QUALIFICATION HANDBOOK

# Level 4 Diploma in Insurance (6774-14)

**October 2017 Version 2.2**

City&
Guilds

# Qualification at a glance

| Subject area | Providing Financial Services |
|---|---|
| **City & Guilds number** | 6774 |
| **Age group approved** | 18+ |
| **Entry requirements** | None |
| **Assessment** | Portfolio of evidence |
| **Fast track** | N/A |
| **Support materials** | Centre handbook |

| Title and level | GLH | TQT | City & Guilds number | Accreditation number |
|---|---|---|---|---|
| Level 4 Diploma in Insurance - Technicians | 330 | 530 | 6774-14 | 600/8080/2 |
| Level 4 Diploma in Insurance - Team leaders | 330 | 530 | 6774-14 | 600/8080/2 |

| Version and date | Change detail | Section |
|---|---|---|
| 2.0 November 2014 | Amended rules of combination description to include Units 394 & 395 | **ROC-structure** |
| 2.1 May 2016 | Minor formatting amendments | **Units** |
| 2.2 October 2017 | Added TQT details | **Qualification at a glance & Structure** |
| | Deleted QCF | **Throughout** |

# Contents

**1**

City & Guilds Level 4 Diploma in Insurance (6774-14)

# Introduction

This document tells you what you need to do to deliver the qualification

| Area | Description |
|---|---|
| Who are the qualifications for? | For candidates who work or want to work as Claims Technicians, Broking Technicians, Underwriting Technicians or Underwriting Technicians in the Insurance sector. |
| What does the qualification cover? | It allows candidates to learn, develop and practise the skills required for employment and/or career progression in the Insurance sector. |
| Is the qualification part of a framework or initiative? | It serves as the Competence qualification, in the Insurance Higher Apprenticeship framework. |
| Who did we develop the qualification with? | The qualifications were developed in collaboration with the Financial Skill Partnership, the Sector Skills Council for the Financial Services Sector. |
| What opportunities for progression are there? | It allows learners to progress into employment or to the following qualifications: <ul><li>ILM Level 4 or Level 5 Qualifications in Management</li><li>City & Guilds Professional Recognition Awards</li><li>Foundation degree or other Higher Education qualifications.</li></ul> |

## Structure

**Level 4 Diploma in Insurance – Technicians**

Candidates must achieve a minimum of 53 credits.

5 credits from 430.

A minimum of 27 credits from 306, 317, 394-397, 431-449 (Broking/claims/underwriting and reviewing/auditing of insurance trends/casework units)

A maximum of 21 credits from 300, 390, 392, 398-399, 423, 425, 427-429, 450-451, 502-504, 506 (working with colleagues/customer service and leadership and management)

Candidates must achieve 30 credits from Level 4 units

**Level 4 Diploma in Insurance - Technicians**

| Unit accreditation number | City & Guilds unit number | Unit title | Credit value |
|---|---|---|---|
| **Mandatory** | | | |
| Y/504/6078 | 430 | Managing your own performance, personal development and insurance industry awareness | 5 |
| **Optional group 1** | | | |
| R/601/8290 | 306 | Managing the business relationship with clients in a financial services environment | 4 |
| A/601/8557 | 317 | Evaluating insurance products and services | 5 |
| M/601/8488 | 394 | Evaluating risk as an insurance intermediary and advise other intermediaries | 5 |
| H/601/8472 | 395 | Carrying out initial assessment and investigating complex insurance claims | 5 |
| A/601/8364 | 396 | Processing complex insurance renewals | 5 |
| H/601/8374 | 397 | Review underwriting decisions to accept risks | 5 |
| M/504/5938 | 431 | Preparing market presentations and soliciting insurance quotations in line with organisational placing policy | 10 |
| K/504/5937 | 432 | Negotiating and agreeing complex insurance cover on behalf of clients | 8 |

| | | | |
|---|---|---|---|
| H/504/5936 | 433 | Progressing complex insurance renewals as an intermediary | 6 |
| R/504/5933 | 434 | Progressing complex mid-term insurance amendments | 6 |
| L/504/5896 | 435 | Determining and evaluating clients' insurance requirements for a tailored policy | 8 |
| L/504/5932 | 436 | Determining the cover and extent of liability in complex insurance claims | 10 |
| A/504/6011 | 437 | Negotiating and settling complex insurance claims | 9 |
| H/504/6018 | 438 | Progressing complex claims for uninsured losses | 7 |
| T/504/6024 | 439 | Making sure of effective recovery in complex insurance claims | 6 |
| A/504/6025 | 440 | Evaluating and deciding whether to underwrite complex new risks | 10 |
| J/504/6044 | 441 | Negotiating and determining the conditions under which risk will be underwritten in complex insurance cases | 10 |
| Y/504/6050 | 442 | Progressing the underwriting of complex insurance policy alterations and mid-term amendments | 8 |
| K/504/6067 | 443 | Providing technical advice and support regarding complex insurance matters to others | 7 |
| M/504/6068 | 444 | Advising and supporting clients making a claim in complex insurance cases | 6 |
| H/504/5998 | 445 | Contributing to evaluations of potential insurance work in line with organisational objectives | 6 |
| Y/504/6002 | 446 | Determining and reporting trends in insurance business and making recommendations for business development | 6 |
| D/504/6051 | 447 | Carrying out audits of insurance claims processes | 6 |

| | | | |
|---|---|---|---|
| M/504/6054 | 448 | Undertaking a quality audit of insurance casework within your area of responsibility | 6 |
| R/504/6063 | 449 | Carrying out a quality audit of insurance work undertaken by suppliers | 5 |
| **Optional group 2** | | | |
| K/600/8493 | 300 | Encourage new ideas and innovation amongst the work team | 4 |
| H/600/9674 | 390 | Plan, allocate and monitor work in own area of responsibility | 5 |
| Y/600/9686 | 392 | Lead and manage meetings | 4 |
| J/601/1515 | 398 | Monitor and solve customer service problems | 6 |
| M/600/9628 | 399 | Manage or support equality of opportunity, diversity and inclusion in own area of responsibility | 4 |
| F/600/9682 | 423 | Build, support and manage a team | 4 |
| K/600/9661 | 425 | Develop working relationships with colleagues and stakeholders | 4 |
| F/600/9679 | 427 | Address performance problems affecting team members | 3 |
| D/600/9690 | 428 | Support individuals to develop and take responsibility for their performance | 4 |
| A/600/9793 | 429 | Manage the achievement of customer satisfaction | 5 |
| K/601/1524 | 450 | Handle referred customer complaints | 10 |
| K/602/1843 | 451 | Provide learning opportunities for colleagues | 11 |
| Y/600/9588 | 502 | Develop and evaluate operational plans for own area of responsibility | 6 |
| T/600/9663 | 503 | Recruit staff in own area of responsibility | 4 |
| A/600/9695 | 504 | Manage a budget for own area or activity of work | 7 |
| T/600/9694 | 506 | Developing collaborative relationships with other organisations | 7 |

City & Guilds Level 4 Diploma in Insurance (6774-14)

**Level 4 Diploma in Insurance – Team leaders**
Candidates much achieve a minimum of 53 credits.
10 credits from 404, 430

A minimum of 27 credits from 306, 317, 394-397, 431-449 (Broking/claims/underwriting and reviewing/auditing of insurance trends/casework units)

A minimum of 16 credits from 300, 390, 392, 398-399, 423, 425, 427-429, 450-451, 502-504, 506 (working with colleagues/customer service and leadership and management)

Candidates must achieve 30 credits from Level 4 units

**Level 4 Diploma in Insurance - Team leaders**

| Unit accreditation number | City & Guilds unit number | Unit title | Credit value |
|---|---|---|---|
| **Mandatory** | | | |
| T/600/9601 | 404 | Provide leadership and direction for own area of responsibility | 5 |
| Y/504/6078 | 430 | Managing your own performance, personal development and insurance industry awareness | 5 |
| **Optional group 1** | | | |
| R/601/8290 | 306 | Managing the business relationship with clients in a financial services environment | 4 |
| A/601/8557 | 317 | Evaluating insurance products and services | 5 |
| M/601/8488 | 394 | Evaluating risk as an insurance intermediary and advise other intermediaries | 5 |
| H/601/8472 | 395 | Carrying out initial assessment and investigating complex insurance claims | 5 |
| A/601/8364 | 396 | Processing complex insurance renewals | 5 |
| H/601/8374 | 397 | Review underwriting decisions to accept risks | 5 |
| M/504/5938 | 431 | Preparing market presentations and soliciting insurance quotations in line with organisational placing policy | 10 |
| K/504/5937 | 432 | Negotiating and agreeing complex insurance cover on behalf of clients | 8 |

| | | | |
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| H/504/5936 | 433 | Progressing complex insurance renewals as an intermediary | 6 |
| R/504/5933 | 434 | Progressing complex mid-term insurance amendments | 6 |
| L/504/5896 | 435 | Determining and evaluating clients' insurance requirements for a tailored policy | 8 |
| L/504/5932 | 436 | Determining the cover and extent of liability in complex insurance claims | 10 |
| A/504/6011 | 437 | Negotiating and settling complex insurance claims | 9 |
| H/504/6018 | 438 | Progressing complex claims for uninsured losses | 7 |
| T/504/6024 | 439 | Making sure of effective recovery in complex insurance claims | 6 |
| A/504/6025 | 440 | Evaluating and deciding whether to underwrite complex new risks | 10 |
| J/504/6044 | 441 | Negotiating and determining the conditions under which risk will be underwritten in complex insurance cases | 10 |
| Y/504/6050 | 442 | Progressing the underwriting of complex insurance policy alterations and mid-term amendments | 8 |
| K/504/6067 | 443 | Providing technical advice and support regarding complex insurance matters to others | 7 |
| M/504/6068 | 444 | Advising and supporting clients making a claim in complex insurance cases | 6 |
| H/504/5998 | 445 | Contributing to evaluations of potential insurance work in line with organisational objectives | 6 |
| Y/504/6002 | 446 | Determining and reporting trends in insurance business and making recommendations for business development | 6 |
| D/504/6051 | 447 | Carrying out audits of insurance claims processes | 6 |

| | | | |
|---|---|---|---|
| M/504/6054 | 448 | Undertaking a quality audit of insurance casework within your area of responsibility | 6 |
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**Optional group 2**

| | | | |
|---|---|---|---|
| K/600/8493 | 300 | Encourage new ideas and innovation amongst the work team | 4 |
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| K/601/1524 | 450 | Handle referred customer complaints | 10 |
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| Y/600/9588 | 502 | Develop and evaluate operational plans for own area of responsibility | 6 |
| T/600/9663 | 503 | Recruit staff in own area of responsibility | 4 |
| A/600/9695 | 504 | Manage a budget for own area or activity of work | 7 |
| T/600/9694 | 506 | Developing collaborative relationships with other organisations | 7 |

## Total Qualification Time

Total Qualification Time (TQT) is the total amount of time, in hours, expected to be spent by a Learner to achieve a qualification. It includes both guided learning hours (which are listed separately) and hours spent in preparation, study and assessment.

| Title and level | GLH | TQT |
| --- | --- | --- |
| Level 4 Diploma in Insurance - Technicians | 330 | 530 |
| Level 4 Diploma in Insurance - Team leaders | 330 | 530 |

# 2 Centre requirements

## Approval

If there is no fast track approval for this qualification, existing centres who wish to offer this qualification must use the **standard** Qualification Approval Process.

To offer this qualification, new centres will need to gain both centre and qualification approval. Please refer to the *Centre Manual - Supporting Customer Excellence* for further information.

Centre staff should familiarise themselves with the structure, content and assessment requirements of the qualification before designing a course programme.

## Resource requirements

### Centre staffing

Staff delivering this qualification must be able to demonstrate that they meet the following occupational expertise requirements. They should:
- be occupationally competent or technically knowledgeable in the areas for which they are delivering training This knowledge must be to the same level as the training being delivered
- have recent relevant experience in the specific area they will be assessing
- have credible experience of providing training.

Centre staff may undertake more than one role, eg tutor and assessor or internal verifier, but cannot internally verify their own assessments.

### Assessors and internal verifiers

Centre staff should hold, or be working towards, the relevant TAQA () (or possess the equivalent A/V units for their role in delivering, assessing and verifying this qualification, or meet the relevant experience requirements outlined above.

Assessors and internal verifiers will have verifiable, relevant, current industry experience and knowledge of the occupational working area at or above the level being assessed. This experience and knowledge must be of sufficient depths to be effective and reliable when judging candidates' competence. This could be verified by:
- records of continuing professional development achievements
- Curriculum vitae and references
- possession of a relevant NVQ or equivalent
- individual and or corporate membership of a relevant professional institute.

As part of the process, it is suggested that centres should consider:

- what previous posts they have held and determine whether these are relevant in providing expertise in the area of Banking to undertake internal verification or assessment;
- the relevance and currency of qualifications held;
- the level at which these posts have been held;
- how familiar they are with the NOS for Branch, Business and Customer/Commercial Relationship Managers at the level of the qualification(s) they are seeking to internally verify or assess.

There may be occasions when there are limited opportunities for workplace assessment due to logistical difficulties and availability of an external assessor to carry out assessment in the day- to- day working environment. This is sometimes compounded by issues to do with both confidentiality and the security arrangements which are essential in many commercial situations. Alternative models are therefore available to enable centres to carry out the process of assessment and internal verification.

**Employer Direct Model**
The Employer Direct Model of in-house assessment has been developed to meet the needs of specific employers based on their knowledge of the qualifications and their history of internal assessor/internal verifier expertise.

Employers may have highly trained and experienced assessors, managers and trainers already in situ who meet or exceed the requirements of the A1 and V1 qualifications. The organisation must:

- liaise with City & Guilds to attain approval to offer this model prior to beginning the process
- prepare, validate and review the assessment/verification roles
- carry out 100% mapping of the employers training to the National Occupational Standards for the A and V units which the qualifications are based on
- agree the mapping process with City & Guilds
- demonstrate an equivalent level of rigour and robustness as the achievement of the unit qualification.

This employer model could if required be combined with the standard model; for example, assessors and internal verifiers under the employer equivalent training model could work alongside external verifiers under regulatory requirements and assessors can work with internal verifiers and external verifiers under the standard model.

## Continuing professional development (CPD)

Centres must support their staff to ensure that they have current knowledge of the occupational area, that delivery, mentoring, training, assessment and verification is in line with best practice, and that it takes account of any national or legislative developments.

The Financial Skills Partnership expects centres to ensure that individuals involved in assessment and verification activities maintain currency of skill and understanding of the Banking sector in order to meet the requirements of their respective roles.

## Candidate entry requirements

City & Guilds does not set entry requirements for this qualification. However, centres must ensure that candidates have the potential and opportunity to gain the qualification successfully.

It would be of benefit to learners if they either have experience within the banking sector or have undertaken the relevant pathway in:

- 6774-02 Level 2 Certificate in Providing Financial Services AND/OR
- 6774-03 Level 3 Certificate in Providing Financial Services OR
- Undertaken CPD using 6774-03 Award in Providing Financial Services

## Age restrictions

City & Guilds cannot accept any registrations for candidates under 18 as this qualification is not approved for under 18s.

# 3   Delivering the qualification

## Initial assessment and induction

An initial assessment of each candidate should be made before the start of their programme to identify:

- if the candidate has any specific training needs
- support and guidance they may need when working towards their qualification
- any units they have already completed, or credit they have accumulated which is relevant to the qualification
- the appropriate type and level of qualification.

We recommend that centres provide an induction programme so the candidate fully understands the requirements of the qualification, their responsibilities as a candidate, and the responsibilities of the centre. This information can be recorded on a learning contract.

## Support materials

The following resources are available for this qualification:

| Description | How to access |
|---|---|
| Banking and Insurance updates | Included in Focus mailing |

## Recording documents

Candidates and centres may decide to use a paper-based or electronic method of recording evidence.

City & Guilds endorses several ePortfolio systems, including our own, **Learning Assistant**, an easy-to-use and secure online tool to support and evidence learners' progress towards achieving qualifications. Further details are available at: **www.cityandguilds.com/eportfolios**.

City & Guilds has developed a set of *Recording forms* including examples of completed forms, for new and existing centres to use as appropriate. *Recording forms* are available on the City & Guilds website.

Although new centres are expected to use these forms, centres may devise or customise alternative forms, which must be approved for use by the external verifier, before they are used by candidates and assessors at the centre. Amendable (MS Word) versions of the forms are available on the City & Guilds website.

# 4    Assessment

## Assessment of the qualification

Candidates must demonstrate that they meet all learning outcomes and assessment criteria. They must also demonstrate that they meet the requirements of the relevant regulatory bodies operating within the sector, in particular, the Financial Services Authority, as they apply to qualifications comprising National Occupational Standards (NOS).

Evidence must be authentic, current, sufficient for purpose and valid – and should come from real work produced in the workplace. Real work is defined as the provision of a product or service which if not carried out by the candidate, would require someone else to do it. Workplace evidence should be used wherever possible. Where simulation is permitted this is identified in the relevant unit. Further guidance is available in Appendix 1.

It will be the assessor's responsibility to agree the best method of assessing a candidate in relation to their individual circumstances.

### Assessment strategy
Candidates will have a completed portfolio of evidence for each unit.

### Acceptable types of evidence
A range of different types of evidence is desirable to demonstrate achievement of these qualifications. Evidence could include:

- Observation: this should form a substantial part of the evidence.

   Product evidence: as would be contained within a portfolio or signposted to its location within in the workplace.

- Professional discussion: an in-depth discussion recorded electronically or in writing. Assessors must be able to authenticate what candidates have discussed. This may be through confirmation from a third party or sight of the documentation discussed.

- Witness testimony: in writing or verbally to the assessor. This could include existing in-house records such as internal audit records, call monitoring, observation and file review checklists. The name of the witness and their relationship to the candidate should be clearly documented.

- Candidate questioning: using open questions to elicit detailed and articulate replies. Assessor records should include sufficient detail to justify assessment decisions.

- Recognition of Prior Learning (RPL): this should be acknowledged where appropriate. In all instances where recognition of prior learning is used as a form of evidence, assessors must ensure the learner's knowledge or competence remains current and that all assessment criteria have been met through valid assessment tools.

Assessors should discuss decisions to be made with candidates at an early stage as to the suitability of particular forms of evidence (e.g., candidate statements; photographic evidence; video recordings).

## Recognition of Prior Learning (RPL)

Recognition of prior learning means using a person's previous experience or qualifications which have already been achieved to contribute to a new qualification.

RPL is allowed and is also sector specific.

# 5 Units

## Availability of units

The following units can also be obtained from the centre resources section of the City & Guilds website.

They are also on The Register of Regulated Qualifications:
**http://register.ofqual.gov.UK/Unit**

## Structure of units

These units each have the following:

- City & Guilds reference number
- unit accreditation number
- title
- level
- credit value
- unit aim
- relationship to NOS, other qualifications and frameworks
- endorsement by a sector or other appropriate body
- information on assessment
- learning outcomes which are comprised of a number of assessment criteria

## Unit 300    Encourage new ideas and innovation amongst the work team

| | |
|---|---|
| **UAN:** | K/600/8493 |
| **Level:** | Level 3 |
| **Credit value:** | 4 |
| **GLH:** | 18 |
| **Relationship to NOS:** | This unit covers the related knowledge and performance requirements within the Management Standards Centre 2004 suite of National Occupational Standards. |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by Pro Skills Awards |
| **Aim:** | To develop and assess competencies to encourage new ideas and innovation amongst a work team. |

| Learning outcome |
|---|
| The learner will: |
| 1. be able to manage ideas of team members |

| Assessment criteria |
|---|
| The learner can: |
| 1.1 motivate members of your team, including yourself, to identify ideas for new products and/or services and improvements |
| 1.2 respond enthusiastically to ideas identified by members of your team and provide constructive feedback |
| 1.3 encourage members of your team to share, discuss and work together in developing initial ideas |
| 1.4 identify and pursue opportunities to work with other teams to generate and develop ideas |
| 1.5 discuss and agree with members of your team those ideas which should be developed further, how they should be developed and the required resources |
| 1.6 provide ongoing support, encouragement and resources to members of your team who are developing and testing ideas and help to remove any identified obstacles |
| 1.7 encourage and develop the creativity of members of your team |
| 1.8 encourage members of your team to take acceptable risks in pursuing innovation and to make and learn from mistakes. |

| Learning outcome |
| --- |
| The learner will: |
| 2.  know how to manage ideas of team members |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain the key differences between creativity and innovation |
| 2.2 describe how to make time available for identifying and developing ideas |
| 2.3 describe how to motivate people to generate and develop ideas |
| 2.4 explain how to provide constructive feedback on ideas to individuals |
| 2.5 explain the importance of communication in innovation and how to encourage communication across your team |
| 2.6 summarise the potential obstacles to creativity and whether/how they can be removed |
| 2.7 explain the reasons for selecting initial ideas for further development |
| 2.8 explain how initial ideas might be further developed and tested |
| 2.9 explain how to recognise and manage risk in innovation |

| Learning outcome |
| --- |
| The learner will: |
| 3.  be able to manage implementation of team members |
| **Assessment criteria** |
| The learner can: |
| 3.1 agree the practical implementation of ideas, based on the identified benefits, risks and required resources, when you have the authority to do so |
| 3.2 support members of your team in submitting formal proposals and plans for the practical implementation of ideas to other people for approval |
| 3.3 oversee practical implementation of ideas by your team and monitor and report on progress |
| 3.4 ensure that the originators and developers of any ideas which are successfully implemented receive recognition for their achievement |

| Learning outcome |
| --- |
| The learner will: |
| 4.  know how to manage implementation of team members |
| **Assessment criteria** |
| The learner can: |
| 4.1  describe how to develop formal proposals and plans for the practical implementation of an idea and how to support others in doing this |
| 4.2  describe how to develop creativity in yourself and others |
| 4.3  state the resources required for creativity and innovation |
| 4.4  explain how to learn from mistakes |
| 4.5  explain how to recognise the achievements of the originators/developers of ideas which have been successfully implemented |

# Unit 306 Managing the business relationship with clients in a financial services environment

| | |
|---|---|
| **UAN:** | R/601/8290 |
| **Level:** | 3 |
| **Credit value:** | 4 |
| **GLH:** | 18 |
| **Relationship to NOS:** | Skill requirements derived from National Occupational Standards for the Financial Services Sector Investment Operations IO15 |
| **Assessment requirements specified by a sector or regulatory body:** | Portfolio of evidence. |
| **Aim:** | This unit is relevant for learners working in a customer facing role within financial services. It is about using their industry and technical knowledge to manage the business relationship with the client. |

| Learning outcome |
|---|
| The learner will: |
| 1. Be able to prepare to offer excellent customer service to clients |
| **Assessment criteria** |
| The learner can: |
| 1.1 Make sure knowledge of the organisation's financial services products and/or services relevant to your work is up-to-date |
| 1.2 Make sure your personal knowledge of the financial services market relevant to the job role is up-to-date |
| 1.3 Organise self to make sure attention to the client is consistently prompt |

| Learning outcome |
| --- |
| The learner will: |
| 2.   Be able to manage client needs and expectations |
| **Assessment criteria** |
| The learner can: |
| 2.1   Use knowledge of the financial services market and the financial services products and/or services offered by the organisation to identify client needs and expectations |
| 2.2   Provide information to the client in a manner which promotes understanding and takes account of their needs and motivations |
| 2.3   Meet clients' expectations consistently |
| 2.4   Manage the relationship with clients to enhance the flow of financial services business |

| Learning outcome |
| --- |
| The learner will: |
| 3.   Be able to maintain excellent customer service for clients |
| **Assessment criteria** |
| The learner can: |
| 3.1   Prioritise objectives and plan work to make best use of time and resources |
| 3.2   Reorganise work to respond to unexpected additional workloads |
| 3.3   Reorganise work when systems, people or resources have been unreliable |
| 3.4   Keep accurate and up-to-date records of all actions taken |

| Learning outcome |
| --- |
| The learner will: |
| 4.   Be able to deal with feedback from customers about financial services products and or services |
| **Assessment criteria** |
| The learner can: |
| 4.1   Respond appropriately to clients comments about the products or services the organisation is offering have been made |
| 4.2   Make all relevant people aware of repeated comments made by clients |

| Learning outcome |
| --- |
| The learner will: |
| 5.   Be able to comply with internal and external procedures and regulations |
| **Assessment criteria** |
| The learner can: |
| 5.1   Carry out work in accordance with organisational policies and procedures |
| 5.2   Ensure compliance with the legal requirements and industry regulations relevant to the job role |

# Unit 317 Evaluating insurance products and services

| | |
|---|---|
| **UAN:** | A/601/8557 |
| **Level:** | 3 |
| **Credit value:** | 5 |
| **GLH:** | 27 |
| **Relationship to NOS:** | This unit covers aspects of the knowledge and understanding criteria from the range of insurance intermediary units in the National Occupational Standards in general insurance |
| **Assessment requirements specified by a sector or regulatory body:** | Portfolio of evidence. |
| **Aim:** | This unit is suitable for learners working as a general insurance intermediary an insurer or an organisation working on their behalf, and whose work involves evaluating a product or service offered by the firm and comparing it with others available in the market. It includes evaluating products and/or services offered by the firm and preparing and presenting recommendations for improving the service and/or products. |

| **Learning outcome** |
|---|
| The learner will: |
| 1. Understand company structures and responsibilities |
| **Assessment criteria** |
| The learner can: |
| 1.1 Outline own work role and the responsibilities involved |
| 1.2 Outline possible sources of technical advice and information available at work |

| Learning outcome |
|---|
| The learner will: |
| 2. Understand the structure of the market for general insurance business and the roles and responsibilities of the various parties within it related to job role |
| **Assessment criteria** |
| The learner can: |
| 2.1 Define the various parties in the structure of the insurance market related to the work carried out |
| 2.2 Describe the roles and responsibilities of the parties identified |

| Learning outcome |
|---|
| The learner will: |
| 3. Understand the details of general insurance policies. |
| **Assessment criteria** |
| The learner can: |
| 3.1 Explain relevant policy cover, terms and conditions related to the work carried out including: |
|     a. Standard extensions and/or limitations |
|     b. Non-standard extensions and/or limitations |

| Learning outcome |
|---|
| The learner will: |
| 4. Be able to evaluate products or services offered by the employing firm and compare them with others available in the market and with the needs of customers |
| **Assessment criteria** |
| The learner can: |
| 4.1 Obtain and assess appropriate information to evaluate a product or service |
| 4.2 Identify and evaluate the differences in the features, benefits and prices of the products or services offered by the company with others available in the market |
| 4.3 Identify any cover and premiums the company offers that may not be relevant to the needs of customers |
| 4.4 Identify any changes in the market, customers' needs and other circumstances which necessitate changes in products or services |
| 4.5 Identify and evaluate gaps in the products and services offered by the company |
| 4.6 Analyse information about products and services, drawing valid conclusions about the products and services offered |

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| Learning outcome |
| --- |
| The learner will: |
| 5. Be able to prepare recommendations for improving products or service offered by the company, and present these to the appropriate person. |
| **Assessment criteria** |
| The learner can: |
| 5.1 Prepare recommendations for improving products and services, supporting these with sufficient and valid evidence |
| 5.2 Present recommendations to the appropriate people, explaining the features, benefits and any disadvantages or risks |

| Learning outcome |
| --- |
| The learner will: |
| 6. Understand the requirements of all codes, laws and regulatory requirements |
| **Assessment criteria** |
| The learner can: |
| 6.1 Explain the policies and procedures which apply to own job role to include: <br>    a. Legal requirements <br>    b. Professional codes <br>    c. Industry regulations |
| 6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out |
| 6.3 Describe the action required when an activity falls outside of personal authority |

| Learning outcome |
| --- |
| The learner will: |
| 7. Be able to comply with all codes, laws and regulatory requirements |
| **Assessment criteria** |
| The learner can: |
| 7.1 Comply with legal requirements, professional codes, industry regulations and organisational policies |

## Unit 390 Plan, allocate and monitor work in own area of responsibility

| | |
|---|---|
| **UAN:** | H/600/9674 |
| **Level:** | Level 3 |
| **Credit value:** | 5 |
| **GLH:** | 25 |
| **Relationship to NOS:** | This unit is linked to MSC D6 Allocate and monitor the progress and quality of work in your area of responsibility. |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Management Standards Centre (MSC, the Standards Setting Body for Management |
| **Aim:** | This unit helps learners to plan, allocate and monitor work in own area of responsibility, and make any necessary changes to original work plans. |

| **Learning outcome** |
|---|
| The learner will: |
| 1. be able to produce a work plan for own area of responsibility |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain the context in which work is to be undertaken |
| 1.2 identify the skills base and the resources available |
| 1.3 examine priorities and success criteria needed for the team |
| 1.4 produce a work plan for own area of responsibility |

| **Learning outcome** |
|---|
| The learner will: |
| 2. be able to allocate and agree responsibilities with team members |
| **Assessment criteria** |
| The learner can: |
| 2.1 identify team members' responsibilities for identified work activities |
| 2.2 agree responsibilities and smart (specific, measurable, achievable, realistic and time-bound) objectives with team members |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to monitor the progress and quality of work in own area of responsibility and provide feedback |
| **Assessment criteria** |
| The learner can: |
| 3.1 identify ways to monitor progress and quality of work |
| 3.2 monitor and evaluate progress against agreed standards and provide feedback to team members |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to review and amend plans of work for own area of responsibility and communicate changes |
| **Assessment criteria** |
| The learner can: |
| 4.1 review and amend work plan where changes are needed |
| 4.2 communicate changes to team members |

# Unit 392    Lead and manage meetings

| | |
|---|---|
| **UAN:** | Y/600/9686 |
| **Level:** | Level 3 |
| **Credit value:** | 4 |
| **GLH:** | 20 |
| **Relationship to NOS:** | This unit is linked to MSC D11 Lead meetings |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Management Standards Centre |
| **Aim:** | This unit will ensure that learners are able to prepare for, lead and follow up issues identified in meetings. |

| **Learning outcome** |
|---|
| The learner will: |
| 1.  be able to prepare to lead a meeting |
| **Assessment criteria** |
| The learner can: |
| 1.1  perform activities needed to be carried out in preparation for leading a meeting |
| 1.2  produce documentation in support of activities |

| **Learning outcome** |
|---|
| The learner will: |
| 2.  be able to manage meeting procedures |
| **Assessment criteria** |
| The learner can: |
| 2.1  identify any formal procedures that apply in own organisation |

| **Learning outcome** |
|---|
| The learner will: |
| 3.  be able to chair a meeting |
| **Assessment criteria** |
| The learner can: |
| 3.1  manage the agenda in co-operation with participants to ensure meeting objectives are met |
| 3.2  produce minutes of the meeting and allocate action points after discussions |

| Learning outcome |
| --- |
| The learner will: <br> 4. be able to undertake post-meeting tasks |
| **Assessment criteria** |
| The learner can: <br><br> 4.1 explain that the minutes of the meeting provide an accurate record of proceedings <br><br> 4.2 communicate and follow up meeting outcomes to relevant individuals <br><br> 4.3 evaluate whether the meeting's objectives were met and identify potential improvements |

# Unit 394    Evaluating risk as an insurance intermediary and advise other intermediaries

| | |
|---|---|
| **UAN:** | M/601/8488 |
| **Level:** | Level 3 |
| **Credit value:** | 5 |
| **GLH:** | 26 |
| **Relationship to NOS:** | This unit covers the performance and behaviour criteria from following unit in the National Occupational Standards in General Insurance:<br>Unit GII17 Evaluate risks and advise other insurance intermediaries |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Services Partnership (FSP) SSC. |
| **Aim:** | This unit is suitable for learners working as a general insurance intermediary and whose work includes placing business on behalf of other intermediaries, for example acting as a wholesale intermediary or placing business on behalf of an appointed representative. It includes evaluating the risk to be placed on behalf of the other intermediary and advising the other intermediary regarding the risk. |

| **Learning outcome** |
|---|
| The learner will: |
| 1.  understand the structure of the market for general insurance business and the roles and responsibilities of the various parties within it related to the work carried out |
| **Assessment criteria** |
| The learner can: |
| 1.1   define the various parties in the structure of the insurance market related to the work carried out |
| 1.2   describe the roles and responsibilities of the parties identified |

| Learning outcome |
| --- |
| The learner will: |
| 2. understand the details of general insurance policies |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain relevant policy cover, terms and conditions related to the work carried out including:<br> a. standard extensions and/or limitations<br> b. non-standard extensions and/or limitations |

| Learning outcome |
| --- |
| The learner will: |
| 3. understand processes for working with other intermediaries |
| **Assessment criteria** |
| The learner can: |
| 3.1 outline possible sources of advice and information available at work |
| 3.2 outline organisational customer service standards and procedures |
| 3.3 outline organisational policies for dealing with complaints |
| 3.4 outline the information and material facts that should be supplied by other intermediaries when advising them on or placing business on their behalf |
| 3.5 describe organisational procedures for recording recommendations made to other intermediaries |
| 3.6 outline the organisation's procedures for contact with insurers |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to evaluate a risk to be placed on behalf of a retail intermediary |
| **Assessment criteria** |
| The learner can: |
| 4.1 obtain from the retail intermediary all information and relevant documentation required to assess their needs and those of their clients |
| 4.2 investigate the circumstances and nature of the risk further when appropriate |
| 4.3 analyse and evaluate the information and material facts regarding the risk |
| 4.4 formulate advice to be given which provides the best market situation for the retail intermediary, given the nature of the request and the employer's policies, procedures and status |
| 4.5 communicate the outcome with the retail intermediary in a professional and understanding manner and in a style appropriate to their needs and the relationship |

| Learning outcome |
| --- |
| The learner will: |
| 5.  be able to advise retail intermediaries regarding risks to be placed on their behalf |
| **Assessment criteria** |
| The learner can: |
| 5.1   give advice to the retail intermediary in accordance with agreements to place business on their behalf and in a way that protects the relationship |
| 5.2   explain recommendations to the retail intermediary fully and clearly, encouraging the intermediary to ask questions and seek clarification |
| 5.3   confirm the retail intermediary understands the advice given |
| 5.4   agree with the retail intermediary the course of action to be taken |
| 5.5   confirm the advice given in accordance with the organisation's procedures |
| 5.6   make sure information and documentation regarding business with retail intermediaries and risks are stored safely and made available only to those who need them and have a right to them |
| 5.7   maintain accurate and complete records within the other intermediary's and business files |

| Learning outcome |
| --- |
| The learner will: |
| 6.  understand the requirements of all codes, laws and regulatory requirements |
| **Assessment criteria** |
| The learner can: |
| 6.1   explain the policies and procedures which apply to own job role to include: <br> a.  legal requirements <br> b.  professional codes <br> c.  industry regulations |
| 6.2   summarise the relevant insurance and legal principles and regulations relevant to the work carried out |
| 6.3   describe the action required when an activity falls outside of personal authority |

| Learning outcome |
| --- |
| The learner will: |
| 7.  be able to comply with all codes, laws and regulatory requirements |
| **Assessment criteria** |
| The learner can: |
| 7.1   comply with legal requirements, professional codes, industry regulations and organisational policies. |

# Unit 395 Carrying out initial assessment and investigating complex insurance claims

| | |
|---|---|
| **UAN:** | H/601/8472 |
| **Level:** | Level 3 |
| **Credit value:** | 5 |
| **GLH:** | 30 |
| **Relationship to NOS:** | This unit is linked to National Occupational Standards for the Financial Services Sector - General Insurance, GIC07. |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Services Partnership (FSP) SSC. |
| **Aim:** | This unit will be suitable for a learner whose work includes the having the authority to handle complex claims.  The learner will assess if the complex claim is valid and repudiate claims which should not be met. They will be identifying relevant policy terms, conditions and warranties and potential liability and notifying any interested parties. |

| **Learning outcome** |
|---|
| The learner will: |
| 1. understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out |
| **Assessment criteria** |
| The learner can: |
| 1.1 define the various parties in the structure of the insurance market related to the work carried out |
| 1.2 describe the roles and responsibilities of the parties identified |

| **Learning outcome** |
|---|
| The learner will: |
| 2. understand the details of general insurance policies |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain relevant policy cover, terms and conditions related to the work carried out: |
|     a. standard extensions and/or limitations |
|     b. non-standard extensions and/or limitations |

| **Learning outcome** |
| --- |
| The learner will: |
| 3.  understand the information required to process a claim, including organisational procedures |
| **Assessment criteria** |
| The learner can: |
| 3.1  explain organisational procedures for handling late notification of claims |
| 3.2  describe organisational procedures for handling emergency claims situations |
| 3.3  summarise organisational principles used when:<br>    a.  estimating claims<br>    b.  setting reserves |
| 3.4  describe the probable signs of fraud in a claim and the action required for dealing with each |
| 3.5  describe required actions which may have to be taken by an insured following a loss |
| 3.6  explain the roles and functions of other parties involved in claims |
| 3.7  identify sources of advice and information |
| 3.8  summarise the resources of the organisation to conduct claims assessment and investigation activities |

| **Learning outcome** |
| --- |
| The learner will: |
| 4.  be able to assess whether the claim is valid |
| **Assessment criteria** |
| The learner can: |
| 4.1  make an initial assessment of the validity of the claim up to the limit of personal authority |
| 4.2  refer any situations outside personal authority limits to the appropriate person/department |
| 4.3  obtain the information required to assess the potential liability and/or quantum, using specialists where appropriate |
| 4.4  identify potential adverse claims features and refer them promptly to the appropriate person. |

| **Learning outcome** |
| --- |
| The learner will: |
| 5.  be able to obtain and investigate additional information required to accept or decline a claim |
| **Assessment criteria** |
| The learner can: |
| 5.1  identify and request missing information and/or documentation |
| 5.2  identify all terms and conditions which may apply to the claim |
| 5.3  resolve difficulties or discrepancies associated with the claim in the best interests of the customer |
| 5.4  repudiate invalid claims, promptly informing the customer and or their representative of the decision |

| Learning outcome |
|---|
| The learner will: |
| 6. be able to communicate with customers and others regarding the progress of the claim |
| **Assessment criteria** |
| The learner can: |
| 6.1 dispatch the appropriate correspondence and/or documentation within the timescales required |
| 6.2 notify any interested parties of the progress of the claim |
| 6.3 arrange to place on notice any parties from whom a potential recovery may be made at the earliest possible stage |

| Learning outcome |
|---|
| The learner will: |
| 7. be able to keep accurate and complete records |
| **Assessment criteria** |
| The learner can: |
| 7.1 prepare, review and/or update reserves for claims |
| 7.2 complete accurate records |
| 7.3 maintain accurate records |

| Learning outcome |
|---|
| The learner will: |
| 8. understand the requirements of all codes, laws and regulatory requirements |
| **Assessment criteria** |
| The learner can: |
| 8.1 explain the policies and procedures which apply to own job role to include:<br>a. legal requirements<br>b. professional codes<br>c. industry regulations |
| 8.2 summarise the relevant insurance and legal principles and regulations relevant to the work carried out |
| 8.3 describe the action required when an activity falls outside of personal authority |

| Learning outcome |
|---|
| The learner will: |
| 9. be able to comply with all codes, laws and regulatory requirements |
| **Assessment criteria** |
| The learner can: |
| 9.1 comply with legal requirements, professional codes, industry regulations and organisational policies |

# Unit 396    Processing complex insurance renewals

| | |
|---|---|
| **UAN:** | A/601/8364 |
| **Level:** | Level 3 |
| **Credit value:** | 5 |
| **GLH:** | 30 |
| **Relationship to NOS:** | This unit is linked to National Occupational Standards for the Financial Services Sector - General Insurance, GIU26 – Process complex insurance renewals. |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Services Partnership (FSP) SSC. |
| **Aim:** | This unit will be suitable for learners whose work involves dealing with renewals.  The learner will determine renewal terms by taking into account fresh underwriting information such as claims history, making for all features of the risk. This may involve proposing risk improvement measures. The learner will be required to consult with other interested parties if appropriate to the circumstances and to the job role. A learner will suggest alternative products and services when these are appropriate. A learner may negotiate on terms with the customer, invite the renewal and arrange for the customer to be issued with the required documentation. |

| **Learning outcome** |
|---|
| The learner will: |
| 1.  understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out |
| **Assessment criteria** |
| The learner can: |
| 1.1   define the various parties in the structure of the insurance market related to the work carried out |
| 1.2   describe the roles and responsibilities of the parties identified |

| Learning outcome |
| --- |
| The learner will: |
| 2. understand the details of general insurance policies |
| **Assessment criteria** |
| The learner can: |
| 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including: |
| a. standard extensions and/or limitations |
| b. non-standard extensions and/or limitations |
| 2.2 explain organisational procedures and the circumstances for granting cover subject to: |
| a. standard acceptance |
| b. conditional acceptance |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to review complex renewals. |
| **Assessment criteria** |
| The learner can: |
| 3.1 review policies and identify risks requiring re underwriting and pass others which are outside personal levels of authority to the appropriate person |
| 3.2 describe the probable signs of fraud and the action required for dealing with each |
| 3.3 refer any situations outside personal authority limits to the appropriate person/department |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to deal with complex renewals requiring alteration to existing terms and conditions. |
| **Assessment criteria** |
| The learner can: |
| 4.1 obtain relevant information required including any claims history and estimates for outstanding claims to decide whether to accept or decline renewals |
| 4.2 make sure information is gained from customers using suited questions |
| 4.3 notify and consult with other interested parties when appropriate to the circumstances |
| 4.4 clarify any information that is ambiguous or unclear |
| 4.5 make allowance for all features and history of the risk and propose appropriate risk improvement measures |
| 4.6 apply underwriting criteria using automated or manual procedures |

| Learning outcome |
| --- |
| The learner will: |
| 5. be able to confirm or decline renewal for complex risks |
| **Assessment criteria** |
| The learner can: |
| 5.1 decide whether to accept or decline the risk, allowing for all features and history of the risk and the effect the decision will have on other business |
| 5.2 invite renewal of risks promptly and confirm any changes in terms and conditions including premium |
| 5.3 confirm when cover has been granted and explain clearly any special conditions |
| 5.4 arrange for accurate and complete documentation and correspondence to be prepared and issued within organisational timescales |

| Learning outcome |
| --- |
| The learner will: |
| 6. be able to keep accurate and complete records |
| **Assessment criteria** |
| The learner can: |
| 6.1 complete accurate records |
| 6.2 maintain accurate records |

| Learning outcome |
| --- |
| The learner will: |
| 7. understand the requirements of all codes, laws and regulatory requirements |
| **Assessment criteria** |
| The learner can: |
| 7.1 explain the policies and procedures which apply to own job role to include: |
|   a. legal requirements |
|   b. professional codes |
|   c. industry regulations |
| 7.2 summarise the relevant insurance and legal principles and regulations relevant to the work carried out |
| 7.3 describe the action required when an activity falls outside of personal authority |

| Learning outcome |
| --- |
| The learner will: |
| 8. be able to comply with all codes, laws and regulatory requirements |
| **Assessment criteria** |
| The learner can: |
| 8.1 comply with legal requirements, professional codes, industry regulations and organisational policies |

# Unit 397 Review underwriting decisions to accept risks

| | |
|---|---|
| **UAN:** | H/601/8374 |
| **Level:** | Level 3 |
| **Credit value:** | 5 |
| **GLH:** | 30 |
| **Relationship to NOS:** | This unit is linked to National Occupational Standards for the Financial Services Sector - General Insurance, GIU25. |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Services Partnership (FSP) SSC. |
| **Aim:** | This unit will be suitable for learners who will have authority to review underwriting decisions to accept risks. The work will involve checking quotations given to customers, making sure the underwriter's guidelines have been correctly applied, underwriting authority has not been exceeded and the quotation is valid. |

| **Learning outcome** |
|---|
| The learner will: |
| 1. understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out |
| **Assessment criteria** |
| The learner can: |
| 1.1 define the various parties in the structure of the insurance market related to the work carried out |
| 1.2 describe the roles and responsibilities of the parties identified |

| **Learning outcome** |
|---|
| The learner will: |
| 2. understand the details of general insurance policies |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain relevant policy cover, terms and conditions related to the work carried out including: |
|     a. standard extensions and/or limitations |
|     b. non- standard extensions and/or limitations |

| Learning outcome |
|---|
| The learner will: |
| 3. understand how to underwrite review, alter and renew risks |
| **Assessment criteria** |
| The learner can: |
| 3.1 explain how a proposal fits an organisation's planned profile of an acceptable risk |
| 3.2 explain organisational procedures and the circumstances for granting cover subject to: |
|     a. standard acceptance |
|     b. conditional acceptance |
| 3.3 explain how to apply underwriting criteria using automated or manual procedures |
| 3.4 explain how to check the correct premium has been charged |

| Learning outcome |
|---|
| The learner will: |
| 4. be able to obtain the required information to review quotations |
| **Assessment criteria** |
| The learner can: |
| 4.1 review quotations which fall within personal levels of authority and pass others to the appropriate person |
| 4.2 confirm that all documentation and information is gained before proceeding |
| 4.3 describe the probable signs of fraud and the action required for dealing with each |

| Learning outcome |
|---|
| The learner will: |
| 5. be able to review underwriting decisions |
| **Assessment criteria** |
| The learner can: |
| 5.1 identify any difference in the details required from the customer and the material facts on which the quotations was based |
| 5.2 identify quotations which fall outside the organisation's guidelines and take the appropriate action |
| 5.3 refer any situations outside personal authority limits to the appropriate person/department |
| 5.4 investigate quotations which do not meet standard cover and underwriting guidelines |
| 5.5 validate quotations which meet requirements |

| Learning outcome |
|---|
| The learner will: |
| 6. understand the requirements of all codes, laws and regulatory requirements |
| **Assessment criteria** |
| The learner can: |
| 6.1 explain the policies and procedures which apply to own job role to include: |
|     a. legal requirements |
|     b. professional codes |
|     c. industry regulations |
| 6.2 summarise the relevant insurance and legal principles and regulations relevant to the work carried out |
| 6.3 describe the action required when an activity falls outside of personal authority |

| Learning outcome |
|---|
| The learner will: |
| 7. be able to comply with all codes, laws and regulatory requirements |
| **Assessment criteria** |
| The learner can: |
| 7.1 comply with legal requirements, professional codes, industry regulations and organisational policies |

# Unit 398　　Monitor and solve customer service problems

| | |
|---|---|
| **UAN:** | J/601/1515 |
| **Level:** | Level 3 |
| **Credit value:** | 6 |
| **GLH:** | 40 |
| **Relationship to NOS:** | This unit is linked to Unit C5 of the Customer Service NOS 2010. |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Services Partnership (FSP) SSC. |
| **Aim:** | The learner's job involves delivering and organising excellent customer service. However good the service provided, some of their customers will experience problems and the learner will spot and solve other problems before their customers even know about them.  This Unit is about the part of their job that involves solving immediate customer service problems.  It is also about changing systems to avoid repeated customer service problems.  Remember that some customers judge the quality of their customer service by the way that the learner solves customer service problems.  The learner can impress customers and build customer loyalty by sorting out those problems efficiently and effectively. Sometimes a customer service problem presents an opportunity to impress a customer in a way that would not have been possible if everything had gone smoothly. |

| Learning outcome |
| --- |
| The learner will: |
| 1.  be able to solve immediate customer service problems |
| **Assessment criteria** |
| The learner can: |
| 1.1  respond positively to customer service problems following organisational guidelines |
| 1.2  solve customer service problems when they have sufficient authority |
| 1.3  work with others to solve customer service problems |
| 1.4  keep customers informed of the actions being taken |
| 1.5  check with customers that they are comfortable with the actions being taken |
| 1.6  solve problems with service systems and procedures that might affect customers before customers become aware of them |
| 1.7  inform managers and colleagues of the steps taken to solve specific problems |

| Learning outcome |
| --- |
| 2.  be able to identify repeated customer service problems and options for solving them |
| **Assessment criteria** |
| The learner can: |
| 2.1  identify repeated customer service problems |
| 2.2  identify the options for dealing with a repeated customer service problem and consider the advantages and disadvantages of each option |
| 2.3  work with others to select the best option for solving a repeated customer service problem, balancing customer expectations with the needs of the organisation |

| Learning outcome |
| --- |
| The learner will: |
| 3.  be able to take action to avoid the repetition of customer service problems |
| **Assessment criteria** |
| The learner can: |
| 3.1  obtain the approval of somebody with sufficient authority to change organisational guidelines in order to reduce the chance of a problem being repeated |
| 3.2  action their agreed solution |
| 3.3  keep their customers informed in a positive and clear manner of steps being taken to solve any service problems |
| 3.4  monitor the changes they have made and adjust them if appropriate |

| Learning outcome |
| --- |
| 4. understand how to monitor and solve customer service problems |
| **Assessment criteria** |
| The learner can: |
| 4.1 describe organisational procedures and systems for dealing with customer service problems |
| 4.2 describe the organisational procedures and systems for identifying repeated customer service problems |
| 4.3 explain how the successful resolution of customer service problems contributes to customer loyalty with the external customer and improved working relationships with service partners or internal customers |
| 4.4 explain how to negotiate with and reassure customers while their problems are being solved |

**Unit 399**     **Manage or support equality of opportunity, diversity and inclusion in own area of responsibility**

| | |
|---|---|
| **UAN:** | **M/600/9628** |
| **Level:** | 3 |
| **Credit value:** | 4 |
| **GLH:** | 20 |
| **Relationship to NOS:** | This unit is linked to MSC B11 Promote equality of opportunity, diversity and inclusion in your area of responsibility. |
| **Endorsement by a sector or regulatory body:** | This unit was developed by the Management Standards Centre (MSC). |
| **Aim:** | This unit helps learners understand how to manage or support equality, diversity and inclusion in own area of responsibility. |

| **Learning outcome** |
|---|
| The learner will: |
| 1. understand own responsibilities under equality legislation, relevant codes of practice and own organisational policies |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain how equality of opportunity, diversity and inclusion relate to legal, industry requirements and organisational policies |
| 1.2 describe how equality of opportunity, diversity and inclusion are considered in planning in own area of responsibility |

| **Learning outcome** |
|---|
| The learner will: |
| 2. be able to communicate an organisation's written equality, diversity and inclusion policy and procedures in own area of responsibility |
| **Assessment criteria** |
| The learner can: |
| 2.1 outline an organisation's equality, diversity and inclusion policy and procedures |

| Learning outcome |
| --- |
| The learner will: |
| 3.  be able to monitor equality, diversity and inclusion within own area of responsibility |
| **Assessment criteria** |
| The learner can: |
| 3.1   monitor how equality, diversity and inclusion activities in own area of responsibility are in line with own organisation |

| Unit 404 | Provide leadership and direction for own area of responsibility |
|---|---|

| | |
|---|---|
| **UAN:** | T/600/9601 |
| **Level:** | Level 4 |
| **Credit value:** | 5 |
| **GLH:** | 30 |
| **Relationship to NOS:** | This unit directly relates to the Management and Leadership NOS MSC B6. |
| **Endorsement by a sector or regulatory body:** | This unit has been developed by the Management Standards Centre. |
| **Aim:** | This unit helps learners to provide leadership and direction for their area of responsibility. |

| **Learning outcome** |
|---|
| The learner will: |
| 1. be able to lead in own area of responsibility |
| **Assessment criteria** |
| The learner can: |
| 1.1 identify own strengths and ability to lead in a leadership role |
| 1.2 evaluate strengths within own area of responsibility |

| **Learning outcome** |
|---|
| The learner will: |
| 2. be able to provide direction and set objectives in own area of responsibility |
| **Assessment criteria** |
| The learner can: |
| 2.1 outline direction for own area of responsibility |
| 2.2 implement objectives with colleagues that align with those of the organisation |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to communicate the direction for own area of responsibility and collect feedback to inform improvement |
| **Assessment criteria** |
| The learner can: |
| 3.1 communicate the agreed direction to individuals within own area of responsibility |
| 3.2 collect feedback to inform improvement |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to assess own leadership performance |
| **Assessment criteria** |
| The learner can: |
| 4.1 assess feedback on own leadership performance |
| 4.2 evaluate own leadership performance |

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# Unit 423    Build, support and manage a team

| | |
|---|---|
| **UAN:** | F/600/9682 |
| **Level:** | Level 4 |
| **Credit value:** | 4 |
| **GLH:** | 25 |
| **Relationship to NOS:** | This unit is linked to MSC D9 |
| **Endorsement by a sector or regulatory body:** | This unit has been developed by the Management Standards Centre |
| **Aim:** | This unit is about building a team and managing it through its various stages of growth. Learners will be able to support team development, effectively communicate roles and responsibilities within a team, manage team performance and understand how to disband a team. |

| **Learning outcome** |
|---|
| The learner will: |
| 1.  understand the purpose and required attributes of a team and select those that match the team's requirements |
| **Assessment criteria** |
| The learner can: |
| 1.1    explain the role of a team in the achievement of a specific project or activity |
| 1.2    identify the attributes needed within the team to achieve its objectives |
| 1.3    analyse the skills and knowledge of potential and current team members against the identified needs |
| 1.4    identify individuals whose attributes most closely match the identified requirements |

| **Learning outcome** |
|---|
| The learner will: |
| 2.  be able to induct team members and communicate their roles and responsibilities |
| **Assessment criteria** |
| The learner can: |
| 2.1    communicate project aims and objectives to team members |
| 2.2    explain how to introduce team members to each other and discuss each member's role and responsibilities |

| Learning outcome |
| --- |
| The learner will: |
| 3. understand how to support team development |
| **Assessment criteria** |
| The learner can: |
| 3.1 identify the stages of team development |
| 3.2 explain how to resolve conflict between team members |
| 3.3 describe methods of encouraging team members to share knowledge and skills to achieve project objectives |
| 3.4 explain how to encourage open communication, trust and respect between team members |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to manage team performance and understand how to disband a team |
| **Assessment criteria** |
| The learner can: |
| 4.1 monitor and review the performance of a team against its purpose |
| 4.2 communicate project developments and to team members and support any change in roles or responsibilities |
| 4.3 communicate team and individual successes to the all team members |

| Learning outcome |
| --- |
| The learner will: |
| 5. understand how to disband team |
| **Assessment criteria** |
| The learner can: |
| 5.1 explain how to prepare team members for project conclusion |
| 5.2 describe how team is disbanded |

## Unit 425    Develop working relationships with colleagues and stakeholders

| | |
|---|---|
| **UAN:** | K/600/9661 |
| **Level:** | Level 4 |
| **Credit value:** | 4 |
| **GLH:** | 20 |
| **Relationship to NOS:** | This unit is linked to MSC D2 Develop productive working relationships with colleagues and stakeholders. |
| **Endorsement by a sector or regulatory body:** | This unit was developed by the Management Standards Centre (MSC). |
| **Aim:** | This unit will help learners to develop effective working relationships with colleagues and stakeholders. |

| **Learning outcome** |
|---|
| The learner will: |
| 1. know how to identify stakeholders and their relevance to an organisation |
| **Assessment criteria** |
| The learner can: |
| 1.1   identify an organisation's stakeholders |
| 1.2   evaluate the roles, responsibilities, interests and concerns of stakeholders |
| 1.3   assess the importance of identified stakeholders |

| **Learning outcome** |
|---|
| The learner will: |
| 2. understand how to establish working relationships with colleagues and stakeholders |
| **Assessment criteria** |
| The learner can: |
| 2.1   clarify how to agree a common sense of purpose with colleagues and stakeholders |
| 2.2   summarise how to create an environment of trust and mutual respect with colleagues and stakeholders |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to create an environment of trust and mutual respect with colleagues and stakeholders |
| **Assessment criteria** |
| The learner can: |
| 3.1 review and revise the needs and motivations of colleagues and stakeholders<br><br>3.2 demonstrate interaction with colleagues and stakeholders that allows respect for the views and actions of others |

| Unit 427 | Address performance problems affecting team members |
|----------|-------------------------------------------------------|

| | |
|---|---|
| **UAN:** | F/600/9679 |
| **Level:** | Level 4 |
| **Credit value:** | 3 |
| **GLH:** | 20 |
| **Relationship to NOS:** | This unit is linked to NOS MSC D8 |
| **Endorsement by a sector or regulatory body:** | This unit has been developed by the Management Standards Centre. |
| **Aim:** | This unit allows learners to help members of their team address problems affecting their performance. These may be work-related problems or problems arising from personal circumstances. |

| **Learning outcome** |
|---|
| The learner will: |
| 1. understand legal requirements, industry regulations, organisational policies and professional codes concerning performance |

| **Assessment criteria** |
|---|
| The learner can: |
| 1.1 identify legal requirements, industry regulations, organisational policies and professional codes concerning performance |
| 1.2 explain limits of own authority relating to performance problems |

| **Learning outcome** |
|---|
| The learner will: |
| 2. be able to identify performance problems of team members |

| **Assessment criteria** |
|---|
| The learner can: |
| 2.1 assess team member's performance against performance criteria |
| 2.2 evaluate causes of identified performance problems |

| Learning outcome |
|---|
| The learner will: |
| 3. be able to discuss performance problems with team members |
| **Assessment criteria** |
| The learner can: |
| 3.1 identify performance problems to the attention of the team member concerned |
| 3.2 explain an organisation's policies for managing performance problems to the team member concerned |
| 3.3 develop a confidential record of discussions with team members about problems affecting their performance |

| Learning outcome |
|---|
| The learner will: |
| 4. be able to set a course of action to deal with identified problems with team members |
| **Assessment criteria** |
| The learner can: |
| 4.1 explain and discuss alternative courses of action with the team member concerned |
| 4.2 identify the course of action with the team member concerned |
| 4.3 review and revise confidential records of discussions with team members about problems affecting their performance |

## Unit 428 Support individuals to develop and take responsibility for their performance

| | |
|---|---|
| **UAN:** | D/600/9690 |
| **Level:** | Level 4 |
| **Credit value:** | 4 |
| **GLH:** | 20 |
| **Relationship to NOS:** | This unit is linked to NOS MSC D13 |
| **Endorsement by a sector or regulatory body:** | This unit has been developed by the Management Standards Centre. |
| **Aim:** | This unit allows learners to support individuals to develop and maintain their performance at work. |

| **Learning outcome** |
|---|
| The learner will: |
| 1. be able to agree their performance development needs with an individual |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain the standards of performance required for current or future role with an individual |
| 1.2 identify and agree the performance development needs for the individual |

| **Learning outcome** |
|---|
| The learner will: |
| 2. be able to understand how to help an individual create a development plan |
| **Assessment criteria** |
| The learner can: |
| 2.1 identify options available to support an individual in meeting desired standards of performance |
| 2.2 explain specific actions needed to achieve objectives |
| 2.3 explain the process for an individual to create a development plan |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to support an individual in implementing their development plan |
| **Assessment criteria** |
| The learner can: |
| 3.1 describe the opportunities provided for an individual to improve performance |
| 3.2 explain the outcome to an individual for improved performance |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to evaluate an individual's progress against a development plan and provide feedback for continual performance improvement |
| **Assessment criteria** |
| The learner can: |
| 4.1 monitor and evaluate an individual's progress against their development plan |
| 4.2 implement feedback to make development plan revisions |
| 4.3 explain how to encourage individuals to take responsibility for continuing their performance development |

City & Guilds Level 4 Diploma in Insurance (6774-14)

# Unit 429    Manage the achievement of customer satisfaction

| | |
|---|---|
| **UAN:** | A/600/9793 |
| **Level:** | Level 4 |
| **Credit value:** | 5 |
| **GLH:** | 25 |
| **Relationship to NOS:** | This unit is linked to  MSC F11 |
| **Endorsement by a sector or regulatory body:** | This unit has been developed by the Management Standards Centre. |
| **Aim:** | This unit helps learners to understand the importance of monitoring customer service satisfaction levels to manage the achievement of customer satisfaction. |

| **Learning outcome** |
|---|
| The learner will: |
| 1.  be able to understand customer service standards required in own organisation |
| **Assessment criteria** |
| The learner can: |
| 1.1    explain customer service standards within own organisation |
| 1.2    describe customer service best practice in own sector using research techniques |

| **Learning outcome** |
|---|
| The learner will: |
| 2.  be able to implement sustainable processes for customer satisfaction |
| **Assessment criteria** |
| The learner can: |
| 2.1    define sustainable processes taking into account environmental issues |
| 2.2    identify sustainable processes to support customer service standards |
| 2.3    produce a plan for implementation |
| 2.4    state customer service standards with relevant key stakeholders |
| 2.5    ensure resources are provided to deliver agreed standards of customer service |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to manage and support colleagues in delivering customer service standards |
| **Assessment criteria** |
| The learner can: |
| 3.1 communicate customer service roles and responsibilities with employees in own organisation |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to manage and develop culture in own organisation to support customer service standards |
| **Assessment criteria** |
| The learner can: |
| 4.1 evaluate the culture in own organisation |
| 4.2 identify techniques for improving motivation amongst employees |
| 4.3 describe motivational strategies for improving customer service standards |

| Learning outcome |
| --- |
| The learner will: |
| 5. be able to monitor customer service levels for continuous improvement |
| **Assessment criteria** |
| The learner can: |
| 5.1 describe methods of measuring customer satisfaction |
| 5.2 develop processes for monitoring customer satisfaction, including customer feedback mechanisms |
| 5.3 review employee performance to ensure customer service standards and organisational values are met |
| 5.4 analyse and monitor customer service |

# Unit 430　Managing your own performance, personal development and insurance industry awareness

| | |
|---|---|
| **UAN:** | Y/504/6078 |
| **Level:** | Level 4 |
| **Credit value:** | 5 |
| **GLH:** | 40 |
| **Relationship to NOS:** | This unit is linked to FSPITS01 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in contributing to their own performance development in line with agreed standards or indicators of performance.  It includes evaluating their own performance and planning activities to maintain their competence.<br><br>Continuing Professional Development (CPD) needs must be identified to ensure that up-to-date knowledge and skills are maintained in relation to the insurance industry |

| **Learning outcome** |
|---|
| The learner will: |
| 1.   understand the UK insurance industry relevant to their area of operations |
| **Assessment criteria** |
| The learner can: |
| 1.1   explain the structure of the UK insurance industry, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |
| 1.2   explain the principles and rules as set out in the insurance industry regulatory framework |
| 1.3   explain the regulatory advice framework in practice for the consumer |
| 1.4   explain the regulatory bodies' use of principles and outcomes based regulation to promote ethical and fair outcomes |
| 1.5   explain the continuing professional development (CPD) requirements of the professional body relevant to their occupational role |
| 1.6   explain methods for monitoring changes, trends and developments within the UK insurance industry |

| Learning outcome |
| --- |
| The learner will: |
| 2. understand how to evaluate their own performance |

| Assessment criteria |
| --- |
| The learner can: |
| 2.1 explain their organisation's performance benchmarks and how to measure their own performance against them |
| 2.2 identify the individuals to whom they should refer for guidance regarding their own personal development and any problems or barriers impacting upon their performance in the workplace |
| 2.3 explain how to evaluate their own knowledge gaps and skills gaps |
| 2.4 explain how to evaluate their own development needs |
| 2.5 explain the requirements upon them relating to ethical conduct and the application of relevant codes, laws and regulations |

| Learning outcome |
| --- |
| The learner will: |
| 3. understand how to plan their own development |

| Assessment criteria |
| --- |
| The learner can: |
| 3.1 explain what an effective development plan should contain and the period of time that it should cover |
| 3.2 explain how to establish and agree objectives which are specific, measurable, achievable, realistic and time-based |
| 3.3 explain how to develop and implement development plans |
| 3.4 explain the importance of taking into account their career and personal goals when planning their development |
| 3.5 explain how to evidence and record CPD |
| 3.6 describe from where up-to-date and appropriate information can be obtained to support CPD activities |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to evaluate their own performance |

| Assessment criteria |
| --- |
| The learner can: |
| 4.1 evaluate their personal standards of performance, identifying any problems or obstacles in developing and maintaining their competence |
| 4.2 develop strategies for addressing any problems or obstacles, where relevant |
| 4.3 seek feedback upon their performance from those in a position to evaluate it |
| 4.4 evaluate any gaps between the requirements of their role and their current knowledge, understanding and skills |

| Learning outcome |
|---|
| The learner will: |
| 5.   be able to evaluate and address the impact of their organisation's developments in response to relevant trends and developments |
| **Assessment criteria** |
| The learner can: |
| 5.1   evaluate the impact for their work role and procedures of their organisation's developments in response to trends and developments in relevant legislation, regulation and the industry |
| 5.2   implement their organisation's procedural changes in accordance with organisational requirements, and within the limits of their authority |

| Learning outcome |
|---|
| The learner will: |
| 6.   be able to manage their own development activities |
| **Assessment criteria** |
| The learner can: |
| 6.1   establish agreed performance and development objectives for their own performance |
| 6.2   determine how their progress will be measured and recorded |
| 6.3   identify the learning methods most suited to their needs |
| 6.4   determine development activities designed to address their agreed development needs and which take into account appropriate learning methods |
| 6.5   progress appropriate development or CPD activities |
| 6.6   Maintain an up-to-date knowledge of insurance products and services relevant to their area of operations |
| 6.7   maintain records that demonstrate and measure how their performance, knowledge and understanding have been enhanced by their development/CPD activities |
| 6.8   review and update their development plan, taking into account their performance, any development activities and any relevant insurance industry changes |

# Unit 431 Preparing market presentations and soliciting insurance quotations in line with organisational placing policy

| | |
|---|---|
| **UAN:** | **M/504/5938** |
| **Level:** | Level 4 |
| **Credit value:** | 10 |
| **GLH:** | 87 |
| **Relationship to NOS:** | This unit is linked to FSPITS05 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in determining clients' requirements for insurance cover, where such requirements are complex, preparing market presentations, and actively presenting and discussing the relevant information with appropriate underwriters.

It is recognised that brokers may not necessarily be the main interface with the client, and the term 'relevant parties' is used within this unit to allow for such parties being the client and/or their agent.

Requirements that are considered complex can include those that cannot be dealt with mechanistically, for example, where negotiation is involved or where they are technically demanding involving complex risk evaluation, legal or underwriting issues, or substantial financial implications |

| Learning outcome |
|---|
| The learner will: |
| 1. understand the insurance market, relevant to preparing market presentations and soliciting insurance quotations |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain relevant insurance and legal principles, and regulations relating to preparing market presentations and soliciting quotations |
| 1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |
| 1.3 explain the role and responsibilities of the intermediary at each stage of the client service cycle |
| 1.4 explain the role and responsibilities of the intermediary in the risk management process |

| Learning outcome |
|---|
| The learner will: |
| 2. understand the factors to consider when preparing market presentations and soliciting insurance quotations |
| **Assessment criteria** |
| The learner can: |
| 2.1 describe their organisation's policies and procedures for the placing of insurance cover addressing complex risks, including those for selecting product providers |
| 2.2 describe the main issues to be considered when selecting product providers with which to place business for complex risks |
| 2.3 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations |
| 2.4 explain the information required for the underwriting decision |
| 2.5 explain the importance of declaring all material facts, what these include, and the potential consequences of not declaring these |
| 2.6 explain the information to be included in market presentations, including the importance of clarity when setting out complex clauses relevant to particular clients |
| 2.7 explain how to interpret complex policy wording, extensions and/or limitations, and their significance for client solutions |
| 2.8 explain the impact of different policy wordings, terms and conditions for clients' scope of cover |
| 2.9 explain potential conflicts of interest for different types of intermediary remuneration |
| 2.10 2.10 explain the importance of being proactive when presenting information to underwriters and methods of doing this effectively |
| 2.11 2.11 explain their organisation's requirements relating to ethical standards and health and safety |
| 2.12 2.12 explain their organisation's policy and procedures regarding communicating with clients and their agents |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to evaluate all relevant factors in preparing market presentations |
| **Assessment criteria** |
| The learner can: |
| 3.1 identify clients' requirements for insurance cover, including any particular terms, and the rationale for the cover sought |
| 3.2 identify all relevant information required for the underwriting decision |
| 3.3 explain to relevant parties the need for all material facts to be disclosed, including the rationale for this and the legal and contractual requirements for full disclosure |
| 3.4 check for potential overlaps in the insurance cover requested with any existing policies held by clients |
| 3.5 analyse the insureds' claims history for opportunities for risk improvements |
| 3.6 make recommendations towards risk improvement with appropriate policy amendments, where relevant |
| 3.7 identify any potential savings for clients through relevant risk management options and/or appropriate options regarding policy cover, terms and conditions |
| 3.8 discuss with relevant parties the proposed insurance arrangements sought for complex risks, explaining clearly the potential benefits and any disadvantages for clients |
| 3.9 prepare accurate and complete market presentations, agreeing their content with relevant parties |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to actively solicit quotations from appropriate underwriters |
| **Assessment criteria** |
| The learner can: |
| 4.1 identify underwriters appropriate for the complexity and nature of the risks to be covered |
| 4.2 solicit quotations from appropriate underwriters, making contact to ensure timely and detailed attention |
| 4.3 discuss with underwriters the particular requirements associated with the complex risk to be covered, towards optimising the solutions for clients |
| 4.4 take actions to progress quotations in accordance with schedules agreed with relevant parties |
| 4.5 explain the limits of their authority and the actions to take should these be exceeded |
| 4.6 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral |

# Unit 432 Negotiating and agreeing complex insurance cover on behalf of clients

| | |
|---|---|
| **UAN:** | K/504/5937 |
| **Level:** | Level 4 |
| **Credit value:** | 8 |
| **GLH:** | 69 |
| **Relationship to NOS:** | This unit is linked to FSPITS06 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in negotiating with insurers to optimise the insurance cover for clients, where the cover is complex. This includes reviewing insurance options with clients, or their agents, towards identifying the preferred insurer and then placing the cover. |
| | It is recognised that brokers may not necessarily be the main interface with the client, and the term 'relevant parties' is used within this unit to allow for such parties being the client and/or their agent. |
| | Complex cover includes that which cannot be dealt with mechanistically, for example, where negotiation is involved or where it is technically demanding involving complex risk evaluation, legal or underwriting issues, or substantial financial implications |

| **Learning outcome** |
|---|
| The learner will: |
| 1. understand the insurance market, relevant to negotiating and agreeing complex insurance cover on behalf of clients |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain relevant insurance and legal principles, and regulations relating to negotiating and agreeing insurance cover |
| 1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |
| 1.3 explain the role and responsibilities of the intermediary at each stage of the client service cycle |
| 1.4 explain the role and responsibilities of the intermediary in the risk management process |

| Learning outcome |
|---|
| The learner will: |
| 2. understand the factors to consider when negotiating and agreeing complex insurance cover on behalf of clients |

| Assessment criteria |
|---|
| The learner can: |
| 2.1 describe their organisation's policies and procedures for the placing of insurance cover addressing complex risks, including those for selecting product providers |
| 2.2 describe the main issues to be considered when selecting product providers with which to place business for complex risks |
| 2.3 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations |
| 2.4 explain the information required for the underwriting decision |
| 2.5 explain how to interpret complex policy wording, extensions and/or limitations, and their significance for client solutions |
| 2.6 explain the impact of different policy wordings, terms and conditions for clients' scope of cover |
| 2.7 explain how to identify savings in premiums for clients through risk management options or through negotiations upon policy cover, terms and conditions |
| 2.8 explain the factors to consider when evaluating and comparing the relative advantages and disadvantages of proposals for insurance cover |
| 2.9 explain potential conflicts of interest for different types of intermediary remuneration |
| 2.10 explain their organisation's requirements relating to ethical standards and health and safety |
| 2.11 explain their organisation's policy and procedures regarding communicating with clients and their agents |
| 2.12 explain the limits of their authority and the actions to take should these be exceeded |

| Learning outcome |
|---|
| The learner will: |
| 3. be able to evaluate quotations for complex insurance cover for their fit with clients' requirements |

| Assessment criteria |
|---|
| The learner can: |
| 3.1 identify clients' agreed requirements for insurance cover, including any particular terms, and the rationale for the cover sought |
| 3.2 address any queries from underwriters accurately and in a timely manner |
| 3.3 evaluate quotations for cover received from underwriters, including their fit with clients' requirements |
| 3.4 determine the comparative advantages and disadvantages of quotations |

| Learning outcome |
|---|
| The learner will: |
| 4. be able to negotiate and enhance terms and conditions of proposals for clients |
| **Assessment criteria** |
| The learner can: |
| 4.1 assess those aspects of proposals that might be negotiated towards optimising the insurance solutions for clients |
| 4.2 consider possible strategies towards optimising the insurance solution for clients, where relevant |
| 4.3 discuss and agree possible strategies with relevant parties where necessary |
| 4.4 progress opportunities for the cross-selling of insurance products where these optimise solutions for clients |
| 4.5 negotiate terms and conditions with relevant underwriters towards enhancing the proposals for clients |
| 4.6 act within the limits of their authority and in accordance with their organisation's and regulatory requirements |

| Learning outcome |
|---|
| The learner will: |
| 5. be able to progress agreed solutions |
| **Assessment criteria** |
| The learner can: |
| 5.1 agree the preferred solution with relevant parties |
| 5.2 arrange for the appropriate instructions to be made for placing agreed insurance cover |
| 5.3 make sure that agreed insurance cover is progressed correctly |
| 5.4 arrange for all appropriate client documentation to be prepared and issued correctly |

# Unit 433 Progressing complex insurance renewals as an intermidary

| | |
|---|---|
| **UAN:** | **H/504/5936** |
| **Level:** | Level 4 |
| **Credit value:** | 6 |
| **GLH:** | 55 |
| **Relationship to NOS:** | This unit is linked to FSPITS07 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in progressing complex insurance renewals as an intermediary, including addressing any difficulties with renewals or where there have been changes in the risk, to provide the best solution for the client. |
| | This unit is only suitable for those learners working for an intermediary and who are progressing and completing complex renewals. |
| | It is recognised that brokers may not necessarily be the main interface with the client, and the term 'relevant parties' is used within this unit to allow for such parties being the client and/or their agent. |
| | A renewal is complex where it is not routine and cannot be dealt with mechanistically, for example, when a renewal involves negotiation and/or is technically demanding involving complex risk evaluation, legal or underwriting issues, or substantial financial implications |

| Learning outcome |
| --- |
| The learner will: |
| 1. understand the insurance market, relevant to progressing complex insurance renewals as an intermediary |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain relevant insurance and legal principles, and regulations relating to progressing complex insurance renewals |
| 1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |
| 1.3 explain the role and responsibilities of the intermediary at each stage of the client service cycle |
| 1.4 explain the role and responsibilities of the intermediary in the risk management process |

| Learning outcome |
| --- |
| The learner will: |
| 2. understand the factors to consider when progressing complex insurance renewals as an intermediary |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain the issues to be considered when selecting product providers with whom to place business for complex risks, including their organisation's policies and procedures for selecting product providers |
| 2.2 explain the information that should be supplied to allow them to check for any material changes |
| 2.3 explain the importance of declaring all material facts, what these include, and the potential consequences of not declaring these |
| 2.4 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations |
| 2.5 describe their organisation's use of experts and consultants when progressing insurance renewals |
| 2.6 explain potential conflicts of interest for different types of intermediary remuneration |
| 2.7 explain their organisation's policy and procedures regarding communicating with clients and their agents |
| 2.8 explain their organisation's requirements relating to ethical standards and health and safety |
| 2.9 explain their organisation's customer service procedures, including those dealing with complaints |
| 2.10 describe their organisation's systems for accessing, recording, amending and securing information |

| Learning outcome |
|---|
| The learner will: |
| 3. be able to evaluate changes for their impact upon complex renewals of insurance cover |
| **Assessment criteria** |
| The learner can: |
| 3.1 identify accurately forthcoming renewals within the timescale required by their organisation and regulator |
| 3.2 obtain relevant documentary evidence and information regarding renewals |
| 3.3 assess whether there are any material changes which might affect the risk being covered and the terms and conditions of policies to be renewed |
| 3.4 assess the need for new surveys or other reports to support changes in risk evaluation |
| 3.5 take the appropriate steps to progress surveys or reports where relevant |
| 3.6 evaluate all relevant information to establish any changes in policy requirements |
| 3.7 evaluate the insureds' claims histories |

| Learning outcome |
|---|
| The learner will: |
| 4. be able to optimise the solutions for clients who are renewing complex insurance cover |
| **Assessment criteria** |
| The learner can: |
| 4.1 determine potential savings for clients through relevant risk management options and/or appropriate options regarding policy cover, terms and conditions |
| 4.2 make appropriate recommendations towards risk improvements with appropriate policy amendments, where relevant |
| 4.3 assess the available information to determine whether fresh underwriting should take place and/or whether there is a need to re-broke the risks |
| 4.4 arrange for fresh underwriting and/or re-broking of the risks where necessary |
| 4.5 resolve difficulties associated with renewals in accordance with business agreements, legal requirements and their authority |
| 4.6 confirm the impact for the cover of any material changes with relevant parties |
| 4.7 explain the limits of their authority and the actions to take should these be exceeded |
| 4.8 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral |

| Learning outcome |
| --- |
| The learner will: |
| 5. be able to progress agreed renewals |
| **Assessment criteria** |
| The learner can: |
| 5.1 monitor the progress of renewals, addressing correctly any delays |
| 5.2 inform relevant parties of progress |
| 5.3 resolve any inaccuracies and ambiguities in renewal documentation and information |
| 5.4 arrange for renewal documentation to be dispatched to clients in the time required |
| 5.5 arrange for renewal instructions to be requested from clients |
| 5.6 arrange for the release of renewal documentation when arrangements for payment have been agreed |
| 5.7 maintain accurate and complete records of all stages |

# Unit 434  Progressing complex mid-term insurance amendments

| | |
|---|---|
| **UAN:** | **R/504/5933** |
| **Level:** | Level 4 |
| **Credit value:** | 6 |
| **GLH:** | 55 |
| **Relationship to NOS:** | This unit is linked to FSPITS08 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in progressing complex mid-term insurance amendments, where significant changes are required to the terms and conditions.  It includes progressing requests for amendments and arranging for the finalising of the insurance cover. |
| | This unit is only suitable for those learners working for an intermediary and who are progressing complex mid-term amendments.  It is noted that, whilst a policy may be straightforward, the amendment(s) required may be complex. |
| | It is recognised that brokers may not necessarily be the main interface with the client, and the term 'relevant parties' is used within this unit to allow for such parties being the client and/or their agent. |
| | Complex amendments are those which are not routine and cannot be dealt with mechanistically, for example, when the amendment involves negotiation and/or is technically demanding involving complex risk evaluation, legal or underwriting issues, or substantial financial implications |

| Learning outcome |
| --- |
| The learner will: |
| 1. understand the insurance market, relevant to progressing complex mid-term insurance amendments |

| Assessment criteria |
| --- |
| The learner can: |
| 1.1 explain relevant insurance and legal principles, and regulations relating to progressing mid-term insurance amendments |
| 1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |
| 1.3 explain the role and responsibilities of the intermediary at each stage of the client service cycle |
| 1.4 explain the role and responsibilities of the intermediary in the risk management process |

| Learning outcome |
| --- |
| The learner will: |
| 2. understand the factors to consider when progressing complex mid-term insurance amendments |

| Assessment criteria |
| --- |
| The learner can: |
| 2.1 explain the issues to be considered when selecting product providers with whom to place business for complex risks, including their organisation's policies and procedures for selecting product providers |
| 2.2 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations |
| 2.3 explain the information that should be supplied to allow them to process amendments |
| 2.4 explain the importance of declaring all material facts, what these include, and the potential consequences of not declaring these |
| 2.5 explain the features of amendments which require investigation by underwriters |
| 2.6 explain their organisation's procedures for checking and correcting amendment documentation |
| 2.7 explain their organisation's procedures for dealing with amendments where cover is subject to conditional acceptance |
| 2.8 explain their organisation's procedures for dealing with mid-term cancellations, including returns of premium and returns of documentation |
| 2.9 explain potential conflicts of interest for different types of intermediary remuneration |
| 2.10 explain their organisation's methods of calculating premiums |
| 2.11 explain their organisation's requirements relating to ethical standards and health and safety |
| 2.12 explain their organisation's policy and procedures regarding communicating with clients and their agents |
| 2.13 explain their organisation's systems for accessing, recording, amending and securing information |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to evaluate changes and their impact upon complex mid-term insurance amendments |
| **Assessment criteria** |
| The learner can: |
| 3.1 obtain sufficient information to allow them to determine the changes sought by clients, the rationale for the changes, and to assess the impact of the changes upon the risk to be covered |
| 3.2 address any gaps in the information or lack of clarity |
| 3.3 evaluate the likely impact of the changed requirements upon the nature and level of risk to be covered |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to optimise solutions for clients seeking complex mid-term amendments |
| **Assessment criteria** |
| The learner can: |
| 4.1 determine whether alternative providers might offer potential savings for clients seeking complex mid-term amendments |
| 4.2 arrange for alternative quotes where appropriate |
| 4.3 communicate accurate and complete information regarding amendments to relevant underwriters in the appropriate way |
| 4.4 resolve difficulties associated with the amendments in accordance with business agreements, legal requirements and their authority |
| 4.5 explain the limits of their authority and the actions to take should these be exceeded |
| 4.6 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral |

| Learning outcome |
| --- |
| The learner will: |
| 5. be able to progress agreed amendments |
| **Assessment criteria** |
| The learner can: |
| 5.1 inform relevant parties of progress, including the impact of the amendments upon the terms and conditions, providing the parties with accurate information |
| 5.2 make arrangements for any adjustments in premiums |
| 5.3 monitor the progress of amendments, addressing correctly any delays |
| 5.4 make sure that amendment documentation is accurate, legible and meets legal and regulatory requirements |
| 5.5 arrange for the insurer's documentation to be checked, and for correct documentation to be issued promptly to clients once it has been received |
| 5.6 maintain accurate and complete records |

# Unit 435 Determining and evaluating clients' insurance requirements for a tailored policy

| | |
|---|---|
| **UAN:** | **L/504/5896** |
| **Level:** | Level 4 |
| **Credit value:** | 8 |
| **GLH:** | 64 |
| **Relationship to NOS:** | This unit is linked to FSPITS04 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in determining and evaluating clients' insurance requirements which include particular considerations that are outside the terms offered normally by standard insurance policies. |
| | It is recognised that brokers may not necessarily be the main interface with the client, and the term 'relevant parties' is used within this unit to allow for such parties being the client and/or their agent |

| **Learning outcome** |
|---|
| The learner will: |
| 1. understand the insurance market, relevant to determining clients' insurance requirements |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain relevant insurance and legal principles, and regulations relating to determining clients' insurance requirements |
| 1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |
| 1.3 explain their organisation's requirements relating to ethical standards and health and safety |

| Learning outcome |
| --- |
| The learner will: |
| 2. understand the factors to consider when determining clients' insurance requirements for a tailored policy |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations |
| 2.2 explain their organisation's policies and procedures for the placing of insurance cover to meet clients' requirements when covering complex risks |
| 2.3 explain the information that should be supplied to enable them to evaluate the need for a tailored policy |
| 2.4 explain the implications and risks associated with failure to obtain full details and to undertake full disclosure |
| 2.5 explain the impact of different policy wordings, terms and conditions for clients' scope of cover |
| 2.6 explain the importance and implications of surveys in the negotiation and placement of risks |
| 2.7 explain how binders and delegated authority schemes can be used to place risks within their area of work |
| 2.8 explain their organisation's policy and procedures regarding communicating with clients and their agents |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to determine insurance requirements needing particular considerations |
| **Assessment criteria** |
| The learner can: |
| 3.1 determine the nature of the insurance cover which the client is seeking, including where relevant, any contingency and environmental cover required |
| 3.2 identify all information necessary to determine the need for a policy tailored to the client's specific requirements |
| 3.3 establish any particular insurance requirements over and above those needed normally |

| Learning outcome |
|---|
| The learner will: |
| 4. be able to solicit quotes from appropriate insurers for tailored policies |
| **Assessment criteria** |
| The learner can: |
| 4.1 assess the likely impact of the particular requirements upon the level of risk to be covered |
| 4.2 identify potential insurers likely to underwrite the insurance cover sought, and who might be best able to cover the client's particular requirements |
| 4.3 arrange for market presentation and the soliciting of quotes |
| 4.4 inform relevant parties of the progress made, including those requirements which are deemed as particular and the rationale for seeking quotes from particular insurers |
| 4.5 maintain accurate and complete records |
| 4.6 explain the limits of their authority and the actions to take should these be exceeded |
| 4.7 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral |

# Unit 436 Determining the cover and extent of liability in complex insurance claims

| | |
|---|---|
| **UAN:** | L/504/5932 |
| **Level:** | Level 4 |
| **Credit value:** | 10 |
| **GLH:** | 84 |
| **Relationship to NOS:** | This unit is linked to FSPITS09 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in determining the extent of cover, liability and the financial implications for possible settlement options in complex and/or high value cases. It includes balancing the appropriateness of further investigation with the likely outcomes and the impact upon overall costs. |
| | This unit focuses upon claims made by the insured for losses suffered and that are covered by their policy. |
| | Claims are complex where they are not routine and cannot be dealt with mechanistically, for example, when a claim involves negotiation and/or is technically demanding involving complex legal issues or substantial financial implications |

| **Learning outcome** |
|---|
| The learner will: |
| 1. understand the insurance market, relevant to determining the cover and extent of liability in insurance claims |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain relevant insurance and legal principles, and regulations relating to determining the cover and extent of liability in insurance claims |
| 1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies, as they impact upon progressing insurance claims |

| Learning outcome |
|---|
| The learner will: |
| 2. understand the claims process and the information required when processing complex claims |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain the different stages in the progression of insurance claims, including their organisation's claims management process |
| 2.2 explain the decision making process at different stages in progressing a claim, including their potential impact on a claim |
| 2.3 explain the information required towards determining the cover and extent of liability in claims |
| 2.4 identify sources of information regarding claims |

| Learning outcome |
|---|
| The learner will: |
| 3. understand the factors to take into account when processing complex insurance claims |
| **Assessment criteria** |
| The learner can: |
| 3.1 explain their organisation's ethos and practice associated with progressing claims |
| 3.2 explain the importance of reviewing legal precedents and how these can affect the handling of a claim |
| 3.3 explain the importance of contract certainty and its impact upon the claims process |
| 3.4 explain the importance of identifying where reinsurance is in force |
| 3.5 explain how different policy wording impacts upon claims and upon the claims reserving process |
| 3.6 explain the effects of claims leakage upon insurers |
| 3.7 explain their organisation's estimating practices |
| 3.8 explain their organisation's requirements relating to ethical standards and health and safety |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to evaluate the implications of available information for complex insurance claims |
| **Assessment criteria** |
| The learner can: |
| 4.1 gather the information required to evaluate a claim |
| 4.2 review the information available to determine the circumstances of the incident upon which a claim is based |
| 4.3 identify the insurance cover relevant to a claim |
| 4.4 confirm all appropriate terms and conditions that apply |
| 4.5 determine the impact for a claim of all available insurance cover relevant to the claimant, and of relevant legal principles and contractual obligations |
| 4.6 assess the liability of all parties involved in a claim |
| 4.7 identify the immediate and potential financial implications of a claim |
| 4.8 assess the impact of the financial implications against possible settlement scenarios |

| Learning outcome |
| --- |
| The learner will: |
| 5. be able to determine the appropriateness of investigating complex claims |
| **Assessment criteria** |
| The learner can: |
| 5.1 assess the costs of potential ongoing actions towards determining liability and the amount that might be due against the likely outcomes for determining settlement terms |
| 5.2 decide the appropriateness of ongoing actions towards investigating a claim, supported by a reasoned rationale |
| 5.3 take appropriate action where there are indicators of non-disclosure, misrepresentation, fraud or potential fraud, in line with their organisation's procedures |
| 5.4 make sure that their decisions are in accordance with their organisation's ethos and practice, as well as legal and regulatory requirements |

| **Learning outcome** |
| --- |
| The learner will:<br>6.  be able to manage the progress of complex claims |
| **Assessment criteria** |
| The learner can:<br>6.1   progress actions towards determining the extent of liability where these are appropriate<br>6.2   explain the importance of instructing and using external experts<br>6.3   provide all relevant parties with the information appropriate to progressing the claim<br>6.4   explain the limits of their authority and the actions to take should these be exceeded<br>6.5   refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral<br>6.6   make reasoned recommendations regarding future actions for any referrals made<br>6.7   explain the importance of maintaining accurate reserves, and the factors making up claims reserves<br>6.8   make sure that adequate reserves are applied for a claim, in line with their organisation's rules and industry regulations<br>6.9   maintain accurate and complete records |

# Unit 437　　Negotiating and settling complex insurance claims

| | |
|---|---|
| **UAN:** | A/504/6011 |
| **Level:** | Level 4 |
| **Credit value:** | 9 |
| **GLH:** | 74 |
| **Relationship to NOS:** | This unit is linked to FSPITS10. |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by  the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in negotiating claims and agreeing a final settlement figure.  This includes obtaining formal discharge of the claim from the claimant where this is required, and arranging payment of the final settlement. |
| | This unit may be suitable for learners working as an insurer, an intermediary or another organisation with authority to negotiate and settle complex claims. |
| | Claims are complex where they are not routine and cannot be dealt with mechanistically, for example, when a  claim involves negotiation and/or is technically demanding involving complex legal issues or substantial financial implications |

| **Learning outcome** |
|---|
| The learner will: |
| 1.　understand the insurance market, relevant to negotiating and settling complex insurance claims |
| **Assessment criteria** |
| The learner can: |
| 1.1　explain relevant insurance and legal principles, and regulations relating to negotiating and settling insurance claims |
| 1.2　explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |

| Learning outcome |
|---|
| The learner will: |
| 2. understand the claims process relating to negotiating and settling complex insurance claims |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain the different stages in the progression of insurance claims, including their organisation's claims management process |
| 2.2 explain the decision making process at different stages in progressing a claim, including their potential impact on a claim |
| 2.3 summarise the information required towards determining the cover and extent of liability in claims |
| 2.4 explain their organisation's policies and procedures for investigating complex insurance claims |
| 2.5 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations |

| Learning outcome |
|---|
| The learner will: |
| 3. understand the factors to take into account when processing complex insurance claims |
| **Assessment criteria** |
| The learner can: |
| 3.1 explain their organisation's ethos and practice associated with progressing claims |
| 3.2 explain the importance of reviewing legal precedents and how these can affect the handling of a claim |
| 3.3 explain the importance of contract certainty and its impact upon the claims process |
| 3.4 explain the importance of identifying where reinsurance is in force |
| 3.5 explain how different policy wording impacts upon claims and upon the claims reserving process |
| 3.6 explain the effects of claims leakage upon insurers |
| 3.7 explain their organisation's estimating practices |
| 3.8 explain their organisation's requirements relating to ethical standards and health and safety |

| Learning outcome |
|---|
| The learner will: |
| 4. be able to determine the impact of investigations when progressing complex insurance claims |
| **Assessment criteria** |
| The learner can: |
| 4.1 gather the information required to confirm the cover and extent of liability in a claim |
| 4.2 determine the impact upon the potential settlement of the outcomes of any investigations regarding liability and quantum of a claim |
| 4.3 determine the impact upon the potential settlement of the outcomes of any investigation where fraud has been suspected |
| 4.4 explain the importance of maintaining accurate reserves, and the factors making up claims reserves |
| 4.5 make sure that adequate reserves are maintained, in line with their organisation's rules and industry regulations |
| 4.6 explain the limits of their authority and the actions to take should these be exceeded |
| 4.7 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral |

| Learning outcome |
|---|
| The learner will: |
| 5. be able to negotiate  settlements of complex insurance claims |
| **Assessment criteria** |
| The learner can: |
| 5.1 explain the principles of effective negotiation and the factors that might be negotiated in settling insurance claims |
| 5.2 describe the process, and the relative advantages and disadvantages associated with using alternative dispute resolution (ADR) or mediation |
| 5.3 explain the options available for negotiating and settling a claim |
| 5.4 make recommendations for relevant actions where they consider mediation to be an appropriate way forward |
| 5.5 take relevant actions where they consider it appropriate to pursue subrogation and recovery rights |
| 5.6 negotiate the liability and/or quantum of damages, in accordance with their organisation's agreed parameters and their level of authority |
| 5.7 provide relevant parties with updated information as required |

| Learning outcome |
| --- |
| The learner will: |
| 6. be able to progress the settlement of complex insurance claims |
| **Assessment criteria** |
| The learner can: |
| 6.1 describe their organisation's procedures for recording claims settlements |
| 6.2 describe authorised sources of information, supply or repair needed in the settlement of claims |
| 6.3 process final settlements, informing relevant parties |
| 6.4 arrange for settlements to be completed promptly, in line with their organisation's procedures |
| 6.5 maintain accurate and complete records |

| | |
|---|---|
| **Unit 438** | **Progressing complex claims for uninsured losses** |

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|---|---|
| **UAN:** | H/504/6018 |
| **Level:** | Level 4 |
| **Credit value:** | 7 |
| **GLH:** | 64 |
| **Relationship to NOS:** | This unit is linked to FSPITS11 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in progressing complex claims for uninsured losses. This includes negotiating to settle the claim to give the best result for the client and insurer, and providing the client with guidance on how best to proceed further, should this be necessary. |
| | This unit may be suitable for learners working for a legal expenses insurer, or any organisation involved in pursuing and recovering uninsured losses. Their work must involve progressing and finalising uninsured loss claims. |
| | A claim for an uninsured loss is complex if it is not routine and cannot be dealt with mechanistically, for example, when a claim involves negotiation and/or is technically demanding involving complex legal issues or substantial financial implications |

| **Learning outcome** |
|---|
| The learner will: |
| 1. understand the insurance market, relevant to progressing claims for uninsured losses |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain relevant insurance and legal principles, and regulations relating to progressing claims for uninsured losses |
| 1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |

| Learning outcome |
|---|
| The learner will: |
| 2. understand the process for progressing uninsured claims and the information required |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain the different stages in the progression of claims for uninsured losses, including their organisation's policies and procedures for dealing with uninsured losses |
| 2.2 explain the decision making process at different stages in progressing a claim, including their potential impact on a claim |
| 2.3 summarise the information required towards determining the cover and extent of liability in claims for uninsured losses |
| 2.4 identify sources of information regarding claims |
| 2.5 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations |

| Learning outcome |
|---|
| The learner will: |
| 3. understand the factors to take into account when progressing complex claims for uninsured losses |
| **Assessment criteria** |
| The learner can: |
| 3.1 explain their organisation's ethos and practice associated with progressing claims |
| 3.2 summarise the information and/or documentation required to progress a claim for uninsured losses |
| 3.3 explain the importance of reviewing legal precedents and how these can affect the handling of a claim |
| 3.4 explain the parties involved in progressing complex claims, including the information that they require towards making sure of the effective progress of a claim |
| 3.5 explain their organisation's requirements relating to ethical standards and health and safety |
| 3.6 explain their organisation's customer service procedures, including those dealing with complaints |
| 3.7 describe their organisation's systems for accessing, recording, amending and securing information relating to claims for uninsured losses |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to evaluate the implications of the available information for complex claims for uninsured losses |
| **Assessment criteria** |
| The learner can: |
| 4.1 review the information available to determine the circumstances of the incident upon which claims are based |
| 4.2 determine the impact for the claim being progressed of all available insurance cover of relevance to the claimant, as well as relevant legal principles and contractual obligations |
| 4.3 assess the liability of all parties involved in claims |
| 4.4 identify the immediate and potential financial implications of claims |
| 4.5 assess the impact of the financial implications against possible settlement scenarios |

| Learning outcome |
| --- |
| The learner will: |
| 5. be able to determine the appropriateness of investigating complex claims for uninsured losses |
| **Assessment criteria** |
| The learner can: |
| 5.1 assess the costs of potential ongoing actions towards determining liability and the amount that might be due against the likely outcomes for determining settlement terms |
| 5.2 determine the appropriateness of ongoing actions towards investigating claims, supported by a reasoned rationale |
| 5.3 offer guidance regarding the best situation for a client, taking into account legal principles, loss mitigation and prospects of recovery |

| Learning outcome |
| --- |
| The learner will: |
| 6. be able to progress and negotiate settlement of complex claims for uninsured losses |
| **Assessment criteria** |
| The learner can: |
| 6.1 obtain the information or documentation required to progress claims |
| 6.2 make sure that claims are formulated and submitted correctly to the third party |
| 6.3 negotiate settlement of claims in the best interests of their clients and their organisation |
| 6.4 make recommendations for further action which will help clients to arrive at the best settlement, where relevant |
| 6.5 advise all relevant parties of the outcome of claims |
| 6.6 explain the limits of their authority and the actions to take should these be exceeded |
| 6.7 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reasons for the referral |
| 6.8 maintain accurate and complete records |

# Unit 439   Making sure of effective recovery in complex insurance claims

| | |
|---|---|
| **UAN:** | T/504/6024 |
| **Level:** | Level 4 |
| **Credit value:** | 6 |
| **GLH:** | 52 |
| **Relationship to NOS:** | This unit is linked to FSPITS12 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in ensuring effective recovery in complex insurance claims.  It includes determining the party(ies) responsible for incidents upon which claims are based, making an assessment of the potential level of recovery and arranging for recoveries to be made.<br><br>Claims are complex where they are not routine and cannot be dealt with mechanistically, for example, when a claim involves negotiation and/or is technically demanding involving complex legal issues or substantial financial implications |

| **Learning outcome** |
|---|
| The learner will: |
| 1.   understand the insurance market, relevant to making recoveries in insurance claims |
| **Assessment criteria** |
| The learner can: |
| 1.1   explain relevant insurance and legal principles, and regulations relating to making recoveries in insurance claims |
| 1.2   explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |

| Learning outcome |
|---|
| The learner will: |
| 2. understand the recovery process in complex insurance claims |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain their organisation's claims management process, including the procedures for investigating complex insurance claims |
| 2.2 explain opportunities for seeking recovery in complex claims, in terms of those parties against which recovery might be progressed |
| 2.3 explain the importance of maintaining accurate reserves and the factors making up claims reserves |
| 2.4 explain how different policy wording impacts upon claims and the claims reserving process |
| 2.5 explain the nature of those specialists with whom their organisation might contract in investigating those parties from which recovery might be sought, and the associated procedures |
| 2.6 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations |

| Learning outcome |
|---|
| The learner will: |
| 3. understand the factors to take into account when progressing recoveries |
| **Assessment criteria** |
| The learner can: |
| 3.1 explain their organisation's ethos and practice associated with progressing claims |
| 3.2 explain their organisation's requirements relating to ethical standards and health and safety |
| 3.3 explain the importance of reviewing legal precedents and how these can affect recovery in claims |
| 3.4 explain the importance and implications of contract clauses and/or exclusion clauses upon recovery and legal liability |
| 3.5 explain the principles of effective negotiation and the factors that might be negotiated when seeking recovery in insurance claims |
| 3.6 explain relevant market claims handling agreements between insurers and the impact of these for their work |
| 3.7 explain the options for pursuing subrogation and recovery rights |
| 3.8 explain the importance of balancing the costs of progressing actions to recover monies against the likely amounts that might be recovered |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to evaluate the available information in determining the appropriateness of pursuing recovery |

| Assessment criteria |
| --- |
| The learner can: |
| 4.1   gather the information available towards determining the party(ies) responsible for the incident upon which claims are based, and upon which an assessment can be made regarding the monies that might be recovered |
| 4.2   determine the actions appropriate, and associated resources necessary, towards addressing any gaps in the information available |
| 4.3   make a reasoned assessment regarding the party(ies) responsible for the incident upon which claims are based |
| 4.4   assess the potential amount of monies likely to be recoverable from the party(ies) responsible |
| 4.5   evaluate the costs of progressing further actions against the likely benefits of the outcomes |
| 4.6   consider any potential negative impact of pursuing recovery against the costs of abandoning recovery |
| 4.7   decide whether to progress further actions, setting out a reasoned rationale for their decisions |

| Learning outcome |
| --- |
| The learner will: |
| 5. be able to evaluate investigatory actions towards determining responsibility and the opportunity for recovery in complex insurance claims |

| Assessment criteria |
| --- |
| The learner can: |
| 5.1   make sure that further investigatory actions are approved by the appropriate authority, where relevant |
| 5.2   progress investigatory actions where they consider these appropriate, in line with their organisation's procedures |
| 5.3   evaluate the outcomes of further investigatory actions to determine the party(ies) judged to be responsible and to assess the opportunity for recovery |

| Learning outcome |
| --- |
| The learner will: |
| 6. be able to arrange for recoveries to be progressed in complex insurance claims |
| **Assessment criteria** |
| The learner can: |
| 6.1 arrange for potential recoveries to be progressed, in line with their organisation's ethos and requirements |
| 6.2 explain the limits of their authority and the actions to take should these be exceeded |
| 6.3 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reasons for the referral |
| 6.4 maintain accurate and complete records |

## Unit 440 Evaluating and deciding whether to underwrite complex new risks

| | |
|---|---|
| **UAN:** | A/504/6025 |
| **Level:** | Level 4 |
| **Credit value:** | 10 |
| **GLH:** | 86 |
| **Relationship to NOS:** | This unit is linked to FSPITS13 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in evaluating and making decisions regarding the underwriting of complex new risks. |
| | A risk is complex if it is not routine and cannot be dealt with mechanistically, for example, when it may require negotiation and/or it is technically demanding involving complex underwriting criteria, complex risk evaluation or there are substantial financial implications |

| **Learning outcome** |
|---|
| The learner will: |
| 1.  understand the insurance market, relevant to evaluating and deciding whether to underwrite complex new risks |
| **Assessment criteria** |
| The learner can: |
| 1.1  explain relevant insurance and legal principles, and regulations relating to evaluating and deciding whether to underwrite new risks |
| 1.2  explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies, as they impact upon evaluating and deciding whether to underwrite new risks |
| 1.3  explain current insurance market trends and developments |

| Learning outcome |
| --- |
| The learner will: |
| 2. understand the factors to consider when evaluating and deciding whether to underwrite complex new risks |

| Assessment criteria |
| --- |
| The learner can: |
| 2.1 explain their organisation's capacity and scope of business which it is authorised to write, and how this links with its overall underwriting strategy and business objectives |
| 2.2 explain how to determine whether a proposal fits their organisation's planned profile of acceptable risk |
| 2.3 explain their organisation's procedures and the circumstances for granting cover of complex risk subject to conditional acceptance |
| 2.4 explain the concept of 'exposure' and the significance of identifying exposure to both single and accumulation risks |
| 2.5 explain how to apply underwriting criteria |
| 2.6 explain different statistical methods and risk premium models that can be used to establish risk price |
| 2.7 explain what is meant by a realistic disaster scenario |
| 2.8 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations |
| 2.9 explain their organisation's requirements relating to ethical standards and health and safety |
| 2.10 explain their organisation's policy and procedures regarding communicating with clients and their agents |
| 2.11 explain their organisation's customer service procedures, including those dealing with complaints |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to evaluate the risk exposure of complex new risks |

| Assessment criteria |
| --- |
| The learner can: |
| 3.1 gather the information required to evaluate complex new risks, addressing any gaps correctly |
| 3.2 evaluate the risk exposure of new risks |
| 3.3 assess where further investigation is required and appropriate |
| 3.4 commission further investigation where required, and in accordance with their authority and organisation's procedures |
| 3.5 evaluate the findings of any further investigation, assessing the impact for underwriting new risks |
| 3.6 take appropriate actions where they identify any potential non-disclosure or misrepresentation when evaluating risks |
| 3.7 determine 'worse case scenarios' |
| 3.8 assess actions that can be taken to minimise the risk to their own organisation and the client |

| Learning outcome |
|---|
| The learner will: |
| 4. be able to make decisions about whether to underwrite complex new risks |
| **Assessment criteria** |
| The learner can: |
| 4.1 allow for all features and history of the risk and/or the impact for their organisation when evaluating whether to accept risks |
| 4.2 decide whether to accept or decline risks |
| 4.3 accept only business that their organisation is authorised to write and which is in accordance with its underwriting strategy |
| 4.4 take action to avoid any unnecessary delays in making decisions regarding risks |
| 4.5 maintain accurate and complete records |
| 4.6 explain the limits of their authority and the actions to take should these be exceeded |
| 4.7 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral |

# Unit 441 Negotiating and determining the conditions under which risk will be underwritten in complex insurance cases

| | |
|---|---|
| **UAN:** | J/504/6044 |
| **Level:** | Level 4 |
| **Credit value:** | 10 |
| **GLH:** | 86 |
| **Relationship to NOS:** | This unit is linked to FSPITS14 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in negotiating and determining the conditions under which complex risk will be underwritten. It involves applying underwriting criteria and discussing premiums and terms with clients and/or their agents. |
| | A risk is complex if it is not routine and cannot be dealt with mechanistically, for example, when it may require negotiation and/or it is technically demanding involving complex underwriting criteria, complex risk evaluation or there are substantial financial implications |

| **Learning outcome** |
|---|
| The learner will: |
| 1. understand the insurance market, relevant to negotiating and determining the conditions under which risk will be underwritten |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain relevant insurance and legal principles, and regulations relating to negotiating and determining the conditions under which risk will be underwritten |
| 1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |
| 1.3 explain current insurance market trends and developments |

| Learning outcome |
| --- |
| The learner will: |
| 2. understand the factors to consider when  negotiating and determining the conditions under which risk will be underwritten |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain their organisation's capacity and scope of business which it is authorised to write, and how this links with its overall underwriting strategy and business objectives |
| 2.2 explain how to determine whether a proposal fits their organisation's planned profile of acceptable risk |
| 2.3 explain their organisation's procedures and the circumstances for granting cover of complex risk subject to conditional acceptance |
| 2.4 explain the potential impact of pricing discounts, incentives and elasticity of supply and demand upon their own area  of business |
| 2.5 explain the market factors that can impact upon the pricing of complex risks |
| 2.6 describe how to apply underwriting criteria |
| 2.7 explain different statistical methods and risk premium models that can be used to establish risk price |
| 2.8 explain the impact of capital and solvency requirements for the pricing of risk |
| 2.9 describe sources of advice and information towards the pricing of risk |
| 2.10 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations |
| 2.11 explain the impact of rating charges on their own class of business, and ways to reduce any adverse impact |
| 2.12 explain their organisation's requirements relating to ethical standards and health and safety |
| 2.13 explain their organisation's policy and procedures regarding communicating with clients and their agents |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to evaluate and determine the conditions under which risk will be underwritten in complex insurance cases |

| Assessment criteria |
| --- |
| The learner can: |
| 3.1 gather the information required to price risks, addressing any gaps correctly |
| 3.2 review and analyse the insureds' claims history for opportunities for risk improvements |
| 3.3 make recommendations towards risk improvement with relevant policy amendments, where relevant |
| 3.4 evaluate the impact of all relevant factors upon the pricing of complex risks |
| 3.5 price complex risks in line with their own authority limit and their organisation's policies and procedures |
| 3.6 apply appropriate limitations or extensions of cover to reflect the features of the risks |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to negotiate and confirm the terms and conditions under which risk will be underwritten in complex insurance cases |

| Assessment criteria |
| --- |
| The learner can: |
| 4.1 identify any differences between the policy cover proposed and clients' requirements |
| 4.2 negotiate with relevant parties the price and conditions under which risk will be underwritten |
| 4.3 confirm any agreed changes |
| 4.4 accept only business that their organisation is authorised to write and which is in line with its underwriting strategy |
| 4.5 take action to avoid any unnecessary delays in underwriting risks |
| 4.6 inform relevant parties promptly of their decision |
| 4.7 agree final terms and premiums |
| 4.8 maintain accurate and complete records |
| 4.9 explain the limits of their authority and the actions to take should these be exceeded |
| 4.10 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral |

# Unit 442 Progressing the underwriting of complex insurance policy alterations and mid-term amendments

| | |
|---|---|
| **UAN:** | **Y/504/6050** |
| **Level:** | Level 4 |
| **Credit value:** | 8 |
| **GLH:** | 69 |
| **Relationship to NOS:** | This unit is linked to  FSPITS15 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in progressing requests for complex policy alterations, applying appropriate underwriting criteria and determining any revised premiums, terms and conditions. |
| | Complex alterations are those which are not routine and cannot be dealt with mechanistically, for example, when they require negotiation and/or are technically demanding involving complex underwriting criteria, complex risk evaluation or there are substantial financial implications. |

| **Learning outcome** |
|---|
| The learner will: |
| 1. understand the insurance market, relevant to progressing the underwriting of complex insurance policy alterations and mid-term amendments |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain relevant insurance and legal principles, and regulations relating to progressing the underwriting of complex insurance policy alterations |
| 1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies, as they impact upon  progressing the underwriting of complex insurance policy alterations and mid-term amendments |

| Learning outcome |
| --- |
| The learner will: |
| 2. understand the factors to consider when progressing the underwriting of complex insurance policy alterations and mid-term amendments |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain their organisation's capacity and scope of business which it is authorised to write, and how this links with its overall underwriting strategy and business objectives |
| 2.2 explain their organisation's procedures for progressing policy alterations and mid-term adjustments, including the return of documentation, where appropriate |
| 2.3 explain how to apply underwriting criteria |
| 2.4 explain different statistical methods and risk premium models that can be used to establish risk price |
| 2.5 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations |
| 2.6 explain the potential impact of pricing discounts, incentives and elasticity of supply and demand upon their own area of business |
| 2.7 explain the information required to progress complex alterations and mid-term adjustments |
| 2.8 explain the impact of capital and solvency requirements for the pricing of risk |
| 2.9 explain their organisation's procedures and the circumstances for granting cover subject to conditional acceptance |
| 2.10 explain sources of information and advice towards pricing risk |
| 2.11 explain their organisation's systems for accessing, recording, amending and securing information |
| 2.12 explain their organisation's requirements relating to ethical standards and health and safety |
| 2.13 explain their organisation's policy and procedures regarding communicating with clients and their agents |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to evaluate and establish the risk exposure of complex alterations |
| **Assessment criteria** |
| The learner can: |
| 3.1 address requests for alterations and mid-term amendments promptly |
| 3.2 gather the information required to proceed with requests, addressing any gaps correctly |
| 3.3 make sure that the details of requests are clear and unambiguous |
| 3.4 assess where further investigation is required and appropriate |
| 3.5 commission further investigation where required, and in accordance with their authority and organisation's procedures |
| 3.6 evaluate the likely impact of the changes requested upon the nature and level of risk to be covered |
| 3.7 assess actions that can be taken to minimise the risk to their own organisation and the client |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to price complex alterations |
| **Assessment criteria** |
| The learner can: |
| 4.1 take into account clients' existing business with their organisation when pricing the clients' requests for alterations, where relevant |
| 4.2 decide whether to accept or decline the risk |
| 4.3 accept only alterations that their organisation is authorised to write and which are in line with its underwriting policy |
| 4.4 identify any features in requests which indicate that the requests should be declined or referred |
| 4.5 take the appropriate action where requests are to be declined or referred |
| 4.6 apply relevant underwriting criteria when pricing alterations |
| 4.7 price complex alterations in line with their own authority limit and their organisation's policies and procedures |

| Learning outcome |
| --- |
| The learner will: |
| 5. be able to agree and progress complex alterations to policies arising from requests for changes and mid-term amendments |
| **Assessment criteria** |
| The learner can: |
| 5.1 provide quotations with appropriate terms to reflect the changes requested to relevant parties |
| 5.2 negotiate with relevant parties the price and conditions under which the revised risk will be underwritten if clients decline a quotation |
| 5.3 make sure that all terms and conditions are within their level of authority to agree |
| 5.4 explain clearly the cover granted, confirming any special conditions |
| 5.5 agree premiums, terms and conditions of policies which meet clients' requests for alterations |
| 5.6 arrange for accurate documentation to be provided to those who need it and who have a right to it |
| 5.7 maintain accurate and complete records |
| 5.8 explain the limits of their authority and the actions to take should these be exceeded |
| 5.9 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral |

## Unit 443    Providing technical advice and support regarding complex insurance matters to others

| | |
|---|---|
| **UAN:** | K/504/6067 |
| **Level:** | Level 4 |
| **Credit value:** | 7 |
| **GLH:** | 65 |
| **Relationship to NOS:** | This unit is linked to FSPITS19 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves utilising their technical competence to provide advice and support regarding complex insurance matters to others, who might include colleagues both in and outside their organisation, and/or clients. |
| | Insurance matters are complex when they address aspects that are not routine and cannot be dealt with mechanistically.  For example, such matters might involve negotiations and/or might be technically demanding involving complex legal or underwriting issues, complex risk evaluation or substantial financial implications |

| **Learning outcome** |
|---|
| The learner will: |
| 1.  understand the insurance market, including its structure and the legal and regulatory requirements relevant to their work |
| **Assessment criteria** |
| The learner can: |
| 1.1   explain relevant insurance and legal principles, and regulations relating to their work |
| 1.2   explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |

| Learning outcome |
| --- |
| The learner will: |
| 2. understand the factors to consider when communicating and providing advice and support |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain their organisation's insurance products and services relevant to their area of operations |
| 2.2 explain their organisation's business plan and objectives relevant to their area of responsibility |
| 2.3 explain their organisation's requirements relating to ethical standards and health and safety |
| 2.4 explain the principal roles and responsibilities of those to whom they usually provide technical advice and support |
| 2.5 explain the principal nature of the advice and support that others require and the most appropriate ways of providing this |
| 2.6 explain the importance of making sure that the information and advice provided is current, accurate and valid |
| 2.7 explain ways of structuring their advice and support that help others to understand |
| 2.8 describe ways of putting at ease those who seek their assistance |
| 2.9 describe the types of verbal and non-verbal feedback that indicate understanding by others |
| 2.10 describe ways of confirming that the advice and support provided has fulfilled the requirements of others |
| 2.11 explain the importance of providing information only to those who have a right to it |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to communicate and provide technical advice and support regarding complex insurance matters in ways that are the most appropriate for others |
| **Assessment criteria** |
| The learner can: |
| 3.1 establish the advice or support sought by others |
| 3.2 choose a style of providing support that meets the needs of those seeking their assistance |
| 3.3 provide advice and support in a manner and at a pace appropriate to meeting the needs of those seeking their assistance |
| 3.4 check that their support is meeting the needs of those seeking their assistance |
| 3.5 adjust the advice or support being provided where necessary, in response to both verbal and non-verbal feedback |
| 3.6 communicate information only to those who have a right to it, in line with their organisation's procedures |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to provide technical advice and support regarding complex insurance matters that is technically accurate |
| **Assessment criteria** |
| The learner can: |
| 4.1 check that the advice that they are providing is current, accurate and complete |
| 4.2 state the level of confidence that can be placed upon the information that they are providing, where appropriate, including whether it is evidence based or personal opinion |
| 4.3 explain any jargon, technical terms or abbreviations, where relevant |
| 4.4 explain the limits of their authority and competence with regard to providing technical advice and support to others, and to whom to refer should these be exceeded |
| 4.5 make sure that the advice and support needed is within their levels of authority and competence to provide |
| 4.6 refer others to relevant support services or specialists, where necessary |

# Unit 444    Advising and supporting clients making a claim in complex insurance cases

| | |
|---|---|
| **UAN:** | M/504/6068 |
| **Level:** | Level 4 |
| **Credit value:** | 6 |
| **GLH:** | 55 |
| **Relationship to NOS:** | This unit is linked to  FSPITS20 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in providing guidance to clients regarding complex insurance claims and the processing of claims settlements. Claims are complex when they are not routine and cannot be dealt with mechanistically, for example, when a claim involves negotiation and/or is technically demanding involving complex legal issues or substantial financial implications |

| **Learning outcome** |
|---|
| The learner will: |
| 1.  understand the insurance market, relevant to advising and supporting clients making an insurance claim |
| **Assessment criteria** |
| The learner can: |
| 1.1   explain relevant insurance and legal principles, and regulations relating to advising and supporting clients making an insurance claim |
| 1.2   explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |

| Learning outcome |
|---|
| The learner will: |
| 2. understand the claims process and the factors to take into account when monitoring the progress of an insurance claim |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain the actions to be taken by the insured following a loss and the subsequent stages in the progression of insurance claims |
| 2.2 explain the documentation and information required to progress claims |
| 2.3 explain the roles and functions of other parties involved in progressing insurance claims |
| 2.4 explain the decision making process at different stages in progressing a claim, including their potential impact on a claim |
| 2.5 explain how to handle the late notification of claims |
| 2.6 explain how different policy wordings and conditions impact upon the validity of claims and the claims handling process |
| 2.7 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations |
| 2.8 identify sources of advice and information relevant to advising and supporting clients making a claim |
| 2.9 explain their organisation's requirements relating to ethical standards and health and safety |
| 2.10 explain their organisation's customer service procedures, including those for dealing with complaints |
| 2.11 explain their organisation's procedures for accessing and maintaining customer records, including recording claims settlements |

| Learning outcome |
|---|
| The learner will: |
| 3. be able to evaluate the circumstances of complex insurance claims |
| **Assessment criteria** |
| The learner can: |
| 3.1 confirm that the intimations of claims are accurate, complete and recorded correctly |
| 3.2 interpret policy wordings and conditions to determine the validity of claims and their impact upon the claims handling process |
| 3.3 evaluate the circumstances of claims to assess both the clients' and product providers' requirements in relation to claims |

| Learning outcome |
| --- |
| The learner will: |
| 4.  be able to liaise with clients regarding the progress of their claims |
| **Assessment criteria** |
| The learner can: |
| 4.1 explain the likely outcomes of claims to clients, within their organisation's timescales |
| 4.2 advise clients of the prescribed, or most appropriate, mechanisms for resolving claims settlement disputes |
| 4.3 advise clients and all relevant parties when claims are settled |
| 4.4 make sure that settlement cheques are issued |

| Learning outcome |
| --- |
| The learner will: |
| 5.  be able to support clients through progressing complex insurance claims |
| **Assessment criteria** |
| The learner can: |
| 5.1 identify and investigate any issues relating to claims, in line with their organisation's policies and procedures |
| 5.2 resolve any difficulties associated with claims according to business agreements, legal requirements and the limit of their authority |
| 5.3 monitor the operation of delegated authority agreements, binding authorities or scheme agreements to make sure that prescribed claims handing procedures are followed |
| 5.4 address any deviations in procedures promptly and correctly |
| 5.5 arrange interim payments where appropriate |
| 5.6 explain the limits of their authority and the actions to take should these be exceeded |
| 5.7 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral |
| 5.8 dispatch the appropriate correspondence and/or documentation within the timescales required |
| 5.9 maintain accurate and complete records |

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| Unit 445 | Contributing to evaluations of potential insurance work in line with organisational objectives |
|---|---|

| | |
|---|---|
| **UAN:** | H/504/5998 |
| **Level:** | Level 4 |
| **Credit value:** | 6 |
| **GLH:** | 52 |
| **Relationship to NOS:** | This unit is linked to FSPITS02 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in contributing to evaluations made regarding whether potential new insurance work is suited to an organisation's business objectives.

The learner might not necessarily be the person who makes the decision regarding whether the work is suited, but the learner will be involved in making reasoned assessments and setting out reasoned recommendations |

| **Learning outcome** |
|---|
| The learner will: |
| 1. understand the insurance market, relevant to their contributing to evaluations of potential insurance work in line with their organisation's objectives |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain relevant insurance and legal principles and regulations relating to making an evaluation of the fit of potential new insurance work with their organisation's objectives |
| 1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |
| 1.3 explain their organisation's requirements relating to ethical standards and health and safety |

| Learning outcome |
|---|
| The learner will: |
| 2. be able to explore and evaluate the fit of potential new insurance work with their organisation's objectives |
| **Assessment criteria** |
| The learner can: |
| 2.1 describe insurance industry developments relevant to their organisation's area of operations |
| 2.2 explain their organisation's business objectives relevant to identifying new insurance work |
| 2.3 describe their organisation's insurance products and services relevant to their area of responsibility |
| 2.4 evaluate potential new insurance work that is in line with their organisation's business objectives |
| 2.5 determine a prioritised assessment of the strengths and weaknesses of potential insurance work for their organisation |
| 2.6 evaluate the threats and opportunities for their organisation's existing business from potential new insurance work |

| Learning outcome |
|---|
| The learner will: |
| 3. be able to develop and make reasoned recommendations regarding opportunities for potential new insurance work |
| **Assessment criteria** |
| The learner can: |
| 3.1 describe their organisation's actual and target client base for insurance products and services within their area of responsibility |
| 3.2 prepare reasoned forecasts of demand for the potential insurance work |
| 3.3 set out a rationale that justifies the forecasts made and which is persuasive |
| 3.4 evaluate the resources and capabilities required to deliver the potential insurance work |
| 3.5 prepare a cost-benefit analysis for their organisation of the opportunities presented by the potential insurance work |
| 3.6 assess the assumptions made and the associated risks regarding their analysis |
| 3.7 develop clear, persuasive and reasoned recommendations regarding the fit of potential insurance work with their organisation's objectives |
| 3.8 make recommendations to the relevant people regarding potential insurance work within their organisation |

# Unit 446 Determining and reporting trends in insurance business and making recommendations for business development

| | |
|---|---|
| **UAN:** | **Y/504/6002** |
| **Level:** | Level 4 |
| **Credit value:** | 6 |
| **GLH:** | 52 |
| **Relationship to NOS:** | This unit is linked to FSPITS03 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in analysing market intelligence and patterns in their organisation's insurance work, and using this insight to make recommendations towards the development of further insurance business. It includes evaluating information regarding your organisation's insurance business and the requirements of its target clients to identify any gaps in the products/services offered and making recommendations regarding how such gaps might be addressed. |
| | This unit makes reference to 'your organisation' and 'organisational'.  For the purposes of this unit an 'organisation' can mean a self-contained entity, such as a private sector company, or a significant operating unit with a relative degree of autonomy within the larger organisation. |

| Learning outcome |
|---|
| The learner will: |
| 1. understand the insurance market, relevant to making recommendations for business development |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain relevant insurance and legal principles, and regulations relating to determining trends in insurance business and making recommendations for associated business development |
| 1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies |
| 1.3 explain their organisation's requirements relating to ethical standards and health and safety |

| Learning outcome |
|---|
| The learner will: |
| 2. be able to determine trends in insurance business of relevance to their organisation |
| **Assessment criteria** |
| The learner can: |
| 2.1 gather information regarding their organisation's business and target clients of relevance to determining trends in insurance business |
| 2.2 determine trends in insurance business and the associated requirements of target clients, of relevance to meeting their organisation's business objectives |
| 2.3 explain their organisation's business plan and objectives relevant to the analysis being undertaken |
| 2.4 assess the impact of any gaps in the information available in terms of the potential risk for conclusions that may be drawn |
| 2.5 make sure that the information used is valid |

| **Learning outcome** |
| --- |
| The learner will: |
| 3. be able to make reasoned recommendations regarding how their organisation might progress opportunities for new insurance business |
| **Assessment criteria** |
| The learner can: |
| 3.1 explain their organisation's relevant insurance products and services and its actual and target client base |
| 3.2 explain their organisation's relevant competitors and the principal features of their relevant insurance products and services |
| 3.3 evaluate the impact and implications of identified trends for their organisation's business development |
| 3.4 prioritise any critical issues identified |
| 3.5 assess any threats for their organisation's insurance business from the trends identified |
| 3.6 identify the reasons behind the trends |
| 3.7 draw justified conclusions regarding the opportunities for their organisation |
| 3.8 make reasoned recommendations including a clear course of action |

# Unit 447    Carrying out audits of insurance claims processes

| | |
|---|---|
| **UAN:** | D/504/6051 |
| **Level:** | Level 4 |
| **Credit value:** | 6 |
| **GLH:** | 52 |
| **Relationship to NOS:** | This unit is linked to FSPITS16 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in auditing insurance claims processes to make sure that the processes are meeting appropriate standards |

| **Learning outcome** |
|---|
| The learner will: |
| 1. understand the purpose of audits of insurance claims processes and the relevant organisational, legal and regulatory requirements |
| **Assessment criteria** |
| The learner can: |
| 1.1  explain the principles and methods of auditing relevant to carrying out audits of insurance claims processes |
| 1.2  explain relevant insurance and legal principles, and regulations relevant to their audit role |
| 1.3  explain their organisation's requirements relating to ethical standards and health and safety |
| 1.4  explain the limits of their authority and the actions to take should these be exceeded |

| Learning outcome |
| --- |
| The learner will: |
| 2. be able to prepare for the audit of the insurance claims processes |
| **Assessment criteria** |
| The learner can: |
| 2.1 determine the processes to be audited and the standards against which the processes are to be audited |
| 2.2 determine the purpose of the audit, making sure that the audit is within their area of responsibility |
| 2.3 establish the outcomes from any relevant, previous audit history |
| 2.4 check that any recommendations arising from any previous audit have been considered and acted upon, where relevant |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to audit claims processes |
| **Assessment criteria** |
| The learner can: |
| 3.1 review the work and processes to make sure that these meet consistently the standards required and comply with procedures |
| 3.2 check that all relevant records and documentation are complete and accessible |
| 3.3 obtain sufficient, valid information to enable them to evaluate accurately whether processes are meeting the required standards |
| 3.4 identify those personnel authorised to have access to the records of their audit |
| 3.5 maintain complete and accurate records of their audit, making these available to authorised personnel |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to evaluate the outcomes of audits to identify opportunities for enhancements, and any shortfalls occurring |
| **Assessment criteria** |
| The learner can: |
| 4.1 identify opportunities for enhancing existing processes to improve efficiency or mitigate against fraud or leakage, where relevant |
| 4.2 make reasoned recommendations for appropriate action to progress such opportunities |
| 4.3 assess risks of shortfalls in the quality of processes, where relevant |
| 4.4 recommend actions to address and minimise such risks |
| 4.5 investigate the causes of any shortfall in the quality of processes, where relevant, instigating appropriate actions |
| 4.6 bring any serious or immediate problems promptly to the attention of the relevant person |

| Learning outcome |
| --- |
| The learner will: |
| 5.  be able to report and provide feedback regarding the audit |
| **Assessment criteria** |
| The learner can: |
| 5.1   report upon the outcomes of the audit to those who need to know, and within agreed timescales |
| 5.2   provide feedback to motivate those using the processes to maintain the quality standards |
| 5.3   encourage those involved in using the processes to identify and recommend quality improvements |

| | |
|---|---|
| **Unit 448** | **Undertaking a quality audit of insurance casework within your area of responsibility** |

| | |
|---|---|
| **UAN:** | **M/504/6054** |
| **Level:** | Level 4 |
| **Credit value:** | 6 |
| **GLH:** | 52 |
| **Relationship to NOS:** | This unit is linked to  FSPITS17 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in auditing individual insurance cases to determine whether work is being carried out to legal, regulatory and organisational requirements.  This is sometimes referred to as 'dip sampling' and involves reviewing a representative sample of cases on a regular basis |

| **Learning outcome** |
|---|
| The learner will: |
| 1. understand the insurance casework processes being audited and the relevant organisational, legal and regulatory requirements |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain their organisation's casework processes and procedures |
| 1.2 explain the standards or levels of performance expected of casework within their organisation |
| 1.3 explain relevant insurance and legal principles, and regulations relevant to their audit role |
| 1.4 explain the services and products addressed by the casework being audited |
| 1.5 explain effective ways of monitoring the progress and quality of individual cases regularly and fairly against the standards or level of performance expected |
| 1.6 explain their organisation's requirements relating to ethical standards and health and safety |
| 1.7 explain the limits of their authority and the actions to take should these be exceeded |

| Learning outcome |
| --- |
| The learner will: |
| 2. be able to prepare for the audit of individual insurance cases |
| **Assessment criteria** |
| The learner can: |
| 2.1 make sure that a representative and appropriate number of cases are reviewed |
| 2.2 obtain sufficient and valid information to allow them to evaluate accurately whether cases are being progressed to the standard required |
| 2.3 make sure that all relevant case documentation is complete |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to audit insurance casework |
| **Assessment criteria** |
| The learner can: |
| 3.1 review the progress and quality of cases on a regular and fair basis |
| 3.2 check that any corrective actions agreed in previous reviews have been acted upon, where relevant |
| 3.3 identify successful progress and completion of cases |
| 3.4 identify unacceptable or poor performance in progressing cases |
| 3.5 maintain complete and accurate records of their audit, making these available to authorised personnel |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to report and provide feedback upon insurance casework |
| **Assessment criteria** |
| The learner can: |
| 4.1 explain the principles of providing prompt and constructive feedback |
| 4.2 describe the types of problems that may occur and which could affect the progress of casework, and the nature of support that can be provided to individuals in dealing with such problems |
| 4.3 recognise successful progress and completion of cases |
| 4.4 provide relevant information regarding good performance in meeting the standards to the appropriate manager(s) so that recognition might be passed on to the individuals responsible |
| 4.5 provide relevant information to the appropriate manager(s) so that the individual responsible for any poor performance can discuss the cause(s) and ways of improving with their manager(s) |
| 4.6 bring any serious or immediate problems promptly to the  attention of the relevant person |
| 4.7 arrange for the information collected in  the review of cases to be used to inform any formal appraisals of the relevant individuals' performance |
| 4.8 report the outcomes of their audit to those who need to know and within agreed timescales |

**Unit 449**  **Carrying out a quality audit of insurance work undertaken by suppliers**

| | |
|---|---|
| **UAN:** | R/504/6063 |
| **Level:** | Level 4 |
| **Credit value:** | 5 |
| **GLH:** | 44 |
| **Relationship to NOS:** | This unit is linked to FSPITS18 |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector |
| **Aim:** | This unit is suitable for learners whose work involves them in auditing the services and products provided by third party suppliers relating to insurance claims. This includes monitoring suppliers' performance against agreed evaluation criteria and taking the appropriate corrective action where any shortfalls occur. |
| | Third party suppliers can include suppliers of specialist reports, (for example, fire surveys) and/or those undertaking reparations, where they have the delegated authority to fulfil aspects of the settlement terms. |
| | It is noted that the term 'suppliers' in this context is not intended to refer to 'insurers' even though they might be considered as a supplier of services to such as an intermediary. |

| Learning outcome |
| --- |
| The learner will: |
| 1. understand the factors to consider when carrying out an audit of insurance work undertaken by third party suppliers, including relevant organisational, legal and regulatory requirements |
| **Assessment criteria** |
| The learner can: |
| 1.1 explain the purpose and aims of the audit being undertaken |
| 1.2 explain relevant insurance and legal principles, and regulations relating to their audit |
| 1.3 explain how to monitor the work of third party suppliers which provide services and products associated with insurance work |
| 1.4 explain the importance of establishing and maintaining agreed lines of communication with the suppliers |
| 1.5 explain the main types of shortfalls that can occur in the quality of service and deliverables, and the remedial actions that can be appropriate |
| 1.6 explain their organisation's requirements relating to ethical standards and health and safety |
| 1.7 explain the limits of their authority and the actions to take should these be exceeded |

| Learning outcome |
| --- |
| The learner will: |
| 2. understand the roles of third party suppliers of insurance work |
| **Assessment criteria** |
| The learner can: |
| 2.1 identify their organisation's agreements/contracts relating to the third party supplier(s) |
| 2.2 describe the levels of skills and competence, and the relative areas of strength and weaknesses of their organisation's third party supplier(s) |
| 2.3 explain the importance of ensuring that third parties are briefed fully, and of making sure that there is clarity regarding the work required |
| 2.4 explain why it is important to monitor the business relationship with suppliers for potential conflict, and how to identify and address the cause(s) of conflict where it occurs |

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| Learning outcome |
|---|
| The learner will: |
| 3. be able to prepare for carrying out a quality audit of insurance work undertaken by third party suppliers |
| **Assessment criteria** |
| The learner can: |
| 3.1 confirm the evaluation criteria against which the supplier's performance is to be assessed |
| 3.2 check that any corrective actions and recommendations agreed as a result of previous audits have been progressed, where relevant |
| 3.3 check that all relevant records and documentation are complete and accessible |

| Learning outcome |
|---|
| The learner will: |
| 4. be able to audit the work of third party suppliers |
| **Assessment criteria** |
| The learner can: |
| 4.1 monitor the supplier's service and deliverables against the criteria |
| 4.2 obtain sufficient, valid information to allow them to determine accurately whether the supplier's service and deliverables are meeting the required criteria |
| 4.3 identify and record any shortfall(s) in the quality of service and deliverables |
| 4.4 investigate the cause(s) of any shortfall(s) and take prompt remedial action |
| 4.5 plan for any corrective actions to be carried out, making sure that these are undertaken by agreed dates |
| 4.6 seek advice from the relevant person if a corrective action cannot be agreed |
| 4.7 report on supplier performance to those who need to know, within agreed timescales, including reference to any shortfall(s) and corrective actions taken |
| 4.8 bring any serious or immediate problems promptly to the attention of the relevant person |
| 4.9 maintain complete and accurate records of their audit, making these available to authorised personnel |

# Unit 450　　Handle referred customer complaints

| | |
|---|---|
| **UAN:** | **K/601/1524** |
| **Level:** | Level 4 |
| **Credit value:** | 10 |
| **GLH:** | 67 |
| **Relationship to NOS:** | This unit is directly related to Unit C8 of the Customer Service NOS 2010. |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by the Institute of Customer Service. |
| **Aim:** | However effectively customer service is organised, customers make complaints from time to time. In some organisations, it is simply a matter of procedure for all complaints to be handled by particular people. Sometimes, front-line staff or supervisors can deal with these complaints; often however more senior staff must deal with the complaint. This is either because of the severity of the complaint and its implications for the organisation, or because the customer will accept the solution only if it is dealt with at a senior level. This may require someone with the authority and influence to adapt existing policies and procedures to find an acceptable solution. It is also important for this person to explore patterns and trends in significant complaints and recommend changes to policies and procedures to avoid repetition. |

| Learning outcome |
|---|
| The learner will: |
| 1. investigate referred customer complaints |
| **Assessment criteria** |
| The learner can: |
| 1.1 collect all the available information on the nature of the complaint and identify and analyse the organisational implications of the complaint |
| 1.2 take personal responsibility for dealing with the complaint subject to the limits of their authority |
| 1.3 keep their customer informed about what steps are being taken to deal with the customer's complaint |
| 1.4 follow the correct procedures if their customer wishes to escalate the complaint even higher or if the complaint has wider implications for the organisation |

| Learning outcome |
|---|
| The learner will: |
| 2. take action to deal with referred customer complaints |
| **Assessment criteria** |
| The learner can: |
| 2.1 identify a range of possible solutions that balance customer expectations and the organisation's service offer |
| 2.2 liaise with their customer and colleagues to negotiate an acceptable solution |
| 2.3 agree a solution that adapts current policies and procedures within their own authority and furthers their organisation's aims and objectives |
| 2.4 implement the agreed solution and liaise with their customer to ensure that the customer is satisfied with the action that has been taken |

| Learning outcome |
|---|
| The learner will: |
| 3. identify repeated customer complaints and recommend changes to policies and procedures |
| **Assessment criteria** |
| The learner can: |
| 3.1 identify patterns and trends in customer complaints |
| 3.2 analyse trends in customer complaints |
| 3.3 identify solutions acceptable to their customers that fit the organisation's service offer |
| 3.4 identify possible changes to customer service policies and procedures |
| 3.5 consider the benefits and drawbacks of each possible change in terms of balancing customer service and organisational aims |
| 3.6 select an option for change and follow organisational procedures to ensure that their recommendations come to the attention of decision makers |

| Learning outcome |
| --- |
| The learner will: |
| 4. understand how to handle referred customer complaints |
| **Assessment criteria** |
| The learner can: |
| 4.1 explain the importance of minimising customer complaints and dealing with them effectively and promptly when they occur |
| 4.2 explain their organisation's complaints procedures and the limits of their authority |
| 4.3 describe the procedures they must follow if a complaint is likely to be escalated or have wider implications |
| 4.4 describe the types of complaints that could have wider implications for their organisation |
| 4.5 explain why it is important to communicate with their customer at all stages of the complaints procedure |
| 4.6 explain how to devise solutions that balance customer expectations and organisational aims |
| 4.7 explain why it is important to identify and present to the customer a range of possible options |
| 4.8 explain why it may be necessary sometimes to adapt organisational policies and procedures to provide a solution acceptable to their customer and how they could justify this |
| 4.9 research how to identify trends and patterns in customer complaints and solutions |
| 4.10 describe how to explore the implications of these patterns and trends for their organisations policies and procedures |
| 4.11 explain how to recommend changes to organisational policies and procedures |

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## Unit 451      Provide learning opportunities for colleagues

| | |
|---|---|
| **UAN:** | **K/602/1843** |
| **Level:** | Level 4 |
| **Credit value:** | 11 |
| **GLH:** | 85 |
| **Relationship to NOS:** | This unit links to the Management Standard Centre NOS 2004 - D7 Provide learning opportunities for colleagues |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by Skills Active SSC. |
| **Aim:** | This unit covers the competence that supervisors/team leaders require to help colleagues engage with and benefit from learning and development. |

| **Learning outcome** |
|---|
| The learner will: |
| 1. be able to encourage learning and development |
| **Assessment criteria** |
| The learner can: |
| 1.1 promote the benefits of learning to staff members |
| 1.2 make sure that staff members' willingness and efforts to learn are recognised |
| 1.3 encourage staff members to take responsibility for their own learning, including practicing and reflecting on what they have learned |

| Learning outcome |
|---|
| The learner will: |
| 2. be able to help colleagues identify their learning needs and styles |
| **Assessment criteria** |
| The learner can: |
| 2.1 give staff members fair, regular and useful feedback on their work performance |
| 2.2 discuss and agree with staff members how they can improve their work |
| 2.3 work with staff members to identify and prioritise learning needs based on any gaps between the requirements of their work-roles and their current knowledge, understanding and skills |
| 2.4 help staff members to identify the learning style(s) or combination of styles which work best for them |
| 2.5 ensure that individual learning styles are taken into account in identifying and undertaking learning activities |

| Learning outcome |
|---|
| The learner will: |
| 3. be able to help colleagues to plan and implement learning and development |
| **Assessment criteria** |
| The learner can: |
| 3.1 work with colleagues to identify and obtain information on a range of possible learning activities to address identified learning needs |
| 3.2 discuss and agree with staff members a plan for development which includes: |
|     a. learning activities to be undertaken |
|     b. the learning objectives to be achieved |
|     c. the required resources and timescales |

| Learning outcome |
|---|
| The learner will: |
| 4. be able to help colleagues to implement learning opportunities |
| **Assessment criteria** |
| The learner can: |
| 4.1 work with staff members to recognise and make use of unplanned learning opportunities |
| 4.2 seek and make use of specialist expertise in relation to identifying and providing learning for staff members |
| 4.3 support staff members in undertaking learning activities |
| 4.4 make sure any required resources are made available |
| 4.5 make efforts to remove any obstacles to learning |

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| Learning outcome |
| --- |
| The learner will: |
| 5. be able to help colleagues to review and update learning and development plans |
| **Assessment criteria** |
| The learner can: |
| 5.1 evaluate, in discussion with each staff member, whether the learning activities they have undertaken have achieved the desired outcomes |
| 5.2 provide positive feedback on the learning experience |
| 5.3 work with staff members to update their development plan in the light of performance, any learning activities undertaken and any wider changes |

| Learning outcome |
| --- |
| The learner will: |
| 6. understand how to encourage learning and development |
| **Assessment criteria** |
| The learner can: |
| 6.1 identify the benefits of learning for individuals and organisations |
| 6.2 describe how to promote the benefits of learning to colleagues |
| 6.3 identify ways to develop an 'environment' in which learning is valued and willingness and efforts to learn are recognised |
| 6.4 explain why it is important to encourage colleagues to take responsibility for their own learning |
| 6.5 describe how to take account of equality legislation, any relevant codes of practice and general diversity issues in providing learning opportunities for colleagues |

| Learning outcome |
| --- |
| The learner will: |
| 7. understand how to help colleagues identify their learning needs and styles |
| **Assessment criteria** |
| The learner can: |
| 7.1 describe how to provide fair, regular and useful feedback to colleagues on their work performance |
| 7.2 describe how to identify learning needs based on identified gaps between the requirements of colleagues' work-roles and their current knowledge, understanding and skills |
| 7.3 describe how to prioritise learning needs of colleagues, including taking account of organisational needs and priorities and the personal and career development needs of colleagues |
| 7.4 identify the range of different learning styles |
| 7.5 describe how to support colleagues in identifying the particular learning style(s) or combination of learning styles which works best for them |

| Learning outcome |
| --- |
| The learner will: |
| 8. understand how to help colleagues to plan learning and development |
| **Assessment criteria** |
| The learner can: |
| 8.1 identify different types of learning activities that may be appropriate for colleagues |
| 8.2 compare the advantages and disadvantages of different types of appropriate learning activities |
| 8.3 identify the required resources (for example, time, fees, substitute staff) for different types of learning activities |
| 8.4 identify how/where to identify and obtain information on different learning activities |
| 8.5 explain why it is important for colleagues to have a written development plan |
| 8.6 identify what a learning plan should contain (for example, identified learning needs, learning activities to be undertaken and the learning objectives to be achieved, timescales and required resources) |
| 8.7 describe how to set learning objectives which are smart (specific, measurable, achievable, realistic and time-bound) |

| Learning outcome |
| --- |
| The learner will: |
| 9. understand how to help colleagues to implement learning and development |
| **Assessment criteria** |
| The learner can: |
| 9.1 identify sources of specialist expertise in relation to identifying and providing learning for colleagues |
| 9.2 identify the types of support colleagues might need to undertake learning activities |
| 9.3 identify the resources needed for colleagues to undertake learning and development |
| 9.4 identify the types of obstacles colleagues may face when undertaking learning and development |
| 9.5 describe how obstacles to learning and development can be resolved |

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| Learning outcome |
| --- |
| The learner will: |
| 10. understand how to help colleagues review and update learning and development plans |
| **Assessment criteria** |
| The learner can: |
| 10.1 describe how to evaluate whether a learning activity has achieved the desired learning objectives |
| 10.2 explain the importance of regularly reviewing and updating written development plans in the light of performance, any learning activities undertaken and any wider changes |

| Learning outcome |
| --- |
| The learner will: |
| 11. understand the sector in which they provide learning opportunities to colleagues |
| **Assessment criteria** |
| The learner can: |
| 11.1 identify the regulations and codes of practice that apply in the industry or sector |
| 11.2 identify standards of behaviour and performance in the industry or sector |
| 11.3 describe the working culture of the industry or sector |

| Learning outcome |
| --- |
| The learner will: |
| 12. understand the context in which they provide learning opportunities to colleagues |
| **Assessment criteria** |
| The learner can: |
| 12.1 identify relevant information on the purpose, objectives and plans of the team or area of responsibility or the wider organisation |
| 12.2 identify the work roles of colleagues, including the limits of their responsibilities and their personal work objectives |
| 12.3 outline the current knowledge, understanding and skills of colleagues |
| 12.4 outline any identified gaps in the knowledge, understanding and skills of colleagues |
| 12.5 outline any identified learning needs of colleagues |
| 12.6 identify learning style(s) or combinations of styles preferred by colleagues |
| 12.7 identify the written development plans of colleagues |
| 12.8 identify learning activities and resources available in/to the organisation |
| 12.9 outline the organisation's policies in relation to equality and diversity |
| 12.10 outline the organisation's policies and procedures in relation to learning |
| 12.11 outline the organisation's performance appraisal systems |

# Unit 502 Develop and evaluate operational plans for own area of responsibility

| | |
|---|---|
| **UAN:** | Y/600/9588 |
| **Level:** | Level 5 |
| **Credit value:** | 6 |
| **GLH:** | 25 |
| **Relationship to NOS:** | This unit is linked to MSC B1: Develop and implement operational plans for your area of responsibility. |
| **Endorsement by a sector or regulatory body:** | This unit is endorsed by Skills for Care and Development and Management Standards Centre. |
| **Aim:** | This unit helps learners to develop, implement, monitor and review operational plans for own area of responsibility. |

| Learning outcome |
|---|
| The learner will: |
| 1. be able to align objectives of own area of responsibility with those of own organisation |
| **Assessment criteria** |
| The learner can: |
| 1.1 identify operational objectives within own area of responsibility. |
| 1.2 analyse objectives of own area of responsibility in relation to those of own organisation. |

| Learning outcome |
|---|
| The learner will: |
| 2. be able to implement operational plans in own area of responsibility |
| **Assessment criteria** |
| The learner can: |
| 2.1 assess risks associated with operational plans and include contingency arrangements. |
| 2.2 identify support from relevant stakeholders. |
| 2.3 implement operational plan within own area of responsibility |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to monitor and evaluate operational plans in own area of responsibility |
| **Assessment criteria** |
| The learner can: |
| 3.1 monitor procedures within the operational plan. |
| 3.2 evaluate operational plans and implement any necessary actions |

# Unit 503     Recruit staff in own area of responsibility

| | |
|---|---|
| **UAN:** | **T/600/9663** |
| **Level:** | Level 5 |
| **Credit value:** | 4 |
| **GLH:** | 25 |
| **Relationship to NOS:** | This unit directly relates to the Management and Leadership NOS MSC D3. |
| **Endorsement by a sector or regulatory body:** | This unit was developed by the Management Standards Centre (MSC). |
| **Aim:** | This unit helps learners to contribute to the recruitment, selection and induction of staff and evaluate the processes used. |

| **Learning outcome** |
|---|
| The learner will: |
| 1. be able to review human resource requirements to meet business objectives in own area of responsibility |
| **Assessment criteria** |
| The learner can: |
| 1.1 examine the human resources required to meet objectives in own area of responsibility |
| 1.2 identify gaps between current and required human resources to meet objectives |
| 1.3 assess the options for human resource requirements to meet objectives. |

| **Learning outcome** |
|---|
| The learner will: |
| 2. understand the importance of ensuring that recruitment and selection processes meet legal, regulatory, ethical and social requirements |
| **Assessment criteria** |
| The learner can: |
| 2.1 explain how to ensure recruitment and selection processes are fair |
| 2.2 explain how to ensure that legal requirements, industry regulations, organisational policies and professional codes are met |
| 2.3 explain when to seek specialist expertise throughout the recruitment process. |

| Learning outcome |
| --- |
| The learner will: |
| 3. be able to participate in the recruitment and selection process |
| **Assessment criteria** |
| The learner can: |
| 3.1 consult with relevant others to produce or update job descriptions |
| 3.2 agree with colleagues the stages in the recruitment and selection process for identified vacancies |
| 3.3 identify the methods and criteria that will be used in the recruitment and selection process. |

| Learning outcome |
| --- |
| The learner will: |
| 4. be able to evaluate the recruitment and selection process and identify improvements for the future |
| **Assessment criteria** |
| The learner can: |
| 4.1 assess and select candidates using agreed methods and criteria |
| 4.2 evaluate the recruitment and selection methods and criteria used in own area of responsibility |
| 4.3 identify ways of improving future recruitment and selection. |

# Unit 504      Manage a budget for own area or activity of work

| | |
|---|---|
| **UAN:** | A/600/9695 |
| **Level:** | Level 5 |
| **Credit value:** | 7 |
| **GLH:** | 30 |
| **Relationship to NOS:** | This unit is linked to MSC E1 Manage a budget. |
| **Endorsement by a sector or regulatory body:** | This unit has been developed by the Management Standards Centre. |
| **Aim:** | This unit helps learners to prepare a budget, address variance and monitor a budget for own area of activity or work. |

| Learning outcome |
|---|
| The learner will: |
| 1. be able to prepare a budget for own area of responsibility |
| **Assessment criteria** |
| The learner can: |
| 1.1   evaluate information on resource requirements for own area of activity or work |
| 1.2   produce a draft budget |
| 1.3   communicate the final budget with relevant stakeholders |

| Learning outcome |
|---|
| The learner will: |
| 2. be able to manage a budget |
| **Assessment criteria** |
| The learner can: |
| 2.1   analyse variances between planned and actual expenditure |
| 2.2   provide information on performance to relevant stakeholders |
| 2.3   explain how to take corrective action within the limits of own authority, in response to budget variances and developments |
| 2.4   explain proposed revisions to budget and obtain agreement where actions are beyond the scope of own authority |

| Learning outcome |
| --- |
| The learner will: |
| 3.   be able to review budget management performance |
| **Assessment criteria** |
| The learner can: |
| 3.1   review performance against budget |
| 3.2   assess improvements for future budget planning and management |
| 3.3   monitor budget performance and implement changes within the limits of own authority or obtain agreement |

## Unit 506    Developing collaborative relationships with other organisations

| | |
|---|---|
| **UAN:** | T/600/9694 |
| **Level:** | Level 5 |
| **Credit value:** | 7 |
| **GLH:** | 30 |
| **Relationship to NOS:** | This unit is linked to MSC D17 Build and sustain collaborative relationships with other organisations. |
| **Endorsement by a sector or regulatory body:** | This unit has been developed by the Management Standards Centre. |
| **Aim:** | This unit will ensure that learners are able to identify, set up, maintain, review and evaluate collaborative relationships between their own and other organisations. |

| Learning outcome |
|---|
| The learner will: |
| 1. be able to identify potential collaborative opportunities with other organisations |
| **Assessment criteria** |
| The learner can: |
| 1.1 identify organisations that share common or complementary objectives to own organisation |
| 1.2 evaluate the feasibility of collaboration with identified organisations |
| 1.3 evaluate the potential benefits of collaboration |
| 1.4 develop a business case for collaboration with identified organisations |

| Learning outcome |
|---|
| The learner will: |
| 2. be able to agree the strategic aims and objectives of collaboration |
| **Assessment criteria** |
| The learner can: |
| 2.1 agree the strategic aims and objectives of collaboration internally and with other organisations |
| 2.2 agree the benefits each organisation expects to receive from collaboration |

| Learning outcome |
| --- |
| The learner will: |
| 3.  be able to agree methods and expected outcomes of collaboration |
| **Assessment criteria** |
| The learner can: |
| 3.1   agree the actions each organisation will take and when<br>3.2   agree the expected outcomes of collaboration<br>3.3   agree arrangements for communication<br>3.4   agree process of collaboration review |

| Learning outcome |
| --- |
| The learner will: |
| 4.  be able to instigate and sustain a collaborative relationship with another organisation |
| **Assessment criteria** |
| The learner can: |
| 4.1   implement agreed actions at agreed times<br>4.2   maintain communication and provide support to other organisations |

| Learning outcome |
| --- |
| The learner will: |
| 5.  be able to review and evaluate the collaboration with another organisation |
| **Assessment criteria** |
| The learner can: |
| 5.1   review and evaluate the extent to which the aims and objectives of collaboration have been achieved<br>5.2   make a decision on whether to continue with the collaboration in the future<br>5.3   determine any changes to be made to the collaboration if it were to continue |

# Appendix 1 Relationships to other qualifications

## Links to other qualifications

Mapping is provided as guidance and suggests areas of commonality between the qualifications. It does not imply that candidates completing units in one qualification have automatically covered all of the content of another.

Centres are responsible for checking the different requirements of all qualifications they are delivering and ensuring that candidates meet requirements of all units/qualifications.

This qualification has connections to the:

- 6774-02 Award in Providing Financial Services
- 6774-02 Level 2 Certificate in Providing Financial Services
- 6774-03 Award in Providing Financial Services
- 6774-03 Level 3 Certificate in Providing Financial Services

## Literacy, language, numeracy and ICT skills development

This qualification can develop skills that can be used in the following qualifications:

- Functional Skills (England) – see
  **www.cityandguilds.com/functionalskills**
- Essential Skills (Northern Ireland) – see
  **www.cityandguilds.com/essentialskillsni**
- Essential Skills Wales – see **www.cityandguilds.com/esw**

# Appendix 2    Sources of general information

The following documents contain essential information for centres delivering City & Guilds qualifications. They should be referred to in conjunction with this handbook. To download the documents and to find other useful documents, go to the **Centres and Training Providers homepage** on **www.cityandguilds.com**.

***Centre Manual - Supporting Customer Excellence*** contains detailed information about the processes which must be followed and requirements which must be met for a centre to achieve 'approved centre' status, or to offer a particular qualification, as well as updates and good practice exemplars for City & Guilds assessment and policy issues. Specifically, the document includes sections on:

- The centre and qualification approval process
- Assessment, internal quality assurance and examination roles at the centre
- Registration and certification of candidates
- Non-compliance
- Complaints and appeals
- Equal opportunities
- Data protection
- Management systems
- Maintaining records
- Assessment
- Internal quality assurance
- External quality assurance.

***Our Quality Assurance Requirements*** encompasses all of the relevant requirements of key regulatory documents such as:

- SQA Awarding Body Criteria (2007)
- NVQ Code of Practice (2006)

and sets out the criteria that centres should adhere to pre and post centre and qualification approval.

***Access to Assessment & Qualifications*** provides full details of the arrangements that may be made to facilitate access to assessments and qualifications for candidates who are eligible for adjustments in assessment.

The **centre homepage** section of the City & Guilds website also contains useful information such on such things as:

- **Walled Garden**: how to register and certificate candidates on line
- **Events**: dates and information on the latest Centre events
- **Online assessment**: how to register for GOLA/e-volve assessments.

***Centre Guide – Delivering International Qualifications*** contains detailed information about the processes which must be followed and requirements which must be met for a centre to achieve 'approved centre' status, or to offer a particular qualification. Specifically, the document includes sections on:

- The centre and qualification approval process and forms
- Assessment, verification and examination roles at the centre
- Registration and certification of candidates
- Non-compliance
- Complaints and appeals
- Equal opportunities
- Data protection
- Frequently asked questions.

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# Useful contacts

| | |
|---|---|
| **UK learners**<br>**General qualification information** | **E: learnersupport@cityandguilds.com** |
| **International learners**<br>General qualification information | F: +44 (0)20 7294 2413<br>E: **intcg@cityandguilds.com** |
| **Centres**<br>Exam entries, Certificates, Registrations/enrolment, Invoices, Missing or late exam materials, Nominal roll reports, Results | F: +44 (0)20 7294 2413<br>E: **centresupport@cityandguilds.com** |
| **Single subject qualifications**<br>Exam entries, Results, Certification, Missing or late exam materials, Incorrect exam papers, Forms request (BB, results entry), Exam date and time change | F: +44 (0)20 7294 2413<br>F: +44 (0)20 7294 2404 (BB forms)<br>E: **singlesubjects@cityandguilds.com** |
| **International awards**<br>Results, Entries, Enrolments, Invoices, Missing or late exam materials, Nominal roll reports | F: +44 (0)20 7294 2413<br>E: **intops@cityandguilds.com** |
| **Walled Garden**<br>Re-issue of password or username, Technical problems, Entries, Results, e-assessment, Navigation, User/menu option, Problems | F: +44 (0)20 7294 2413<br>E: **walledgarden@cityandguilds.com** |
| **Employer**<br>Employer solutions, Mapping, Accreditation, Development Skills, Consultancy | T: +44 (0)121 503 8993<br>E: **business@cityandguilds.com** |
| **Publications**<br>Logbooks, Centre documents, Forms, Free literature | F: +44 (0)20 7294 2413 |

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**If you have a complaint, or any suggestions for improvement about any of the services that we provide, email: feedbackandcomplaints@cityandguilds.com**

**About City & Guilds**

As the UK's leading vocational education organisation, City & Guilds is leading the talent revolution by inspiring people to unlock their potential and develop their skills. We offer over 500 qualifications across 28 industries through 8500 centres worldwide and award around two million certificates every year. City & Guilds is recognised and respected by employers across the world as a sign of quality and exceptional training.

**City & Guilds Group**

The City & Guilds Group is a leader in global skills development. Our purpose is to help people and organisations to develop their skills for personal and economic growth. Made up of City & Guilds, City & Guilds Kineo, The Oxford Group and ILM, we work with education providers, businesses and governments in over 100 countries.

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