relevant processes and procedures using technical ability and proficient IT skills to deliver good outcomes for the business.	19. Demonstrates an awareness of team objectives and works to contribute to these.
		20. Carries out work in accordance with organisational policies, procedures and service standards
		21. Works within own authority levels and limits of responsibility
		22. Makes sure knowledge of relevant insurance products and/or services is up to date
		23. Uses knowledge of insurance products and/or services to meet client needs and expectations
		24. Maintains accurate and complete records of all work carried out
		25. Uses IT skills proficiently when carrying out work
<b>Relationship development</b>	The development and management of positive working relationships, through a variety of mediums, handling & resolving client queries through effective verbal/written/IT skills.	26. Develops and maintains positive working relationships with all stakeholders
		27. Balances the needs of clients and the organisation
		28. Identifies and uses the most appropriate methods of communication
		29. Communicates effectively verbally, in writing and electronically
<b>Effective working</b>	Ability to work in a variety ways to achieve results, e.g. collaboratively or independently. Demonstrating attention to detail, appropriate time management and a problem solving approach to all work undertaken.	30. Identifies and resolves client queries
		31. Works both independently and collaboratively with other colleagues in own work area to deliver positive outcomes
		32. Plans, prioritises and organises own time and work to meet business requirements, objectives and timescales
		33. Monitors the progress of own work and revises plans where necessary
		34. Identifies when work plans cannot be met and informs those who are affected
		35. Demonstrates attention to detail
<b>Governance</b>	Demonstration of an understanding of regulatory requirements, including data protection and treating customers fairly. Understanding of specific threats	36. Proactively identifies and resolves problems
		37. Makes sure work complies with relevant legal requirements
		38. Makes sure work complies with relevant industry regulations
		39. Identifies any instances of actual or potential non-compliance with relevant regulations and reports these to the relevant person

		40. Responds to changes in organisational policies and procedures resulting from regulatory requirements
		41. Keeps own work information confidential and secure
		42. Identifies potential threats and opportunities to the business and escalates these in line with company procedures

**Appendix 1 continued – Learning Outcomes (Behaviours)**

<b>BEHAVIOURS</b>	<b>What is required</b>	<b>WGLL - THE LEARNING OUTCOME The apprentice consistently...</b>
<b>Drive to excel</b>	Demonstration of motivation and enthusiasm in the role, remaining positive in challenging situations and constantly seeking both to learn and to bring out the best of themselves, e.g. uses initiative and drive to ensure a complex client query is followed through to completion.	43. Shows a pragmatic approach to finding solutions
		44. Demonstrates energy and drive in achievement of personal and business objectives
		45. Works independently on routine tasks and accepts more challenging work in order to develop
<b>Communication</b>	Strong verbal and written communication demonstrating active listening, positive questioning and enquiry to build effective relationships, e.g. gathering information from clients to understand their insurance needs. Ask appropriate and thoughtful questions.	46. Has the courage to challenge/question when appropriate
		47. Has developed and sustains sound business relationships with managers, clients and peers
		48. Adapts communication, style and approach to ensure they meet the needs of different people or audiences
<b>Personal Accountability</b>	Proactive in personal development, taking initiative and ownership for learning. Demonstrating commitment to the role and the insurance industry, e.g. creating own development plan, identifying opportunities to develop in the role. An awareness of the importance of credibility and professionalism in the role	49. Demonstrates transparency in all areas of work
		50. Demonstrates organisational, legal and regulatory competency
		51. Works within agreed priorities
		52. Knows where to find information and asks questions when unsure or wishes to develop a deeper understanding
<b>Innovation</b>	A creative, imaginative, inquisitive, and challenging approach. Able to suggest improvements where appropriate. Proactively able to challenge the status quo. Aware of the types of decisions the role requires	53. Adapts as change happens
		54. Researches and analyses information and identifies solutions based on facts
		55. Contributes ideas & alternative ways of working
<b>Professionalism</b>	Displays honesty and integrity in actions and approach to work and clients. Demonstrates the principle of utmost good faith, e.g. acts honestly when dealing with customer queries, ensuring that they are treated fairly.	56. Demonstrates client centricity
		57. Has a professional principled approach that embodies organisation's values
		58. Takes responsibility and is accountable for own actions

**Appendix 2 – Example of Assessment Matrix for competency ‘Drive to excel’**

BEHAVIOURS	What is required	NOT YET ACHIEVED	WGLL - THE LEARNING OUTCOME	DISTINCTION DIFFERENTIATOR
		<b>The learner sometimes:</b>	<b>The learner consistently:</b>	<b>The learner:</b>
<b>Drive to excel</b>	Demonstration of motivation and enthusiasm in the role, remaining positive in challenging situations and constantly seeking both to learn and to bring out the best of themselves, e.g. uses initiative and drive to ensure a complex client query is followed through to completion.	needs supervision/advice when faced with a problem	shows a pragmatic approach to finding solutions	is able to critically analyse options prior to offering solution
		lacks energy and drive in achievement of personal and business objectives	demonstrates energy and drive in achievement of personal and business objectives	exceeds personal and business objectives
		needs supervision on routine tasks and avoids more challenging or new tasks	works independently on routine tasks and accepts more challenging work in order to develop	works independently on more complex tasks and identifies own development opportunities