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

Version 2.3 (April 2025)

Qualification Handbook

Qualification at a glance

Subject area	15.1 Finance and accounting
City & Guilds number	6774
Age group approved	18+, 19+
Entry requirements	None
Assessment	Portfolio of evidence
Grading	Pass/fail
Approvals	full approval required
Support materials	Centre handbook
Registration and certification	Consult Walled Garden for last dates

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

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 Deleted QCF	Qualification at a glance & Structure Throughout
2.3 March 2025	Handbook transferred to latest version of the template. The section on Quality Assurance has been updated and sections on Inclusion and diversity, and Sustainability have been added	Throughout

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1 Introduction

This document tells you what you need to do to deliver the qualifications:

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 qualifications cover?	It allows candidates to learn, develop and practice the skills required for employment and/or career progression in the Insurance sector.
What opportunities for progression are there?	It allows learners to progress into employment or to the following qualifications: • ILM Level 4 or Level 5 Qualifications in Management • City & Guilds Professional Recognition Awards • Foundation degree or other Higher Education qualifications.
Who did we develop the qualifications with?	The qualifications were developed in collaboration with the Financial Skill Partnership, the Sector Skills Council for the Financial Services Sector.
Is it part of an apprenticeship framework or initiative?	It serves as the Competence qualification, in the Insurance Higher Apprenticeship framework.

Structure

To achieve the **City & Guilds 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 units:			
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

To achieve the **City & Guilds 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 - Technicians			
Unit accreditation number	**City & Guilds unit number**	**Unit title**	**Credit value**
Mandatory units:			
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
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

Total Qualification Time (TQT)

TQT is the number of notional hours which represents an estimate of the total amount of time that could reasonably be expected for a learner to demonstrate the achievement of the level of attainment necessary for the award of a qualification.

TQT consists of the following two elements:

- the number of hours that an awarding organisation has assigned to a qualification for guided learning
- an estimate of the number of hours a learner will reasonably be likely to spend in preparation, study or any other form of participation in education or training, including assessment, which takes place as directed by – but, unlike guided learning, not under the immediate guidance or supervision of – a lecturer, supervisor, tutor or other appropriate provider of education or training.

Title and level	GLH	TQT
City & Guilds Level 4 Diploma in Insurance - Technicians	330	530
City & Guilds Level 4 Diploma in Insurance – Team leaders	330	530

2 Centre requirements

Approval

Full approval

To offer this qualification/these qualifications, new centres will need to gain both centre and qualification approval. Please refer to the document **Centre Approval Process: Quality Assurance Standards** 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 these qualifications must be able to demonstrate that they meet the following occupational expertise requirements. They should:

- be occupationally competent or technically knowledgeable in the area(s) for which they are delivering training and/or have experience of providing 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.

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 are expected to support their staff in ensuring that their knowledge of the occupational area remains current and of best practice in delivery, mentoring, training, assessment and quality assurance, and that it takes account of any national or legislative developments.

Quality assurance

Approved centres must have effective quality assurance systems to ensure optimum delivery and assessment of qualifications. Quality assurance includes initial centre approval, qualification approval and the centre's own internal procedures for monitoring quality. Centres are responsible for internal quality assurance and City & Guilds is responsible for external quality assurance. All external quality assurance processes reflect the minimum requirements for verified and moderated assessments, as detailed in the Centre Assessment Standards Scrutiny (CASS), section H2 of Ofqual's General Conditions. For more information on both CASS and City & Guilds quality assurance processes visit the **What is CASS?** and **Quality Assurance Standards** documents on the City & Guilds website.

Standards and rigorous quality assurance are maintained by the use of:

- internal quality assurance
- City & Guilds external quality assurance.

In order to carry out the quality assurance role, Internal Quality Assurers (IQAs) must:

- have appropriate teaching and vocational knowledge and expertise
- have experience in quality management/internal quality assurance
- hold or be working towards an appropriate teaching/training/assessing qualification
- be familiar with the occupation and technical content covered within the qualification.

External quality assurance for the qualification will be provided by City & Guilds. External Quality Assurers (EQAs) are appointed by City & Guilds to approve centres, and to monitor the assessment and internal quality assurance carried out by centres. External quality assurance is carried out to ensure that assessment is valid and reliable, and that there is good assessment practice in centres.

The role of the EQA is to:

- provide advice and support to centre staff
- ensure the quality and consistency of assessments and marking/grading within and between centres by the use of systematic sampling
- provide feedback to centres and to City & Guilds.

Learner entry requirements

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

These qualifications are approved for learners aged 18 or above.

Access arrangements, reasonable adjustments and special consideration

City & Guilds has considered the design of these qualifications and their assessments in order to best support accessibility and inclusion for all learners. order to best support accessibility and inclusion for all learners. City & Guilds understands however that individuals have diverse learning needs and may require reasonable adjustments to fully participate. Reasonable adjustments, such as additional time or alternative formats, may be provided to accommodate learners with disabilities and support fair access to assessment.

Access arrangements are adjustments that allow candidates with disabilities, special educational needs, and temporary injuries to access the assessment and demonstrate their skills and knowledge without changing the demands of the assessment. These arrangements must be made before assessment takes place.

The Equality Act 2010 requires City & Guilds to make reasonable adjustments where a disabled person would be at a substantial disadvantage in undertaking an assessment.

It is the responsibility of the centre to ensure at the start of a programme of learning that candidates will be able to access the requirements of the qualification.

Special consideration is a post examination adjustment to a candidate's mark or grade to reflect temporary injury, illness or other indisposition at the time of the examination/assessment.

Please refer to the documents 'Joint Council for Qualifications (JCQ) Access Arrangements and Reasonable Adjustments', 'JCQ – A Guide to the special consideration process' and 'Access arrangements – When and how applications need to be made to City & Guilds' for more information. All of these are available on the **City & Guilds website**

3 Delivering the qualification

Initial assessment and induction

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

- if the learner has any specific training needs
- any 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 learner fully understands the requirements of the qualification, their responsibilities as a learner and the responsibilities of the centre. This information can be recorded on a learning contract.

Inclusion and diversity

City & Guilds is committed to improving inclusion and diversity within the way we work and how we deliver our purpose which is to help people and organisations develop the skills they need for growth. More information and guidance to support centres in supporting inclusion and diversity through the delivery of City & Guilds qualifications can be found here:

Inclusion and diversity | City & Guilds (cityandguilds.com)

Sustainability

City & Guilds are committed to net zero. Our ambition is to reduce our carbon emissions by at least 50% before 2030 and develop environmentally responsible operations to achieve net zero by 2040 or sooner if we can. City & Guilds is committed to supporting qualifications that help our customers to consider sustainability and their environmental footprint.

More information and guidance to support centres in developing sustainable practices through the delivery of City & Guilds qualifications can be found here:

Our Pathway to Net Zero | City & Guilds (cityandguilds.com)

Centres should consider their own carbon footprint when delivering this qualification and consider reasonable and practical ways of delivering this qualification with sustainability in mind. This could include:

- reviewing purchasing and procurement processes (such as buying in bulk to reduce the amount of travel time and energy and considering and investing in the use of components that can be reused, instead of the use of disposable or single use consumables)
- reusing components wherever possible

- waste procedures (ensuring that waste is minimised and recycling of components is in place wherever possible)
- minimising water use and considering options for reuse/salvage as part of plumbing activities wherever possible.

Support materials

The following resources are available for these qualifications:

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

Units are assessed through a portfolio of evidence. All evidence in the portfolio for the skills learning outcomes must be generated in the workplace or a realistic working environment.

Portfolio of evidence

Candidate 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 candidates' 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 EQA(s), 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.

Evidence sources

A portfolio of evidence will typically include several pieces of evidence – it must contain sufficient evidence to demonstrate the knowledge and skills required for each appropriate unit.

Evidence sources may include:

- training logbooks
- centre-produced worksheets and activities

- annotated photographs
- video clips (maximum duration in total = 10 minutes)
- workplace documentation/records, for example job cards/job sheets, equipment checks/maintenance/service records, parts order records.
- 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.

This is not a definitive list; other evidence sources are permitted.

The evidence provided must be valid and attributable to the candidate; the portfolio of evidence must contain a statement from the centre confirming this.

Evidence **must not** include:

- any methods of self-assessment
- opinions – any employer contributions should instead focus on direct observation/evidence of competence, for example, witness statements.

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)

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

RPL is allowed and must be sector specific.

5 Units

Structure of the 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

Guidance for delivery of the units

These qualifications comprises a number of units/is made up of a single unit. A unit describes what is expected of a competent person in particular aspects of their job.

Each unit is divided into learning outcomes which describe in further detail the skills and knowledge that a candidate should possess.

Each **l**earning outcome has a set of assessment criteria (performance and knowledge and understanding) which specify the desired criteria that must be satisfied before an individual can be said to have performed to the agreed standard.

Range statements define the breadth or scope of a learning outcome and its assessment criteria by setting out the various circumstances in which they are to be applied.

Supporting information provides guidance of the evidence requirement for the unit and specific guidance on delivery and range statements. Centres are advised to review this information carefully before delivering the unit.

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 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:

LO1 be able to manage ideas of team members

Assessment criteria

The learner can:

AC1.1 motivate members of your team, including yourself, to identify ideas for new products and/or services and improvements
AC1.2 respond enthusiastically to ideas identified by members of your team and provide constructive feedback
AC1.3 encourage members of your team to share, discuss and work together in developing initial ideas
AC1.4 identify and pursue opportunities to work with other teams to generate and develop ideas
AC1.5 discuss and agree with members of your team those ideas which should be developed further, how they should be developed and the required resources
AC1.6 provide ongoing support, encouragement and resources to members of your team who are developing and testing ideas and help to remove any identified obstacles
AC1.7 encourage and develop the creativity of members of your team

AC1.8 encourage members of your team to take acceptable risks in pursuing innovation and to make and learn from mistakes.

Learning outcome

The learner will:

LO2 know how to manage ideas of team members

Assessment criteria

The learner can:

AC2.1 explain the key differences between creativity and innovation
AC2.2 describe how to make time available for identifying and developing ideas
AC2.3 describe how to motivate people to generate and develop ideas
AC2.4 explain how to provide constructive feedback on ideas to individuals
AC2.5 explain the importance of communication in innovation and how to encourage communication across your team
AC2.6 summarise the potential obstacles to creativity and whether/how they can be removed
AC2.7 explain the reasons for selecting initial ideas for further development
AC2.8 explain how initial ideas might be further developed and tested
AC2.9 explain how to recognise and manage risk in innovation

Learning outcome

The learner will:

LO3 be able to manage implementation of team members

Assessment criteria

The learner can:

AC3.1 agree the practical implementation of ideas, based on the identified benefits, risks and required resources, when you have the authority to do so
AC3.2 support members of your team in submitting formal proposals and plans for the practical implementation of ideas to other people for approval
AC3.3 oversee practical implementation of ideas by your team and monitor and report on progress
AC3.4 ensure that the originators and developers of any ideas which are successfully implemented receive recognition for their achievement

Learning outcome

The learner will:

LO4 know how to manage implementation of team members

Assessment criteria

The learner can:

AC4.1 describe how to develop formal proposals and plans for the practical implementation of an idea and how to support others in doing this
AC4.2 describe how to develop creativity in yourself and others
AC4.3 state the resources required for creativity and innovation
AC4.4 explain how to learn from mistakes
AC4.5 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:

LO1 Be able to prepare to offer excellent customer service to clients

Assessment criteria

The learner can:

AC1.1 Make sure knowledge of the organisation's financial services products and/or services relevant to your work is up-to-date

AC1.2 Make sure your personal knowledge of the financial services market relevant to the job role is up-to-date

AC1.3 Organise self to make sure attention to the client is consistently prompt

Learning outcome

The learner will:

LO2 Be able to manage client needs and expectations

Assessment criteria

The learner can:

AC2.1 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
AC2.2 Provide information to the client in a manner which promotes understanding and takes account of their needs and motivations
AC2.3 Meet clients' expectations consistently
AC2.4 Manage the relationship with clients to enhance the flow of financial services business

Learning outcome

The learner will:

LO3 Be able to maintain excellent customer service for clients

Assessment criteria

The learner can:

AC3.1 Prioritise objectives and plan work to make best use of time and resources
AC3.2 Reorganise work to respond to unexpected additional workloads
AC3.3 Reorganise work when systems, people or resources have been unreliable
AC3.4 Keep accurate and up-to-date records of all actions taken

Learning outcome

The learner will:

LO4 Be able to deal with feedback from customers about financial services products and or services

Assessment criteria

The learner can:

AC4.1 Respond appropriately to clients comments about the products or services the organisation is offering have been made
AC4.2 Make all relevant people aware of repeated comments made by clients

Learning outcome

The learner will:

LO5 Be able to comply with internal and external procedures and regulations

Assessment criteria

The learner can:

AC5.1 Carry out work in accordance with organisational policies and procedures
AC5.2 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:

LO1 Understand company structures and responsibilities

Assessment criteria

The learner can:

AC1.1 Outline own work role and the responsibilities involved
AC1.2 Outline possible sources of technical advice and information available at work

Learning outcome

The learner will:

LO2 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:

AC2.1 Define the various parties in the structure of the insurance market related to the work carried out
AC2.2 Describe the roles and responsibilities of the parties identified

Learning outcome

The learner will:

LO3 Understand the details of general insurance policies.

Assessment criteria

The learner can:

AC3.1 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:

LO4 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:

AC4.1 Obtain and assess appropriate information to evaluate a product or service
AC4.2 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
AC4.3 Identify any cover and premiums the company offers that may not be relevant to the needs of customers

AC4.4 Identify any changes in the market, customers' needs and other circumstances which necessitate changes in products or services
AC4.5 Identify and evaluate gaps in the products and services offered by the company
AC4.6 Analyse information about products and services, drawing valid conclusions about the products and services offered

Learning outcome

The learner will:

LO5 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:

AC5.1 Prepare recommendations for improving products and services, supporting these with sufficient and valid evidence
AC5.2 Present recommendations to the appropriate people, explaining the features, benefits and any disadvantages or risks

Learning outcome

The learner will:

LO6 Understand the requirements of all codes, laws and regulatory requirements

Assessment criteria

The learner can:

AC6.1 Explain the policies and procedures which apply to own job role to include:
- a. Legal requirements
- b. Professional codes
- c. Industry regulations

AC6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out
AC6.3 Describe the action required when an activity falls outside of personal authority

Learning outcome

The learner will:

LO7 Be able to comply with all codes, laws and regulatory requirements

Assessment criteria

The learner can:

AC7.1 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 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:

LO1 be able to produce a work plan for own area of responsibility

Assessment criteria

The learner can:

AC1.1 explain the context in which work is to be undertaken
AC1.2 identify the skills base and the resources available
AC1.3 examine priorities and success criteria needed for the team
AC1.4 produce a work plan for own area of responsibility

Learning outcome

The learner will:

LO2 be able to allocate and agree responsibilities with team members

Assessment criteria

The learner can:

AC2.1 identify team members' responsibilities for identified work activities
AC2.2 agree responsibilities and smart (specific, measurable, achievable, realistic and time-bound) objectives with team members

Learning outcome

The learner will:

LO3 be able to monitor the progress and quality of work in own area of responsibility and provide feedback

Assessment criteria

The learner can:

AC3.1 identify ways to monitor progress and quality of work
AC3.2 monitor and evaluate progress against agreed standards and provide feedback to team members

Learning outcome

The learner will:

LO4 be able to review and amend plans of work for own area of responsibility and communicate changes

Assessment criteria

The learner can:

AC4.1 review and amend work plan where changes are needed
AC4.2 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 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:

LO1 be able to prepare to lead a meeting

Assessment criteria

The learner can:

AC1.1 perform activities needed to be carried out in preparation for leading a meeting
AC1.2 produce documentation in support of activities

Learning outcome

The learner will:

LO2 be able to manage meeting procedures

Assessment criteria

The learner can:

AC2.1 identify any formal procedures that apply in own organisation

Learning outcome

The learner will:

LO3 be able to chair a meeting

Assessment criteria

The learner can:

AC3.1 manage the agenda in co-operation with participants to ensure meeting objectives are met
AC3.2 produce minutes of the meeting and allocate action points after discussions

Learning outcome

The learner will:

LO4 be able to undertake post-meeting tasks

Assessment criteria

The learner can:

AC4.1 explain that the minutes of the meeting provide an accurate record of proceedings
AC4.2 communicate and follow up meeting outcomes to relevant individuals
AC4.3 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: Unit GII17 Evaluate risks and advise other insurance intermediaries
Endorsement by a sector 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:

LO1 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:

AC1.1 define the various parties in the structure of the insurance market related to the work carried out

AC1.2 describe the roles and responsibilities of the parties identified

Learning outcome

The learner will:

LO2 understand the details of general insurance policies

Assessment criteria

The learner can:

AC2.1 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:

LO3 understand processes for working with other intermediaries

Assessment criteria

The learner can:

AC3.1 outline possible sources of advice and information available at work
AC3.2 outline organisational customer service standards and procedures
AC3.3 outline organisational policies for dealing with complaints
AC3.4 outline the information and material facts that should be supplied by other intermediaries when advising them on or placing business on their behalf
AC3.5 describe organisational procedures for recording recommendations made to other intermediaries
AC3.6 outline the organisation's procedures for contact with insurers

Learning outcome

The learner will:

LO4 be able to evaluate a risk to be placed on behalf of a retail intermediary

Assessment criteria

The learner can:

AC4.1 obtain from the retail intermediary all information and relevant documentation required to assess their needs and those of their clients
AC4.2 investigate the circumstances and nature of the risk further when appropriate

AC4.3 analyse and evaluate the information and material facts regarding the risk

AC4.4 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

AC4.5 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:

LO5 be able to advise retail intermediaries regarding risks to be placed on their behalf

Assessment criteria

The learner can:

AC5.1 give advice to the retail intermediary in accordance with agreements to place business on their behalf and in a way that protects the relationship

AC5.2 explain recommendations to the retail intermediary fully and clearly, encouraging the intermediary to ask questions and seek clarification

AC5.3 confirm the retail intermediary understands the advice given

AC5.4 agree with the retail intermediary the course of action to be taken

AC5.5 confirm the advice given in accordance with the organisation's procedures

AC5.6 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

AC5.7 maintain accurate and complete records within the other intermediary's and business files

Learning outcome

The learner will:

LO6 understand the requirements of all codes, laws and regulatory requirements

Assessment criteria

The learner can:

AC6.1 explain the policies and procedures which apply to own job role to include:

a. legal requirements
b. professional codes
c. industry regulations

AC6.2 summarise the relevant insurance and legal principles and regulations relevant to the work carried out

AC6.3 describe the action required when an activity falls outside of personal authority

Learning outcome

The learner will:

LO7 be able to comply with all codes, laws and regulatory requirements

Assessment criteria

The learner can:

AC7.1 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 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:

LO1 understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out

Assessment criteria

The learner can:

AC1.1 define the various parties in the structure of the insurance market related to the work carried out

AC1.2 describe the roles and responsibilities of the parties identified

Learning outcome

The learner will:

LO2 understand the details of general insurance policies

Assessment criteria

The learner can:

AC2.1 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:

LO3 understand the information required to process a claim, including organisational procedures

Assessment criteria

The learner can:

AC3.1 explain organisational procedures for handling late notification of claims
AC3.2 describe organisational procedures for handling emergency claims situations
AC3.3 summarise organisational principles used when:
- a. estimating claims
- b. setting reserves

AC3.4 describe the probable signs of fraud in a claim and the action required for dealing with each
AC3.5 describe required actions which may have to be taken by an insured following a loss
AC3.6 explain the roles and functions of other parties involved in claims
AC3.7 identify sources of advice and information
AC3.8 summarise the resources of the organisation to conduct claims assessment and investigation activities

Learning outcome

The learner will:

LO4 be able to assess whether the claim is valid

Assessment criteria

The learner can:

AC4.1 make an initial assessment of the validity of the claim up to the limit of personal authority
AC4.2 refer any situations outside personal authority limits to the appropriate person/department
AC4.3 obtain the information required to assess the potential liability and/or quantum, using specialists where appropriate
AC4.4 identify potential adverse claims features and refer them promptly to the appropriate person.

Learning outcome

The learner will:

LO5 be able to obtain and investigate additional information required to accept or decline a claim

Assessment criteria

The learner can:

AC5.1 identify and request missing information and/or documentation
AC5.2 identify all terms and conditions which may apply to the claim
AC5.3 resolve difficulties or discrepancies associated with the claim in the best interests of the customer
AC5.4 repudiate invalid claims, promptly informing the customer and or their representative of the decision

Learning outcome

The learner will:

LO6 be able to communicate with customers and others regarding the progress of the claim

Assessment criteria

The learner can:

AC6.1 dispatch the appropriate correspondence and/or documentation within the timescales required
AC6.2 notify any interested parties of the progress of the claim
AC6.3 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:

LO7 be able to keep accurate and complete records

Assessment criteria

The learner can:

AC7.1 prepare, review and/or update reserves for claims
AC7.2 complete accurate records
AC7.3 maintain accurate records

Learning outcome

The learner will:

LO8 understand the requirements of all codes, laws and regulatory requirements

Assessment criteria

The learner can:

AC8.1 explain the policies and procedures which apply to own job role to include:
- a. legal requirements
- b. professional codes
- c. industry regulations

AC8.2 summarise the relevant insurance and legal principles and regulations relevant to the work carried out
AC8.3 describe the action required when an activity falls outside of personal authority

Learning outcome

The learner will:

LO9 be able to comply with all codes, laws and regulatory requirements

Assessment criteria

The learner can:

AC9.1 comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 396 Standard style unit title (sentence case)

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 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:

LO1 understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out

Assessment criteria

The learner can:

AC1.1 define the various parties in the structure of the insurance market related to the work carried out

AC1.2 describe the roles and responsibilities of the parties identified

Learning outcome

The learner will:

LO2 understand the details of general insurance policies

Assessment criteria

The learner can:

AC2.1 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

AC2.2 explain organisational procedures and the circumstances for granting cover subject to:
- a. standard acceptance
- b. conditional acceptance

Learning outcome

The learner will:

LO3 be able to review complex renewals.

Assessment criteria

The learner can:

AC3.1 review policies and identify risks requiring re underwriting and pass others which are outside personal levels of authority to the appropriate person

AC3.2 describe the probable signs of fraud and the action required for dealing with each

AC3.3 refer any situations outside personal authority limits to the appropriate person/department

Learning outcome

The learner will:

LO4 be able to deal with complex renewals requiring alteration to existing terms and conditions.

Assessment criteria

The learner can:

AC4.1 obtain relevant information required including any claims history and estimates for outstanding claims to decide whether to accept or decline renewals

AC4.2 make sure information is gained from customers using suited questions

AC4.3 notify and consult with other interested parties when appropriate to the circumstances
AC4.4 clarify any information that is ambiguous or unclear
AC4.5 make allowance for all features and history of the risk and propose appropriate risk improvement measures
AC4.6 apply underwriting criteria using automated or manual procedures

Learning outcome

The learner will:

LO5 be able to confirm or decline renewal for complex risks

Assessment criteria

The learner can:

AC5.1 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
AC5.2 invite renewal of risks promptly and confirm any changes in terms and conditions including premium
AC5.3 confirm when cover has been granted and explain clearly any special conditions
AC5.4 arrange for accurate and complete documentation and correspondence to be prepared and issued within organisational timescales

Learning outcome

The learner will:

LO6 be able to keep accurate and complete records

Assessment criteria

The learner can:

AC6.1 complete accurate records
AC6.2 maintain accurate records

Learning outcome

The learner will:

LO7 understand the requirements of all codes, laws and regulatory requirements

Assessment criteria

The learner can:

AC7.1 explain the policies and procedures which apply to own job role to include:
- a. legal requirements
- b. professional codes
- c. industry regulations

AC7.2 summarise the relevant insurance and legal principles and regulations relevant to the work carried out

AC7.3 describe the action required when an activity falls outside of personal authority

Learning outcome

The learner will:

LO8 be able to comply with all codes, laws and regulatory requirements

Assessment criteria

The learner can:

AC8.1 comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 397 Standard style unit title (sentence case)

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 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:

LO1 understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out

Assessment criteria

The learner can:

AC1.1 define the various parties in the structure of the insurance market related to the work carried out

AC1.2 describe the roles and responsibilities of the parties identified

Learning outcome

The learner will:

LO2 understand the details of general insurance policies

Assessment criteria

The learner can:

AC2.1 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:

LO3 understand how to underwrite review, alter and renew risks

Assessment criteria

The learner can:

AC3.1 explain how a proposal fits an organisation's planned profile of an acceptable risk
AC3.2 explain organisational procedures and the circumstances for granting cover subject to:
- a. standard acceptance
- b. conditional acceptance

AC3.3 explain how to apply underwriting criteria using automated or manual procedures
AC3.4 explain how to check the correct premium has been charged

Learning outcome

The learner will:

LO4 be able to obtain the required information to review quotations

Assessment criteria

The learner can:

AC4.1 review quotations which fall within personal levels of authority and pass others to the appropriate person
AC4.2 confirm that all documentation and information is gained before proceeding
AC4.3 describe the probable signs of fraud and the action required for dealing with each

Learning outcome

The learner will:

LO5 be able to review underwriting decisions

Assessment criteria

The learner can:

AC5.1 identify any difference in the details required from the customer and the material facts on which the quotations was based
AC5.2 identify quotations which fall outside the organisation's guidelines and take the appropriate action
AC5.3 refer any situations outside personal authority limits to the appropriate person/department
AC5.4 investigate quotations which do not meet standard cover and underwriting guidelines
AC5.5 validate quotations which meet requirements

Learning outcome

The learner will:

LO6 understand the requirements of all codes, laws and regulatory requirements

Assessment criteria

The learner can:

AC6.1 explain the policies and procedures which apply to own job role to include:
- a. legal requirements
- b. professional codes
- c. industry regulations

AC6.2 summarise the relevant insurance and legal principles and regulations relevant to the work carried out
AC6.3 describe the action required when an activity falls outside of personal authority

Learning outcome

The learner will:

LO7 be able to comply with all codes, laws and regulatory requirements

Assessment criteria

The learner can:

AC7.1 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 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:

LO1 be able to solve immediate customer service problems

Assessment criteria

The learner can:

AC1.1 respond positively to customer service problems following organisational guidelines
AC1.2 solve customer service problems when they have sufficient authority
AC1.3 work with others to solve customer service problems
AC1.4 keep customers informed of the actions being taken
AC1.5 check with customers that they are comfortable with the actions being taken
AC1.6 solve problems with service systems and procedures that might affect customers before customers become aware of them
AC1.7 inform managers and colleagues of the steps taken to solve specific problems

Learning outcome

The learner will:

LO2 be able to identify repeated customer service problems and options for solving them

Assessment criteria

The learner can:

AC2.1 identify repeated customer service problems
AC2.2 identify the options for dealing with a repeated customer service problem and consider the advantages and disadvantages of each option
AC2.3 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:

LO3 be able to take action to avoid the repetition of customer service problems

Assessment criteria

The learner can:

AC3.1 obtain the approval of somebody with sufficient authority to change organisational guidelines in order to reduce the chance of a problem being repeated
AC3.2 action their agreed solution
AC3.3 keep their customers informed in a positive and clear manner of steps being taken to solve any service problems
AC3.4 monitor the changes they have made and adjust them if appropriate

Learning outcome

The learner will:

LO4 understand how to monitor and solve customer service problems

Assessment criteria

The learner can:

AC4.1 describe organisational procedures and systems for dealing with customer service problems
AC4.2 describe the organisational procedures and systems for identifying repeated customer service problems
AC4.3 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
AC4.4 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 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:

LO1 understand own responsibilities under equality legislation, relevant codes of practice and own organisational policies

Assessment criteria

The learner can:

AC1.1 explain how equality of opportunity, diversity and inclusion relate to legal, industry requirements and organisational policies

AC1.2 describe how equality of opportunity, diversity and inclusion are considered in planning in own area of responsibility

Learning outcome

The learner will:

LO2 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:

AC2.1 outline an organisation's equality, diversity and inclusion policy and procedures

Learning outcome

The learner will:

LO3 be able to monitor equality, diversity and inclusion within own area of responsibility

Assessment criteria

The learner can:

AC3.1 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 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:

LO1 be able to lead in own area of responsibility

Assessment criteria

The learner can:

AC1.1 identify own strengths and ability to lead in a leadership role
AC1.2 evaluate strengths within own area of responsibility

Learning outcome

The learner will:

LO2 be able to provide direction and set objectives in own area of responsibility

Assessment criteria

The learner can:

AC2.1 outline direction for own area of responsibility
AC2.2 implement objectives with colleagues that align with those of the organisation

Learning outcome

The learner will:

LO3 be able to communicate the direction for own area of responsibility and collect feedback to inform improvement

Assessment criteria

The learner can:

AC3.1 communicate the agreed direction to individuals within own area of responsibility
AC3.2 collect feedback to inform improvement

Learning outcome

The learner will:

LO4 be able to assess own leadership performance

Assessment criteria

The learner can:

AC4.1 assess feedback on own leadership performance
AC4.2 evaluate own leadership performance

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 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:

LO1 understand the purpose and required attributes of a team and select those that match the team's requirements

Assessment criteria

The learner can:

AC1.1 explain the role of a team in the achievement of a specific project or activity
AC1.2 identify the attributes needed within the team to achieve its objectives
AC1.3 analyse the skills and knowledge of potential and current team members against the identified needs
AC1.4 identify individuals whose attributes most closely match the identified requirements

Learning outcome

The learner will:

LO2 be able to induct team members and communicate their roles and responsibilities

Assessment criteria

The learner can:

AC2.1 communicate project aims and objectives to team members
AC2.2 explain how to introduce team members to each other and discuss each member's role and responsibilities

Learning outcome

The learner will:

LO3 understand how to support team development

Assessment criteria

The learner can:

AC3.1 identify the stages of team development
AC3.2 explain how to resolve conflict between team members
AC3.3 describe methods of encouraging team members to share knowledge and skills to achieve project objectives
AC3.4 explain how to encourage open communication, trust and respect between team members

Learning outcome

The learner will:

LO4 be able to manage team performance and understand how to disband a team

Assessment criteria

The learner can:

AC4.1 monitor and review the performance of a team against its purpose
AC4.2 communicate project developments and to team members and support any change in roles or responsibilities
AC4.3 communicate team and individual successes to the all team members

Learning outcome

The learner will:

LO5 understand how to disband team

Assessment criteria

The learner can:

AC5.1 explain how to prepare team members for project conclusion
AC5.2 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 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:

LO1 know how to identify stakeholders and their relevance to an organisation

Assessment criteria

The learner can:

AC1.1 identify an organisation's stakeholders
AC1.2 evaluate the roles, responsibilities, interests and concerns of stakeholders
AC1.3 assess the importance of identified stakeholders

Learning outcome

The learner will:

LO2 understand how to establish working relationships with colleagues and stakeholders

Assessment criteria

The learner can:

AC2.1 clarify how to agree a common sense of purpose with colleagues and stakeholders
AC2.2 summarise how to create an environment of trust and mutual respect with colleagues and stakeholders

Learning outcome

The learner will:

LO3 be able to create an environment of trust and mutual respect with colleagues and stakeholders

Assessment criteria

The learner can:

AC3.1 review and revise the needs and motivations of colleagues and stakeholders
AC3.2 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 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:

LO1 understand legal requirements, industry regulations, organisational policies and professional codes concerning performance

Assessment criteria

The learner can:

AC1.1 identify legal requirements, industry regulations, organisational policies and professional codes concerning performance

AC1.2 explain limits of own authority relating to performance problems

Learning outcome

The learner will:

LO2 be able to identify performance problems of team members

Assessment criteria

The learner can:

AC2.1 assess team member's performance against performance criteria
AC2.2 evaluate causes of identified performance problems

Learning outcome

The learner will:

LO3 be able to discuss performance problems with team members

Assessment criteria

The learner can:

AC3.1 identify performance problems to the attention of the team member concerned
AC3.2 explain an organisation's policies for managing performance problems to the team member concerned
AC3.3 develop a confidential record of discussions with team members about problems affecting their performance

Learning outcome

The learner will:

LO4 be able to set a course of action to deal with identified problems with team members

Assessment criteria

The learner can:

AC4.1 explain and discuss alternative courses of action with the team member concerned
AC4.2 identify the course of action with the team member concerned
AC4.3 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 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:

LO1 be able to agree their performance development needs with an individual

Assessment criteria

The learner can:

AC1.1 explain the standards of performance required for current or future role with an individual

AC1.2 identify and agree the performance development needs for the individual

Learning outcome

The learner will:

LO2 be able to understand how to help an individual create a development plan

Assessment criteria

The learner can:

AC2.1 identify options available to support an individual in meeting desired standards of performance
AC2.2 explain specific actions needed to achieve objectives
AC2.3 explain the process for an individual to create a development plan

Learning outcome

The learner will:

LO3 be able to support an individual in implementing their development plan

Assessment criteria

The learner can:

AC3.1 describe the opportunities provided for an individual to improve performance
AC3.2 explain the outcome to an individual for improved performance

Learning outcome

The learner will:

LO4 be able to evaluate an individual's progress against a development plan and provide feedback for continual performance improvement

Assessment criteria

The learner can:

AC4.1 monitor and evaluate an individual's progress against their development plan
AC4.2 implement feedback to make development plan revisions
AC4.3 explain how to encourage individuals to take responsibility for continuing their performance development

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 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:

LO1 be able to understand customer service standards required in own organisation

Assessment criteria

The learner can:

AC1.1 explain customer service standards within own organisation
AC1.2 describe customer service best practice in own sector using research techniques

Learning outcome

The learner will:

LO2 be able to implement sustainable processes for customer satisfaction

Assessment criteria

The learner can:

AC2.1 define sustainable processes taking into account environmental issues
AC2.2 identify sustainable processes to support customer service standards
AC2.3 produce a plan for implementation
AC2.4 state customer service standards with relevant key stakeholders
AC2.5 ensure resources are provided to deliver agreed standards of customer service

Learning outcome

The learner will:

LO3 be able to manage and support colleagues in delivering customer service standards

Assessment criteria

The learner can:

AC3.1 communicate customer service roles and responsibilities with employees in own organisation

Learning outcome

The learner will:

LO4 be able to manage and develop culture in own organisation to support customer service standards

Assessment criteria

The learner can:

AC4.1 evaluate the culture in own organisation
AC4.2 identify techniques for improving motivation amongst employees
AC4.3 describe motivational strategies for improving customer service standards

Learning outcome

The learner will:

LO5 be able to monitor customer service levels for continuous improvement

Assessment criteria

The learner can:

AC5.1 describe methods of measuring customer satisfaction
AC5.2 develop processes for monitoring customer satisfaction, including customer feedback mechanisms
AC5.3 review employee performance to ensure customer service standards and organisational values are met
AC5.4 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 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. 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:

LO1 understand the UK insurance industry relevant to their area of operations

Assessment criteria

The learner can:

AC1.1 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

AC1.2 explain the principles and rules as set out in the insurance industry regulatory framework

AC1.3 explain the regulatory advice framework in practice for the consumer

AC1.4 explain the regulatory bodies' use of principles and outcomes based regulation to promote ethical and fair outcomes

AC1.5 explain the continuing professional development (CPD) requirements of the professional body relevant to their occupational role

AC1.6 explain methods for monitoring changes, trends and developments within the UK insurance industry

Learning outcome

The learner will:

LO2 understand how to evaluate their own performance

Assessment criteria

The learner can:

AC2.1 explain their organisation's performance benchmarks and how to measure their own performance against them

AC2.2 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

AC2.3 explain how to evaluate their own knowledge gaps and skills gaps

AC2.4 explain how to evaluate their own development needs

AC2.5 explain the requirements upon them relating to ethical conduct and the application of relevant codes, laws and regulations

Learning outcome

The learner will:

LO3 understand how to plan their own development

Assessment criteria

The learner can:

AC3.1 explain what an effective development plan should contain and the period of time that it should cover

AC3.2 explain how to establish and agree objectives which are specific, measurable, achievable, realistic and time-based

AC3.3 explain how to develop and implement development plans

AC3.4 explain the importance of taking into account their career and personal goals when planning their development

AC3.5 explain how to evidence and record CPD

AC3.6 describe from where up-to-date and appropriate information can be obtained to support CPD activities

Learning outcome

The learner will:

LO4 be able to evaluate their own performance

Assessment criteria

The learner can:

AC4.1 evaluate their personal standards of performance, identifying any problems or obstacles in developing and maintaining their competence
AC4.2 develop strategies for addressing any problems or obstacles, where relevant
AC4.3 seek feedback upon their performance from those in a position to evaluate it
AC4.4 evaluate any gaps between the requirements of their role and their current knowledge, understanding and skills

Learning outcome

The learner will:

LO5 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:

AC5.1 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
AC5.2 implement their organisation's procedural changes in accordance with organisational requirements, and within the limits of their authority

Learning outcome

The learner will:

LO6 be able to manage their own development activities

Assessment criteria

The learner can:

AC6.1 establish agreed performance and development objectives for their own performance
AC6.2 determine how their progress will be measured and recorded
AC6.3 identify the learning methods most suited to their needs

AC6.4 determine development activities designed to address their agreed development needs and which take into account appropriate learning methods

AC6.5 progress appropriate development or CPD activities

AC6.6 Maintain an up-to-date knowledge of insurance products and services relevant to their area of operations

AC6.7 maintain records that demonstrate and measure how their performance, knowledge and understanding have been enhanced by their development/CPD activities

AC6.8 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 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:

LO1 understand the insurance market, relevant to preparing market presentations and soliciting insurance quotations

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to preparing market presentations and soliciting quotations
AC1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies
AC1.3 explain the role and responsibilities of the intermediary at each stage of the client service cycle
AC1.4 explain the role and responsibilities of the intermediary in the risk management process

Learning outcome

The learner will:

LO2 understand the factors to consider when preparing market presentations and soliciting insurance quotations

Assessment criteria

The learner can:

AC2.1 describe their organisation's policies and procedures for the placing of insurance cover addressing complex risks, including those for selecting product providers
AC2.2 describe the main issues to be considered when selecting product providers with which to place business for complex risks
AC2.3 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations
AC2.4 explain the information required for the underwriting decision
AC2.5 explain the importance of declaring all material facts, what these include, and the potential consequences of not declaring these
AC2.6 explain the information to be included in market presentations, including the importance of clarity when setting out complex clauses relevant to particular clients
AC2.7 explain how to interpret complex policy wording, extensions and/or limitations, and their significance for client solutions
AC2.8 explain the impact of different policy wordings, terms and conditions for clients' scope of cover
AC2.9 explain potential conflicts of interest for different types of intermediary remuneration
AC2.10 explain the importance of being proactive when presenting information to underwriters and methods of doing this effectively

AC2.11 explain their organisation's requirements relating to ethical standards and health and safety

AC2.12 explain their organisation's policy and procedures regarding communicating with clients and their agents

Learning outcome

The learner will:

LO3 be able to evaluate all relevant factors in preparing market presentations

Assessment criteria

The learner can:

AC3.1 identify clients' requirements for insurance cover, including any particular terms, and the rationale for the cover sought

AC3.2 identify all relevant information required for the underwriting decision

AC3.3 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

AC3.4 check for potential overlaps in the insurance cover requested with any existing policies held by clients

AC3.5 analyse the insureds' claims history for opportunities for risk improvements

AC3.6 make recommendations towards risk improvement with appropriate policy amendments, where relevant

AC3.7 identify any potential savings for clients through relevant risk management options and/or appropriate options regarding policy cover, terms and conditions

AC3.8 discuss with relevant parties the proposed insurance arrangements sought for complex risks, explaining clearly the potential benefits and any disadvantages for clients

AC3.9 prepare accurate and complete market presentations, agreeing their content with relevant parties

Learning outcome

The learner will:

LO4 be able to actively solicit quotations from appropriate underwriters

Assessment criteria

The learner can:

AC4.1 identify underwriters appropriate for the complexity and nature of the risks to be covered

AC4.2 solicit quotations from appropriate underwriters, making contact to ensure timely and detailed attention

AC4.3 discuss with underwriters the particular requirements associated with the complex risk to be covered, towards optimising the solutions for clients

AC4.4 take actions to progress quotations in accordance with schedules agreed with relevant parties

AC4.5 explain the limits of their authority and the actions to take should these be exceeded

AC4.6 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 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:

LO1 understand the insurance market, relevant to negotiating and agreeing complex insurance cover on behalf of clients

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to negotiating and agreeing insurance cover
AC1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies
AC1.3 explain the role and responsibilities of the intermediary at each stage of the client service cycle
AC1.4 explain the role and responsibilities of the intermediary in the risk management process

Learning outcome

The learner will:

LO2 understand the factors to consider when negotiating and agreeing complex insurance cover on behalf of clients

Assessment criteria

The learner can:

AC2.1 describe their organisation's policies and procedures for the placing of insurance cover addressing complex risks, including those for selecting product providers
AC2.2 describe the main issues to be considered when selecting product providers with which to place business for complex risks
AC2.3 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations
AC2.4 explain the information required for the underwriting decision
AC2.5 explain how to interpret complex policy wording, extensions and/or limitations, and their significance for client solutions
AC2.6 explain the impact of different policy wordings, terms and conditions for clients' scope of cover
AC2.7 explain how to identify savings in premiums for clients through risk management options or through negotiations upon policy cover, terms and conditions
AC2.8 explain the factors to consider when evaluating and comparing the relative advantages and disadvantages of proposals for insurance cover
AC2.9 explain potential conflicts of interest for different types of intermediary remuneration
AC2.10 explain their organisation's requirements relating to ethical standards and health and safety

AC2.11 explain their organisation's policy and procedures regarding communicating with clients and their agents

AC2.12 explain the limits of their authority and the actions to take should these be exceeded

Learning outcome

The learner will:

LO3 be able to evaluate quotations for complex insurance cover for their fit with clients' requirements

Assessment criteria

The learner can:

AC3.1 identify clients' agreed requirements for insurance cover, including any particular terms, and the rationale for the cover sought

AC3.2 address any queries from underwriters accurately and in a timely manner

AC3.3 evaluate quotations for cover received from underwriters, including their fit with clients' requirements

AC3.4 determine the comparative advantages and disadvantages of quotations

Learning outcome

The learner will:

LO4 be able to negotiate and enhance terms and conditions of proposals for clients

Assessment criteria

The learner can:

AC4.1 assess those aspects of proposals that might be negotiated towards optimising the insurance solutions for clients

AC4.2 consider possible strategies towards optimising the insurance solution for clients, where relevant

AC4.3 discuss and agree possible strategies with relevant parties where necessary

AC4.4 progress opportunities for the cross-selling of insurance products where these optimise solutions for clients

AC4.5 negotiate terms and conditions with relevant underwriters towards enhancing the proposals for clients

AC4.6 act within the limits of their authority and in accordance with their organisation's and regulatory requirements

earning outcome

The learner will:

LO5 be able to progress agreed solutions

Assessment criteria

The learner can:

AC5.1 agree the preferred solution with relevant parties
AC5.2 arrange for the appropriate instructions to be made for placing agreed insurance cover
AC5.3 make sure that agreed insurance cover is progressed correctly
AC5.4 arrange for all appropriate client documentation to be prepared and issued correctly

Unit 433 Progressing complex insurance renewals as an intermediary

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 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:

LO1 understand the insurance market, relevant to progressing complex insurance renewals as an intermediary

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to progressing complex insurance renewals
AC1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies
AC1.3 explain the role and responsibilities of the intermediary at each stage of the client service cycle
AC1.4 explain the role and responsibilities of the intermediary in the risk management process

Learning outcome

The learner will:

LO2 understand the factors to consider when progressing complex insurance renewals as an intermediary

Assessment criteria

The learner can:

AC2.1 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
AC2.2 explain the information that should be supplied to allow them to check for any material changes
AC2.3 explain the importance of declaring all material facts, what these include, and the potential consequences of not declaring these
AC2.4 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations
AC2.5 describe their organisation's use of experts and consultants when progressing insurance renewals
AC2.6 explain potential conflicts of interest for different types of intermediary remuneration
AC2.7 explain their organisation's policy and procedures regarding communicating with clients and their agents
AC2.8 explain their organisation's requirements relating to ethical standards and health and safety
AC2.9 explain their organisation's customer service procedures, including those dealing with complaints

AC2.10 describe their organisation's systems for accessing, recording, amending and securing information

Learning outcome

The learner will:

LO3 be able to evaluate changes for their impact upon complex renewals of insurance cover

Assessment criteria

The learner can:

AC3.1 identify accurately forthcoming renewals within the timescale required by their organisation and regulator
AC3.2 obtain relevant documentary evidence and information regarding renewals
AC3.3 assess whether there are any material changes which might affect the risk being covered and the terms and conditions of policies to be renewed
AC3.4 assess the need for new surveys or other reports to support changes in risk evaluation
AC3.5 take the appropriate steps to progress surveys or reports where relevant
AC3.6 evaluate all relevant information to establish any changes in policy requirements
AC3.7 evaluate the insureds' claims histories

Learning outcome

The learner will:

LO4 be able to optimise the solutions for clients who are renewing complex insurance cover

Assessment criteria

The learner can:

AC4.1 determine potential savings for clients through relevant risk management options and/or appropriate options regarding policy cover, terms and conditions
AC4.2 make appropriate recommendations towards risk improvements with appropriate policy amendments, where relevant
AC4.3 assess the available information to determine whether fresh underwriting should take place and/or whether there is a need to re-broke the risks
AC4.4 arrange for fresh underwriting and/or re-broking of the risks where necessary
AC4.5 resolve difficulties associated with renewals in accordance with business agreements, legal requirements and their authority
AC4.6 confirm the impact for the cover of any material changes with relevant parties
AC4.7 explain the limits of their authority and the actions to take should these be exceeded
AC4.8 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:

LO5 be able to progress agreed renewals

Assessment criteria

The learner can:

AC5.1 monitor the progress of renewals, addressing correctly any delays
AC5.2 inform relevant parties of progress
AC5.3 resolve any inaccuracies and ambiguities in renewal documentation and information
AC5.4 arrange for renewal documentation to be dispatched to clients in the time required
AC5.5 arrange for renewal instructions to be requested from clients
AC5.6 arrange for the release of renewal documentation when arrangements for payment have been agreed
AC5.7 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 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:

LO1 understand the insurance market, relevant to progressing complex mid-term insurance amendments

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to progressing mid-term insurance amendments
AC1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies
AC1.3 explain the role and responsibilities of the intermediary at each stage of the client service cycle
AC1.4 explain the role and responsibilities of the intermediary in the risk management process

Learning outcome

The learner will:

LO2 understand the factors to consider when progressing complex mid-term insurance amendments

Assessment criteria

The learner can:

AC2.1 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
AC2.2 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations
AC2.3 explain the information that should be supplied to allow them to process amendments
AC2.4 explain the importance of declaring all material facts, what these include, and the potential consequences of not declaring these
AC2.5 explain the features of amendments which require investigation by underwriters
AC2.6 explain their organisation's procedures for checking and correcting amendment documentation
AC2.7 explain their organisation's procedures for dealing with amendments where cover is subject to conditional acceptance
AC2.8 explain their organisation's procedures for dealing with mid-term cancellations, including returns of premium and returns of documentation
AC2.9 explain potential conflicts of interest for different types of intermediary remuneration
AC2.10 explain their organisation's methods of calculating premiums
AC2.11 explain their organisation's requirements relating to ethical standards and health and safety

AC2.12 explain their organisation's policy and procedures regarding communicating with clients and their agents

AC2.13 explain their organisation's systems for accessing, recording, amending and securing information

Learning outcome

The learner will:

LO3 be able to evaluate changes and their impact upon complex mid-term insurance amendments

Assessment criteria

The learner can:

AC3.1 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

AC3.2 address any gaps in the information or lack of clarity

AC3.3 evaluate the likely impact of the changed requirements upon the nature and level of risk to be covered

Learning outcome

The learner will:

LO4 be able to optimise solutions for clients seeking complex mid-term amendments

Assessment criteria

The learner can:

AC4.1 determine whether alternative providers might offer potential savings for clients seeking complex mid-term amendments

AC4.2 arrange for alternative quotes where appropriate

AC4.3 communicate accurate and complete information regarding amendments to relevant underwriters in the appropriate way

AC4.4 resolve difficulties associated with the amendments in accordance with business agreements, legal requirements and their authority

AC4.5 explain the limits of their authority and the actions to take should these be exceeded

AC4.6 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:

LO5 be able to progress agreed amendments

Assessment criteria

The learner can:

AC5.1 inform relevant parties of progress, including the impact of the amendments upon the terms and conditions, providing the parties with accurate information

AC5.2 make arrangements for any adjustments in premiums

AC5.3 monitor the progress of amendments, addressing correctly any delays

AC5.4 make sure that amendment documentation is accurate, legible and meets legal and regulatory requirements

AC5.5 arrange for the insurer's documentation to be checked, and for correct documentation to be issued promptly to clients once it has been received

AC5.6 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 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:

LO1 understand the insurance market, relevant to determining clients' insurance requirements

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to determining clients' insurance requirements

AC1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies

AC1.3 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome

The learner will:

LO2 understand the factors to consider when determining clients' insurance requirements for a tailored policy

Assessment criteria

The learner can:

AC2.1 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations
AC2.2 explain their organisation's policies and procedures for the placing of insurance cover to meet clients' requirements when covering complex risks
AC2.3 explain the information that should be supplied to enable them to evaluate the need for a tailored policy
AC2.4 explain the implications and risks associated with failure to obtain full details and to undertake full disclosure
AC2.5 explain the impact of different policy wordings, terms and conditions for clients' scope of cover
AC2.6 explain the importance and implications of surveys in the negotiation and placement of risks
AC2.7 explain how binders and delegated authority schemes can be used to place risks within their area of work
AC2.8 explain their organisation's policy and procedures regarding communicating with clients and their agents

Learning outcome

The learner will:

LO3 be able to determine insurance requirements needing particular considerations

Assessment criteria

The learner can:

AC3.1 determine the nature of the insurance cover which the client is seeking, including where relevant, any contingency and environmental cover required
AC3.2 identify all information necessary to determine the need for a policy tailored to the client's specific requirements
AC3.3 establish any particular insurance requirements over and above those needed normally

Learning outcome

The learner will:

LO4 be able to solicit quotes from appropriate insurers for tailored policies

Assessment criteria

The learner can:

AC4.1 assess the likely impact of the particular requirements upon the level of risk to be covered
AC4.2 identify potential insurers likely to underwrite the insurance cover sought, and who might be best able to cover the client's particular requirements
AC4.3 arrange for market presentation and the soliciting of quotes
AC4.4 inform relevant parties of the progress made, including those requirements which are deemed as particular and the rationale for seeking quotes from particular insurers
AC4.5 maintain accurate and complete records
AC4.6 explain the limits of their authority and the actions to take should these be exceeded
AC4.7 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 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:

LO1 understand the insurance market, relevant to determining the cover and extent of liability in insurance claims

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to determining the cover and extent of liability in insurance claims

AC1.2 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:

LO2 understand the claims process and the information required when processing complex claims

Assessment criteria

The learner can:

AC2.1 explain the different stages in the progression of insurance claims, including their organisation's claims management process
AC2.2 explain the decision making process at different stages in progressing a claim, including their potential impact on a claim
AC2.3 explain the information required towards determining the cover and extent of liability in claims
AC2.4 identify sources of information regarding claims

Learning outcome

The learner will:

LO3 understand the factors to take into account when processing complex insurance claims

Assessment criteria

The learner can:

AC3.1 explain their organisation's ethos and practice associated with progressing claims
AC3.2 explain the importance of reviewing legal precedents and how these can affect the handling of a claim
AC3.3 explain the importance of contract certainty and its impact upon the claims process
AC3.4 explain the importance of identifying where reinsurance is in force
AC3.5 explain how different policy wording impacts upon claims and upon the claims reserving process
AC3.6 explain the effects of claims leakage upon insurers
AC3.7 explain their organisation's estimating practices
AC3.8 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome

The learner will:

LO4 be able to evaluate the implications of available information for complex insurance claims

Assessment criteria

The learner can:

AC4.1 gather the information required to evaluate a claim
AC4.2 review the information available to determine the circumstances of the incident upon which a claim is based
AC4.3 identify the insurance cover relevant to a claim
AC4.4 confirm all appropriate terms and conditions that apply
AC4.5 determine the impact for a claim of all available insurance cover relevant to the claimant, and of relevant legal principles and contractual obligations
AC4.6 assess the liability of all parties involved in a claim
AC4.7 identify the immediate and potential financial implications of a claim
AC4.8 assess the impact of the financial implications against possible settlement scenarios

Learning outcome

The learner will:

LO5 be able to determine the appropriateness of investigating complex claims

Assessment criteria

The learner can:

AC5.1 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
AC5.2 decide the appropriateness of ongoing actions towards investigating a claim, supported by a reasoned rationale
AC5.3 take appropriate action where there are indicators of non-disclosure, misrepresentation, fraud or potential fraud, in line with their organisation's procedures
AC5.4 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:

LO6 be able to manage the progress of complex claims

Assessment criteria

The learner can:

AC6.1 progress actions towards determining the extent of liability where these are appropriate
AC6.2 explain the importance of instructing and using external experts
AC6.3 provide all relevant parties with the information appropriate to progressing the claim
AC6.4 explain the limits of their authority and the actions to take should these be exceeded
AC6.5 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral
AC6.6 make reasoned recommendations regarding future actions for any referrals made
AC6.7 explain the importance of maintaining accurate reserves, and the factors making up claims reserves
AC6.8 make sure that adequate reserves are applied for a claim, in line with their organisation's rules and industry regulations
AC6.9 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 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:

LO1 understand the insurance market, relevant to negotiating and settling complex insurance claims

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to negotiating and settling insurance claims

AC1.2 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:

LO2 understand the claims process relating to negotiating and settling complex insurance claims

Assessment criteria

The learner can:

AC2.1 explain the different stages in the progression of insurance claims, including their organisation's claims management process
AC2.2 explain the decision making process at different stages in progressing a claim, including their potential impact on a claim
AC2.3 summarise the information required towards determining the cover and extent of liability in claims
AC2.4 explain their organisation's policies and procedures for investigating complex insurance claims
AC2.5 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:

LO3 understand the factors to take into account when processing complex insurance claims

Assessment criteria

The learner can:

AC3.1 explain their organisation's ethos and practice associated with progressing claims
AC3.2 explain the importance of reviewing legal precedents and how these can affect the handling of a claim
AC3.3 explain the importance of contract certainty and its impact upon the claims process
AC3.4 explain the importance of identifying where reinsurance is in force
AC3.5 explain how different policy wording impacts upon claims and upon the claims reserving process
AC3.6 explain the effects of claims leakage upon insurers
AC3.7 explain their organisation's estimating practices
AC3.8 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome

The learner will:

LO4 be able to determine the impact of investigations when progressing complex insurance claims

Assessment criteria

The learner can:

AC4.1 gather the information required to confirm the cover and extent of liability in a claim
AC4.2 determine the impact upon the potential settlement of the outcomes of any investigations regarding liability and quantum of a claim
AC4.3 determine the impact upon the potential settlement of the outcomes of any investigation where fraud has been suspected
AC4.4 explain the importance of maintaining accurate reserves, and the factors making up claims reserves
AC4.5 make sure that adequate reserves are maintained, in line with their organisation's rules and industry regulations
AC4.6 explain the limits of their authority and the actions to take should these be exceeded
AC4.7 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:

LO5 be able to negotiate settlements of complex insurance claims

Assessment criteria

The learner can:

AC5.1 explain the principles of effective negotiation and the factors that might be negotiated in settling insurance claims
AC5.2 describe the process, and the relative advantages and disadvantages associated with using alternative dispute resolution (ADR) or mediation
AC5.3 explain the options available for negotiating and settling a claim
AC5.4 make recommendations for relevant actions where they consider mediation to be an appropriate way forward
AC5.5 take relevant actions where they consider it appropriate to pursue subrogation and recovery rights
AC5.6 negotiate the liability and/or quantum of damages, in accordance with their organisation's agreed parameters and their level of authority
AC5.7 provide relevant parties with updated information as required

Learning outcome

The learner will:

LO6 be able to progress the settlement of complex insurance claims

Assessment criteria

The learner can:

AC6.1 describe their organisation's procedures for recording claims settlements
AC6.2 describe authorised sources of information, supply or repair needed in the settlement of claims
AC6.3 process final settlements, informing relevant parties
AC6.4 arrange for settlements to be completed promptly, in line with their organisation's procedures
AC6.5 maintain accurate and complete records

Unit 438 Progressing complex claims for uninsured losses

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 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:

LO1 understand the insurance market, relevant to progressing claims for uninsured losses

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to progressing claims for uninsured losses

AC1.2 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:

LO2 understand the process for progressing uninsured claims and the information required

Assessment criteria

The learner can:

AC2.1 explain the different stages in the progression of claims for uninsured losses, including their organisation's policies and procedures for dealing with uninsured losses
AC2.2 explain the decision making process at different stages in progressing a claim, including their potential impact on a claim
AC2.3 summarise the information required towards determining the cover and extent of liability in claims for uninsured losses
AC2.4 identify sources of information regarding claims
AC2.5 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:

LO3 understand the factors to take into account when progressing complex claims for uninsured losses

Assessment criteria

The learner can:

AC3.1 explain their organisation's ethos and practice associated with progressing claims
AC3.2 summarise the information and/or documentation required to progress a claim for uninsured losses
AC3.3 explain the importance of reviewing legal precedents and how these can affect the handling of a claim
AC3.4 explain the parties involved in progressing complex claims, including the information that they require towards making sure of the effective progress of a claim
AC3.5 explain their organisation's requirements relating to ethical standards and health and safety
AC3.6 explain their organisation's customer service procedures, including those dealing with complaints
AC3.7 describe their organisation's systems for accessing, recording, amending and securing information relating to claims for uninsured losses

Learning outcome

The learner will:

LO4 be able to evaluate the implications of the available information for complex claims for uninsured losses

Assessment criteria

The learner can:

AC4.1 review the information available to determine the circumstances of the incident upon which claims are based
AC4.2 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
AC4.3 assess the liability of all parties involved in claims
AC4.4 identify the immediate and potential financial implications of claims
AC4.5 assess the impact of the financial implications against possible settlement scenarios

Learning outcome

The learner will:

LO5 be able to determine the appropriateness of investigating complex claims for uninsured losses

Assessment criteria

The learner can:

AC5.1 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
AC5.2 determine the appropriateness of ongoing actions towards investigating claims, supported by a reasoned rationale
AC5.3 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:

LO6 be able to progress and negotiate settlement of complex claims for uninsured losses

Assessment criteria

The learner can:

AC6.1 obtain the information or documentation required to progress claims
AC6.2 make sure that claims are formulated and submitted correctly to the third party
AC6.3 negotiate settlement of claims in the best interests of their clients and their organisation
AC6.4 make recommendations for further action which will help clients to arrive at the best settlement, where relevant
AC6.5 advise all relevant parties of the outcome of claims
AC6.6 explain the limits of their authority and the actions to take should these be exceeded
AC6.7 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reasons for the referral
AC6.8 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 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. 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:

LO1 understand the insurance market, relevant to making recoveries in insurance claims

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to making recoveries in insurance claims

AC1.2 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:

LO2 understand the recovery process in complex insurance claims

Assessment criteria

The learner can:

AC2.1 explain their organisation's claims management process, including the procedures for investigating complex insurance claims
AC2.2 explain opportunities for seeking recovery in complex claims, in terms of those parties against which recovery might be progressed
AC2.3 explain the importance of maintaining accurate reserves and the factors making up claims reserves
AC2.4 explain how different policy wording impacts upon claims and the claims reserving process
AC2.5 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
AC2.6 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:

LO3 understand the factors to take into account when progressing recoveries

Assessment criteria

The learner can:

AC3.1 explain their organisation's ethos and practice associated with progressing claims
AC3.2 explain their organisation's requirements relating to ethical standards and health and safety
AC3.3 explain the importance of reviewing legal precedents and how these can affect recovery in claims
AC3.4 explain the importance and implications of contract clauses and/or exclusion clauses upon recovery and legal liability
AC3.5 explain the principles of effective negotiation and the factors that might be negotiated when seeking recovery in insurance claims
AC3.6 explain relevant market claims handling agreements between insurers and the impact of these for their work
AC3.7 explain the options for pursuing subrogation and recovery rights
AC3.8 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:

LO4 be able to evaluate the available information in determining the appropriateness of pursuing recovery

Assessment criteria

The learner can:

AC4.1 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

AC4.2 determine the actions appropriate, and associated resources necessary, towards addressing any gaps in the information available

AC4.3 make a reasoned assessment regarding the party(ies) responsible for the incident upon which claims are based

AC4.4 assess the potential amount of monies likely to be recoverable from the party(ies) responsible

AC4.5 evaluate the costs of progressing further actions against the likely benefits of the outcomes

AC4.6 consider any potential negative impact of pursuing recovery against the costs of abandoning recovery

AC4.7 decide whether to progress further actions, setting out a reasoned rationale for their decisions

Learning outcome

The learner will:

LO5 be able to evaluate investigatory actions towards determining responsibility and the opportunity for recovery in complex insurance claims

Assessment criteria

The learner can:

AC5.1 make sure that further investigatory actions are approved by the appropriate authority, where relevant

AC5.2 progress investigatory actions where they consider these appropriate, in line with their organisation's procedures

AC5.3 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:

LO6 be able to arrange for recoveries to be progressed in complex insurance claims

Assessment criteria

The learner can:

AC6.1 arrange for potential recoveries to be progressed, in line with their organisation's ethos and requirements
AC6.2 explain the limits of their authority and the actions to take should these be exceeded
AC6.3 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reasons for the referral
AC6.4 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 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:

LO1 understand the insurance market, relevant to evaluating and deciding whether to underwrite complex new risks

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to evaluating and deciding whether to underwrite new risks

AC1.2 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

AC1.3 explain current insurance market trends and developments

Learning outcome

The learner will:

LO2 understand the factors to consider when evaluating and deciding whether to underwrite complex new risks

Assessment criteria

The learner can:

AC2.1 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
AC2.2 explain how to determine whether a proposal fits their organisation's planned profile of acceptable risk
AC2.3 explain their organisation's procedures and the circumstances for granting cover of complex risk subject to conditional acceptance
AC2.4 explain the concept of 'exposure' and the significance of identifying exposure to both single and accumulation risks
AC2.5 explain how to apply underwriting criteria
AC2.6 explain different statistical methods and risk premium models that can be used to establish risk price
AC2.7 explain what is meant by a realistic disaster scenario
AC2.8 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations
AC2.9 explain their organisation's requirements relating to ethical standards and health and safety
AC2.10 explain their organisation's policy and procedures regarding communicating with clients and their agents
AC2.11 explain their organisation's customer service procedures, including those dealing with complaints

Learning outcome

The learner will:

LO3 be able to evaluate the risk exposure of complex new risks

Assessment criteria

The learner can:

AC3.1 gather the information required to evaluate complex new risks, addressing any gaps correctly
AC3.2 evaluate the risk exposure of new risks
AC3.3 assess where further investigation is required and appropriate
AC3.4 commission further investigation where required, and in accordance with their authority and organisation's procedures

AC3.5 evaluate the findings of any further investigation, assessing the impact for underwriting new risks
AC3.6 take appropriate actions where they identify any potential non-disclosure or misrepresentation when evaluating risks
AC3.7 determine ‘worse case scenarios’
AC3.8 assess actions that can be taken to minimise the risk to their own organisation and the client

Learning outcome

The learner will:

LO4 be able to make decisions about whether to underwrite complex new risks

Assessment criteria

The learner can:

AC4.1 allow for all features and history of the risk and/or the impact for their organisation when evaluating whether to accept risks
AC4.2 decide whether to accept or decline risks
AC4.3 accept only business that their organisation is authorised to write and which is in accordance with its underwriting strategy
AC4.4 take action to avoid any unnecessary delays in making decisions regarding risks
AC4.5 maintain accurate and complete records
AC4.6 explain the limits of their authority and the actions to take should these be exceeded
AC4.7 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 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:

LO1 understand the insurance market, relevant to negotiating and determining the conditions under which risk will be underwritten

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to negotiating and determining the conditions under which risk will be underwritten

AC1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies

AC1.3 explain current insurance market trends and developments

Learning outcome

The learner will:

LO2 understand the factors to consider when negotiating and determining the conditions under which risk will be underwritten

Assessment criteria

The learner can:

AC2.1 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
AC2.2 explain how to determine whether a proposal fits their organisation's planned profile of acceptable risk
AC2.3 explain their organisation's procedures and the circumstances for granting cover of complex risk subject to conditional acceptance
AC2.4 explain the potential impact of pricing discounts, incentives and elasticity of supply and demand upon their own area of business
AC2.5 explain the market factors that can impact upon the pricing of complex risks
AC2.6 describe how to apply underwriting criteria
AC2.7 explain different statistical methods and risk premium models that can be used to establish risk price
AC2.8 explain the impact of capital and solvency requirements for the pricing of risk
AC2.9 describe sources of advice and information towards the pricing of risk
AC2.10 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations
AC2.11 explain the impact of rating charges on their own class of business, and ways to reduce any adverse impact
AC2.12 explain their organisation's requirements relating to ethical standards and health and safety
AC2.13 explain their organisation's policy and procedures regarding communicating with clients and their agents

Learning outcome

The learner will:

LO3 be able to evaluate and determine the conditions under which risk will be underwritten in complex insurance cases

Assessment criteria

The learner can:

AC3.1 gather the information required to price risks, addressing any gaps correctly
AC3.2 review and analyse the insureds' claims history for opportunities for risk improvements
AC3.3 make recommendations towards risk improvement with relevant policy amendments, where relevant

AC3.4 evaluate the impact of all relevant factors upon the pricing of complex risks
AC3.5 price complex risks in line with their own authority limit and their organisation's policies and procedures
AC3.6 apply appropriate limitations or extensions of cover to reflect the features of the risks

Learning outcome

The learner will:

LO4 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:

AC4.1 identify any differences between the policy cover proposed and clients' requirements
AC4.2 negotiate with relevant parties the price and conditions under which risk will be underwritten
AC4.3 confirm any agreed changes
AC4.4 accept only business that their organisation is authorised to write and which is in line with its underwriting strategy
AC4.5 take action to avoid any unnecessary delays in underwriting risks
AC4.6 inform relevant parties promptly of their decision
AC4.7 agree final terms and premiums
AC4.8 maintain accurate and complete records
AC4.9 explain the limits of their authority and the actions to take should these be exceeded
AC4.10 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 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:

LO1 understand the insurance market, relevant to progressing the underwriting of complex insurance policy alterations and mid-term amendments

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to progressing the underwriting of complex insurance policy alterations

AC1.2 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:

LO2 understand the factors to consider when progressing the underwriting of complex insurance policy alterations and mid-term amendments

Assessment criteria

The learner can:

AC2.1 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
AC2.2 explain their organisation's procedures for progressing policy alterations and mid-term adjustments, including the return of documentation, where appropriate
AC2.3 explain how to apply underwriting criteria
AC2.4 explain different statistical methods and risk premium models that can be used to establish risk price
AC2.5 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations
AC2.6 explain the potential impact of pricing discounts, incentives and elasticity of supply and demand upon their own area of business
AC2.7 explain the information required to progress complex alterations and mid-term adjustments
AC2.8 explain the impact of capital and solvency requirements for the pricing of risk
AC2.9 explain their organisation's procedures and the circumstances for granting cover subject to conditional acceptance
AC2.10 explain sources of information and advice towards pricing risk
AC2.11 explain their organisation's systems for accessing, recording, amending and securing information
AC2.12 explain their organisation's requirements relating to ethical standards and health and safety
AC2.13 explain their organisation's policy and procedures regarding communicating with clients and their agents

Learning outcome

The learner will:

LO3 be able to evaluate and establish the risk exposure of complex alterations

Assessment criteria

The learner can:

AC3.1 address requests for alterations and mid-term amendments promptly
AC3.2 gather the information required to proceed with requests, addressing any gaps correctly
AC3.3 make sure that the details of requests are clear and unambiguous
AC3.4 assess where further investigation is required and appropriate

AC3.5 commission further investigation where required, and in accordance with their authority and organisation's procedures
AC3.6 evaluate the likely impact of the changes requested upon the nature and level of risk to be covered
AC3.7 assess actions that can be taken to minimise the risk to their own organisation and the client

Learning outcome

The learner will:

LO4 be able to price complex alterations

Assessment criteria

The learner can:

AC4.1 take into account clients' existing business with their organisation when pricing the clients' requests for alterations, where relevant
AC4.2 decide whether to accept or decline the risk
AC4.3 accept only alterations that their organisation is authorised to write and which are in line with its underwriting policy
AC4.4 identify any features in requests which indicate that the requests should be declined or referred
AC4.5 take the appropriate action where requests are to be declined or referred
AC4.6 apply relevant underwriting criteria when pricing alterations
AC4.7 price complex alterations in line with their own authority limit and their organisation's policies and procedures

Learning outcome

The learner will:

LO5 be able to agree and progress complex alterations to policies arising from requests for changes and mid-term amendments

Assessment criteria

The learner can:

AC5.1 provide quotations with appropriate terms to reflect the changes requested to relevant parties
AC5.2 negotiate with relevant parties the price and conditions under which the revised risk will be underwritten if clients decline a quotation
AC5.3 make sure that all terms and conditions are within their level of authority to agree
AC5.4 explain clearly the cover granted, confirming any special conditions
AC5.5 agree premiums, terms and conditions of policies which meet clients' requests for alterations

AC5.6 arrange for accurate documentation to be provided to those who need it and who have a right to it

AC5.7 maintain accurate and complete records

AC5.8 explain the limits of their authority and the actions to take should these be exceeded

AC5.9 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 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:

LO1 understand the insurance market, including its structure and the legal and regulatory requirements relevant to their work

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to their work

AC1.2 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:

LO2 understand the factors to consider when communicating and providing advice and support

Assessment criteria

The learner can:

AC2.1 explain their organisation's insurance products and services relevant to their area of operations
AC2.2 explain their organisation's business plan and objectives relevant to their area of responsibility
AC2.3 explain their organisation's requirements relating to ethical standards and health and safety
AC2.4 explain the principal roles and responsibilities of those to whom they usually provide technical advice and support
AC2.5 explain the principal nature of the advice and support that others require and the most appropriate ways of providing this
AC2.6 explain the importance of making sure that the information and advice provided is current, accurate and valid
AC2.7 explain ways of structuring their advice and support that help others to understand
AC2.8 describe ways of putting at ease those who seek their assistance
AC2.9 describe the types of verbal and non-verbal feedback that indicate understanding by others
AC2.10 describe ways of confirming that the advice and support provided has fulfilled the requirements of others
AC2.11 explain the importance of providing information only to those who have a right to it

Learning outcome

The learner will:

LO3 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:

AC3.1 establish the advice or support sought by others
AC3.2 choose a style of providing support that meets the needs of those seeking their assistance
AC3.3 provide advice and support in a manner and at a pace appropriate to meeting the needs of those seeking their assistance
AC3.4 check that their support is meeting the needs of those seeking their assistance

AC3.5 adjust the advice or support being provided where necessary, in response to both verbal and non-verbal feedback

AC3.6 communicate information only to those who have a right to it, in line with their organisation's procedures

Learning outcome

The learner will:

LO4 be able to provide technical advice and support regarding complex insurance matters that is technically accurate

Assessment criteria

The learner can:

AC4.1 check that the advice that they are providing is current, accurate and complete

AC4.2 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

AC4.3 explain any jargon, technical terms or abbreviations, where relevant

AC4.4 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

AC4.5 make sure that the advice and support needed is within their levels of authority and competence to provide

AC4.6 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 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:

LO1 understand the insurance market, relevant to advising and supporting clients making an insurance claim

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to advising and supporting clients making an insurance claim

AC1.2 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:

LO2 understand the claims process and the factors to take into account when monitoring the progress of an insurance claim

Assessment criteria

The learner can:

AC2.1 explain the actions to be taken by the insured following a loss and the subsequent stages in the progression of insurance claims
AC2.2 explain the documentation and information required to progress claims
AC2.3 explain the roles and functions of other parties involved in progressing insurance claims
AC2.4 explain the decision making process at different stages in progressing a claim, including their potential impact on a claim
AC2.5 explain how to handle the late notification of claims
AC2.6 explain how different policy wordings and conditions impact upon the validity of claims and the claims handling process
AC2.7 explain the policy cover, terms and conditions relevant to their work, including standard and non-standard extensions and/or limitations
AC2.8 identify sources of advice and information relevant to advising and supporting clients making a claim
AC2.9 explain their organisation's requirements relating to ethical standards and health and safety
AC2.10 explain their organisation's customer service procedures, including those for dealing with complaints
AC2.11 explain their organisation's procedures for accessing and maintaining customer records, including recording claims settlements

Learning outcome

The learner will:

LO3 be able to evaluate the circumstances of complex insurance claims

Assessment criteria

The learner can:

AC3.1 confirm that the intimations of claims are accurate, complete and recorded correctly
AC3.2 interpret policy wordings and conditions to determine the validity of claims and their impact upon the claims handling process
AC3.3 evaluate the circumstances of claims to assess both the clients' and product providers' requirements in relation to claims

Learning outcome

The learner will:

LO4 be able to liaise with clients regarding the progress of their claims

Assessment criteria

The learner can:

AC4.1 explain the likely outcomes of claims to clients, within their organisation's timescales
AC4.2 advise clients of the prescribed, or most appropriate, mechanisms for resolving claims settlement disputes
AC4.3 advise clients and all relevant parties when claims are settled
AC4.4 make sure that settlement cheques are issued

Learning outcome

The learner will:

LO5 be able to support clients through progressing complex insurance claims

Assessment criteria

The learner can:

AC5.1 identify and investigate any issues relating to claims, in line with their organisation's policies and procedures
AC5.2 resolve any difficulties associated with claims according to business agreements, legal requirements and the limit of their authority
AC5.3 monitor the operation of delegated authority agreements, binding authorities or scheme agreements to make sure that prescribed claims handing procedures are followed
AC5.4 address any deviations in procedures promptly and correctly
AC5.5 arrange interim payments where appropriate
AC5.6 explain the limits of their authority and the actions to take should these be exceeded
AC5.7 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral
AC5.8 dispatch the appropriate correspondence and/or documentation within the timescales required
AC5.9 maintain accurate and complete records

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 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:

LO1 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:

AC1.1 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

AC1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies

AC1.3 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome

The learner will:

LO2 be able to explore and evaluate the fit of potential new insurance work with their organisation's objectives

Assessment criteria

The learner can:

AC2.1 describe insurance industry developments relevant to their organisation's area of operations
AC2.2 explain their organisation's business objectives relevant to identifying new insurance work
AC2.3 describe their organisation's insurance products and services relevant to their area of responsibility
AC2.4 evaluate potential new insurance work that is in line with their organisation's business objectives
AC2.5 determine a prioritised assessment of the strengths and weaknesses of potential insurance work for their organisation
AC2.6 evaluate the threats and opportunities for their organisation's existing business from potential new insurance work

Learning outcome

The learner will:

LO3 be able to develop and make reasoned recommendations regarding opportunities for potential new insurance work

Assessment criteria

The learner can:

AC3.1 describe their organisation's actual and target client base for insurance products and services within their area of responsibility
AC3.2 prepare reasoned forecasts of demand for the potential insurance work
AC3.3 set out a rationale that justifies the forecasts made and which is persuasive
AC3.4 evaluate the resources and capabilities required to deliver the potential insurance work
AC3.5 prepare a cost-benefit analysis for their organisation of the opportunities presented by the potential insurance work
AC3.6 assess the assumptions made and the associated risks regarding their analysis
AC3.7 develop clear, persuasive and reasoned recommendations regarding the fit of potential insurance work with their organisation's objectives
AC3.8 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 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:

LO1 understand the insurance market, relevant to making recommendations for business development

Assessment criteria

The learner can:

AC1.1 explain relevant insurance and legal principles, and regulations relating to determining trends in insurance business and making recommendations for associated business development

AC1.2 explain the structure of the insurance market, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies

AC1.3 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome

The learner will:

LO2 be able to determine trends in insurance business of relevance to their organisation

Assessment criteria

The learner can:

AC2.1 gather information regarding their organisation's business and target clients of relevance to determining trends in insurance business

AC2.2 determine trends in insurance business and the associated requirements of target clients, of relevance to meeting their organisation's business objectives

AC2.3 explain their organisation's business plan and objectives relevant to the analysis being undertaken

AC2.4 assess the impact of any gaps in the information available in terms of the potential risk for conclusions that may be drawn

AC2.5 make sure that the information used is valid

Learning outcome

The learner will:

LO3 be able to make reasoned recommendations regarding how their organisation might progress opportunities for new insurance business

Assessment criteria

The learner can:

AC3.1 explain their organisation's relevant insurance products and services and its actual and target client base
AC3.2 explain their organisation's relevant competitors and the principal features of their relevant insurance products and services
AC3.3 evaluate the impact and implications of identified trends for their organisation's business development
AC3.4 prioritise any critical issues identified
AC3.5 assess any threats for their organisation's insurance business from the trends identified
AC3.6 identify the reasons behind the trends
AC3.7 draw justified conclusions regarding the opportunities for their organisation
AC3.8 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 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:

LO1 understand the purpose of audits of insurance claims processes and the relevant organisational, legal and regulatory requirements

Assessment criteria

The learner can:

AC1.1 explain the principles and methods of auditing relevant to carrying out audits of insurance claims processes
AC1.2 explain relevant insurance and legal principles, and regulations relevant to their audit role
AC1.3 explain their organisation's requirements relating to ethical standards and health and safety
AC1.4 explain the limits of their authority and the actions to take should these be exceeded

Learning outcome

The learner will:

LO2 be able to prepare for the audit of the insurance claims processes

Assessment criteria

The learner can:

AC2.1 determine the processes to be audited and the standards against which the processes are to be audited
AC2.2 determine the purpose of the audit, making sure that the audit is within their area of responsibility
AC2.3 establish the outcomes from any relevant, previous audit history
AC2.4 check that any recommendations arising from any previous audit have been considered and acted upon, where relevant

Learning outcome

The learner will:

LO3 be able to audit claims processes

Assessment criteria

The learner can:

AC3.1 review the work and processes to make sure that these meet consistently the standards required and comply with procedures
AC3.2 check that all relevant records and documentation are complete and accessible
AC3.3 obtain sufficient, valid information to enable them to evaluate accurately whether processes are meeting the required standards
AC3.4 identify those personnel authorised to have access to the records of their audit
AC3.5 maintain complete and accurate records of their audit, making these available to authorised personnel

Learning outcome

The learner will:

LO4 be able to evaluate the outcomes of audits to identify opportunities for enhancements, and any shortfalls occurring

Assessment criteria

The learner can:

AC4.1 identify opportunities for enhancing existing processes to improve efficiency or mitigate against fraud or leakage, where relevant
AC4.2 make reasoned recommendations for appropriate action to progress such opportunities
AC4.3 assess risks of shortfalls in the quality of processes, where relevant

AC4.4 recommend actions to address and minimise such risks
AC4.5 investigate the causes of any shortfall in the quality of processes, where relevant, instigating appropriate actions
AC4.6 bring any serious or immediate problems promptly to the attention of the relevant person

Learning outcome

The learner will:

LO5 be able to report and provide feedback regarding the audit

Assessment criteria

The learner can:

AC5.1 report upon the outcomes of the audit to those who need to know, and within agreed timescales
AC5.2 provide feedback to motivate those using the processes to maintain the quality standards
AC5.3 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 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:

LO1 understand the insurance casework processes being audited and the relevant organisational, legal and regulatory requirements

Assessment criteria

The learner can:

AC1.1 explain their organisation's casework processes and procedures
AC1.2 explain the standards or levels of performance expected of casework within their organisation
AC1.3 explain relevant insurance and legal principles, and regulations relevant to their audit role
AC1.4 explain the services and products addressed by the casework being audited
AC1.5 explain effective ways of monitoring the progress and quality of individual cases regularly and fairly against the standards or level of performance expected
AC1.6 explain their organisation's requirements relating to ethical standards and health and safety
AC1.7 explain the limits of their authority and the actions to take should these be exceeded

Learning outcome

The learner will:

LO2 be able to prepare for the audit of individual insurance cases

Assessment criteria

The learner can:

AC2.1 make sure that a representative and appropriate number of cases are reviewed
AC2.2 obtain sufficient and valid information to allow them to evaluate accurately whether cases are being progressed to the standard required
AC2.3 make sure that all relevant case documentation is complete

Learning outcome

The learner will:

LO3 be able to audit insurance casework

Assessment criteria

The learner can:

AC3.1 review the progress and quality of cases on a regular and fair basis
AC3.2 check that any corrective actions agreed in previous reviews have been acted upon, where relevant
AC3.3 identify successful progress and completion of cases
AC3.4 identify unacceptable or poor performance in progressing cases
AC3.5 maintain complete and accurate records of their audit, making these available to authorised personnel

Learning outcome

The learner will:

LO4 be able to report and provide feedback upon insurance casework

Assessment criteria

The learner can:

AC4.1 explain the principles of providing prompt and constructive feedback
AC4.2 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
AC4.3 recognise successful progress and completion of cases

AC4.4 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

AC4.5 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)

AC4.6 bring any serious or immediate problems promptly to the attention of the relevant person

AC4.7 arrange for the information collected in the review of cases to be used to inform any formal appraisals of the relevant individuals' performance

AC4.8 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 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:

LO1 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:

AC1.1 explain the purpose and aims of the audit being undertaken
AC1.2 explain relevant insurance and legal principles, and regulations relating to their audit

AC1.3 explain how to monitor the work of third party suppliers which provide services and products associated with insurance work

AC1.4 explain the importance of establishing and maintaining agreed lines of communication with the suppliers

AC1.5 explain the main types of shortfalls that can occur in the quality of service and deliverables, and the remedial actions that can be appropriate

AC1.6 explain their organisation's requirements relating to ethical standards and health and safety

AC1.7 explain the limits of their authority and the actions to take should these be exceeded

Learning outcome

The learner will:

LO2 understand the roles of third party suppliers of insurance work

Assessment criteria

The learner can:

AC2.1 identify their organisation's agreements/contracts relating to the third party supplier(s)

AC2.2 describe the levels of skills and competence, and the relative areas of strength and weaknesses of their organisation's third party supplier(s)

AC2.3 explain the importance of ensuring that third parties are briefed fully, and of making sure that there is clarity regarding the work required

AC2.4 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

Learning outcome

The learner will:

LO3 be able to prepare for carrying out a quality audit of insurance work undertaken by third party suppliers

Assessment criteria

The learner can:

AC3.1 confirm the evaluation criteria against which the supplier's performance is to be assessed

AC3.2 check that any corrective actions and recommendations agreed as a result of previous audits have been progressed, where relevant

AC3.3 check that all relevant records and documentation are complete and accessible

Learning outcome

The learner will:

LO4 be able to audit the work of third party suppliers

Assessment criteria

The learner can:

AC4.1 monitor the supplier's service and deliverables against the criteria
AC4.2 obtain sufficient, valid information to allow them to determine accurately whether the supplier's service and deliverables are meeting the required criteria
AC4.3 identify and record any shortfall(s) in the quality of service and deliverables
AC4.4 investigate the cause(s) of any shortfall(s) and take prompt remedial action
AC4.5 plan for any corrective actions to be carried out, making sure that these are undertaken by agreed dates
AC4.6 seek advice from the relevant person if a corrective action cannot be agreed
AC4.7 report on supplier performance to those who need to know, within agreed timescales, including reference to any shortfall(s) and corrective actions taken
AC4.8 bring any serious or immediate problems promptly to the attention of the relevant person
AC4.9 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 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:

LO1 investigate referred customer complaints

Assessment criteria

The learner can:

AC1.1 collect all the available information on the nature of the complaint and identify and analyse the organisational implications of the complaint

AC1.2 take personal responsibility for dealing with the complaint subject to the limits of their authority
AC1.3 keep their customer informed about what steps are being taken to deal with the customer's complaint
AC1.4 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:

LO2 take action to deal with referred customer complaints

Assessment criteria

The learner can:

AC2.1 identify a range of possible solutions that balance customer expectations and the organisation's service offer
AC2.2 liaise with their customer and colleagues to negotiate an acceptable solution
AC2.3 agree a solution that adapts current policies and procedures within their own authority and furthers their organisation's aims and objectives
AC2.4 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:

LO3 identify repeated customer complaints and recommend changes to policies and procedures

Assessment criteria

The learner can:

AC3.1 identify patterns and trends in customer complaints
AC3.2 analyse trends in customer complaints
AC3.3 identify solutions acceptable to their customers that fit the organisation's service offer
AC3.4 identify possible changes to customer service policies and procedures
AC3.5 consider the benefits and drawbacks of each possible change in terms of balancing customer service and organisational aims
AC3.6 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:

LO4 understand how to handle referred customer complaints

Assessment criteria

The learner can:

AC4.1 explain the importance of minimising customer complaints and dealing with them effectively and promptly when they occur
AC4.2 explain their organisation's complaints procedures and the limits of their authority
AC4.3 describe the procedures they must follow if a complaint is likely to be escalated or have wider implications
AC4.4 describe the types of complaints that could have wider implications for their organisation
AC4.5 explain why it is important to communicate with their customer at all stages of the complaints procedure
AC4.6 explain how to devise solutions that balance customer expectations and organisational aims
AC4.7 explain why it is important to identify and present to the customer a range of possible options
AC4.8 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
AC4.9 research how to identify trends and patterns in customer complaints and solutions
AC4.10 describe how to explore the implications of these patterns and trends for their organisations policies and procedures
AC4.11 explain how to recommend changes to organisational policies and procedures

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 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:

LO1 be able to encourage learning and development

Assessment criteria

The learner can:

AC1.1 promote the benefits of learning to staff members
AC1.2 make sure that staff members' willingness and efforts to learn are recognised
AC1.3 encourage staff members to take responsibility for their own learning, including practicing and reflecting on what they have learned

Learning outcome

The learner will:

LO2 be able to help colleagues identify their learning needs and styles

Assessment criteria

The learner can:

AC2.1 give staff members fair, regular and useful feedback on their work performance
AC2.2 discuss and agree with staff members how they can improve their work
AC2.3 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
AC2.4 help staff members to identify the learning style(s) or combination of styles which work best for them
AC2.5 ensure that individual learning styles are taken into account in identifying and undertaking learning activities

Learning outcome

The learner will:

LO3 be able to help colleagues to plan and implement learning and development

Assessment criteria

The learner can:

AC3.1 work with colleagues to identify and obtain information on a range of possible learning activities to address identified learning needs
AC3.2 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:

LO4 be able to help colleagues to implement learning opportunities

Assessment criteria

The learner can:

AC4.1 work with staff members to recognise and make use of unplanned learning opportunities
AC4.2 seek and make use of specialist expertise in relation to identifying and providing learning for staff members
AC4.3 support staff members in undertaking learning activities
AC4.4 make sure any required resources are made available
AC4.5 make efforts to remove any obstacles to learning

Learning outcome

The learner will:

LO6 understand how to encourage learning and development

Assessment criteria

The learner can:

AC6.1 identify the benefits of learning for individuals and organisations
AC6.2 describe how to promote the benefits of learning to colleagues
AC6.3 identify ways to develop an 'environment' in which learning is valued and willingness and efforts to learn are recognised
AC6.4 explain why it is important to encourage colleagues to take responsibility for their own learning
AC6.5 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:

LO7 understand how to help colleagues identify their learning needs and styles

Assessment criteria

The learner can:

AC7.1 describe how to provide fair, regular and useful feedback to colleagues on their work performance
AC7.2 describe how to identify learning needs based on identified gaps between the requirements of colleagues' work-roles and their current knowledge, understanding and skills
AC7.3 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
AC7.4 identify the range of different learning styles
AC7.5 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:

LO8 understand how to help colleagues to plan learning and development

Assessment criteria

The learner can:

AC8.1 identify different types of learning activities that may be appropriate for colleagues
AC8.2 compare the advantages and disadvantages of different types of appropriate learning activities
AC8.3 identify the required resources (for example, time, fees, substitute staff) for different types of learning activities
AC8.4 identify how/where to identify and obtain information on different learning activities
AC8.5 explain why it is important for colleagues to have a written development plan
AC8.6 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)
AC8.7 describe how to set learning objectives which are smart (specific, measurable, achievable, realistic and time-bound)

Learning outcome

The learner will:

LO9 understand how to help colleagues to implement learning and development

Assessment criteria

The learner can:

AC9.1 identify sources of specialist expertise in relation to identifying and providing learning for colleagues
AC9.2 identify the types of support colleagues might need to undertake learning activities
AC9.3 identify the resources needed for colleagues to undertake learning and development
AC9.4 identify the types of obstacles colleagues may face when undertaking learning and development
AC9.5 describe how obstacles to learning and development can be resolved

Learning outcome

The learner will:

LO10 understand how to help colleagues review and update learning and development plans

Assessment criteria

The learner can:

AC10.1 describe how to evaluate whether a learning activity has achieved the desired learning objectives
AC10.2 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:

LO11 understand the sector in which they provide learning opportunities to colleagues

Assessment criteria

The learner can:

AC11.1 identify the regulations and codes of practice that apply in the industry or sector
AC11.2 identify standards of behaviour and performance in the industry or sector
AC11.3 describe the working culture of the industry or sector

Learning outcome

The learner will:

LO12 understand the context in which they provide learning opportunities to colleagues

Assessment criteria

The learner can:

AC12.1 identify relevant information on the purpose, objectives and plans of the team or area of responsibility or the wider organisation
AC12.2 identify the work roles of colleagues, including the limits of their responsibilities and their personal work objectives
AC12.3 outline the current knowledge, understanding and skills of colleagues
AC12.4 outline any identified gaps in the knowledge, understanding and skills of colleagues
AC12.5 outline any identified learning needs of colleagues
AC12.6 identify learning style(s) or combinations of styles preferred by colleagues
AC12.7 identify the written development plans of colleagues
AC12.8 identify learning activities and resources available in/to the organisation
AC12.9 outline the organisation's policies in relation to equality and diversity
AC12.10 outline the organisation's policies and procedures in relation to learning
AC12.11 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 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:

LO1 be able to align objectives of own area of responsibility with those of own organisation

Assessment criteria

The learner can:

AC1.1 identify operational objectives within own area of responsibility.
AC1.2 analyse objectives of own area of responsibility in relation to those of own organisation.

Learning outcome

The learner will:

LO2 be able to implement operational plans in own area of responsibility

Assessment criteria

The learner can:

AC2.1 assess risks associated with operational plans and include contingency arrangements.
AC2.2 identify support from relevant stakeholders.
AC2.3 implement operational plan within own area of responsibility

Learning outcome

The learner will:

LO3 be able to monitor and evaluate operational plans in own area of responsibility

Assessment criteria

The learner can:

AC3.1 monitor procedures within the operational plan.
AC3.2 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 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:

LO1 be able to review human resource requirements to meet business objectives in own area of responsibility

Assessment criteria

The learner can:

AC1.1 examine the human resources required to meet objectives in own area of responsibility
AC1.2 identify gaps between current and required human resources to meet objectives
AC1.3 assess the options for human resource requirements to meet objectives.

Learning outcome

The learner will:

LO2 understand the importance of ensuring that recruitment and selection processes meet legal, regulatory, ethical and social requirements

Assessment criteria

The learner can:

AC2.1 explain how to ensure recruitment and selection processes are fair
AC2.2 explain how to ensure that legal requirements, industry regulations, organisational policies and professional codes are met
AC2.3 explain when to seek specialist expertise throughout the recruitment process.

Learning outcome

The learner will:

LO3 be able to participate in the recruitment and selection process

Assessment criteria

The learner can:

AC3.1 consult with relevant others to produce or update job descriptions
AC3.2 agree with colleagues the stages in the recruitment and selection process for identified vacancies
AC3.3 identify the methods and criteria that will be used in the recruitment and selection process

Learning outcome

The learner will:

LO4 be able to evaluate the recruitment and selection process and identify improvements for the future

Assessment criteria

The learner can:

AC4.1 assess and select candidates using agreed methods and criteria
AC4.2 evaluate the recruitment and selection methods and criteria used in own area of responsibility
AC4.3 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 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:

LO1 be able to prepare a budget for own area of responsibility

Assessment criteria

The learner can:

AC1.1 evaluate information on resource requirements for own area of activity or work
AC1.2 produce a draft budget
AC1.3 communicate the final budget with relevant stakeholders

Learning outcome

The learner will:

LO2 be able to manage a budget

Assessment criteria

The learner can:

AC2.1 analyse variances between planned and actual expenditure
AC2.2 provide information on performance to relevant stakeholders
AC2.3 explain how to take corrective action within the limits of own authority, in response to budget variances and developments
AC2.4 explain proposed revisions to budget and obtain agreement where actions are beyond the scope of own authority

Learning outcome

The learner will:

LO3 be able to review budget management performance

Assessment criteria

The learner can:

AC3.1 review performance against budget
AC3.2 assess improvements for future budget planning and management
AC3.3 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 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:

LO1 be able to identify potential collaborative opportunities with other organisations

Assessment criteria

The learner can:

AC1.1 identify organisations that share common or complementary objectives to own organisation
AC1.2 evaluate the feasibility of collaboration with identified organisations
AC1.3 evaluate the potential benefits of collaboration
AC1.4 develop a business case for collaboration with identified organisations

Learning outcome

The learner will:

LO2 be able to agree the strategic aims and objectives of collaboration

Assessment criteria

The learner can:

AC2.1 agree the strategic aims and objectives of collaboration internally and with other organisations
AC2.2 agree the benefits each organisation expects to receive from collaboration

Learning outcome

The learner will:

LO3 be able to agree methods and expected outcomes of collaboration

Assessment criteria

The learner can:

AC3.1 agree the actions each organisation will take and when
AC3.2 agree the expected outcomes of collaboration
AC3.3 agree arrangements for communication
AC3.4 agree process of collaboration review

Learning outcome

The learner will:

LO4 be able to instigate and sustain a collaborative relationship with another organisation

Assessment criteria

The learner can:

AC4.1 implement agreed actions at agreed times
AC4.2 maintain communication and provide support to other organisations

Learning outcome

The learner will:

LO5 be able to review and evaluate the collaboration with another organisation

Assessment criteria

The learner can:

AC5.1 review and evaluate the extent to which the aims and objectives of collaboration have been achieved
AC5.2 make a decision on whether to continue with the collaboration in the future
AC5.3 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 https://www.cityandguilds.com/functional-skills
- Essential Skills (Northern Ireland) – see www.cityandguilds.com/essentialskillsni
- Essential Skills Wales - see www.cityandguilds.com

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 **www.cityandguilds.com** or click on the links below:

Centre handbook: quality assurance standards

This document is for all approved centres and provides guidance to support their delivery of our qualifications. It includes information on:

- centre quality assurance criteria and monitoring activities
- administration and assessment systems
- centre-facing support teams at City & Guilds/ILM
- centre quality assurance roles and responsibilities.

The centre handbook should be used to ensure compliance with the terms and conditions of the centre contract.

Centre assessment: quality assurance standards

This document sets out the minimum common quality assurance requirements for our regulated and non-regulated qualifications that feature centre-assessed components. Specific guidance will also be included in relevant qualification handbooks and/or assessment documentation.

It incorporates our expectations for centre internal quality assurance and the external quality assurance methods we use to ensure that assessment standards are met and upheld. It also details the range of sanctions that may be put in place when centres do not comply with our requirements or actions that will be taken to align centre marking/assessment to required standards. Additionally, it provides detailed guidance on the secure and valid administration of centre assessments.

Access arrangements: when and how applications need to be made to City & Guilds
This 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 document library** also contains useful information on such things as:

- conducting examinations
- registering learners
- appeals and malpractice.

Useful contacts

Please visit the **contact us** section of the City & Guilds website.

City & Guilds

For almost 150 years, we have worked with people, organisations and economies to help them identify and develop the skills they need to thrive. We understand the life-changing link between skills development, social mobility, prosperity and success. Everything we do is focused on developing and delivering high-quality training, qualifications, assessments and credentials that lead to jobs and meet the changing needs of industry.

We partner with our customers to deliver work-based learning programmes that build competency to support better prospects for people, organisations and wider society. We create flexible learning pathways that support lifelong employability because we believe that people deserve the opportunity to (re)train and (re)learn again and again – gaining new skills at every stage of life, regardless of where they start.

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