UNIT PACK

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

Level 3-5 Units

September 2014 Version 2.0

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City & Guilds

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1 Units

Availability of units

The following units can also be obtained from the centre resources section of the City & Guilds website. They are also on The Register of Regulated Qualifications: **http://register.ofqual.gov.uk/Unit**

Structure of units

These units each have the following:

- City & Guilds reference number
- unit accreditation number
- title
- level
- credit value
- unit aim
- relationship to NOS, other qualifications and frameworks
- information on assessment
- learning outcomes which are comprised of a number of assessment criteria
- notes for guidance.

Glossary of words used in the units

The following acronyms are used in the handbook.

Term	Definition
CS	Customer Service
FSP	Financial Skills Partnership - previously Financial Services Skills Council (FSSC)

Summary of Level 3-5 units

UAN	City & Guilds unit	FSP ref	Unit title	Credit value
Mandatory				
F/602/5476	301	M4	Developing productive working relationships with colleagues	6
Optional				
M/601/8264	302	A6	Establishing, monitoring and maintaining bank or building society accounts for customers	5
Y/601/8257	303	A7	Managing branch counter services	5
F/601/8284	304	A8	Supervising the administration of retail financial products and services	5
J/601/8318	305	A9	Processing the transfer of foreign currency	5
R/601/8290	306	Z4	Manage the business relationship with clients in a financial services environment	4
T/601/8718	307	Z3	Dealing with complaints relating to financial services products and /or services	8
R/601/8323	308	B6	Assessing and using complex financial information to reconcile accounts	4
Y/601/8324	309	B3	Operating credit control procedures	4
K/601/8330	310	B5	Operating payment by instalments	4
K/601/8473	311	C10	Settling complex insurance claims	5
T/601/8346	312	C16	Underwriting complex new risks	5
K/601/8358	313	C17	Processing complex policy documentation for new business	5
M/601/8362	314	C18	Underwriting complex policy alterations	5
A/601/8364	315	C19	Processing complex insurance renewals	5
H/601/8374	316	C20	Review underwriting decisions to accept risks	5
A/601/8557	317	C26	Evaluating insurance products and services	5
M/601/8555	318	C27	Processing complex insurance business as an intermediary	5

UAN	City & Guilds unit	FSP ref	Unit title	Credit value
Y/601/8517	319	C28	Processing complex insurance renewals as an intermediary	5
J/601/8528	320	C29	Processing complex mid-term insurance amendments	5
M/601/8488	321	C30	Evaluating risk as an insurance intermediary and advise other intermediaries	5
T/601/8461	322	C7	Dealing with complex claims for uninsured losses	5
Y/601/8470	323	C8	Dealing with complex claims for insured losses	5
H/601/8472	324	C9	Carrying out initial assessment and investigating complex insurance claims	5
L/601/8708	325	D10	Overseeing investment operation systems and processes	8
R/601/8709	326	D11	Processing trades	8
K/601/8716	327	D12	Processing corporate actions on behalf of investors	8
H/601/8701	328	D3	Preparing and presenting investment market information to stakeholders	8
K/601/8702	329	D4	Establishing and maintaining investor details and records	8
M/601/8703	330	D5	Reconciling investment market transactions	8
T/601/8704	331	D6	Maintaining the custody of assets on behalf of the investor	8
A/601/8705	332	D7	Arranging the settlement of investment transactions	8
F/601/8706	333	D8	Measuring the performance of investments	8
J/601/8707	334	D9	Establishing the price of assets and/or investments	8
A/601/8736	335	E10	Authorising requests for payment against life, pensions and investment contracts	5
F/601/8740	336	E11	Authorising the underwriting of life, pensions and investment contracts	5
R/601/8791	337	E12	Processing complex requests for payment against life, pensions and investment contracts	5

UAN	City & Guilds unit	FSP ref	Unit title	Credit value
H/601/8746	338	E13	Underwriting complex new life, pensions and investment business quotations	5
L/601/8790	339	E14	Underwriting complex alterations to life, pensions and investment contracts	5
Y/601/8744	340	E15	Processing documentation for complex life, pensions and investment contracts	5
Y/602/5418	341	F3	Appraising and authorising applications for personal financing and credit facilities	4
D/602/5419	342	F4	Progressing personal property financing applications	3
R/602/5420	343	F5	Charging and controlling securities for financing	3
Y/602/5421	344	F6	Appraising applications for business financing and credit facilities	4
H/602/5423	345	F7	Progressing and finalising applications for business financing and credit facilities	4
M/602/5425	346	F8	Monitoring and reviewing financing and credit facilities	4
A/602/5427	347	F9	Managing the quality of decisions to offer financing and credit facilities	4
A/602/5430	348	F10	Investigating arrears and recovering debts	4
R/503/1126	349	F11	Processing and maintaining bilateral and/or syndicated loans	8
J/503/1124	350	F12	Preparing and presenting information to stakeholders	8
K/602/5410	351	G4	Facilitating an administrative service for mortgage and/or financial planning clients	5
A/602/5413	352	G5	Processing instructions for complex mortgage and/or financial planning business	4
F/602/5414	353	G6	Completing reports for mortgage and/or financial planning clients	4
J/602/5415	354	G7	Supervising mortgage and/or financial planning administrative systems and processes	6

UAN	City & Guilds unit	FSP ref	Unit title	Credit value
K/601/2706	355	H1K	Preparation for debt collection principles	2
F/601/2727	356	H1S	Preparation for debt collection practice	3
T/601/2711	357	H2K	Debt collection negotiations principles	3
J/601/2731	358	H2S	Debt collection negotiations practice	4
F/601/2713	359	H3K	Debtor call handling principles	2
Y/601/2734	360	H3S	Debtor call handling practice	3
L/601/2715	361	H4K	Debt collection case management principles (pre legal)	4
H/601/2736	362	H4S	Debt collection case management practice (pre legal)	4
Y/601/2717	363	H5K	Payment processing principles	1
H/601/2719	365	H6K	Debt repayment monitoring principles	3
M/601/2738	366	H6S	Debt repayment monitoring practice	4
K/601/2740	367	H7K	Debt collection operations management practice	6
Y/601/2720	368	H7S	Debt collection operations management principles	4
M/503/0517	369	I10	Calculating and issuing cash equivalent transfer value (CETV)	5
A/503/0519	370	I11	Dealing with pension scheme complaints and disputes	5
A/503/0522	371	I13	Updating and generating pension scheme members annual benefit statement	5
F/503/0523	372	I14	Providing periodic pension scheme information	5
T/503/0504	373	I4	Processing pension scheme leavers benefits	5
F/503/0506	374	I5	Calculating and quoting pension scheme early leavers notifications	5
L/503/0508	375	I6	Calculating and quoting pension scheme retirement benefits	5
J/503/0510	376	I7	Processing pension scheme retirement benefits	5
R/503/0512	377	I8	Processing pension scheme death benefits	5

UAN	City & Guilds unit	FSP ref	Unit title	Credit value
H/503/0515	378	I9	Calculating and quoting pension scheme death benefits	5
R/602/5482	379	J7	Providing callers with specialised assistance in a financial services environment	4
J/601/1515	380	J13 (CS C5)	Monitor and solve customer service problems	6
D/601/1522	381	J14 (CS C7)	Process customer service complaints	6
H/601/1568	382	J15 (CS D11)	Lead a team to improve customer service	7
D/601/1228	383	J16 (CSA 14)	Use customer service as a competitive tool	8
Y/601/1230	384	J4 (CSB 10)	Organise the delivery of reliable customer service	6
H/601/1232	385	J6 (CSB 11)	Improve the customer relationship	7
D/602/5498	386	K7	Developing and maintaining business relations with financial services' introducers	4
H/602/5499	387	K8	Processing financial services sales support administration for agencies	4
D/502/8634	388	K6	Developing and implementing sales call plans	3
A/502/8639	389	K9	Contributing to the development and launch of new products and/or services	4
H/600/9674	390	L3 (MSC D6)	Plan, allocate and monitor work in own area of responsibility	5
Y/503/0513	401	I2	Processing pension scheme transfers	5
A/601/1236	402	J5 (CSB 13)	Plan, organise and control customer service operations	10
M/600/9676	403	L1 (MSC D7)	Support learning and development within own area of responsibility	5
T/600/9601	404	L5 (MSC B6)	Provide leadership and direction for own area of responsibility	5

UAN	City & Guilds unit	FSP ref	Unit title	Credit value
H/600/9609	405	L6 (MSC B8b)	Ensure compliance with legal, regulatory, ethical and social requirements	5
T/600/9663	501	L4 (MSC D3a)	Recruit staff in own area of responsibility	4

Unit 301 Developing productive working relationships with colleagues

UAN:	F/602/5476
Level:	3
Credit value:	6
GLH:	48
Relationship to NOS:	PP08: Develop productive working relationships in a financial services environment. CC03 Unit FCC03 Develop productive working relationships in a financial services environment
Assessment requirements:	Portfolio of evidence.
Aim:	To support the development and management of productive relationships with work colleagues and communicate effectively with them.

Learning outcome
The learner will: 1. Understand how to develop productive working relationships with colleagues
Assessment criteria
The learner can: 1.1 Explain the benefits of developing productive working relationships with colleagues 1.2 Explain the importance of taking into consideration the priorities, expectations and authority of colleagues when making decisions and taking actions 1.3 Explain the processes within the organisation for making decisions 1.4 Explain the information and resources that different colleagues might need

Learning outcome
The learner will: 2. Be able to manage good working relationships with colleagues
Assessment criteria
The learner can: 2.1 Explain the roles and responsibilities of colleagues and their relevance to the work being carried out

2.2 Ensure that commitments made with colleagues are honoured and seek confirmation when they have been fulfilled 2.3 Advise colleagues promptly of any difficulties or where it will be impossible to carry out what has been agreed

Learning outcome
The learner will: 3. Be able to communicate effectively with colleagues
Assessment criteria
The learner can: 3.1 Outline the principles of effective communication and how to apply them to communicating effectively with colleagues 3.2 Produce information that is clear, concise and accurate 3.3 Exchange information and resources with colleagues to support the delivery of own work 3.4 Make time available to support others

Unit 302 Establishing, monitoring and maintaining bank or building society accounts for customers

UAN:	M/601/8264
Level:	3
Credit value:	5
GLH:	4
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS02: Establish, monitor and maintain bank or building society accounts for customers Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS02: Establish, monitor and maintain bank or building society accounts for customers
Assessment requirements:	Portfolio of evidence Simulation is permitted for assessment criterion 4.2
Aim:	This unit is suitable for learners who set up, monitor and maintain accounts for customers for example savings, current and investment accounts. They will collect and collate information before account facilities can be offered to the customer, monitor performance and advise customers of facilities that accompany their account– but they will not offer financial advice.

Learning outcome
The learner will: 1. Be able to set up accurate customer account records and store them securely
Assessment criteria
The learner can: 1.1 Identify the features of the products and services offered by the organisation 1.2 Discuss and confirm with the customer that the features of the account meet their requirements

1.3 Resolve any queries and complaints 1.4 Adapt communication style to meet the different needs of the customer 1.5 Implement security procedures that protect both the customer's and the organisation's interests when issuing facilities 1.6 Arrange for the relevant departments to issue account documentation and facilities to customers in accordance with agreements made with them

Learning outcome
The learner will: 2. Be able to deal with requests for the transfer of funds
Assessment criteria
The learner can: 2.1 Discuss and confirm with the customer the transfer requirements 2.2 Identify the procedures for dealing with instances of balances and transfers that are out of the ordinary 2.3 Confirm the authenticity of account details and transfer instructions before transferring funds 2.4 Inform customers sensitively if they have insufficient funds for transfers to be made 2.5 Explain how customers who may have difficulties keeping to arrangements can be assisted 2.6 Arrange for the transfer of funds into and out of accounts according to the customers' instructions and, where required, confirm the transfer in writing

Learning outcome
The learner will: 3. Be able to maintain and monitor customers' accounts
Assessment criteria
The learner can: 3.1 Monitor and update customer account records and store them securely 3.2 Explain the importance of maintaining security and confidentiality 3.3 Comply with the organisation's procedures for maintaining security and confidentiality 3.4 Explain the purpose of monitoring accounts 3.5 Monitor account activity and performance and advise customers of new or alternative facilities that may better meet their requirements 3.6 Agree renewals or reappraisals of facilities with the customer and, where required, arrange for them to be confirmed in writing 3.7 Authorise, reject or pass to the appropriate authority requests to extend account facilities 3.8 Explain the value to customers of maintaining contact with the organisation 3.9 Encourage customers to maintain contact with the organisation when they may have difficulties keeping to arrangements or when they may require assistance

Learning outcome
The learner will: 4. Be able to monitor and comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 4.1 Make sure all security requirements are in place and complied with 4.2 Identify suspicious or irregular transactions, being vigilant for money laundering, taking appropriate action where necessary 4.3 Follow the organisation's requirements for maintaining data protection 4.4 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements as they impact on the job role 4.5 Ensure all organisation's requirements relating to relevant codes, legal and regulatory requirements are in place and complied with

Unit 303 Managing branch counter services

UAN:	Y/601/8257
Level:	3
Credit value:	5
GLH:	6
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS06: Manage branch counter services Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS06: Manage branch counter services
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criterion 2.6
Aim:	This unit is suitable for learners who will have responsibility for managing the effective delivery of branch counter services (e.g. as a counter supervisor or team leader), dealing with the staff involved in providing those counter services. The learner will need to make sure they manage counter services on an ongoing basis, showing the use of problem solving and organisational skills.

Learning outcome
The learner will: 1. Be able to make sure all counters are prepared for service
Assessment criteria
The learner can: 1.1 Check that counters have been prepared and set up for service according to the organisation's procedures 1.2 Make sure cash levels in the tills meet organisational guidelines

Learning outcome
2. Be able to monitor counter service ensuring effective delivery
Assessment criteria
The learner can: 2.1 Monitor counter activity to make sure that customer needs are met in the time required 2.2 Resolve identified errors in the time required 2.3 Check counter activities and documentation conform to the organisation's requirements 2.4 Make sure cash levels in tills are maintained in line with the organisation's requirements 2.5 Explain how to handle suspicious or irregular transactions including unauthorised withdrawals, suspected forgery of documents, suspected forged money, money laundering in accordance with the organisation's guidelines 2.6 Handle suspicious or irregular transactions in accordance with the organisation's guidelines

Learning outcome
The learner will: 3. Be able to make sure all counters are closed according to organisation procedures
Assessment criteria
The learner can: 3.1 Deal with discrepancies in accordance with the organisation's procedures 3.2 Confirm that counters are closed in accordance with the organisation's procedures

Learning outcome
The learner will: 4. Be able to monitor and comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 4.1 Complete documentation clearly and accurately 4.2 Make sure all security requirements are in place and complied with 4.3 Explain the organisation's requirements relating to relevant codes, legal and regulatory requirements 4.4 Make sure all organisation's requirements relating to relevant codes, legal and regulatory requirements are in place and complied with by staff 4.5 Explain the skills required for effective supervision of counter staff and for encouraging teamwork

Unit 304 Supervising the administration of retail financial products and services

UAN:	F/601/8284
Level:	3
Credit value:	5
GLH:	16
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BB507: Supervise the administration of retail financial products and services Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BB507: Supervise the administration of retail financial products and services
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for the learner who supervises the work of a middle or back office. They will deal with documentation and enquiries relating to the sale of retail financial products and services.

Learning outcome
The learner will: 1. Be able to monitor information and take corrective action where necessary
Assessment criteria
The learner can: 1.1 Monitor colleagues for whom responsible to check that enquiries are dealt with politely and correctly, within organisational guidelines 1.2 Identify the methods that are available for monitoring the information provided by staff for whom responsible 1.3 Monitor the information provided by staff for whom responsible to check that it is accurate and up-to-date 1.4 Take appropriate corrective action where enquiries have been dealt with incorrectly, or incorrect information has been provided

Learning outcome
The learner will: 2. Be able to monitor documentation and take appropriate corrective action where necessary
Assessment criteria
The learner can: 2.1 Make sure that application documentation for products and services which is accepted for processing is accurate 2.2 Monitor processed account documentation to confirm that it is accurate, complete and despatched within organisational timescales 2.3 Take corrective action within organisational timescales when account documentation has been processed inaccurately or incorrectly 2.4 Explain the organisation's procedure for monitoring and amending customer records 2.5 Deal with any inaccurate or incomplete documentation 2.6 Monitor records to make sure that they are up-to-date and processed correctly

Learning outcome
The learner will: 3. Be able to monitor and support staff
Assessment criteria
The learner can: 3.1 Monitor the efficiency of staff 3.2 Supervise and support staff for whom they are responsible 3.3 Describe the principal skills required for effective supervisory performance 3.4 Describe the types of interpersonal skills required for effective teamwork 3.5 Monitor compliance of staff activities with legal requirements, industry regulations, organisational policies and procedures

Learning outcome
The learner will: 4. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 4.1 Follow the organisation's systems, procedures and timescales 4.2 Act within the limits of own authority recognising when to refer to others 4.3 Keep accurate and up-to-date records 4.4 Identify the organisation's relevant administration procedures, including the documentation and records to be completed within area of responsibility 4.5 Identify the types of information required to ensure documentation and records are complete 4.6 Comply with legal requirements, industry regulations, organisational policies and professional codes

4.7 Explain the organisation's requirements relating to application of codes, laws and regulatory requirements as they impact on the job role

Unit 305 Processing the transfer of foreign currency

UAN:	J/601/8318
Level:	3
Credit value:	5
GLH:	14
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS08: Process the transfer of foreign currency Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS08: Process the transfer of foreign currency
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners who operate currency accounts and arrange foreign exchange deals for customers. This unit is about the learner being able to process, in accordance with their organisation's requirements, the transfer of all types of foreign currency using a variety of different methods for the transmission of funds.

Learning outcome
The learner will: 1. Be able to identify and complete foreign currency transfer requirements within foreign exchange accounts
Assessment criteria
The learner can: 1.1 Identify current exchange rates, limitations and charges 1.2 Identify the currencies available and any limitations that may apply 1.3 Obtain the relevant information from the customer on their foreign currency transfer requirements, confirming requirements 1.4 Identify the types of transfers available and their features and benefits 1.5 Advise the customer of the most appropriate method of transferring funds overseas 1.6 Inform the customer of the available exchange rates, limitations and charges 1.7 Confirm the availability of funds for foreign exchange contracts with the designated person

1.8 Obtain and confirm the customer's instructions for overseas transfer and accurately complete the application 1.9 Transmit the application to the servicing unit within the organisational timescale, using the correct security procedures 1.10 Explain the organisational procedures for the completion and verification of applications for the transfer of funds overseas 1.11 Process applications within the organisational timescales

Learning outcome
The learner will: 2. Be able to operate foreign exchange accounts
Assessment criteria
The learner can: 2.1 Advise customers within organisational timescales of the receipt of funds from overseas and the charges that apply following notification from the service unit 2.2 Complete customers' disposal instructions and inform the relevant people 2.3 Operate currency accounts for customers suitable for their needs and supply the appropriate information and tariffs to them 2.4 Identify customers' foreign exchange requirements accurately 2.5 Inform customers of the basis of the current rates and any limitations clearly and without delay

Learning outcome
The learner will: 3. Be able to monitor and comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 3.1 Explain the purpose of money laundering, how it can be detected and the procedures for dealing with it 3.2 Pass instructions which are beyond the limits of own authority to the designated person 3.3 Describe the organisation's procedures and legal limitations for foreign deals 3.4 Follow organisation's procedures and legal limitations for foreign deals 3.5 Provide information about foreign exchange contracts within organisational timescales to the relevant people 3.6 Maintain accurate and up-to-date records 3.7 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and impact on job role 3.8 Comply with legal requirements, industry regulations, organisational policies and professional codes

Unit 306 Manage 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:	Portfolio of evidence.
Aim:	This unit is relevant for learners working in a customer facing role within financial services. It is about using their industry and technical knowledge to manage the business relationship with the client.

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

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

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

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

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

Unit 307 Dealing with complaints relating to financial services products and/or services

UAN:	T/601/8718
Level:	3
Credit value:	8
GLH:	68
Relationship to NOS:	Skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Investment Operations IO13
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is relevant for learners working in an investment operations function. It is about investigating and resolving complaints about financial services products and/or services.

Learning outcome
The learner will: 1. Be able to acknowledge and investigate complaints relating to financial services products and/or services.
Assessment criteria
The learner can: 1.1 Identify complaints about financial services products and/or services which require investigation 1.2 Acknowledge receipt of the complaint to the complainant within required timescales and in the required format 1.3 Accurately record receipt of the complaint 1.4 Gather information from relevant sources to enable the nature and severity of the complaint to be assessed 1.5 Report any complaints that are outside authority to deal with to the appropriate person

Learning outcome
The learner will: 2. Be able to keep the complainant informed of the progress and outcome of complaints about financial services products and/or services.
Assessment criteria
The learner can: 2.1 Seek further information where necessary to fully investigate the complaint

2.2 Issue a holding letter if the complaint cannot be resolved within required timescales 2.3 Provide the complainant with clear, accurate and complete details of any decision reached within required timescales and in the required format 2.4 Explain to the complainant any further options available to them where a decision has been reached 2.5 Provide information to the complainant in a manner which promotes understanding and takes account of their needs and motivations

Learning outcome
The learner will: 3. Be able to keep accurate and complete records of complaints about financial services products and/or services.
Assessment criteria
The learner can: 3.1 Keep accurate and complete records of all the complaints dealt with 3.2 Make sure that the records of complaints are kept secure and confidential

Learning outcome
The learner will: 4. Be able to recommend changes to the organisation's procedures for handling complaints about financial services products and/or services.
Assessment criteria
The learner can: 4.1 Identify changes to the organisation's systems and procedures which are necessary to avoid future complaints 4.2 Prepare information specifying the changes needed to the organisation's systems and procedures which are necessary to avoid future complaints 4.3 Present information about proposed changes to the organisation's systems and procedures, stating clearly why they are needed to all relevant people 4.4 Obtain feedback on recommendations for changes to the organisation's systems and procedures

Learning outcome
The learner will: 5. Be able to work within internal procedures
Assessment criteria
The learner can: 5.1 Describe the main features of the key product types relevant to the work being carried out 5.2 Describe the organisational policies, procedures and service standards which apply to dealing with complaints 5.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards 5.4 Carry out work in accordance with organisational policies, procedures and service standards

5.5 Make sure work complies with relevant legal requirements and industry regulations 5.6 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out 5.7 Explain how other individuals and teams impact on the work being carried out 5.8 Describe sources of information and advice within the organisation

Learning outcome
The learner will: 6. Be able to comply with external requirements and regulations
Assessment criteria
The learner can: 6.1 Describe the key market information and terminology relevant to the work being carried out 6.2 Describe the legal requirements and industry regulations relevant to the work being carried out 6.3 Make sure work complies with relevant legal requirements and industry regulations 6.4 Explain the consequences of not complying with the legal and industry regulations relevant to the work being carried out

Unit 308 Assessing and using complex financial information to reconcile accounts

UAN:	R/601/8323
Level:	3
Credit value:	4
GLH:	9
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts CP02: Assess and use financial information to reconcile accounts Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts CP02: Assess and use financial information to reconcile accounts
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for the learner who works in any type of financial services organisation. Their work must involve receiving and assessing financial information on complex queries which have been referred, resolving queries, reconciling accounts, identifying and resolving discrepancies.

Learning outcome
The learner will: 1. Be able to assess complex financial information
Assessment criteria
The learner can: 1.1 Deal with complex financial information according to the priority required by the organisation's procedures 1.2 Clarify the reasons for non-matched entries which have been referred by others 1.3 Take appropriate action for non-matched entries

Learning outcome
The learner will: 2. Be able to deal with and resolve complex queries
Assessment criteria
The learner can: 2.1 Respond to correspondence on complex queries within organisational timescales 2.2 Keep appropriate people informed of the progress of queries on accounts 2.3 Collect information about complex queries and take appropriate action 2.4 Clarify information on unresolved complex queries 2.5 Explain the organisation's customer service and complaints procedure 2.6 Process complex queries when they are resolved and update account information 2.7 Confirm customers' accounts are reconciled, updating and storing them in the required format notifying others as required 2.8 Follow organisation's systems, procedures and organisational timescales for reconciling customer payments

Learning outcome
The learner will: 3. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 3.1 Explain what is meant by personal authority limits 3.2 Act within personal authority limits and recognise when to refer to others 3.3 Follow organisation's requirements relating to the application of codes, laws and regulatory requirements 3.4 Comply with legal requirements, industry regulations, organisational policies and professional codes 3.5 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role

Unit 309 Operating credit control procedures

UAN:	Y/601/8324
Level:	3
Credit value:	4
GLH:	10
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts CP03: Operate credit control procedures Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts CP03: Operate credit control procedures
Assessment requirements:	Portfolio of evidence.
Aim:	This unit may be suitable for learners who identify instances of non-payment and take appropriate action to recover moneys due. They will operate credit control procedures, identifying and understanding the reason(s) for non payment, identifying opportunities for the collection of money and recognising when outstanding debts should be referred to others in the organisation.

Learning outcome
The learner will: 1. Be able to identify non payment
Assessment criteria
The learner can: 1.1 Identify the different methods of receiving financial information 1.2 Identify instances of non-payment 1.3 Identify bad and potentially bad debts accurately 1.4 Establish the reasons for non-payment

Learning outcome
The learner will: 2. Be able to take appropriate action with non payment
Assessment criteria
The learner can: 2.1 Explain the organisation's policy and procedure for communicating with customers 2.2 Take action to recover monies due by clarifying discrepancies and requesting any outstanding amounts 2.3 Explain why and how respect should be shown to customers 2.4 Obtain the customer's agreement to pay the amount owed 2.5 Agree appropriate methods of payment with the customer and monitor their compliance with these 2.6 Identify continued non-payment and take appropriate action 2.7 Take the nature and circumstances of the account holder into account when deciding what action to take 2.8 Explain the organisation's customer service and complaints procedure 2.9 Explain the sources of information and advice within the organisation

Learning outcome
The learner will: 3. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 3.1 Follow the organisation's systems, procedures and time limits for dealing with late payments 3.2 Act within the personal authority limits recognising when to refer to others 3.3 Keep accurate and up-to-date records of all actions taken 3.4 Comply with legal requirements, industry regulations, organisational policies and professional codes 3.5 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role

Unit 310 Operating payment by instalments

UAN:	K/601/8330
Level:	3
Credit value:	4
GLH:	10
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts CP05: Operate payment by instalments Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts CP05: Operate payment by instalments
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners whose work involves setting up payment on instalments and dealing with queries and failed transactions. When operating payment by instalments, the learner will identify which transactions are to be paid by instalments, the relevant data required, ensure instalment arrangements are operated correctly and investigate and resolve any situations involving incorrect or failed payments.

Learning outcome
The learner will: 1. Be able to arrange payment by instalments
Assessment criteria
The learner can: 1.1 Identify transactions which are to be paid by instalments 1.2 Check the instalment instruction contains relevant and correct information 1.3 Obtain missing information from the appropriate source 1.4 Set up payment records correctly

Learning outcome
The learner will: 2. Be able to monitor payments made by instalment
Assessment criteria
The learner can: 2.1 Monitor the customer's compliance with the agreed arrangements 2.2 Issue appropriate notifications when default timescales are exceeded 2.3 Correctly apply organisational escalation procedures when dealing with late payments 2.4 Explain the escalation procedures within the organisation when authority is exceeded

Learning outcome
The learner will: 3. Be able to deal with failed payments
Assessment criteria
The learner can: 3.1 Operate chase up procedures for failed payments 3.2 Identify the reasons for failed payments 3.3 Agree with the customer appropriate arrangements to amend instructions 3.4 Use the relevant sources of information and advice within the organisation when necessary 3.5 Explain the sources of information and advice within the organisation 3.6 Act within personal authority limits recognising when to refer to others

Learning outcome
The learner will: 4. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 4.1 Follow appropriate banking transfer systems 4.2 Use standard coding systems including rejection codes 4.3 Access and maintain up to date information 4.4 Follow organisation's timescale standards where applicable 4.5 Comply with legal requirements, industry regulations, organisational policies and professional codes 4.6 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role

Unit 311 Settling complex insurance claims

UAN:	K/601/8473
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIC08
Assessment requirements:	Portfolio of evidence.
Aim:	This unit will be suitable for learners whose work includes the authority to settle complex claims. The learner will pursue any potential recoveries and will update other interested parties as they require. The learner will negotiate the claim according to the facts and circumstances involved. A leaner will agree a final settlement figure, obtaining formal discharge of the claim from the claimant where this is required and will arrange payment of the final settlement.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including: • Standard extensions and/or limitations • Non-standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand how to settle complex insurance claims
Assessment criteria
The learner can: 3.1 State the authorised sources of information, supply or repair used by organisation's to settle claims 3.2 Summarise organisational principles used when: • Estimating claims • Setting reserves 3.3 Explain organisational procedures for handling late notifications of claims 3.4 Explain the roles and functions of other parties involved in claims 3.5 Summarise the resources of the organisation to conduct claims assessment and investigation 3.6 Describe organisational procedures for handling emergency claims situations 3.7 Summarise effect of claims leakage on insurers 3.8 Explain organisational customer service standards and procedures including timescales when: • Dealing with complaints • Communicating with customers

Learning outcome
The learner will: 4. Be able to obtain and provide information required to support the settlement of the claim
Assessment criteria
The learner can: 4.1 Refer any situations outside personal authority limits to the appropriate person/department 4.2 Requests missing information or documentation promptly 4.3 Provide accurate information and instructions to appropriate specialists 4.4 Provide interested parties with updated information as required

Learning outcome
The learner will: 5. Be able to consider the settlement of the claim taking appropriate further action where required
Assessment criteria
The learner can: 5.1 Assess liability and quantum of damages based on the information obtained 5.2 Demonstrate vigilance for fraud or potential fraud and take appropriate action where it is suspected 5.3 Make decision as to validity of claim up to the limit of personal agreed authority

5.4 Evaluate issues effectively and make appropriate decisions 5.5 Issue correspondence and/or documentation promptly

Learning outcome
The learner will: 6. Be able to negotiate complex claims.
Assessment criteria
The learner can: 6.1 Arrange for potential recoveries to be pursued 6.2 Negotiate the liability and/or quantum of damages 6.3 Agree final settlement and inform interested parties 6.4 Arrange for the settlement to be completed promptly and in the agreed manner

Learning outcome
The learner will: 7. Be able to keep accurate and complete records
Assessment criteria
The learner can: 7.1 State the importance of accurate cause codes and event dates in claims records 7.2 Complete accurate records 7.3 Maintain accurate records

Learning outcome
The learner will: 8. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 8.3 Describe the action required when an activity falls outside of personal authority

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

Unit 312 Underwriting complex new risks

UAN:	T/601/8346
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIU21
Assessment requirements:	Portfolio of evidence.
Aim:	This unit will be suitable for learners whose work involves assessing complex new risks within personal authority limits and deciding if they can be accepted. The learner will gain the required information from the customer, matching the customer requirements to policy cover available. The learner will also arrange for further investigations into the risk if they are required, using all available information to make an assessment of the risk, and to fix an equitable price. The learner will need to decide whether to accept or decline the risk, suggesting risk improvement measures (if appropriate) and applying current underwriting criteria before informing the customer of the premium and terms.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including: • Standard extensions and/or limitations • Non-standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand organisational procedures and the circumstances for granting cover
Assessment criteria
The learner can: 3.1 Explain organisational procedures and the circumstances for granting cover subject to: • Standard acceptance • Conditional acceptance

Learning outcome
The learner will: 4. Be able to obtain the required information from the customer
Assessment criteria
The learner can: 4.1 Gather sufficient information to enable the risk to be assessed accurately 4.2 Accept or decline only new risks which fall under personal levels of authority and pass others to the appropriate person 4.3 Describe the probable signs of fraud and the action required for dealing with each 4.4 Identify any differences between policy cover and the customer's requirements 4.5 Resolve customer requirements that fall within personal authority limits

Learning outcome
The learner will: 5. Be able to underwrite the risk following industry and organisational processes
Assessment criteria
The learner can: 5.1 Apply current underwriting criteria to reflect the features of the risk. 5.2 Decide whether to accept or decline the risk: • Taking into account the risk itself • The effects on the insured's business

5.3 Apply appropriate limitations and extensions of cover to reflect the features of the risk. 5.4 Refer any situations outside personal authority limits to the appropriate person/department. 5.5 Inform the customer of any risk improvements required. 5.6 Take action to avoid unnecessary delays in underwriting the risk. 5.7 Demonstrate an awareness of current market trends and developments

Learning outcome
The learner will: 6. Be able to provide the customer with details of the underwriting decision
Assessment criteria
The learner can: 6.1 Inform the customer of the decision. 6.2 Agree final terms and conditions including premium.

Learning outcome
The learner will: 7. Be able to keep accurate and complete records
Assessment criteria
The learner can: 7.1 Complete accurate records 7.2 Maintain accurate records

Learning outcome
The learner will: 8. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 8.3 Describe the action required when an activity falls outside of personal authority

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

Unit 313 Processing complex policy documentation for new business

UAN:	K/601/8358
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIU22
Assessment requirements:	Portfolio of evidence.
Aim:	This unit will be for learners whose work includes preparing policies from source documentation, and/or use a central signing facility. The learners work will involve deciding which policy form, wordings and attachments should be used. Taking the information from the source document and the selection of those wordings which have the same meaning and implications as those negotiated. The learner will also be producing the documentation according to market practices and regulations and by the appropriate method.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including: • Standard extensions and/or limitations • Non-standard extensions and/or limitations

Learning outcome
The learner will: 3. Be able to draft complex insurance policy documentation
Assessment criteria
The learner can: 3.1 Draft policies and endorsements within personal levels of competence and authority incorporating all information from the source documentation. 3.2 Communicate with others to make sure any ambiguities are resolved. 3.3 Refer any situations outside personal authority limits to the appropriate person/department. 3.4 Incorporate any alterations made to wordings. 3.5 Use wordings which are unambiguous and which have the same meaning and implications as those negotiated

Learning outcome
The learner will: 4. Be able to check and issue new business documentation.
Assessment criteria
The learner can: 4.1 Make sure policies meet any legal requirements. 4.2 Confirm documentation is accurate. 4.3 Provide policy documentation to those who need it.

Learning outcome
The learner will: 5. Be able to keep accurate and complete records
Assessment criteria
The learner can: 5.1 Complete accurate records 5.2 Maintain accurate records

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

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

Unit 314 Underwriting complex policy alterations

UAN:	M/601/8362
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIU23
Assessment requirements:	Portfolio of evidence.
Aim:	This unit will be suitable for learners whose work involves delegated authority to make alterations to policies. The policy may be straightforward: it is the alteration that is complex. The learner will establish the customer's requirements, request further information as necessary and decide if the alteration can be accepted and process the alteration. The learner will deal with requests for mid-term alterations to existing business by establishing what changes to the policy are required and determine a revised premium where this is necessary.

The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including: • Standard extensions and/or limitations • Non-standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand organisational procedures and the circumstances for granting cover
Assessment criteria
The learner can: 3.1 Explain organisational procedures and the circumstances for granting cover subject to: • Standard acceptance • Conditional acceptance 3.2 Summarise organisational systems and procedures for recording and amending information

Learning outcome
The learner will: 4. Be able to obtain and clarify the required information to progress a complex policy alteration.
Assessment criteria
The learner can: 4.1 Deal with new requests for alterations promptly 4.2 Identify the details needed to proceed with the request and confirm they have been gained 4.3 Deal with alterations which fall under personal levels of authorisation and pass others to the appropriate person 4.4 Clarify information which is unclear 4.5 Gain additional information where required

Learning outcome
The learner will: 5. Be able to process the alteration.
Assessment criteria
The learner can: 5.1 Identify and take into account any existing business 5.2 Identify any features in the request which indicate it should be declined or referred and proceed accordingly 5.3 Make sure all requirements are clearly understood and, when necessary, obtain confirmation that these have been acted on 5.4 Refer any situations outside personal authority limits to the appropriate person/department 5.5 Apply underwriting criteria using automated or manual procedures

Learning outcome
The learner will: 6. Be able to provide details of decision.
Assessment criteria
The learner can: 6.1 Provide a quotation with appropriate terms to the customer 6.2 Provide information on alternative products or services if the customer declines the quotation 6.3 Explain to the customer when cover has been granted and any special conditions 6.4 Arrange for accurate documentation to be provided to those who need it

Learning outcome
The learner will: 7. Be able to keep accurate and complete records
Assessment criteria
The learner can: 7.1 Complete accurate records 7.2 Maintain accurate records

Learning outcome
The learner will: 8. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 8.3 Describe the action required when an activity falls outside of personal authority

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

Unit 315 Processing complex insurance renewals

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

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the job role
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including: • Standard extensions and/or limitations • Non-standard extensions and/or limitations 2.2 Explain organisational procedures and the circumstances for granting cover subject to: • Standard acceptance • Conditional acceptance

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

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

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

Learning outcome
The learner will: 6. Be able to keep accurate and complete records
Assessment criteria
The learner can: 6.1 Complete accurate records 6.2 Maintain accurate records

Learning outcome
The learner will: 7. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 7.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 7.3 Describe the action required when an activity falls outside of personal authority

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

Unit 316 Review underwriting decisions to accept risks

UAN:	H/601/8374
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIU25
Assessment requirements:	Portfolio of evidence.
Aim:	This unit will be suitable for learners who will have authority to review underwriting decisions to accept risks. The work will involve checking quotations given to customers, making sure the underwriter's guidelines have been correctly applied, underwriting authority has not been exceeded and the quotation is valid.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

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

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

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

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

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

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

Unit 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:	Portfolio of evidence.
Aim:	This unit is suitable for learners working as a general insurance intermediary an insurer or an organisation working on their behalf, and whose work involves evaluating a product or service offered by the firm and comparing it with others available in the market. It includes evaluating products and/or services offered by the firm and preparing and presenting recommendations for improving the service and/or products.

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

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

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

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

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

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

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

Unit 318 Processing complex insurance business as an intermediary

UAN:	M/601/8555
Level:	3
Credit value:	5
GLH:	27
Relationship to NOS:	This unit covers the performance and behaviour criteria from following unit in the National Occupational Standards in General Insurance: Unit GII14 Process complex insurance business as an intermediary
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners working as a general insurance intermediary and whose work includes dealing with complex new business. New business is complex where it is not routine and cannot be dealt with mechanistically. Examples of complex new business may include fleets, commercial combined requiring separate underwriting, high net worth personal lines or any risks requiring additional investigation or underwriting. It includes processing the new business, placing the new business with insurers and finalising the insurance cover.

Learning outcome
The learner will: 1. Understand the structure of the market for general insurance business and the roles and responsibilities of the various parties within it related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including: • Standard extensions and/or limitations • Non-standard extensions and/or limitations 2.2 Explain the significance of cover being subject to conditional acceptance 2.3 Outline the features of new business that may require investigation by insurers

Learning outcome
The learner will: 3. Understand how to calculate and handle payments
Assessment criteria
The learner can: 3.1 Outline how to calculate premiums using manual and/or automated systems

Learning outcome
The learner will: 4. Be able to process requests for complex insurance cover
Assessment criteria
The learner can: 4.1 Deal with risks within agreed level of responsibility, the authority given by the customer and employer's guidelines 4.2 Resolve difficulties associated with new business according to business agreements, legal requirements and the limit of authority 4.3 Communicate with the customer in a style appropriate to the customer and the circumstances of the risk 4.4 Refer any situations not authorised to deal with to the appropriate person/department 4.5 Request any documentation and/or information required 4.6 Make sure information and documentation regarding customers and risks are stored safely and made available only to those who need them and have a right to them

Learning outcome
The learner will: 5. Be able to place complex new business with insurers
Assessment criteria
The learner can: 5.1 Submit details to insurers in an appropriate style, manner and timescale appropriate to the risk, with information supplied clearly and concisely

5.2 Identify and resolve any discrepancies in the information supplied

5.3 Negotiate terms and conditions with insurers to the best advantage possible to customers

5.4 Agree final terms and premium

Learning outcome
The learner will: 6. Be able to finalise complex insurance cover
Assessment criteria
The learner can: 6.1 Process the new business for payment 6.2 Issue confirmation of cover 6.3 Make sure cover documentation is accurate, legible and meet legal and regulatory requirements 6.4 Monitor the progress of new business with insurers and resolve any delays in a professional manner 6.5 Arrange for the issue of documentation to the client in accordance with employer's policy and legal and regulatory requirements 6.6 Maintain accurate and complete records within the customer's and business files

Learning outcome
The learner will: 7. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 7.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 7.3 Describe the action required when an activity falls outside of personal authority

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

Unit 319 Processing complex insurance renewals as an intermediary

UAN:	Y/601/8517
Level:	3
Credit value:	5
GLH:	27
Relationship to NOS:	This unit covers the performance and behaviour criteria from following units in the National Occupational Standards in General Insurance: Unit GII15 Process complex insurance renewals as an intermediary.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners working as a general insurance intermediary and whose work includes processing and completing complex renewals. It includes processing the renewal, arranging the renewal and finalising the renewal. A renewal is complex if it is not routine and cannot be dealt with mechanistically.

Learning outcome
The learner will: 1. Understand the structure of the market for general insurance business and the roles and responsibilities of the various parties within it related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including: • Standard extensions and/or limitations • Non-standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand how to process complex insurance renewals as an intermediary
Assessment criteria
The learner can: 3.1 Outline how to calculate premiums for relevant policies 3.2 Outline the organisation's procedures for contacting underwriters 3.3 Outline methods available for payment of premiums including credit and instalment facilities 3.4 Explain the information that should be supplied by clients to enable general insurance renewals to be processed

Learning outcome
The learner will: 4. Understand the importance of customer service in the financial services industry
Assessment criteria
The learner can: 4.1 Outline organisational customer service standards and procedures 4.2 Explain organisational policy and procedures regarding communicating with customers 4.3 Outline organisational policies for dealing with complaints

Learning outcome
The learner will: 5. Be able to process complex renewals of insurance cover
Assessment criteria
The learner can: 5.1 Identify accurately forthcoming renewals within the timescale required by the employer and regulator 5.2 Request documentary evidence and/or any information required and store this securely 5.3 Resolve difficulties associated with the renewal according to business agreements, legal requirements and the limit of the authority 5.4 Refer any situations not authorised to deal with to the appropriate person/department

Learning outcome
The learner will: 6. Be able to arrange complex renewals
Assessment criteria
The learner can: 6.1 Identify and resolve any discrepancies or omissions in the information supplied regarding the renewal, in a professional and understanding manner

6.2 Identify any features that indicate fresh underwriting should take place and/or whether to re-broke the risks when appropriate

6.3 Negotiate renewal terms and conditions with insurers to the best advantage possible to customers

6.4 Resolve any inaccuracies and/or ambiguities in renewal documentation and/or information

6.5 Dispatch the renewal documentation to the customer in the time required

6.6 Request renewal instructions from the customer

Learning outcome
The learner will: 7. Be able to finalise complex renewals
Assessment criteria
The learner can: 7.1 Monitor the progress of the renewal and deal with any delays in a professional manner 7.2 Explain clearly any delays in completing the renewal and take appropriate action 7.3 Check renewal documentation are accurate and make arrangements for inaccuracies to be rectified 7.4 Arrange for renewal documentation to be released to customers when arrangements for payment have been agreed and in accordance with employer's policy and legal and regulatory requirements 7.5 Maintain accurate and complete records within the customer's and business files

Learning outcome
The learner will: 8. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 8.3 Describe the action required when an activity falls outside of personal authority

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

Unit 320 Processing complex mid-term insurance amendments

UAN:	J/601/8528
Level:	3
Credit value:	5
GLH:	27
Relationship to NOS:	This unit covers the knowledge and performance from the following National Occupational Standard in General Insurance: Unit GII16 Process complex mid-term insurance amendments as an intermediary
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners working as a general insurance intermediary and whose work includes dealing with complex mid-term amendments. Complex alterations are those which are not routine and cannot be dealt with mechanistically. This will include any alteration involving significant changes to terms and conditions. It includes processing the amendment, arranging the amendment with insurers and finalising the amendment.

Learning outcome
The learner will: 1. Understand the structure of the market for general insurance business and the roles and responsibilities of the various parties within it related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including: • Standard extensions and/or limitations • Non-standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand how to process complex mid-term insurance amendments
Assessment criteria
The learner can: 3.1 Explain the organisation's procedures for dealing with complex mid-term adjustment 3.2 Outline how to calculate adjustments to premiums associated with mid-term adjustments to relevant policies

Learning outcome
The learner will: 4. Be able to process complex mid-term amendments of insurance cover
Assessment criteria
The learner can: 4.1 Obtain sufficient information to assess the customer's needs 4.2 Clarify information which is unclear and obtain additional information where required 4.3 Refer any situations not authorised to deal with to the appropriate person/department 4.4 Make sure information and documentation regarding customers and their insurance business are stored safely and made available only to those who need them and have a right to them

Learning outcome
The learner will: 5. Be able to arrange complex mid-term amendments with insurers
Assessment criteria
The learner can: 5.1 Communicate accurate and complete information regarding the adjustment to the insurer or underwriter in the appropriate way 5.2 Resolve difficulties associated with the amendment according to business agreements, legal requirements and the limit of authority 5.3 Identify any features that indicate fresh underwriting should take place and decide whether to re-broke the risk 5.4 Negotiate terms and conditions regarding mid-term amendments with insurers to the best advantage possible to customers

5.5 Provide the customer with accurate and complete information which meets their requirements within organisational customer service standards and procedures

Learning outcome
The learner will: 6. Be able to finalise complex mid-term amendments to insurance policies
Assessment criteria
The learner can: 6.1 Monitor the progress of the amendment and deal with any delays in a professional manner 6.2 Explain how cover documentation may not meet legal and regulatory requirements and what action should be taken if it does not do so 6.3 Make sure amendment documentation is accurate, legible and meet legal and regulatory requirements 6.4 Arrange for the issue of amendment documentation to the customer within the time required 6.5 Make arrangements for any adjustment in premium and by the means appropriate to the customer's circumstances and requirements 6.6 Maintain accurate and complete records within the customer's and business files

Learning outcome
The learner will: 7. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 7.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 7.3 Describe the action required when an activity falls outside of personal authority

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

Unit 321 Evaluating risk as an insurance intermediary and advise other intermediaries

UAN:	M/601/8488
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
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners working as a general insurance intermediary and whose work includes placing business on behalf of other intermediaries, for example acting as a wholesale intermediary or placing business on behalf of an appointed representative. It includes evaluating the risk to be placed on behalf of the other intermediary and advising the other intermediary regarding the risk.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including: • Standard extensions and/or limitations • Non-standard extensions and/or limitations

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

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

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

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

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

Unit 322 Dealing with complex claims for uninsured losses

UAN:	T/601/8461
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance GIC04
Assessment requirements:	Portfolio of evidence.
Aim:	This unit will be suitable learners working for a legal expenses insurer or any organisation involved in pursuing and recovering uninsured losses. The purpose of the unit is for learners dealing with processing and finalising complex uninsured loss claims. The learner will need to obtain information on the circumstances and nature of the claims and giving the customer guidance on the best solutions, whilst considering legal principles and prospects of recovering the customer's loss. It will also involve negotiation to settle the claim to give the best result to the customer, organisation and giving guidance on how best to proceed further should this be necessary.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out: • Standard extensions and/or limitations • Non-standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand the roles and functions of other parties involved in claims
Assessment criteria
The learner can: 3.1 Explain the roles and functions of other parties involved in claims

Learning outcome
The learner will: 4. Be able to obtain and evaluate information required to progress a complex claim for uninsured losses
Assessment criteria
The learner can: 4.1 Refer any situations outside personal authority limits to the appropriate person/department 4.2 Obtain any information and/or documentation required to progress the claim 4.3 Deal with any discrepancies in information and/or documentation

Learning outcome
The learner will: 5. Be able to communicate with interested parties to organisational standards and timescales
Assessment criteria
The learner can: 5.1 Give guidance which will provide the best situation for the customer, given legal principles, loss mitigation and prospects of recovery 5.2 Make sure the claim is formulated and submitted to the third party correctly 5.3 Make recommendations for further action which will help the customer arrive at the settlement

Learning outcome
The learner will: 6. Be able to negotiate complex claims
Assessment criteria
The learner can: 6.1 Correctly negotiate the claim in the best interests of the customer and the organisation 6.2 Notify all interested parties of the outcome of the claim

Learning outcome
The learner will: 7. Be able to keep accurate and complete records
Assessment criteria
The learner can: 7.1 Complete accurate records 7.2 Maintain accurate records

Learning outcome
The learner will: 8. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 8.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 9. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 9.1 Comply with all codes, laws and regulatory requirements.

Unit 323 Dealing with complex claims for insured losses

UAN:	Y/601/8470
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIC06
Assessment requirements:	Portfolio of evidence.
Aim:	This unit will be suitable for learners who work in any type of insurance organisation that **does not** have claims settlement authority. The learner will need to give guidance to customers, making sure loss is kept at a minimum and the effect upon their future insurance position. Details of the claim will be gained by the learner and submitted to insurers or delegated others, including documentation and supporting information. The learner will be responsible for resolving issues raised and checking the progress of the claim. The learner will negotiate settlement and notify those concerned of the outcome.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out, including: • Standard extensions and/or limitations • Non-standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand how to deal with complex claims for insured losses
Assessment criteria
The learner can: 3.1 Describe required actions which may have to be taken by insured following a loss 3.2 Explain the roles and functions of other parties involved in claims 3.3 Explain organisational procedures for handling late notification of claims 3.4 Identify sources of advice and information

Learning outcome
The learner will: 4. Be able to obtain information required to progress a complex claim
Assessment criteria
The learner can: 4.1 Confirm that the intimation of the claim is accurate, complete and recorded correctly 4.2 Evaluate the circumstances of the claim to assess if it is valid 4.3 Refer any situations outside personal authority limits to the appropriate person/department 4.4 Make sure there is sufficient information to submit the claim to the insurer, requesting missing information or documentation 4.5 Obtain all relevant information and/or documentation requested by insurers

Learning outcome
The learner will: 5. Be able to help customers and insurers to deal with the claim
Assessment criteria
The learner can: 5.1 Dispatch the appropriate correspondence and/or documentation within the timescales required 5.2 Explain the likely outcomes of the claim to the customer within organisational timescales

5.3 Resolve difficulties associated with the claim according to business agreements, legal requirements, market practices and the limit of personal authority

Learning outcome
The learner will: 6. Be able to negotiate complex claims
Assessment criteria
The learner can: 6.1 Negotiate the claim in the best interests of the customer and the organisation 6.2 Arrange interim payment where appropriate 6.3 Finalise the claim and advise all interested parties

Learning outcome
The learner will: 7. Be able to keep accurate and complete records
Assessment criteria
The learner can: 7.1 Complete accurate records 7.2 Maintain accurate records

Learning outcome
The learner will: 8. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 8.3 Describe the action required when an activity falls outside of personal authority

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

Unit 324 Carrying out initial assessment and investigating complex insurance claims

UAN:	H/601/8472
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIC07
Assessment requirements:	Portfolio of evidence.
Aim:	This unit will be suitable for a learner whose work includes the having the authority to handle complex claims. The learner will assess if the complex claim is valid and repudiate claims which should not be met. They will be identifying relevant policy terms, conditions and warranties and potential liability and notifying any interested parties.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out, including: • Standard extensions and/or limitations • Non-standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand the information required to process a claim, including organisational procedures
Assessment criteria
The learner can: 3.1 Explain organisational procedures for handling late notification of claims 3.2 Describe organisational procedures for handling emergency claims situations 3.3 Summarise organisational principles used when: • Estimating claims • Setting reserves 3.4 Describe the probable signs of fraud in a claim and the action required for dealing with each 3.5 Describe required actions which may have to be taken by an insured following a loss 3.6 Explain the roles and functions of other parties involved in claims 3.7 Identify sources of advice and information 3.8 Summarise the resources of the organisation to conduct claims assessment and investigation activities

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

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

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

Learning outcome
The learner will: 7. Be able to keep accurate and complete records
Assessment criteria
The learner can: 7.1 Prepare, review and/or update reserves for claims 7.2 Complete accurate records 7.3 Maintain accurate records

Learning outcome
The learner will: 8. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 8.3 Describe the action required when an activity falls outside of personal authority

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

Unit 325 Overseeing investment operation systems and processes

UAN:	L/601/8708
Level:	3
Credit value:	8
GLH:	68
Relationship to NOS:	Skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Investment Operations IO08
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criteria 5.4 and 5.5
Aim:	This unit is suitable for learners working in an investment operations function. It is about supervising the systems and processes that enable investment operations to run efficiently, effectively and profitably.

Learning outcome
The learner will: 1. Be able to monitor investment operations systems and processes.
Assessment criteria
The learner can: 1.1 Gather information about the efficiency of investment operations systems and processes 1.2 Monitor investment operations systems and processes for their continuing ability to facilitate work outputs to the required standards and to maintain investor satisfaction. 1.3 Assess the understanding and competence of the users of operations systems and processes 1.4 Take action to remedy any identified weaknesses in the understanding and competence of the users of operations systems and processes

Learning outcome
The learner will: 2. Be able to resolve problem areas relating to investment operations systems and processes.
Assessment criteria
The learner can: 2.1 Identify and investigate problem areas relating to investment operations systems and processes 2.2 Forewarn individuals and teams about problem areas when using specific investment operations systems and processes 2.3 Resolve problem areas relating to investment operations systems and processes as soon as possible, where it is within authority and competence to do so 2.4 Make sure details of problems are accurate and passed to the appropriate people within required timescales, where it is not within authority and/or competence to resolve.

Learning outcome
The learner will: 3. Be able to recommend changes and improvements to investment operations systems and processes.
Assessment criteria
The learner can: 3.1 Identify potential changes which could be made to improve to the investment operations systems and processes currently used in the organisation. 3.2 Evaluate the efficiency of potential alternative investment operations systems and processes compared to the systems and processes currently used in the organisation. 3.3 Evaluate the cost effectiveness of potential alternative investment operations systems and processes compared to the systems and processes currently used in the organisation. 3.4 Prepare information specifying the changes needed to update the investment operations systems and processes currently used in the organisation to meet changing requirements. 3.5 Present information about potential improvements to investment operations systems and processes, stating clearly the objectives, operational considerations and implementation costs. 3.6 Obtain feedback on recommendations for changes to investment operations systems and processes from relevant people.

Learning outcome
The learner will: 4. Be able to work within internal procedures.
Assessment criteria
The learner can: 4.1 Describe the main features of the key product types relevant to the work being carried out 4.2 Describe the organisational policies, procedures and service

standards which apply to overseeing investment operation systems and processes 4.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards 4.4 Carry out work in accordance with organisational policies, procedures and service standards 4.5 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out 4.6 Explain how other individuals and teams impact on the work being carried out 4.7 Describe sources of information and advice within the organization

Learning outcome
The learner will: 5. Be able to comply with external requirements and regulations.
Assessment criteria
The learner can: 5.1 describe the key market information and terminology relevant to the work being carried out 5.2 Explain the legal requirements and industry regulations which apply to overseeing investment operation systems and processes 5.3 Make sure work complies with relevant legal requirements and industry regulations 5.4 Identify any instances of actual or potential non compliance with industry regulations 5.5 Take any actions needed to deal with instances of actual or potential non compliance with industry regulations, reporting these to the relevant authority when required 5.6 Explain the consequences of not complying with the legal and industry regulations relevant to the work being carried out

Unit 326 Processing trades

UAN:	R/601/8709
Level:	3
Credit value:	8
GLH:	68
Relationship to NOS:	Skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Investment Operations IO09
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criteria 6.4 and 6.5
Aim:	This unit is suitable for learners who work in an investment operations function. It is about the work of trade capture, which involves monitoring incoming trade instructions and repairing these when necessary.

Learning outcome
The learner will: 1. Be able to process electronic instructions.
Assessment criteria
The learner can: 1.1 Identify electronic instructions which are due to be processed 1.2 Check that electronic instructions scheduled for processing are accurate and complete 1.3 Repair instructions which are not accurate and complete to enable them to be processed within the required deadlines

Learning outcome
The learner will: 2. Be able to process manual instructions.
Assessment criteria
The learner can: 2.1 Identify manual instructions which require processing 2.2 Check that manual instructions which require processing are accurate and complete 2.3 Identify and resolve any errors and discrepancies in manual instructions which require processing 2.4 Request asset set ups when required to enable instructions to be processed within the required deadlines. 2.5 Process manual instructions within the required deadlines.

Learning outcome
The learner will: 3. Be able to monitor the processing of instructions.
Assessment criteria
The learner can: 3.1 Track the performance of each assigned task to make sure it is operating to maintain the required work outputs 3.2 Identify any problems or delays in processing instructions 3.3 Report problems or delays in processing instructions to the relevant authority 3.4 Maintain accurate and complete daily records of all non processed and held over work 3.5 Provide accurate and complete information about non processed and held over work within the required timescales to relevant people 3.6 Explain the importance of accurate trade processing to the organisation and its' clients

Learning outcome
The learner will: 4. Be able to act within personal authority levels.
Assessment criteria
The learner can: 4.1 Identify limits of responsibility 4.2 Identify and refer any situations which require authorisation 4.3 Identify and refer any situations which fall outside area of responsibility.

Learning outcome
The learner will: 5. Be able to work within internal procedures.
Assessment criteria
The learner can: 5.1 describe the main features of the key product types relevant to the work being carried out 5.2 Describe the organisational policies, procedures and service standards which apply to processing trades 5.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards 5.4 Carry out work in accordance with organisational policies, procedures and service standards 5.5 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out 5.6 Explain how other individuals and teams impact on the work being carried out 5.7 Describe sources of information and advice within the organization

Learning outcome
The learner will: 6. Be able to comply with external requirements and regulations.
Assessment criteria
The learner can: 6.1 Describe the key market information and terminology relevant to the work being carried out. 6.2 Describe the legal requirements and industry regulations which apply to processing trades. 6.3 Make sure work complies with relevant legal requirements and industry regulations. 6.4 Identify any instances of actual or potential non compliance with industry regulations. 6.5 Take any actions needed to deal with instances of actual or potential non compliance with industry regulations, reporting these to the relevant authority when required. 6.6 Explain the consequences of not complying with legal and industry regulations relevant to the work being carried out.

Unit 327 Processing corporate actions on behalf of investors

UAN:	K/601/8716
Level:	3
Credit value:	8
GLH:	68
Relationship to NOS:	Skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Investment Operations IO11
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criteria 6.4 and 6.5
Aim:	This unit is relevant for learners working in an investment operations function. It about monitoring corporate actions for their potential impact on investors and implementing investors' instructions in relation to these.

Learning outcome
The learner will: 1. Be able to provide information to investors about corporate actions.
Assessment criteria
The learner can: 1.1 Identify corporate actions which have a potential impact on investors 1.2 Obtain appropriate information from relevant sources about corporate actions 1.3 Assess the impact of corporate actions on the holdings of investors 1.4 Arrange for investors to be provided with clear, accurate and complete information about corporate actions within the set timescales 1.5 Present information in a way that promotes understanding

Learning outcome
The learner will: 2. Be able to monitor the processing of corporate actions.
Assessment criteria
The learner can: 2.1 Monitor the progress of specific corporate actions using relevant sources 2.2 Identify further information about specific corporate actions which may have an impact on investors as it becomes available

2.3 Assess the impact of further information about specific corporate actions on the holdings of investors

2.4 Arrange for investors to be provided with further information about specific corporate actions, where appropriate, within set timescales

2.5 Seek instructions from investors in relation to the information provided, where appropriate

Learning outcome
The learner will: 3. Be able to process instructions from investors about corporate actions.
Assessment criteria
The learner can: 3.1 Make sure that instructions are received from investors in relation to the information provided about specific corporate actions within the set timescales. 3.2 Check that instructions received from investors about corporate actions are from authorised persons. 3.3 Arrange for instructions about corporate actions to be carried out in line with investor's requirements.

Learning outcome
The learner will: 4. Be able to act within personal authority levels.
Assessment criteria
The learner can: 4.1 Identify limits of responsibility. 4.2 Identify and refer any situations which require authorisation. 4.3 Identify and refer any situations which fall outside area of responsibility.

Learning outcome
The learner will: 5. Be able to work within internal procedures.
Assessment criteria
The learner can: 5.1 Describe the main features of the key product types relevant to the work being carried out 5.2 Describe the organisational policies, procedures and service standards which apply to processing corporate actions 5.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards 5.4 Carry out work in accordance with organisational policies, procedures and service standards 5.5 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out 5.6 Explain how other individuals and teams impact on the work being carried out 5.7 Describe sources of information and advice within the organization

Learning outcome
The learner will: 6. Be able to comply with external requirements and regulations.
Assessment criteria
The learner can: 6.1 Describe the key market information and terminology relevant to the work being carried out. 6.2 Explain the legal requirements and industry regulations which apply to processing corporate actions. 6.3 Make sure work complies with relevant legal requirements and industry regulations. 6.4 Identify any instances of actual or potential non compliance with industry regulations. 6.5 Take any actions needed to deal with instances of actual or potential non compliance with industry regulations, reporting these to the relevant authority when required. 6.6 Explain the consequences of not complying with legal and industry regulations relevant to the work being carried out.

Unit 328 Preparing and presenting investment market information to stakeholders

UAN:	H/601/8701
Level:	3
Credit value:	8
GLH:	68
Relationship to NOS:	Skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Investment Operations IO01
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is relevant for learners in an investment operations function. It is about providing stakeholders, such as investors and unit trust and fund managers, with information in response to either general or specific queries.

Learning outcome
The learner will: 1. Be able to identify stakeholders' information needs and obtain appropriate information.
Assessment criteria
The learner can: 1.1 Identify the stakeholders' information needs accurately 1.2 Obtain appropriate information from relevant sources to meet the stakeholders' information needs 1.3 Analyse and structure information to be shared with the stakeholder

Learning outcome
The learner will: 2. Be able to prepare and present information to stakeholders.
Assessment criteria
The learner can: 2.1 Prepare information for stakeholders which is clear, accurate and relevant to their needs. 2.2 Present information in a way that promotes understanding. 2.3 Present written information in the required format. 2.4 Provide information to stakeholders using the most appropriate method of communication.

2.5 Provide information to stakeholders within timescales which meet their needs. 2.6 Disclose confidential information only to those authorised to receive it.

Learning outcome
The learner will: 3. Be able to deal with queries from stakeholders about the information provided.
Assessment criteria
The learner can: 3.1 Identify the nature of the stakeholders' query about the information provided. 3.2 Resolve the stakeholders' query to their satisfaction within required timescales.

Learning outcome
The learner will: 4. Be able to keep accurate and complete records.
Assessment criteria
The learner can: 4.1 Keep accurate and complete records of the information supplied to stakeholders. 4.2 Make sure that the records of the information supplied to stakeholders are kept secure and confidential.

Learning outcome
The learner will: 5. Be able to work within internal procedures.
Assessment criteria
The learner can: 5.1 Describe the main features of the key product types relevant to the work being carried out. 5.2 Describe the organisational policies, procedures and service standards which apply to preparing and presenting investment market information to stakeholders. 5.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards. 5.4 Carry out work in accordance with organisational policies, procedures and service standards. 5.5 Identify the other individuals and teams within the organisation who affect or are affected by the workbeing carried out 5.6 Explain how other individuals and teams impact on the work being carried out. 5.7 Describe sources of information and advice within the organisation.

Learning outcome
The learner will: 6. Be able to comply with external requirements and regulations.
Assessment criteria
The learner can: 6.1 Describe the key market information and terminology relevant to the work being carried out. 6.2 Explain the legal requirements and industry regulations which apply to preparing and presenting investment market information to stakeholders. 6.3 Make sure work complies with relevant legal requirements and industry regulations. 6.4 Explain the consequences of not complying with legal and industry regulations.

Unit 329 Establishing and maintaining investor details and records

UAN:	K/601/8702
Level:	3
Credit value:	8
GLH:	68
Relationship to NOS:	Skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Investment Operations IO02
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criteria 7.4 and 7.5
Aim:	This unit is relevant for learners working in an investment operations function. It is about establishing and/or maintaining investor records which are accurate and up to date.

Learning outcome
The learner will: 1. Be able to obtain and clarify the information needed to establish and/or maintain investor records.
Assessment criteria
The learner can: 1.1 Identify the information needed to create and/or maintain investor records. 1.2 Obtain all the required information and/or documentation. 1.3 Clarify any information which is unclear. 1.4 Gather additional information where necessary.

Learning outcome
The learner will: 2. Be able to process the information received.
Assessment criteria
The learner can: 2.1 Use the information received to create and/or update investor records so that they are accurate and complete. 2.2 Identify, investigate and resolve any potential problems in investor records.

Learning outcome
The learner will: 3. Be able to provide the investor with information about their records.
Assessment criteria
The learner can: 3.1 Provide the investor with accurate information about the records which have been created and/or updated.

Learning outcome
The learner will: 4. Be able to keep accurate and complete records.
Assessment criteria
The learner can: 4.1 Keep accurate and complete records of all actions taken 4.2 Make sure that investor records are kept secure and confidential.

Learning outcome
The learner will: 5. Be able to act within personal authority levels.
Assessment criteria
The learner can: 5.1 Identify limits of responsibility. 5.2 Identify and refer any situations which require authorisation. 5.3 Identify and refer any situations which fall outside area of responsibility.

Learning outcome
The learner will: 6. Be able to work within internal procedures.
Assessment criteria
The learner can: 6.1 Describe the main features of the key product types relevant to the work being carried out. 6.2 Describe the organisational policies, procedures and service standards which apply to establishing and maintaining investor details and records. 6.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards. 6.4 Carry out work in accordance with organisational policies, procedures and service standards. 6.5 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out. 6.6 Explain how other individuals and teams impact on the work being carried out. 6.7 Describe sources of information and advice within the organisation.

Learning outcome
The learner will: 7. Be able to comply with external requirements and regulations
Assessment criteria
The learner can: 7.1 Describe the key market information and terminology relevant to the work being carried out. 7.2 Explain the legal requirements and industry regulations which apply to establishing and maintaining investor details and records. 7.3 Make sure work complies with relevant legal requirements and industry regulations. 7.4 Identify any instances of actual or potential non compliance with industry regulations. 7.5 Take any actions needed to deal with instances of actual or potential non compliance with industry regulations, reporting these to the relevant authority when required. 7.6 Explain the consequences of not complying with the legal and industry regulations relevant to the work being carried out.

Unit 330 Reconciling investment market transactions

UAN:	M/601/8703
Level:	3
Credit value:	8
GLH:	68
Relationship to NOS:	Skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Investment Operations - IO03
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criteria 6.4 and 6.5
Aim:	This unit is relevant for learners working in an investment operations function. It is about the reconciliation of investment market transactions with investor, stakeholder or bank account balances.

Learning outcome
The learner will: 1. Be able to reconcile transactions and account balances.
Assessment criteria
The learner can: 1.1 Identify stock and/or monetary transactions which require reconciliation with investor, stakeholder or bank account balances. 1.2 Identify and obtain the information needed to carry out the reconciliation. 1.3 Reconcile stock and/or monetary transactions with investor, stakeholder or bank account balances accurately. 1.4 Deal with reconciliation according to the priority required by employer's procedures. 1.5 Explain the potential consequences of errors in reconciliation for the organisation and other stakeholders.

Learning outcome
The learner will: 2. Be able to resolve issues and problems identified during reconciliation.
Assessment criteria
The learner can: 2.1 Identify and investigate discrepancies or problems identified during reconciliation.

2.2 Resolve discrepancies or problems identified during reconciliation. 2.3 Refer discrepancies or problems that cannot be resolved to the appropriate authority.

Learning outcome
The learner will: 3. Be able to provide information about reconciliations.
Assessment criteria
The learner can: 3.1 Prepare information about account balances which is accurate and complete. 3.2 Present information in the required format. 3.3 Provide information within timescales required by employer.

Learning outcome
The learner will: 4. Be able to act within personal authority levels.
Assessment criteria
The learner can: 4.1 Identify limits of responsibility. 4.2 Identify and refer any situations which require authorization. 4.3 Identify and refer any situations which fall outside area of responsibility.

Learning outcome
The learner will: 5. Be able to work within internal procedures.
Assessment criteria
The learner can: 5.1 Describe the main features of the key product types relevant to the work being carried out. 5.2 Describe the organisational policies, procedures and service standards which apply to reconciling investment market transactions 5.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards 5.4 Carry out work in accordance with organisational policies, procedures and service standards. 5.5 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out. 5.6 Explain how other individuals and teams impact on the work being carried out. 5.7 Describe sources of information and advice within the organisation.

Learning outcome
The learner will: 6. Be able to comply external requirements and regulations.
Assessment criteria
The learner can: 6.1 Describe the key market information and terminology relevant to the work being carried out. 6.2 Describe the legal requirements and industry regulations which apply to reconciling investment market transactions. 6.3 Make sure work complies with relevant legal requirements and industry regulations. 6.4 Identify any instances of actual or potential non compliance with industry regulations. 6.5 Take any actions needed to deal with instances of actual or potential non compliance with industry regulations, reporting these to the relevant authority when required. 6.6 Explain the consequences of not complying with legal and industry regulations relevant to the work being carried out.

Unit 331 Maintaining the custody of assets on behalf of the investor

UAN:	T/601/8704
Level:	3
Credit value:	8
GLH:	68
Relationship to NOS:	Skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Investment Operations IO04
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criteria 7.4 and 7.5
Aim:	This unit is suitable for learners working in an investment operations function. It is about agreeing and following arrangements for the transfer of assets, including stock and/or monies so that they are held securely in authorised accounts.

Learning outcome
The learner will: 1. Be able to arrange for the transfer of assets.
Assessment criteria
The learner can: 1.1 Agree and record arrangements for the transfer of assets with the investor. 1.2 Check that agreements with the investor for the transfer of assets have been made by authorised persons. 1.3 Check assets held on behalf of the investor and arrange for them to be deposited in authorised accounts. 1.4 Arrange for the transfer of assets within required timescales.

Learning outcome
The learner will: 2. Be able to maintain records of assets held on behalf of the investor.
Assessment criteria
The learner can: 2.1 Monitor market activity relating to the transfer of assets. 2.2 Reconcile market transactions with assets held in custody on behalf of the investor.

2.3 Keep complete, accurate and up to date records of investors assets.
2.4 Make sure that investor records are kept secure and confidential.

Learning outcome
The learner will: 3. Be able to resolve errors discrepancies in records and transactions.
Assessment criteria
The learner can: 3.1 Identify and investigate errors and discrepancies in asset records and transactions. 3.2 Resolve errors and discrepancies in asset records and transactions.

Learning outcome
The learner will: 4. Be able to provide information to investors about their asset records.
Assessment criteria
The learner can: 4.1 Arrange for the investor to be provided with information about their asset records in the required format and in a way that promotes understanding. 4.2 Arrange for the investor to be provided with information about their asset records in the required timescales. 4.3 Arrange for investors to be informed of actual and/or potential problems relating to their accounts. 4.4 Make sure that information about asset records is made available only to those who need it and have a right to it.

Learning outcome
The learner will: 5. Be able to act within personal authority levels.
Assessment criteria
The learner can: 5.1 Identify and refer any situations which require authorisation. 5.2 Identify and refer any situations which fall outside area of responsibility.

Learning outcome
The learner will: 6. Be able to work within internal procedures.
Assessment criteria
The learner can: 6.1 Describe the main features of the key product types relevant to the work being carried out. 6.2 Describe the organisational policies, procedures and service standards which apply to arranging the settlement of investment transactions. 6.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards.

6.4 Carry out work in accordance with organisational policies, procedures and service standards. 6.5 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out. 6.6 Explain how other individuals and teams impact on the work being carried out. 6.7 Describe sources of information and advice within the organisation.

Learning outcome
The learner will: 7. Be able to comply with external requirements and regulations.
Assessment criteria
The learner can: 7.1 Describe the key market information and terminology relevant to the work being carried out. 7.2 Explain the legal requirements and industry regulations which apply to arranging the settlement of investment transactions. 7.3 Make sure work complies with relevant legal requirements and industry regulations. 7.4 Identify any instances of actual or potential non compliance with industry regulations. 7.5 Take any actions needed to deal with instances of actual or potential non compliance with industry regulations, reporting these to the relevant authority when required. 7.6 Explain the consequences of not complying with legal and industry regulations relevant to the work being carried out.

Unit 332 Arranging the settlement of investment transactions

UAN:	A/601/8705
Level:	3
Credit value:	8
GLH:	68
Relationship to NOS:	Skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Investment Operations IO05
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criteria 6.4 and 6.5
Aim:	This unit is suitable for learners working in an investment operations function. It is about the learner's role in arranging the settlement of investment market transactions once they are reconciled.

Learning outcome
The learner will: 1. Be able to reconcile investment instructions.
Assessment criteria
The learner can: 1.1 Reconcile investment instructions accurately to market transactions. 1.2 Maintain accurate records of assets together with monies owed to or to be claimed from investors.

Learning outcome
The learner will: 2. Be able to process settlements.
Assessment criteria
The learner can: 2.1 Arrange for the settlement of the purchase and/or sale of assets within required timescales using the relevant market system. 2.2 Make sure instructions to process payments are accurate and within permitted timescales. 2.3 Make sure settlement records are complete and accurate. 2.4 Make sure settlement records are agreed with the appropriate authority.

Learning outcome
The learner will: 3. Be able to process registrations on behalf of the investor.
Assessment criteria
The learner can: 3.1 Make sure records of transactions accurately detail the number and title of securities to be registered in the investors name. 3.2 Make sure investor details for the registration of securities are complete and accurate. 3.3 Identify, investigate and resolve errors or discrepancies within required timescales. 3.4 Arrange for the registration of securities within required timescales. 3.5 Arrange for entitlement documents to be stored in the correct location.

Learning outcome
The learner will: 4. Be able to provide information about settlements and registrations.
Assessment criteria
The learner can: 4.1 Provide accurate information about the acquisition of assets within the required timescales to relevant people. 4.2 Provide accurate information about balances owed to or by the organisation within the required timescales to relevant people. 4.3 Make sure that information about settlements and registrations is made available only to those who need it and have a right to it.

Learning outcome
The learner will: 5. Be able to work within internal procedures.
Assessment criteria
The learner can: 5.1 Describe the main features of the key product types relevant to the work being carried out. 5.2 Describe the organisational policies, procedures and service standards which apply to arranging the settlement of investment transactions. 5.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards. 5.4 Carry out work in accordance with organisational policies, procedures and service standards. 5.5 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out. 5.6 Explain how other individuals and teams impact on the work being carried out. 5.7 Describe sources of information and advice within the organisation

Learning outcome
The learner will: 6. Be able to comply with external requirements and regulations.
Assessment criteria
The learner can: 6.1 Describe the key market information and terminology relevant to the work being carried out. 6.2 Explain the legal requirements and industry regulations which apply to arranging the settlement of investment transactions. 6.3 Make sure work complies with relevant legal requirements and industry regulations. 6.4 Identify any instances of actual or potential non compliance with industry regulations. 6.5 Take any actions needed to deal with instances of actual or potential non compliance with industry regulations, reporting these to the relevant authority when required. 6.6 Explain the consequences of not complying with legal and industry regulations relevant to the work being carried out.

Unit 333 Measuring the performance of investments

UAN:	F/601/8706
Level:	3
Credit value:	8
GLH:	68
Relationship to NOS:	Skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Investment Operations IO06
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criterion 5.4
Aim:	This unit is suitable for learners working in an investment operations function. It involves gathering information about the performance of investments which can then be analysed against the objectives of the fund or account.

Learning outcome
The learner will: 1. Be able to obtain information relating to fund or account performance.
Assessment criteria
The learner can: 1.1 Identify the information needed to measure the performance of investments 1.2 Obtain the information needed to measure the performance of investments

Learning outcome
The learner will: 2. Be able to analyse information relating to fund or account performance.
Assessment criteria
The learner can: 2.1 Evaluate the information relating to fund or account performance. 2.2 Measure the performance of funds or accounts against objectives and other valid criteria using accepted tests. 2.3 Compare and contrast the actual and potential performances of the fund or account.

Learning outcome
The learner will: 3. Be able to present information about the performance of investments.
Assessment criteria
The learner can: 3.1 Prepare information about the performance of investments which is clear, accurate and complete. 3.2 Present information about the performance of investments in the required format. 3.3 Provide information about the performance of investments to relevant people within required timescales. 3.4 Present an analysis of the performance of investments accurately and clearly. 3.5 Make sure the presentation of information about the performance of investments provides an indication of future performance. 3.6 Make sure the presentation of information about the performance of investments takes into account market trends. 3.7 Make recommendations for future action.

Learning outcome
The learner will: 4. Be able to work within internal procedures.
Assessment criteria
The learner can: 4.1 Describe the main features of the key product types relevant to the work being carried out. 4.2 Describe the organisational policies, procedures and service standards which apply when measuring the performance of investments. 4.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards. 4.4 Carry out work in accordance with organisational policies, procedures and service standards. 4.5 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out. 4.6 Explain how other individuals and teams impact on the work being carried out. 4.7 Describe sources of information and advice within the organisation.

Learning outcome
The learner will: 5. Be able to comply with external requirements and regulations.
Assessment criteria
The learner can: 5.1 Describe the key market information and terminology relevant to the work being carried out. 5.2 Explain the legal requirements and industry regulations which apply when measuring the performance of investments.

5.3 Make sure work complies with relevant legal requirements and industry regulations.
5.4 Identify any instances of actual or potential non compliance with industry regulations.
5.5 Explain the consequences of not complying with the legal and industry regulations relevant to the work being carried out.

Unit 334 Establishing the price of assets and/or investments

UAN:	J/601/8707
Level:	3
Credit value:	8
GLH:	68
Relationship to NOS:	Skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Investment Operations IO07
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners working in an investment operations function. It is about the pricing of assets and/or investments based on the evaluation of information collected about value of assets and/or investments.

Learning outcome
The learner will: 1. Be able to collate information relating to the value of assets and/or investments.
Assessment criteria
The learner can: 1.1 Identify the information needed to establish the price of assets and investments. 1.2 Gather the information needed to establish the price of assets and investments at required intervals.

Learning outcome
The learner will: 2. Be able to evaluate information relating to the value of assets and/or investments
Assessment criteria
The learner can: 2.1 Analyse information gathered about the value of assets and/or investments. 2.2 Utilise pricing systems in line with organisational requirements. 2.3 Identify and investigate anomalies and discrepancies. 2.4 Resolve anomalies and discrepancies promptly. 2.5 Establish prices using all relevant information relating to the value of assets and/or investments.

2.6 Make sure the information explains how the benefits for the organisation are optimised and can be justified in market terms.

Learning outcome
The learner will: 3. Be able to present information about the price of assets and/or investments.
Assessment criteria
The learner can: 3.1 Prepare information about the price of assets and/or investments which is clear, accurate and complete. 3.2 State the purchase and sale prices for investments clearly and accurately. 3.3 Make sure all price calculations are correct. 3.4 Provide information about the price of assets and/or investments to relevant people within required timescales.

Learning outcome
The learner will: 4. Be able to work within internal procedures.
Assessment criteria
The learner can: 4.1 Describe the main features of the key product types relevant to the work being carried out. 4.2 Describe the organisational policies, procedures and service standards which apply to establishing the price of assets and/or investments. 4.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards. 4.4 Carry out work in accordance with organisational policies, procedures and service standards. 4.5 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out. 4.6 Explain how other individuals and teams impact on the work being carried out. 4.7 describe sources of information and advice within the organisation.

Learning outcome
The learner will: 5. Be able to comply with external requirements and regulations.
Assessment criteria
The learner can: 5.1 Describe the key market information and terminology relevant to the work being carried out. 5.2 Explain the legal requirements and industry regulations which apply to establishing the price of assets and/or investments. 5.3 Make sure work complies with relevant legal requirements and industry regulations. 5.4 Explain the consequences of not complying with the legal and industry regulations relevant to the work being carried out

Unit 335 Authorising requests for payment against life, pensions and investment contracts

UAN:	A/601/8736
Level:	3
Credit value:	5
GLH:	26
Relationship to NOS:	This unit relates to the following unit in the National Occupational Standards in Life, Pensions and Investments: Unit LPI04 Authorise requests for payment against life, pensions and investment contracts
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners whose work includes making sure that documentation that relates to requests for payment under a contract is correctly issued and that subsequent payments are correct. It includes checking if requests for payment have been correctly processed and taking any appropriate action following the checks.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out.
Assessment criteria
The learner can: 1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products

Learning outcome
2. Understand how to authorise requests for payment against life, pensions and investment contracts
Assessment criteria
The learner can: 2.1 Explain the features and benefits provided by the main products available, including those that are not current 2.2 Explain the roles and responsibilities of others that may have an interest or involvement in requests for payment 2.3 Describe organisational procedures for dealing with requests for payment, including those that are complex 2.4 Explain the significance of documentation lost or that cannot be produced by the claimant 2.5 Outline the procedures to be taken when documentation cannot be produced by the claimant 2.6 Explain how to identify and deal with fraud or potential fraud in requests for payment 2.7 Identify sources of advice and information.

Learning outcome
The learner will: 3. Understand the importance of customer services in the financial services industry
Assessment criteria
The learner can: 3.1 Outline organisational customer service standards and procedures 3.2 Explain organisational policy and procedures regarding communicating with customers 3.3 Outline organisational policies for dealing with complaints.

Learning outcome
The learner will: 4. Be able to check if requests for payment under a life, pension or investment contract have been correctly processed.
Assessment criteria
The learner can: 4.1 Verify that requests for payment have been accurately identified and recorded 4.2 Identify any inaccuracies or omissions in information, documentation and/or calculations and correct these where necessary 4.3 Make sure that any requests for payment comply with limits or restrictions set down by law, regulation, and the organisation's policies and procedures.

Learning outcome
The learner will: 5. Be able to take appropriate action following checks made on the processing of a request for payment under a life, pension or investment contract.
Assessment criteria
The learner can: 5.1 Authorise settlement of requests for payments within the organisation's procedures and timescales where the initial processing has been correctly carried out 5.2 Take the action required by the organisation's policies and regulations where initial processing has been incorrectly carried out or where suspicious circumstances may apply 5.3 Advise people within the organisation, who have a need and a right to it, of decisions, providing them with sufficient and relevant information to enable them to take any further action required 5.4 Maintain accurate and complete records within the claimant's and business files.

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

The learner will: 7. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Comply with all codes, laws and regulatory requirements

Unit 336 Authorising the underwriting of life, pensions and investment contracts

UAN:	F/601/8740
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 Life, Pensions and Investments: Unit LPI05 Authorise the underwriting of life, pensions and investment contracts
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners whose work includes making sure that the underwriting of new business and/or proposed alterations are acceptable. It includes checking if the initial underwriting decision has been correctly made and taking any appropriate action following the checks.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out
Assessment criteria
The learner can: 1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products

Learning outcome
2. Understand the features and benefits provided by life, pensions and investment products
Assessment criteria
The learner can: 2.1 Explain the features and benefits provided by the main products available.

Learning outcome
The learner will: 3. Understand how to authorise the underwriting of life, pensions and investment contracts.
Assessment criteria
The learner can: 3.1 Explain the information and/or documentation required to underwrite new business or mid-term alterations to existing contracts 3.2 Identify sources of advice and information 3.3 Describe organisational procedures for authorising underwriting of new business and alterations 3.4 Describe organisational procedures where a new business application or alteration does not meet acceptance criteria.

Learning outcome
The learner will: 4. Understand internal company procedures and policies for working with customers and customer information.
Assessment criteria
The learner can: 4.1 Describe organisational systems and procedures for accessing, recording, amending and maintain information, including customer records 4.2 Explain organisational policy and procedures regarding communicating with customers.

Learning outcome
5. Be able to check if the initial underwriting decision for a new business application, or a proposed alteration to a life, pension or investment contract has been correctly made
Assessment criteria
The learner can: 5.1 Identify any customer's request for new business and/or alterations that has been inaccurately determined 5.2 Identify any inaccuracies in documentation that are material to requests for new business and/or alterations 5.3 Identify any inaccuracies in the application of underwriting criteria in initial underwriting decisions 5.4 Make sure that any proposed new business and/or alterations comply with limits or restrictions set down by law, regulation, and the organisation's policies and procedures.

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

Learning outcome
The learner will: 7. Be able to comply with all codes, laws and regulatory requirements.
Assessment criteria
The learner can: 7.1 Comply with all codes, laws and regulatory requirements.

Unit 337 Processing complex requests for payment against life, pensions and investment contracts

UAN:	R/601/8791
Level:	3
Credit value:	5
GLH:	28
Relationship to NOS:	This unit covers the performance and behaviour criteria from following unit in the National Occupational Standards in Life, Pensions and Investments: Unit LPI11 Process complex requests for payment against life, pensions and investment contracts
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners whose work includes dealing with a complex request for payment against a life, pensions and investment contract. A complex request for payment is one that cannot be dealt with routinely and includes aspects where technical/legal interpretations may be required over whether the payment can be made or to whom the payment can be made. It includes deciding that the payment can be made, calculating the payment and authorising the payment.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out
Assessment criteria
The learner can: 1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products

Learning outcome
2. Understand the features and benefits provided by life, pensions and investment products
Assessment criteria
The learner can: 2.1 Explain the features and benefits provided by the main products available, including those that are not current.

Learning outcome
The learner will: 3. Understand the process for dealing with requests for payment on life assurance, pension and investment products.
Assessment criteria
The learner can: 3.1 Explain the roles and responsibilities of others that may have an interest or involvement in requests for payment 3.2 Describe organisational procedures for dealing with requests for payment, including those that are complex 3.3 Outline the procedures to be taken when documentation cannot be produced by the claimant 3.4 Describe the information and/or documentation required to process a request for payment on a contract for life, pensions and investment business 3.5 Identify sources of advice and information.

Learning outcome
The learner will: 4. Be able to decide if a requested payment against a life, pension or investment contract may be made, when the claim is not routine
Assessment criteria
The learner can: 4.1 Identify all policies which may affect or apply to requests for payment 4.2 Obtain all of the required information and documentation for each policy 4.3 Clarify with the claimant any discrepancies and queries, including any incomplete or inconsistent information, in the time required 4.4 Refer any request for payment outside of personal authority limits to the person who can deal with it 4.5 Establish correctly who holds title and who is entitled to receive payment 4.6 Check the request for payment is valid, that documentation is correct and that all other criteria are met 4.7 Make sure that systems used to monitor the progress of complex requests for payment are kept up to date.

Learning outcome
5. Be able to authorise and calculate payment against a life, pension or investment contract, when the claim is not routine.
Assessment criteria
The learner can: 5.1 Calculate the settlement in accordance with the terms of the contract 5.2 Provide information to the claimants or their representative which is clear, accurate, relevant to their needs and within the time required 5.3 Handle problems or complaints associated with complex requests for payment in accordance with organisational procedure and legal requirements 5.4 Arrange authorised payments according to organisational procedures 5.5 Maintain accurate and complete records within the customer's and business files 5.6 Make sure information regarding the request and the outcome is made available only to those who need it and have a right to It.

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

Learning outcome
The learner will: 7. Be able to comply with all codes, laws and regulatory requirements.
Assessment criteria
The learner can: 7.1 Comply with all codes, laws and regulatory requirements.

Unit 338 Underwriting complex new life, pensions and investment business quotations

UAN:	H/601/8746
Level:	3
Credit value:	5
GLH:	28
Relationship to NOS:	This unit covers the performance and behaviour criteria from following unit in the National Occupational Standards in Life, Pensions and Investments: Unit LPI09 Underwrite complex new life, pensions and investment business quotations
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners whose work includes dealing with complex new business applications. A complex application is one that includes non-standard extensions and limitations and that cannot be dealt with routinely. It includes making sure that information supplied by customers is sufficient, deciding if the proposal can be accepted and informing customers of the outcome.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out
Assessment criteria
The learner can: 1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products

Learning outcome
2. Understand the features and benefits provided by life, pensions and investment products
Assessment criteria
The learner can: 2.1 Explain the features and benefits provided by the main products available.

Learning outcome
The learner will: 3. Understand how to carry out underwriting of complex new life, pensions and investment business.
Assessment criteria
The learner can: 3.1 Identify clauses, extensions and limitations that may be applied, including those that are standard and non-standard 3.2 Explain standard and non-standard application or enquiry questions, identifying acceptable answers 3.3 Explain criteria by which underwriting decisions are determined for complex new life, pensions and investment business, using standard and non-standard terms and conditions 3.4 Identify sources of advice and information 3.5 Describe organisational procedures for dealing with underwriting of new life, pensions and investment business, including those where an alteration does not meet acceptance criteria.

Learning outcome
The learner will: 4. Be able to make sure that information supplied in support of complex new business is sufficient and accurate enough for underwriting to take place.
Assessment criteria
The learner can: 4.1 Deal with proposals for complex new business in the time required 4.2 Check there are sufficient details provided to underwrite the proposal for complex new business 4.3 Clarify incomplete or inconsistent information with the customer, in the time required 4.4 Make information available only to those who need it and have a right to it

Learning outcome
5. Be able to decide if the proposed complex new life, pensions and investment business is acceptable.
Assessment criteria
The learner can: 5.1 Apply relevant underwriting criteria, including non-standard extensions and limitations to decide whether to accept or decline the proposal

5.2 Determine any terms and conditions to be applied 5.3 Consult and implement the advice of experts on any proposal that is outside of the learner's expertise and experience.

Learning outcome
6. Be able to inform the customer of the outcome regarding proposed complex new life, pensions and investment business
Assessment criteria
The learner can: 6.1 Advise the customer of the outcome of the application and any terms and conditions to be applied 6.2 Make sure information regarding the application and the outcome is made available only to those who need it and have a right to it 6.3 Maintain accurate and complete records within the customer's and business files 6.4 Make sure the quotation is followed up by the relevant person, taking necessary action where it is not 6.5 Make sure quotation documentation is processed and sent to the customer in the time required

Learning outcome
The learner will: 7. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 7.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 7.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 8. Be able to comply with all codes, laws and regulatory requirements.
Assessment criteria
The learner can: 8.1 Comply with all codes, laws and regulatory requirements.

Unit 339 Underwriting complex alterations to life, pensions and investment contracts

UAN:	L/601/8790
Level:	3
Credit value:	5
GLH:	28
Relationship to NOS:	This unit covers the performance and behaviour criteria from following unit in the National Occupational Standards in Life, Pensions and Investments: Unit LPI10 Underwrite complex alterations to life, pensions and investment contracts life, pensions and investment business quotations Underwriting complex alterations to life, pensions and investment contracts
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners whose work includes dealing with complex alterations to life, pensions and investment contracts. A complex application is one that includes non-standard extensions and limitations and that cannot be dealt with routinely. It includes making sure that information supplied by customers is sufficient, deciding if the alteration can be accepted and informing customers of the outcome.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out
Assessment criteria
The learner can: 1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products

Learning outcome
2. Understand the features and benefits provided by life, pensions and investment products
Assessment criteria
The learner can: 2.1 Explain the features and benefits provided by the main products available including those that are not current.

Learning outcome
The learner will: 3. Understand procedures for dealing with mid-term adjustments and cancellations to life assurance, pension and investment business.
Assessment criteria
The learner can: 3.1 Identify clauses, extensions and limitations that may be applied, including those that are standard and non-standard 3.2 Describe organisational procedures for determining decisions regarding complex alterations and cancellations, including those that do not meet acceptance criteria 3.3 Describe organisational procedures for determining decisions regarding complex alterations and cancellations, where the process would be outside of authority 3.4 Describe the information and/or documentation required to make alterations to existing contracts for life, pensions and investment business 3.5 Identify sources of advice and information.

Learning outcome
The learner will: 4. Be able to make sure that information supplied by customers in support of a proposed complex alteration is sufficient and accurate enough for underwriting to take place.
Assessment criteria
The learner can: 4.1 Deal with requests for complex alterations in the time required 4.2 Check there are sufficient details provided regarding an application to make a complex alteration, to allow the application to proceed 4.3 Clarify incomplete or inconsistent information with the customer, in a professional and understanding manner and in the time required 4.4 Notify any interested parties of requests for amendment to contracts, making information available only to those who need it and have a right to it.

Learning outcome
5. Be able to decide if the proposed complex alteration to a life, pension or investment contract is acceptable.
Assessment criteria
The learner can: 5.1 Apply relevant underwriting criteria, including non-standard extensions and limitations to decide whether to accept or decline applications to make an alteration 5.2 Determine any terms and conditions to be applied 5.3 Refer any application to alter a contract outside personal authority limits to the person who can deal with it.

Learning outcome
6. Be able to inform the customer of the outcome regarding a proposed complex alteration to a life, pension or investment contract
Assessment criteria
The learner can: 6.1 Advise the customer and interested parties in a professional and understanding manner of the outcome of the application and any terms and conditions to be applied 6.2 Make sure information regarding the application and the outcome is made available only to those who need it and have a right to it 6.3 Maintain accurate and complete records within the customer's and business files.

Learning outcome
The learner will: 7. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 7.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 7.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 8. Be able to comply with all codes, laws and regulatory requirements.
Assessment criteria
The learner can: 8.1 Comply with all codes, laws and regulatory requirements.

Unit 340 Processing documentation for complex life, pensions and investment contracts

UAN:	Y/601/8744
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 Life, Pensions and Investments: Unit LPI08 Process documentation for complex life, pensions and investment contracts
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners whose work includes providing customers with documentation as evidence of a complex contract. A contract is complex if it includes non-standard wordings, extensions and limitations. It includes preparing and then issuing documentation to customers.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out
Assessment criteria
The learner can: 1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products

Learning outcome
2. Understand how to prepare policies and other documentation
Assessment criteria
The learner can: 2.1 Identify sources of advice and information 2.2 Identify clauses, extensions and limitations that may be applied, including those that are standard and non-standard

2.3 Explain how to prepare policies and other documentation for life, pensions and investment contracts 2.4 Describe organisational procedures for dealing with mid-term adjustments and cancellations

Learning outcome
The learner will: 3. Understand the importance of customer service in the financial services industry.
Assessment criteria
The learner can: 3.1 Explain organisational policy and procedures regarding communicating with customers 3.2 Outline organisational policies for dealing with complaints.

Learning outcome
The learner will: 4. Be able to prepare documentation using standard and non-standard clauses, extensions and limitations for new and/or altered life, pensions and investment contracts.
Assessment criteria
The learner can: 4.1 Enter correct information in the appropriate location when preparing documentation for new and/or altered complex contracts 4.2 Correctly incorporate standard and non-standard clauses, extensions and limitations in documentation for new and/or altered contracts 4.3 Produce documentation in accordance with the organisation's policies and procedures 4.4 Resolve any ambiguities or discrepancies regarding documentation

Learning outcome
5. Be able to issue to customers documentation with non-standard wordings, extensions and limitations for new and/or altered life, pensions and investment contracts
Assessment criteria
The learner can: 5.1 Check that documentation produced is accurate before issuing it to customers and make sure any errors are corrected 5.2 Issue documentation in the time required 5.3 Make sure documentation and information is only passed to those who need it and have a right to it 5.4 Maintain accurate and complete records within the customer's and business files.

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

Learning outcome
The learner will: 7. Be able to comply with all codes, laws and regulatory requirements.
Assessment criteria
The learner can: 7.1 Comply with all codes, laws and regulatory requirements.

Unit 341 Appraising and authorising applications for personal financing and credit facilities

UAN:	Y/602/5418
Level:	3
Credit value:	4
GLH:	11
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Financing and Credit. It covers the performance and behavioural criteria from FSP unit FC01: Appraise and authorise applications for personal financing and credit facilities.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those working in financing and/or credit functions. It is about assessing applications, making decisions to allow or decline facilities based on that assessment, communicating the final decision to customers.

Learning outcome
The learner will: 1. Be able to assess applications for personal financing and/or credit facilities
Assessment criteria
The learner can: 1.1 Describe the guidelines and procedures for handling applications for financing and/or credit facilities 1.2 Identify, confirm and record the customer's financing and/or credit requirements 1.3 Explain the features, terms and conditions of the financing and credit requirements authorised to promote 1.4 Explain the features and benefits to the customer of the types of financing and/or credit facilities offered by the organisation including the conditions that apply 1.5 Obtain the information necessary to carry out an assessment of the application 1.6 Complete required credit checks and record the results 1.7 Seek clarification from customers when assessments reveal discrepancies or inconsistencies 1.8 Refer applications outside the job role to the appropriate person

Learning outcome
2. Be able to apply the decision-making process and communicate decisions to customers.
Assessment criteria
The learner can: 2.1 Explain the information required from the customer to allow or decline financing and/or credit facilities 2.2 Explain the organisation's assessment factors 2.3 Make decisions to allow or decline financing and/or credit facilities using information from customers and knowledge of the organisation's assessment factors 2.4 Explain the need for integrity, fairness and consistency in the decision making process 2.5 Describe the organisation's methods for communicating decisions to customers 2.6 Inform customers of the decision and the terms and conditions that apply 2.7 Provide the customer with the essential information, and/or supporting material relating to the facility 2.8 Check the customer's understanding and provide opportunities to ask questions and seek clarification 2.9 Describe the organisation's guidelines for handling customer complaints 2.10 Deal with queries or complaints about financing decisions within the organisation's timescales.

Learning outcome
The learner will: 3. Be able to activate the facility.
Assessment criteria
The learner can: 3.1 Describe the organisation's procedures for activating financing and/or credit facilities 3.2 Arrange to obtain the customer's agreement to the facility in writing, if required 3.3 Take action to activate the facility and advise the customer 3.4 Keep accurate and up-to-date records of actions taken.

Learning outcome
The learner will: 4. Be able to comply with all codes, laws and regulatory requirements.
Assessment criteria
The learner can: 4.1 Explain the need for vigilance of financial crime in all activities 4.2 Show vigilance for potential risks of criminal activities 4.3 Describe the legal requirements, industry regulations, organisational policies and professional codes 4.4 Comply with legal requirements, industry regulations, organisational policies and professional codes in all activities.

Unit 342 Progressing personal property financing applications

UAN:	D/602/5419
Level:	3
Credit value:	3
GLH:	8
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Financing and Credit. It covers the performance and behavioural criteria from FSP unit FC02: Progress personal property financing applications.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a front or back office role carrying out checks on personal property financing applications. It covers making decisions based on the information held, and either progressing applications to the appropriate authority, or declining them on behalf of the organisation.

Learning outcome
The learner will: 1. Be able to gather information required to progress applications for personal property financing.
Assessment criteria
The learner can: 1.1 Identify the types of property financing offered by the organisation 1.2 Explain the organisation's financing policy in relation to the area of responsibility within the job role 1.3 Describe the information required to complete personal property financing applications 1.4 Check the identity and status of applicants based on information obtained from the customer 1.5 Make sure that property valuations are undertaken by approved valuers, as agreed with the customer.

Learning outcome
2. Be able to evaluate and submit information required to progress applications for personal property financing
Assessment criteria
The learner can: 2.1 Describe the organisation's procedures for progressing applications for personal property financing including further advances 2.2 Evaluate relevant information for completeness and accuracy 2.3 Identify and investigate information that may be inaccurate or misleading 2.4 Identify and record risks that might impact on proposed financing requirements 2.5 Submit relevant information for approval to the appropriate authority within organisational guidelines 2.6 Refer to the appropriate person when any application is outside authority to process.

Learning outcome
The learner will: 3. Be able to process applications for personal property financing and communicate with customers on progress.
Assessment criteria
The learner can: 3.1 Process approved property financing applications 3.2 Make sure that the offer is issued according to the organisational procedures 3.3 Describe risks that need to be identified according to the type of application 3.4 Identify and record risks that might impact on applications made for personal property financing 3.5 Inform the customer of any special conditions made on the property financing offer 3.6 Inform the customer when financing is declined, explaining clearly the reasons why 3.7 Keep complete and accurate records following organisational guidelines 3.8 Identify opportunities for cross selling and notify the appropriate person promptly of the customer's interest.

Learning outcome
The learner will: 4. Be able to understand and comply with legislation and regulation relating to progressing applications for personal property financing.
Assessment criteria
The learner can: 4.1 Explain the organisation's financing policy in relation to the area of responsibility 4.2 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements, as they impact on activities 4.3 Comply with legal requirements, industry regulations, organisational policies and professional codes.

Unit 343 Charging and controlling securities for financing

UAN:	R/602/5420
Level:	3
Credit value:	3
GLH:	9
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Financing and Credit. It covers the performance and behavioural criteria from FSP unit FC03: Charge and control securities for financing.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a financing and credit function, taking, maintaining and releasing valid security in compliance with organisational requirements. It covers ensuring that security is both valid and insured where necessary and is in the condition expected by the organisation, ensuring through monitoring that the organisation's interest in the security is maintained until termination of the financial agreement.

Learning outcome
The learner will: 1. Be able to assign and/or deposit securities.
Assessment criteria
The learner can: 1.1 Describe the types of security, quasi-security and assets that can be charged 1.2 Describe the formalities needed to complete the assignment and/or deposit of securities 1.3 Identify all parties concerned with the organisation's interest in securities 1.4 Arrange for the assignment and/or deposit of securities 1.5 Complete the charge over the required security in accordance with the organisation's requirements

Learning outcome
2. Be able to monitor securities for financing.
Assessment criteria
The learner can: 2.1 Describe the organisation's guidelines and procedures for maintaining the validity of security 2.2 Establish and update the current market value of the security 2.3 Confirm that all the insurances required for the security are current 2.4 Confirm that all the insurances required for the security are sufficient in value 2.5 Confirm that all the insurances required for the security are valid for the required time span, where necessary

Learning outcome
The learner will: 3. Be able to release securities assigned and/or deposited for financing.
Assessment criteria
The learner can: 3.1 Release securities within own level of authority, in accordance with the organisation's policies 3.2 Send notices to all interested parties indicating the cancellation of the organisation's interest 3.3 Confirm that legal releases are made with reference to the organisation's legal representative if appropriate 3.4 Present discharged securities to the customer against formal receipt, where appropriate 3.5 Complete all appropriate documentation in accordance with the required procedures.

Learning outcome
The learner will: 4. Be able to understand and comply with legislation and regulation relating to charging and controlling securities for financing
Assessment criteria
The learner can: 4.1 Maintain accurate and up-to-date records relating to charging and controlling securities for financing 4.2 Describe the organisation's requirements relating to the application of codes, laws and regulatory requirements, as they impact on own activities 4.3 Comply with legal requirements, industry regulations, organisational policies and professional codes

Unit 344 Appraising applications for business financing and credit facilities

UAN:	Y/602/5421
Level:	3
Credit value:	4
GLH:	9
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Financing and Credit. It covers the performance and behavioural criteria from FSP unit FC04: Appraise applications for business financing and credit facilities.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a financing and credit function with responsibility for appraising applications for financing and/or credit facilities made by business customers. They will gather valid information from business customers about both their business and the proposition for which they require financing and/or credit facilities, assessing that information prior to making recommendations to allow or decline financing and/or credit facilities operating within organisational guidelines.

Learning outcome
The learner will: 1. Be able to prepare to assess applications for business financing and/or credit facilities.
Assessment criteria
The learner can: 1.1 Identify, confirm and record the customer's financing and/or credit requirements 1.2 Describe the different categories of customers and their needs 1.3 Obtain the information necessary to carry out an assessment of the application for financing and/or credit facilities

Learning outcome
2. Be able to assess applications for business financing and/or credit applications.
Assessment criteria
The learner can: 2.1 Assess the customer's objectives, business targets, strengths and weaknesses accurately 2.2 Complete all relevant credit checks, where appropriate 2.3 Justify the customer's business viability using both financial and non-financial information 2.4 Assess the need for, and availability of, security in accordance with the organisation's guidelines 2.5 Obtain all necessary valuations and reports about the customer's assets offered as security and compare them to the customer's valuation, where appropriate 2.6 Seek clarification from customers when assessments reveal discrepancies or inconsistencies

Learning outcome
The learner will: 3. Be able to apply the decision-making process and communicate decisions to customers.
Assessment criteria
The learner can: 3.1 Evaluate all facts and factors when making decisions to allow, or decline, financing and/or credit facilities 3.2 Explain the need for integrity, fairness and consistency in decision making 3.3 Make clear recommendations to the appropriate authority when the application has to be referred 3.4 Inform the customer of the decision to allow or decline financing and/or credit facilities 3.5 Explain the potential borrowing options and their features and benefits, together with essential information relating to these options 3.6 Describe how to recognise opportunities for negotiation and cross-selling with customers 3.7 Describe the types of financing and/or credit facility authorised to promote and sell 3.8 Explain the conditions that apply to the financing and credit facilities authorised to promote 3.9 Describe the benefits and features of each facility that the job role is authorised to promote and sell

Learning outcome
The learner will: 4. Be able to understand and comply with regulatory requirements for appraising and authorising business applications for financing and/or credit facilities.
Assessment criteria
The learner can: 4.1 Describe relevant legislation and regulation affecting the work authorised to carry out 4.2 Explain the organisation's guidelines and procedures for handling applications for business financing and/or credit facilities 4.3 Explain the limits of own authority to appraise and authorise business financing and/or credit facilities 4.4 Comply with legal requirements, industry regulations, organisational policies and professional codes

Unit 345 Progressing and finalising applications for business financing and credit facilities

UAN:	H/602/5423
Level:	3
Credit value:	4
GLH:	13
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Financing and Credit. It covers the performance and behavioural criteria from FSP unit FC05: Progress and finalise applications for business financing and credit facilities.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a financing and credit function with responsibility for any type of business financing, including overdrafts and credit cards. They will evaluate different types of reports in relation to customers and their business, including the customer's financial position and the strength of their business, liaising with a range of people, including internal and external specialists, other colleagues and customers.

Learning outcome
The learner will: 1. Be able to evaluate information required to progress applications for business financing and/or credit facilities
Assessment criteria
The learner can: 1.1 Describe the organisation's guidelines for offering financing and/or credit facilities to business customers 1.2 Describe the relevant reports and recommendations relating to the customer's application for financing and/or credit facilities, including evaluations of financial and non-financial information 1.3 Explain the principles and methods of assessing and interpreting relevant reports and recommendations 1.4 Evaluate all relevant information and/or recommendations before making judgements about financing and/or credit facilities 1.5 Make a judgement about financing and/or credit facilities conducive to the information and recommendations available.

Learning outcome
2. Be able to approve applications for business financing and/or credit facilities.
Assessment criteria
The learner can: 2.1 Explain the limits of own authority to approve applications for business financing and/or credit facilities 2.2 Approve only facilities within own limits of responsibility and the organisation's guidelines for financing and/or credit facilities 2.3 Inform the customer clearly and accurately of the decision and obtain written acceptance of the financing and/or credit facility where appropriate 2.4 Confirm the customer's understanding of all relevant aspects of the financing.

Learning outcome
The learner will: 3. Be able to obtain written agreement and security for financing and/or credit facilities to business customers.
Assessment criteria
The learner can: 3.1 Explain the purpose of obtaining written acceptance of agreements 3.2 Arrange for the preparation of all contracts in accordance with the organisation's requirements 3.3 Explain the purpose of obtaining security and the forms that security can take 3.4 Obtain confirmation that security is in place, when required 3.5 Obtain written acceptance of the agreement from the business customer

Learning outcome
The learner will: 4. Be able to activate the facility for business customers.
Assessment criteria
The learner can: 4.1 Explain the organisation's procedures for activating facilities 4.2 Arrange to activate the financing and/or credit facility and advise the business customer 4.3 Keep accurate and up-to-date records of action taken relating to the application

Learning outcome
The learner will: 5. Be able to understand and comply with legislation and regulation relating to progressing and finalising applications for financing and credit facilities
Assessment criteria
The learner can: 5.1 Describe relevant legislation and regulations affecting financing and credit applications 5.2 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements, as they impact on own activities 5.3 Comply with legal requirements, industry regulations, organisational policies and professional codes.

Unit 346 Monitoring and reviewing financing and credit facilities

UAN:	M/602/5425
Level:	3
Credit value:	4
GLH:	13
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Financing and Credit. It covers the performance and behavioural criteria from FSP unit FC06: Monitor and review financing and credit facilities.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a financing and credit function with responsibility for reviewing and re-appraising authorised financing and/or credit facilities, including situations where customers have taken advantage of unauthorised facilities. It relates to regular and/or agreed review schedules and mechanisms rather than a reactive response to a situation where arrears have occurred.

Learning outcome
The learner will: 1. Be able to gather information required for reviewing customer accounts for financing and credit facilities
Assessment criteria
The learner can: 1.1 Explain the financing and/or credit facilities offered by the organisation and the terms and conditions that apply to them 1.2 Describe the organisation's policies and procedures for monitoring and reviewing accounts 1.3 Explain the limits of own authority when monitoring and reviewing financing and/or credit facilities 1.4 Explain to whom any accounts which are outside own authority should be referred 1.5 Identify financing and/or credit facilities for which a review is appropriate 1.6 Gather all the information necessary to carry out the review

Learning outcome
2. Be able to analyse account activities and recognise potential problems.
Assessment criteria
The learner can: 2.1 Explain the process of analysing information on accounts, including the warning signs of potential debt 2.2 Explain the types, causes and significance of variances and trends in accounts 2.3 Analyse the activity on the account identifying any trends and patterns 2.4 Describe the warning signs of potential debt and failure to maintain agreed payments 2.5 Recognise the warning signs of potential debt and failure to maintain agreed payments

Learning outcome
The learner will: 3. Be able to investigate factors affecting customers' ability to maintain payments.
Assessment criteria
The learner can: 3.1 Investigate external factors that may impact on customers' ability to maintain agreed terms and conditions 3.2 Describe the process of investigating adverse variances or trends and how to recognise when further action is required 3.3 Investigate any indicators of adverse variances or trends in the account.

Learning outcome
The learner will: 4. Be able to initiate action required following monitoring and review of customer accounts
Assessment criteria
The learner can: 4.1 Identify variances in the account for which action is required in accordance with the organisation's procedures 4.2 Identify the causes of variances in the account 4.3 Re-evaluate securities held against financing and/or credit facilities and identify variances for which action is required 4.4 Describe possible strategies for dealing with problems within accounts 4.5 Seek prompt action from the customer to solve any problems with their account 4.6 Explain the implications of closing accounts 4.7 Refer matters outside own authority to an appropriate authority.

Learning outcome
The learner will: 5. Be able to understand and comply with regulatory requirements for monitoring and reviewing accounts.
Assessment criteria
The learner can: 5.1 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements, as they impact on own activities 5.2 Comply with legal requirements, industry regulations, organisational policies and professional codes.

Unit 347 Managing the quality of decisions to offer financing and credit facilities

UAN:	A/602/5427
Level:	3
Credit value:	4
GLH:	10
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Financing and Credit. It covers the performance and behavioural criteria from FSP unit FC07: Manage the quality of decisions to offer financing and credit facilities.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a financing and credit function, reviewing and/or authorising decisions to offer financing and or credit facilities while acting within their mandated authority level to approve and authorise the applications. This may be in relation to individual cases requiring referral, or as part of an ongoing supervisory process and will require them to cover assessing applications that have been prepared by others, establishing that the level of risk is acceptable and that appropriate security is available.

Learning outcome
The learner will: 1. Be able to gather the information necessary to carry out the review and/or authorise decisions to offer financing and credit facilities.
Assessment criteria
The learner can: 1.1 Describe the financing and/or credit facilities offered by the organisation and the terms and conditions that apply to them 1.2 Gather the information necessary to carry out the review 1.3 Make sure that application forms are accurate and complete.

Learning outcome
2. Be able to analyse and establish the level of risk presented by applications for financing and/or credit facilities.
Assessment criteria
The learner can: 2.1 Explain the organisation's criteria and guidelines for establishing the risk inherent in applications for financing and/or credit facilities 2.2 Analyse and establish the level of risk presented by applications for financing and/or credit facilities against the organisation's criteria and guidelines 2.3 Justify the decision to progress applications for financing and/or credit facilities in accordance with mandated authority of the job role and the organisation's guidelines

Learning outcome
The learner will: 3. Be able to check that security is in place for financing and/or credit facilities, according to organisational guidelines
Assessment criteria
The learner can: 3.1 Explain the organisation's guidelines regarding security for financing and/or credit facilities 3.2 Comply with the organisation's guidelines regarding security for financing and/or credit facilities 3.3 Check that security for financing and/or credit facilities is in place, where necessary, according to organisational guidelines 3.4 Comply with the organisation's guidelines for dealing with fraud and money-laundering issues

Learning outcome
The learner will: 4. Be able to authorise and/or approve applications within mandated authority.
Assessment criteria
The learner can: 4.1 Explain the organisation's guidelines regarding security for financing and/or credit facilities 4.2 Describe the documentation and information required to support applications for financing and/or credit facilities 4.3 Review offer decisions consistently and fairly, complying with the organisation's criteria for authorising/approving financing and/or credit facilities 4.4 Identify those to whom applications outside own authority to approve should be referred 4.5 Refer applications outside own authority for approval by the appropriate authority 4.6 Complete procedures to authorise and/or approve applications for financing and/or credit facilities 4.7 Explain the organisation's requirements relating to the application of

	codes, laws and regulatory requirements, as they impact on own activities
4.8	Comply with legal requirements, industry regulations, organisational policies and professional codes

Unit 348 Investigating arrears and recovering debts

UAN:	A/602/5430
Level:	3
Credit value:	4
GLH:	13
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Financing and Credit. It covers the performance and behavioural criteria from FSP unit FC08: Investigate arrears and recover debts.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a financing and credit function, identifying arrears in accounts, communicating with customers about them, and implementing measures to put payments back on track. This includes investigating the causes of problems and developing a clear picture about what further action is required.

Learning outcome
The learner will: 1. Be able to investigate identified problems with customer payments which may impact on their accounts.
Assessment criteria
The learner can: 1.1 Explain the terms and conditions of the accounts offered by the organisation 1.2 Explain the organisation's requirements for dealing with arrears and the recovery of debt 1.3 Describe the limits of own authority for dealing with arrears 1.4 Describe the procedures for referring arrears which are beyond the limits of own authority 1.5 Identify and investigate problems in customer repayments for their potential impact on the account

Learning outcome
2. Be able to communicate with customers when investigating the source of problems with their accounts.
Assessment criteria
The learner can: 2.1 Describe how to investigate the sources of problems with customers sensitively 2.2 Investigate the source of the problems in accounts with the customer 2.3 Clarify with customers the problems they have in meeting the terms and conditions of their account 2.4 Describe the implications of not inviting customers to discuss their problems with accounts 2.5 Produce written communications to customers which are clear and accurate, and which do not prejudice the organisation's legal position 2.6 Inform customers clearly of the organisation's policy in respect of debt recovery.

Learning outcome
The learner will: 3. Be able to effect solutions that are acceptable to both customers and the organisation.
Assessment criteria
The learner can: 3.1 Explain the purpose of seeking solutions for the payment of arrears which are acceptable to customers and the organisation 3.2 Identify possible solutions for the payment of arrears that are acceptable to both the customer and the organisation 3.3 Agree and confirm revised repayment schedules with the customer 3.4 List those who need to be informed about revised payment schedules 3.5 Inform all relevant people of revised payment agreements 3.6 Refer any instances of failure to make agreements which are outside own authority to the appropriate person

Learning outcome
The learner will: 4. Be able to understand and comply with legislation and regulation relating to investigating arrears and recovering debts.
Assessment criteria
The learner can: 4.1 Identify the records that need to be maintained 4.2 Keep accurate and complete records 4.3 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements, as they impact on activities 4.4 Comply with legal requirements, industry regulations, organisational policies and professional codes.

Unit 349 Processing and maintaining bilateral and/or syndicated loans

UAN:	R/503/1126
Level:	3
Credit value:	8
GHL	68
Relationship to NOS:	No direct link to NOS
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is relevant for learners working in a loan management. It is about processing loan records for bilateral and/or syndicated loans in an accurate and timely manner.

Learning outcome
The learner will: 1. Be able to obtain the information needed to process and/or maintain bilateral and/or syndicated loans.
Assessment criteria
The learner can: 1.1 Identify the information needed to create and/or maintain loan records 1.2 Obtain all the required information and/or documentation 1.3 Check the accuracy of the information and/or documentation obtained 1.4 Resolve any inaccuracies identified.

Learning outcome
2. Be able to process the information received.
Assessment criteria
The learner can: 2.1 Use the information received to create and/or maintain loan facilities so that they are accurate and complete 2.2 Monitor and gather market information needed to create and/or maintain loan facilities 2.3 Manage the workflow to make sure that loan records are processed within required deadlines

Learning outcome
The learner will: 3. Be able to process fees relating to bilateral and/or syndicated loans
Assessment criteria
The learner can: 3.1 Identify fees which are overdue 3.2 Investigate and resolve overdue fees 3.3 Maintain accurate and up to date records of overdue fees.

Learning outcome
The learner will: 4. Be able to act within personal authority levels.
Assessment criteria
The learner can: 4.1 Identify limits of responsibility 4.2 Identify and refer any situations which require authorisation 4.3 Identify and refer any situations which fall outside area of responsibility.

Learning outcome
The learner will: 5. Be able to work within internal procedures.
Assessment criteria
The learner can: 5.1 Describe the main features of the key product types relevant to the work being carried out 5.2 Describe the organisational policies, procedures and service standards which apply to processing and maintaining bilateral and syndicated loans 5.3 Explain the potential consequences of not complying with relevant organisational policies and procedures

Unit 350 Preparing and presenting information to stakeholders

UAN:	J/503/1124
Level:	3
Credit value:	8
GLH:	65
Relationship to NOS:	No direct link to NOS
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is relevant for learners in an investment operations or financing and credit function. It is about providing stakeholders, such as clients, front office staff, dealers and unit trust and fund managers, with information in response to either general or specific queries.

Learning outcome
The learner will: 1. Be able to identify stakeholders' information needs and obtain appropriate information
Assessment criteria
The learner can: 1.1 Identify the stakeholders' information needs accurately 1.2 Obtain appropriate information from relevant sources to meet the stakeholders' information needs 1.3 Analyse and structure information to be shared with the stakeholder.

Learning outcome
2. Be able to prepare and present information to stakeholders.
Assessment criteria
The learner can: 2.1 Prepare information for stakeholders which is clear, accurate and relevant to their needs 2.2 Present information in a way that promotes understanding 2.3 Present written information in the required format 2.4 Provide information to stakeholders using the most appropriate method of communication 2.5 Provide information to stakeholders within timescales which meet their needs 2.6 Disclose confidential information only to those authorised to receive it

Learning outcome
The learner will: 3. Be able to deal with queries from stakeholders about the information provided.
Assessment criteria
The learner can: 3.1 Identify the nature of the stakeholders' query about the information provided 3.2 Resolve the stakeholders' query to their satisfaction within required timescales.

Learning outcome
The learner will: 4. Be able to keep accurate and complete records.
Assessment criteria
The learner can: 4.1 Keep accurate and complete records of the information supplied to stakeholders 4.2 Make sure that the records of the information supplied to stakeholders are kept secure and confidential

Learning outcome
The learner will: 5. Be able to work within internal procedures.
Assessment criteria
The learner can: 5.1 Describe the main features of the key product types relevant to the work being carried out 5.2 Describe the organisational policies, procedures and service standards which apply to preparing and presenting information to stakeholders 5.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards 5.4 Carry out work in accordance with organisational policies, procedures and service standards 5.5 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out 5.6 Explain how other individuals and teams impact on the work being carried out 5.7 Describe sources of information and advice within the organisation

Learning outcome
The learner will: 6. Be able to comply with external requirements and regulations.
Assessment criteria
The learner can: 6.1 Describe the key market information and terminology relevant to the work being carried out 6.2 Explain the legal requirements and industry regulations which apply to preparing and presenting information to stakeholders 6.3 Make sure work complies with relevant legal requirements and industry regulations 6.4 Explain the consequences of not complying with legal and industry regulations

Unit 351 Facilitating an administrative service for mortgage and/or financial planning clients

UAN:	K/602/5410
Level:	3
Credit value:	5
GLH:	12
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Administration for Mortgage and/or Financial Planning Intermediaries. It covers the performance and behavioural criteria from FSP unit MFP04: Facilitate an administrative service for mortgage and/or financial planning clients.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a mortgage and/or financial planning administrative function dealing with both clients and internal colleagues, whether responding to complex requests or seeking new information. Client information should be collated so that appropriate mortgage and/or financial planning solutions can be considered and documents prepared for use by the mortgage adviser and/or financial planner.

Learning outcome
The learner will: 1. Be able to deal with complex requests for information from clients and colleagues.
Assessment criteria
The learner can: 1.1 Explain the organisation's procedures for dealing with new business 1.2 Identify the products and services authorised to be discussed within the job role 1.3 Respond to complex requests for information from clients and internal colleagues within the limits of the job role 1.4 Identify requests for information about financial products and services outside limits of authority and pass these to the appropriate person.

Learning outcome
2. Be able to collate information required to prepare quotations and illustrations for complex mortgage and/or other complex financial planning products.
Assessment criteria
The learner can: 2.1 Identify the information required for the preparation of complex quotations and illustrations 2.2 Collate information required to prepare complex quotations and illustrations 2.3 Describe the actions that need to be taken where further information is needed 2.4 Describe how complex quotations and illustrations can be obtained 2.5 Obtain quotations and illustrations, within limits of authority, to meet the client's needs and that comply with organisational requirements.

Learning outcome
3. Be able to assist mortgage advisers or financial planners prepare for client meetings
Assessment criteria
The learner can: 3.1 Prepare all necessary information for use by the financial planner or mortgage advisor as part of a client meeting 3.2 Prepare information for the attention of the client which is clear, accurate and relevant to their needs 3.3 Describe the types of documents required by the financial planner or mortgage as part of a client meeting

Learning outcome
4. Be able to monitor the flow of business and appointments and identify priorities for further action.
Assessment criteria
The learner can: 4.1 Identify the organisation's procedures for monitoring the flow of business 4.2 Monitor the flow of business and identify priorities for further action 4.3 Describe how to monitor the suitability of appointments in the financial planner's or mortgage advisor's diary, and the actions requiring to be taken 4.4 Monitor the quantity and quality of appointments in the financial planner or mortgage advisor's diary 4.5 Identify priorities for further action.

Learning outcome
5. Be able to undertake general administrative duties relating to dealing with mortgage and/or financial planning clients.
Assessment criteria
The learner can: 5.1 Explain how accurate office administration systems can be implemented and maintained 5.2 Maintain accurate and up to date records in line with the organisation's requirements 5.3 Explain current business priorities 5.4 Maintain regular contact with the financial planner or mortgage advisor and appropriate colleagues

Learning outcome
6. Be able to comply with codes, laws and regulatory requirements.
Assessment criteria
The learner can: 6.1 Explain the organisation's procedures for storing and retrieving confidential records 6.2 Make sure confidential records are stored and retrieved in line with organisational requirements 6.3 Describe the regulatory framework within which the organisation operates 6.4 Describe the legal requirements, industry regulations, organisational policies and professional codes 6.5 Comply with legal requirements, industry regulations, organisational policies and professional codes in all activities.

Unit 352 Processing instructions for complex mortgage and/or financial planning business

UAN:	A/602/5413
Level:	3
Credit value:	4
GLH:	10
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Administration for Mortgage and/or Financial Planning Intermediaries. It covers the performance and behavioural criteria from FSP unit MFP05: Process instructions for complex mortgage and/or financial planning business.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a mortgage and/or financial planning administrative function processing complex mortgage and/or other financial products once these have been agreed by the mortgage adviser and/or financial planner in consultation with clients. It covers dealing with client adjustments and monitoring the progress of the various requirements through to completion and payment.

Learning outcome
The learner will: 1. Be able to process the client's requests for complex mortgage and/or financial planning products once agreed.
Assessment criteria
The learner can: 1.1 Describe the range of complex mortgage or financial planning products offered by the organisation 1.2 Describe the types of adjustments that can be made to complex mortgage or financial planning products 1.3 Explain the importance of carrying out a full technical review of the different aspects of the client's request 1.4 Carry out a technical review of the instructions, relating to clients' requests, to identify the providers involved 1.5 Identify any issues that need resolving

1.6 Prepare and submit instructions to the product providers, in line with the organisation's procedures and timescales

1.7 Seek clarification or supporting information from the client in order to support their request, where required

1.8 Refer those aspects of the requests outside limits of authority to the appropriate person/department

1.9 Monitor the progress of requests relating to mortgage or financial planning products with relevant parties and keep the clients informed of any delays

1.10 Describe the actions that require to be taken in respect of any delays and/or discrepancies identified

Learning outcome
2. Be able to check that payments and documentation relating to complex mortgage and/or other financial products are processed
Assessment criteria
The learner can: 2.1 Specify the organisation's procedures for processing payments 2.2 Prepare invoices detailing the chargeable products and services sold to clients and despatch them within organisational timescales 2.3 Make arrangements for the receipt of payment in relation to the requested mortgage or financial planning products 2.4 Check documents received from the product provider and identify those which do not meet the client's request 2.5 Issue documents received from the product providers to the client in line with the organisation's procedures

Learning outcome
3. Be able to comply with relevant codes, laws and regulatory requirements.
Assessment criteria
The learner can: 3.1 Describe the organisation's procedures for recording and storing confidential information 3.2 Make sure confidential records are stored and retrieved in line with organisational requirements 3.3 Explain the legal requirements, industry regulations, organisational policies and professional codes 3.4 Comply with legal requirements, industry regulations, organisational policies and professional codes in all activities

Unit 353 Completing reports for mortgage and/or financial planning clients

UAN:	F/602/5414
Level:	3
Credit value:	4
GLH:	11
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Administration for Mortgage and/or Financial Planning Intermediaries. It covers the performance and behavioural criteria from FSP unit MFP06: Complete reports for mortgage and/or financial planning clients.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a mortgage and/or financial planning administrative function. It is about accurately completing reports of a complex nature while taking a proactive approach to the preparation of valuations and suitability letters in line with the mortgage adviser's and/or financial planner's requirements.

Learning outcome
The learner will: 1. Be able to prepare and produce reports with mortgage advisers or financial planners.
Assessment criteria
The learner can: 1.1 Identify the types of mortgage and/or financial planning reports produced by the organisation 1.2 Describe the organisation's systems and protocols for report writing 1.3 Confirm with the financial planner or mortgage advisor, the contribution to be made in the preparation of the report 1.4 Plan and identify the complex information needed for the report using appropriate and up to date sources 1.5 Identify the relevant content required to complete the report from the information obtained.

Learning outcome
2. Be able to create reports and produce client valuations.
Assessment criteria
The learner can: 2.1 Complete the report in line with the plan following organisational requirements 2.2 Identify the types of supporting documents and literature that are required to accompany reports 2.3 Supplement reports for clients with appropriate supporting documents and literature 2.4 Produce client valuations in line with the financial planner's or mortgage advisor's requirements 2.5 Make sure the completed report or valuation is checked and authorised by the financial planner or mortgage advisor.

Learning outcome
3. Be able to comply with relevant codes, laws and regulatory requirements.
Assessment criteria
The learner can: 3.1 Describe the organisation's procedures for storing and retrieving confidential records 3.2 Explain the importance of ensuring the confidentiality of records at all times 3.3 Make sure confidential records are stored and retrieved in line with organisational requirements 3.4 Identify the regulatory framework within which the organisation operated 3.5 Explain the legal requirements, industry regulations, organisational policies and professional codes 3.6 Comply with legal requirements, industry regulations, organisational policies and professional codes in all activities

Unit 354 Supervising mortgage and/or financial planning administrative systems and processes

UAN:	J/602/5415
Level:	3
Credit value:	6
GLH:	12
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Administration for Mortgage and/or Financial Planning Intermediaries. It covers the performance and behavioural criteria from FSP unit MFP07: Supervise mortgage and/or financial planning administrative systems and processes.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a mortgage and/or financial planning administrative function, supervising systems and process that enable mortgage and/or financial planning administration to run efficiently, effectively and profitably. Compliance is an important aspect of performance and the supervisor is expected to ensure that systems facilitate compliant administration with them also being expected to investigate and resolve problems relating to administrative systems and processes, as well as recommending changes and improvements as part of ongoing review processes.

Learning outcome
The learner will: 1. Be able to monitor administrative systems to make sure work output is effective.
Assessment criteria
The learner can: 1.1 Explain the role of supervision in maintaining quality work 1.2 Describe how the organisation's administrative systems and processes are monitored

1.3 Gather information from relevant people about the applicability and efficiency of the administrative systems 1.4 Monitor administrative systems to make sure they continue to be effective in terms of work outputs and maintaining client satisfaction.

Learning outcome
2. Be able to recognise and assess any shortfall in the understanding and competence of system users
Assessment criteria
The learner can: 2.1 Assess the understanding and competence of system users 2.2 Action development where necessary to rectify any shortfall 2.3 Identify and resolve problem areas relating to administrative systems and processes 2.4 Forewarn others promptly about problem areas when using specific systems 2.5 Make sure that records of problems relating to systems and processes are accurate and passed promptly to the appropriate person/department 2.6 Identify resourcing and staffing issues that impact on the administrative systems and take appropriate further action.

Learning outcome
3. Be able to specify and evaluate possible change to administrative systems and processes.
Assessment criteria
The learner can: 3.1 Evaluate potential alternative administrative systems and processes against those currently used in the organisation 3.2 Compare efficiency and cost effectiveness of any potential alternative administrative system and process 3.3 Specify changes that update the systems and processes to meet changing requirements 3.4 Seek feedback on recommendations for changes to administrative systems and processes from relevant people

Learning outcome
4. Be able to prepare reports and statistical data on administrative systems and processes
Assessment criteria
The learner can: 4.1 Explain the organisation's procedures for producing reports and statistical data 4.2 Identify the reporting lines in relation to systems and processes 4.3 Prepare reports and statistical data on administrative systems and processes

Learning outcome
5. Be able to check that administrative systems and processes are, and remain, compliant.
Assessment criteria
The learner can: 5.1 Identify the sources of technical assistance and support within the organisation 5.2 Identify the regulatory framework within which the organisation operates 5.3 Explain the legal requirements, industry regulations, organisational policies and professional codes 5.4 Describe the compliance regulations relating to the administrative systems and processes 5.5 Comply with legal requirements, industry regulations, organisational policies and professional codes.

Unit 355 Preparation for debt collection principles

UAN:	K/601/2706
Level:	3
Credit value:	2
GLH:	10
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC01 Obtain and validate credit information to instigate debt collections.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to develop a good understanding of the preparation required for debt collection to progress and the debt collection options available.

Learning outcome
The learner will: 1. Understand how to obtain sufficient information to commence debt collection.
Assessment criteria
The learner can: 1.1 Explain types of financial and non-financial information required before commencing debt collection. 1.2 Explain how to confirm the details of the debtor or their nominated representative in accordance with legal and organisational requirements. 1.3 Explain how to locate missing information in accordance with legal and organisational requirements. 1.4 Explain how to locate debtors who cannot be contacted in accordance with legal requirements. 1.5 Explain how to validate the authenticity and accuracy of financial information received from third parties.

Learning outcome
2. Understand how rules and regulations relate to debtors and the collection of debt.
Assessment criteria
The learner can: 2.1 Explain debt collection options available for main debtor types, including deceased debtors.

2.2 Identify the insolvency options available for different debt types. 2.3 Explain how to manage the collection of debt from vulnerable debtors.

Learning outcome
3. Understand if debt collection procedures need to commence.
Assessment criteria
The learner can: 3.1 Analyse information and assess securities held, in order to advise if debt collection should commence.

Additional guidance
The unit links to a Level 2 unit in Preparation for Debt Collection Principles and Level 2 and Level 3 skills units in Preparation for Debt Collection Practice.

Unit 356 Preparation for debt collection practice

UAN:	F/601/2727
Level:	3
Credit value:	3
GLH:	15
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC01 Obtain and validate credit information to instigate debt collections.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to demonstrate the preparation required for debt collection to progress and the debt collection options available.

Learning outcome
The learner will: 1. Be able to obtain sufficient information to commence debt collection.
Assessment criteria
The learner can: 1.1 Obtain financial and non-financial information required to commence debt collection. 1.2 Confirm details of the debtor or their nominated representative in accordance with legal and organisational requirements. 1.3 Locate missing information in accordance with legal and organisational requirements. 1.4 Locate debtors in accordance with legal requirements. 1.5 Validate the authenticity and accuracy of financial information received from third parties.

Learning outcome
2. Be able to confirm if debt collection procedures should commence.
Assessment criteria
The learner can: 2.1 Analyse information including securities, in order to advise if debt collection should commence. 2.2 Advise on the method of debt collection for a range of debtor types.

Additional information
The unit links to a Level 3 unit in Preparation for Debt Collection Practice and Level 2 and Level 3 knowledge units in Preparation for Debt Collection Principles.

Unit 357 Debt collection negotiations principles

UAN:	T/601/2711
Level:	3
Credit value:	3
GLH:	15
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 02 Agree a way forward on repayments with the debtor. DC: 03 Negotiate repayment solutions to outstanding debts.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to develop effective skills in debt collection negotiation.

Learning outcome
The learner will: 1. Know how to make contact with the debtor in an effective and appropriate way.
Assessment criteria
The learner can: 1.1 Explain how to make appropriate contact with the debtor in accordance with legal and organisational requirements. 1.2 Explain evidence provided to the debtor which authenticates the collector's relationship to the creditor in accordance with legal and organisational requirements. 1.3 Explain information provided to the debtor to explain their debt obligation, legal position and consequences of non-compliance in accordance with legal and organisational requirements.

Learning outcome
2. Understand the impact of a debtor's profile on the collection process.
Assessment criteria
The learner can: 2.1 Explain how to establish a debtor's profile. 2.2 Explain the impact of a debtor's profile on the collection process. 2.3 With reference to the debtor's profile, explain how to identify and report suspicions of fraudulent activity/money laundering in accordance with organisational requirements.

Learning outcome
3. Know how to record and where appropriate, investigate any disputes.
Assessment criteria
The learner can: 3.1 Explain how to source, gather and evaluate evidence as part of dispute investigation. 3.2 Explain actions available following a dispute investigation. 3.3 Explain the different departments/external agencies to which the debtor can be referred for advice and help. 3.4 Explain how to maintain customer records in accordance with organisational and legal requirements.

Learning outcome
4. Know how to negotiate repayment solutions.
Assessment criteria
The learner can: 4.1 Explain strategies to achieve full payment in accordance with organisational and legal requirements. 4.2 Explain how to prepare and implement a repayment plan. 4.3 Explain appropriate action where there is failure to reach agreement for payment. 4.4 Explain effective and appropriate methods of communications, which are non-prejudicial to the creditor's legal position.

Additional information
The unit links to a Level 2 unit in Debt Collection Negotiations Principles and Level 2 and Level 3 skills units in Debt Collection Negotiations Practice.

Unit 358 Debt collection negotiations practice

UAN:	J/601/2731
Level:	3
Credit value:	4
GLH:	20
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 02 Agree a way forward on repayments with the debtor. DC: 03 Negotiate repayment solutions to outstanding debts.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to develop effective skills in debt collection negotiation.

Learning outcome
The learner will: 1. Be able to make contact with the debtor in an effective and appropriate way.
Assessment criteria
The learner can: 1.1 Make appropriate contact with the debtor and in accordance with legal and organisational requirements. 1.2 Provide evidence to the debtor which authenticates the collector's relationship to the creditor in accordance with legal and organisational requirements. 1.3 Provide the debtor with information which explains their debt obligation and legal position in accordance with legal and organisational requirements.

Learning outcome
2. Be able to establish if a debtor is able to make full and immediate payment.
Assessment criteria
The learner can: 2.1 Establish the debtor's ability and willingness to pay in accordance with the debtor's profile in complex cases. 2.2 Record the debtor's agreement for a repayment of the full amount in accordance with legal and organisational requirements. 2.3 Advise on how to identify, record and investigate suspicions of fraudulent activity/money laundering to the appropriate parties in accordance with legal and organisational requirements.

Learning outcome
3. Be able to record and where appropriate, investigate disputes.
Assessment criteria
The learner can: 3.1 Investigate a range of disputes for all or part of the debt which includes complex cases. 3.2 Take action appropriate to the investigation. 3.3 Refer the debtor to other departments/external agencies and brief where appropriate. 3.4 Review customer records in accordance with organisational and legal requirements.

Learning outcome
4. Be able to negotiate repayment solutions.
Assessment criteria
The learner can: 4.1 Achieve full payment, following complex negotiations, in accordance with organisational and legal requirements. 4.2 Establish a realistic repayment plan with a debtor, following complex negotiations, and in accordance with organisational requirements. 4.3 Communicate details of the repayment agreement and consequences of default, to relevant parties in accordance with legal requirements. 4.4 Take appropriate action where there is failure to reach agreement for repayment.

Additional guidance
The unit links to a Level 2 unit in Debt Collection Negotiations Practice and Level 2 and Level 3 knowledge units in Debt Collection Negotiations Principles.

Unit 359 Debtor call handling principles

UAN:	F/601/2713
Level:	3
Credit value:	2
GLH:	10
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 05 Handle telephone calls with debtors in an effective way.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to establish effective debtor call handling skills.

Learning outcome
The learner will: 1. Know how to plan outbound telephone calls with debtors.
Assessment criteria
The learner can: 1.1 Explain how to plan for effective outbound telephone calls with a range of debtors. 1.2 Explain how to conduct telephone conversations in line with any call handling targets.

Learning outcome
2. Know how to conduct inbound and outbound telephone calls with debtors.
Assessment criteria
The learner can: 2.1 Explain how to operate telephone equipment. 2.2 Explain how to verify the identity of a caller or respondent in accordance with legal and organisational requirements. 2.3 Explain the types of information confidential to their organisation and the debtor. 2.4 Explain the procedure to be followed when unable to contact the debtor, in accordance with legal and organisational requirements. 2.5 Explain the importance of keeping the debtor informed about quality checks and recordings made during a call. 2.6 Explain organisational procedures for recording calls. 2.7 Explain appropriate questions in order to build up an accurate picture of the debtor's situation. 2.8 Describe vocal techniques for conveying clear and coherent

information to the debtor. 2.9 Explain how to deal professionally with a range of callers, including abusive ones.

Learning outcome
3. Know how to record inbound and outbound telephone calls with debtors.
Assessment criteria
The learner can: 3.1 Explain how to record and store information and all agreed actions in accordance with legal and organisational requirements.

Additional guidance
The unit links to a Level 2 unit in Debtor Call Handling Practice and Level 2 and Level 3 skills units in Debtor Call Handling Principles.

Unit 360 Debtor call handling practice

UAN:	Y/601/2734
Level:	3
Credit value:	3
GLH:	15
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 05 Handle telephone calls with debtors in an effective way.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to establish effective debtor call handling skills.

Learning outcome
The learner will: 1. Be able to plan outbound telephone calls with debtors.
Assessment criteria
The learner can: 1.1 Plan for complex telephone calls to debtors. 1.2 Assemble relevant information to refer to during a complex call with a debtor.

Learning outcome
2. Be able to conduct inbound and outbound telephone calls with debtors.
Assessment criteria
The learner can: 2.1 Operate telephone equipment correctly. 2.2 Demonstrate appropriate action if there is a disruption. 2.3 Verify the identity of a caller or respondent ensuring that information is made available only to those entitled to it with reference to appropriate legislation. 2.4 Keep confidential all information when unable to make contact with the debtor and if necessary can explain legal requirements. 2.5 Explain to the debtor any quality checks and recordings which may be made during a call. 2.6 Ask appropriate questions in order to build up an accurate picture of the debtor's situation in a wide range of circumstances. 2.7 Use effective vocal techniques to ensure that the information conveyed is clear and coherent to the debtor. 2.8 Deal professionally with a range of callers, including abusive ones.

Learning outcome
3.1 Be able to record inbound and outbound telephone calls with debtors.
Assessment criteria
The learner can: 3.1 Establish precise reason for inbound calls from debtors. 3.2 Maintain and review records of calls which include summaries of outcomes and agreed actions in accordance with organisational requirements.

Additional guidance
The unit links to a Level 2 unit in Debtor Call Handling Practice and Level 2 and Level 3 knowledge units in Debtor Call Handling Principles.

Unit 361 Debt collection case management principles (pre legal)

UAN:	L/601/2715
Level:	3
Credit value:	4
GLH:	20
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 07 Administer the debt collections process.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to establish a good understanding of how to manage debt collection cases and compile evidence to support the commencement of legal proceedings.

Learning outcome
The learner will: 1. Understand the principles of debt collection administration.
Assessment criteria
The learner can: 1.1 Explain the importance of ensuring the accuracy and timeliness of documents issued and received. 1.2 Explain how to monitor the progress of debt collections to ensure compliance with legal and organisational requirements. 1.3 Explain how to ensure that all documentation and payment records are up-to-date and appropriate in accordance with legal and organisational requirements.

Learning outcome
2. Understand how to liaise with relevant parties in relation to debt collection.
Assessment criteria
The learner can: 2.1 Explain the importance of ensuring that relevant parties are kept informed about payments received and other relevant circumstances. 2.2 Explain how to identify and liaise with relevant parties to obtain advice and assistance during the debt collection process in accordance with legal and organisational requirements.

Learning outcome
3. Understand how to prepare documentation and evidence to support the commencement of legal proceedings.
Assessment criteria
The learner can: 3. 1 Explain the importance of confirming that debt collection procedures and timescales have been followed to support the case for legal proceedings. 3.2 Explain potential corrective action where necessary procedures have not been followed. 3.3 Explain how to identify when a debt collection case reaches the stage of escalation to legal proceedings in accordance with legal and organisational requirements. 3.4 Explain how to compile evidence in preparation for legal proceedings in accordance with legal and organisational requirements.

Additional guidance
The unit links to a Level 2 unit in Debtor Collection Case Management Principles (pre legal) and Level 2 and Level 3 skills units in Debtor Collection Case Management Practice (pre legal).

Unit 362 Debt collection case management practice (pre legal)

UAN:	H/601/2736
Level:	2
Credit value:	4
GLH:	20
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 07 Administer the debt collections process.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to establish a good understanding of how to manage debt collection cases and compile evidence to support the commencement of legal proceedings.

Learning outcome
The learner will: 1. Be able to monitor progress of debt collection procedures.
Assessment criteria
The learner can: 1.1 Monitor the progress of complex debt collection cases to ensure compliance with legal and organisational requirements. 1.2 Ensure that all documentation and payment records are up-to-date and appropriate in accordance with legal and organisational requirements.

Learning outcome
2. Be able to liaise with relevant parties in relation to debt collection.
Assessment criteria
The learner can: 2.1 Keep relevant parties informed about payments received, and other relevant circumstances. 2.2 Liaise with relevant parties to obtain advice during the debt collection process in accordance with legal and organisational requirements.

Learning outcome
3. Be able to prepare documentation and evidence to support the commencement of legal proceedings.
Assessment criteria
The learner can: 3. 1 Confirm that debt collection procedures and timescales have been followed to support complex cases for legal proceedings. 3.2 Carry out corrective action where necessary procedures have not been followed. 3.3 Identify when a debt collection case reaches the stage of escalation to legal proceedings in accordance with legal and organisational requirements. 3.4 Compile evidence in relation to a complex case in preparation for legal proceedings in accordance with legal and organisational requirements.

Additional guidance
The unit links to a Level 2 unit in Debtor Collection Case Management Practice (pre legal) and Level 2 and Level 3 knowledge units in Debtor Collection Case Management Principles (pre legal).

Unit 363 Payment processing principles

UAN:	Y/601/2717
Level:	3
Credit value:	1
GLH:	5
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 04 Authorise financial transactions using telecoms.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to establish a good understanding of how to process payment transactions.

Learning outcome
The learner will: 1. Understand how to process payment transactions.
Assessment criteria
The learner can: 1.1 Explain the information required to process a range of payment transactions. 1.2 Explain how to collect transaction details from a range of customers, including those with particular requirements. 1.3 Explain how to check and validate information provided in accordance with organisational and legal requirements. 1.4 Explain how to confirm transactions when authorisation criteria have been met in accordance with organisational requirements.

Learning outcome
2. Understand how to identify and resolve problems in relation to payment transactions.
Assessment criteria
The learner can: 2.1 Explain how to seek further information where discrepancies are identified or transactions cannot be approved in accordance with organisational requirements. 2.2 Explain any legal requirements, industry regulations, professional codes and organisational policies in relation to payment transactions.

Learning outcome
3. Understand how to accurately record payment transactions.
Assessment criteria
The learner can: 3. 1 Explain how to accurately record and store payment transactions in accordance with organisational and legal requirements.

Additional guidance
The unit links to Level 2 unit in Payment Processing Practice and Level 2 unit in Payment Procession Principles.

Unit 365 Debt repayment monitoring principles

UAN:	H/601/2719
Level:	3
Credit value:	3
GLH:	15
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 06 Monitor and safeguard debt repayment arrangements.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to establish a good understanding of how to monitor debt repayment

Learning outcome
The learner will: 1. Understand how to review debtor accounts.
Assessment criteria
The learner can: 1.1 Explain how to review debtor accounts in an ethical manner and accordance with organisational and legal requirements. 1.2 Explain the use of computerised systems in the debt collections process, including override identification. 1.3 Explain how to analyse payments, settlements and instances of non-repayment in debtor accounts. 1.4 Assess the impact of operational targets on collection activities. 1.5 Explain the criteria used to prioritise cases where further action is required. 1.6 Explain the legal rights of different types of creditors and debtors.

Learning outcome
2. Understand how to instigate action in response to non-payment.
Assessment criteria
The learner can: 2. 1 Explain how to instigate action appropriate to debtor circumstance, in response to continued non-repayment. 2.2 Explain the types of legal notices served in relation to debt collection. 2.3 Explain how to negotiate and agree suitable revised repayment arrangements with the debtor. 2.4 Explain how to check the accuracy and validity of repayment calculations.

Learning outcome
3. Understand to how to monitor debtor accounts to safeguard repayment arrangements.
Assessment criteria
The learner can: 3. 1 Explain potential problems with the debtor that might impact on future repayments. 3.2 Explain circumstances when revised repayment negotiations would be appropriate and inappropriate. 3.3 Explain how to maintain records of debtor accounts.

Additional guidance
The unit links to a Level 2 unit in Debt Repayment Monitoring Principles and Level 2 and Level 3 skills units in Debt Repayment Monitoring Practice.

Unit 366 Debt repayment monitoring practice

UAN:	M/601/2738
Level:	3
Credit value:	4
GLH:	20
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 06 Monitor and safeguard debt repayment arrangements.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to establish an understanding of how to monitor debt repayment.

Learning outcome
The learner will: 1. Be able to review debtor accounts.
Assessment criteria
The learner can: 1.1 Ensure procedures are in place to review cases in accordance with organisational requirements. 1.2 Review debtor accounts in accordance with targets and organisational and legal requirements. 1.3 Identify payments, settlements and instances of non-repayment in debtor accounts. 1.4 Prioritise cases where further action is required.

Learning outcome
2. Be able to instigate action in response to non-payment.
Assessment criteria
The learner can: 2.1 Instigate action appropriate to the circumstances of the debtor in response to continued non-repayment. 2.2 Ensure that legal notices are serviced promptly in accordance with organisational and legal requirements. 2.3 Negotiate and agree with the debtor suitable revised repayment arrangements 2.4 Check the accuracy and validity of repayment calculations in accordance with organisational requirements.

Learning outcome
3. Be able to monitor debtor accounts to safeguard repayment arrangements.
Assessment criteria
The learner can: 3.1 Monitor levels of repayments and any shortfalls, maintaining appropriate levels of contact with the debtor 3.2 Maintain contact with clients to ensure repayment levels are in accordance with their instructions. 3.3 Take appropriate action where repayment levels no longer accord with client's instructions. 3.4 Maintain records of debtor accounts in accordance with organisational and legal requirements.

Additional guidance
The unit links to a Level 3 unit in Debt Repayment Monitoring Practice and Level 2 and Level 3 knowledge units in Debt Repayment Monitoring Principles.

Unit 367 Debt collection operations management practice

UAN:	K/601/2740
Level:	3
Credit value:	6
GLH:	30
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 08 Oversee and maintain the effectiveness of debt collections process.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to build a detailed understanding of how to oversee and maintain effective debt collection processes.

Learning outcome
The learner will: 1. Be able to maintain effective debt collection processes.
Assessment criteria
The learner can: 1.1 Supervise debt collection processes to ensure compliance with all legal requirements, industry licences and regulations, organisational policies and professional codes. 1.2 Monitor service level agreements. 1.3 Ensure decisions are taken at appropriate junctures in respect of debtor accounts in accordance with correct authorities, organisational and legal requirements.

Learning outcome
2. Be able to train and support employees.
Assessment criteria
The learner can: 2.1 Identify training needs. 2.2 Provide support to employees who are involved in complex cases that require escalation.

Learning outcome
3. Be able to implement improvements following a review of processes.
Assessment criteria
The learner can: 3.1 Monitor the performance of debt collection processes. 3.2 Compile appropriate management information. 3.3 Assist with the introduction of new debt collection improvement processes.

Additional guidance
The unit links to a Level 4 unit in Debt Collections Management Practice and Level 3 and Level 4 knowledge units in Debt Collections Management Principles.

Unit 368 Debt collection operations management principles

UAN:	Y/601/2720
Level:	3
Credit value:	4
GLH:	20
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 08 Oversee and maintain the effectiveness of debt collections process.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to build an understanding of how to oversee and maintain effective debt collection processes.

Learning outcome
The learner will: 1. Understand how to maintain effective debt collection processes.
Assessment criteria
The learner can: 1.1 Explain debt collection processes which ensure compliance with legal requirements, industry licences and regulations, organisational policies and professional codes. 1.2 Explain how to maintain service level agreements. 1.3 Explain methods for checking the quality and integrity of work.

Learning outcome
2. Understand how to train and support employees.
Assessment criteria
The learner can: 2.1 Explain how to establish training needs. 2.2 Explain options for the resolution of complex cases. 2.3 Explain how to supervise and support employees

Learning outcome
3. Understand how to review debt collection processes and implement improvements.
Assessment criteria
The learner can: 3.1 Explain how to implement and monitor targets. 3.2 Explain the use of management information. 3.3 Explain the introduction of debt collection improvement systems

Additional guidance
The unit links to a Level 4 unit in Debt Collections Management Principles and Level 3 and Level 4 skills units in Debt Collections Management Practice.

Unit 369 Calculating and issuing cash equivalent transfer value (CETV)

UAN:	M/503/0517
Level:	3
Credit value:	5
GLH:	15
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration PSA12 – Process pension sharing and earmarking on divorce
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for people working within pensions scheme administration. The unit demonstrates that the learner has the ability to calculate and issue a Cash Equivalent Transfer Value (CETV)

Learning outcome
The learner will: 1. Be able to interpret and apply pension scheme rules in the event of a Cash Equivalent Transfer Value (CETV)
Assessment criteria
The learner can: 1.1 Identify and apply scheme rules and definitions for all given schemes in the event of a Cash Equivalent Transfer Value (CETV) request 1.2 Explain the relevant policy cover, terms and conditions

Learning outcome
2. Be able to obtain and verify appropriate valid documentation.
Assessment criteria
The learner can: 2.1 Obtain and verify appropriate valid documentation within required timescales

Learning outcome
The learner will: 3. Know how to process pension sharing and 'earmarking' on divorce.
Assessment criteria
The learner can: 3.1 Explain how to accurately apply calculation methods in line with organisational and scheme requirements 3.2 Outline where to identify sources of information for the resolution of discrepancies 3.3 Outline the internal processes that need to be followed in order to process pension sharing and 'earmarking' orders 3.4 Describe how to identify and apply the different forms of Divorce Court Orders and to what schemes these apply 3.5 Describe what a pre-order notification is

Learning outcome
The learner will: 4. Be able to calculate Cash Equivalent Transfer Value (CETV)
Assessment criteria
The learner can: 4.1 Investigate and resolve any discrepancies 4.2 Calculate accurately the CETV within required timescales and in accordance with organisational and scheme procedures

Learning outcome
The learner will: 5. Be able to provide the correct calculated Cash Equivalent Transfer Value (CETV) to the appropriate person
Assessment criteria
The learner can: 5.1 Provide the member or solicitor with accurate information, taking into account their status within the scheme, within required timescales and adhering to correct procedures 5.2 Update member details

Learning outcome
The learner will: 6. Understand the relevant legal, industry and organisational requirements relevant to calculating and issuing Cash Equivalent Transfer Value (CETV)
Assessment criteria
The learner can: 6.1 Outline what information needs to be provide and to whom in order to progress member's claims 6.2 Outline the relevant legislation as they pertain to pensions 6.3 Keep to timescales and schedules for updating, presentation and dispatch of data

6.4 Outline the consequences of non-compliance with legal requirements

6.5 Identify the correct policies, practices and procedures for signatories and authorizations

6.6 Outline the difference between giving financial advice and providing facts to the member

Unit 370 Dealing with pension scheme complaints and disputes

UAN:	A/503/0519
Level:	3
Credit value:	5
GLH:	15
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration PSA13 – Dealing with pension scheme complaints and disputes
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is designed for individuals working in a pensions scheme administration environment. The unit covers dealing with pension scheme complaints and disputes.

Learning outcome
The learner will: 1. Be able to process complaint/dispute.
Assessment criteria
The learner can: 1.1 Acknowledge and record complaint/dispute in line with organisational requirements, scheme rules and established methodology 1.2 Inform relevant parties of the scheme's procedures when dealing with complaints/disputes

Learning outcome
2. Be able to determine nature and level of complaint/dispute.
Assessment criteria
The learner can: 2.1 Determine the nature and class of the complaint/dispute using language the member can understand 2.2 Determine the level and seriousness of the complaint/dispute using established processes 2.3 Refer any complaint/dispute which is outside your remit to the appropriate person 2.4 Explain the potential role of outside bodies (such as the FSA, IDRP or Financial Ombudsman) in pension scheme complaints and disputes

Learning outcome
The learner will: 3. Be able to investigate the complaint/dispute.
Assessment criteria
The learner can: 3.1 Inform all relevant parties of the proposed course of action taking account of legal and scheme requirements 3.2 Follow legal and scheme requirements to investigate the complaint/dispute 3.3 Update relevant parties on progress within required timescales

Learning outcome
The learner will: 4. Be able to complete the complaint process.
Assessment criteria
The learner can: 4.1 Inform the complainant of decision reached within required timescales 4.2 Inform the complainant of any further options available to them within required timescales 4.3 Update records in line with organisational requirements 4.4 Evaluate and review process and procedures to determine where improvements could be made

Learning outcome
The learner will: 5. Know how to resolve pension scheme complaints and disputes.
Assessment criteria
The learner can: 5.1 Describe the internal procedures for handling complaints/disputes, including: • organisational and legal time limits • the relevant parties who need to be kept informed • how to investigate complaints and the overriding regulations for complaints/disputes 5.2 Identify the role of the following outside bodies in resolving pension scheme complaints/disputes: • Financial Services Authority (FSA) • Internal Dispute Resolution Process (IDRP) • Financial Ombudsman

Unit 371 Updating and generating pension scheme members annual benefit statement

UAN:	A/503/0522
Level:	3
Credit value:	5
GLH:	15
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration PSA15 – Maintain pension scheme records using periodic updating processes
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is designed for individuals working in a pensions scheme administration environment. The unit covers updating and generating pension scheme members annual benefit statement.

Learning outcome
The learner will: 1. Be able to update pension schemes.
Assessment criteria
The learner can: 1.1 Agree and monitor timescales to ensure compliance with scheme updating processes 1.2 Request periodic member's data in a timely fashion to ensure compliance with scheme updating processes 1.3 Load and validate scheme data, resolving any discrepancies or omissions 1.4 Apply and verify accuracy of scheme data using the most appropriate pensions administration system

Learning outcome
2. Be able to produce pension scheme members annual benefit statement
Assessment criteria
The learner can: 2.1 Initiate the production of members' annual benefit statements ensuring they include details of their accrued pension rights in line with regulatory, organisational and scheme requirements

2.2 Make sure an accurate statement is produced within required timescales and in line with regulatory, organisational and scheme requirements.

Unit 372 Providing periodic pension scheme information

UAN:	F/503/0523
Level:	3
Credit value:	5
GLH:	15
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration PSA16 – Provide periodic pension scheme information to relevant parties
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for individuals working in a pensions scheme administration environment. The unit covers providing periodic pension scheme administration.

Learning outcome
The learner will: 1. Be able to create and update data accurately and timely.
Assessment criteria
The learner can: 1.1 Gather and manage information in line with organisational, legal and scheme requirements 1.2 Validate generated data through identification and resolution of any discrepancies or omissions

Learning outcome
2. Be able to provide updated data to appropriate relevant parties.
Assessment criteria
The learner can: 2.1 Make appropriate data available to those who need it and are entitled to it 2.2 Present information clearly and in a manner that meets the customer needs, to include: • verbally • written

Unit 373 Processing pension scheme leavers benefits

UAN:	T/503/0504
Level:	3
Credit value:	5
GLH:	15
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration PSA5 – Process Pension Scheme Early Leavers Notifications
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for learners working in pensions administration. This unit shows that the learner is able to process pension scheme early leavers notifications.

Learning outcome
The learner will: 1. Know the details of the specific pension scheme that are worked with.
Assessment criteria
The learner can: 1.1 Explain the relevant policy cover, terms and conditions.

Learning outcome
2. Be able to validate applications for pension scheme leavers benefits.
Assessment criteria
The learner can: 2.1 Confirm the identity and status of the person making the request for information in line with organisational and legislative requirements 2.2 Make sure the required information has been received 2.3 Check and validate member applications for proper authorisation 2.4 Check and validate member application for discrepancies or unusual features 2.5 Resolve discrepancies in member application where applicable

Learning outcome
The learner will: 3. Be able to determine requested options allowable based on member records, scheme rules and legislation.
Assessment criteria
The learner can: 3.1 Show the full range of requested options taking into account the member's records, scheme rules and relevant legislation 3.2 Identify and take into account any necessary supplementary and discretionary benefits in the calculating of leaver benefits 3.3 Describe two circumstances when a member's benefits may be withheld

Learning outcome
4. Be able to process pension scheme leavers benefits.
Assessment criteria
The learner can: 4.1 Process member notifications and documents in accordance with statutory and scheme requirements 4.2 Check that contributions due are paid up to date and unitized where appropriate 4.3 Notify the tax authorities if the scheme is contracted out

Learning outcome
The learner will: 5. Be able to update records.
Assessment criteria
The learner can: 5.1 Update accurately member's records to reflect chosen option

Learning outcome
6. Understand the relevant legal, industry and organisational requirements relevant to processing applications for pension scheme benefit.
Assessment criteria
The learner can: 6.1 Explain the relevant legislation as they pertain to pensions 6.2 Demonstrate an awareness of timescales and schedules for updating, presentation and dispatch of data 6.3 Outline the consequences of non-compliance with legal requirements 6.4 Identify the correct policies, practices and procedures for signatories and authorizations 6.5 Outline the difference between giving financial advice and providing facts to the member

Unit 374 Calculating and quoting pension scheme early leavers notifications

UAN:	F/503/0506
Level:	3
Credit value:	5
GLH:	20
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration PSA5 – Process Pension Scheme Early Leavers Notifications
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for learners working in pensions administration. This unit shows that the learner is able to calculate and quote process pension scheme early leavers notifications.

Learning outcome
The learner will: 1. Be able to interpret and apply pension scheme rules in the event of a leaver notification.
Assessment criteria
The learner can: 1.1 Identify and apply scheme rules and definitions for all given schemes in the event of a member leaving the scheme

Learning outcome
2. Be able to determine benefits payable based on member records, scheme rules and legislation.
Assessment criteria
The learner can: 2.1 Extract, collate and check all necessary information and documentation before benefits can be quoted and settled 2.2 Perform calculations to accurately determine benefits, taking into account the member's records, scheme rules and relevant legislation and in line with organisational and statutory requirements and the service level commitment 2.3 Identify and take into account any necessary supplementary and discretionary benefits in the calculating of benefits

Learning outcome
The learner will: 3. Be able to accurately calculate the pension scheme early leaver notification.
Assessment criteria
The learner can: 3.1 Calculate and provide information relating to HM Revenue & Customs Regulations where required 3.2 Calculate statutory increases on deferred pensions for the period between date of exit and normal retirement date

Learning outcome
4. Be able to quote benefits which match leaver benefit calculations in line with scheme, organisational and statutory requirements
Assessment criteria
The learner can: 4.1 Notify the beneficiary, sponsor or Trustee in writing of their entitlements within the required timescales and give instructions on the required response 4.2 Provide complete and accurate information to accompany the quotation ensuring that benefits quoted match calculations 4.3 Perform activities in a way that meets Disclosure requirements and relevant legislation.

Unit 374 Calculating and quoting pension scheme early leavers notifications

Supporting information

Evidence requirements/Additional guidance

1. Pension Schemes used for the calculation of benefits must be DB and DC schemes which should include not contracted out of SERPS/S2P and contracted out of SERPS/S2P.
2. All of the following supplementary and discretionary benefits should be assessed:
   (a) split accruals, breaks in service and/or part time service
   (b) transfers in
   (c) additional voluntary contributions
   (d) augmentations

Unit 375 Calculating and quoting pension scheme retirement benefits

UAN:	L/503/0508
Level:	3
Credit value:	5
GLH:	20
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration – PSA7 (Quote on Defined Benefit pension scheme retirement benefits) and PSA9 (Quote on Defined Contribution pension scheme retirement benefits)
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for individuals working in pension scheme administration. The unit is about calculating the retirement benefit and quoting the benefit back to the member.

Learning outcome
The learner will: 1. Be able to interpret and apply pension scheme rules in the event of a leaver notification.
Assessment criteria
The learner can: 1.1 Identify and apply scheme rules and definitions for all given schemes in the event of a member leaving the scheme.

Learning outcome
2. Be able to check that member's details received are acceptable and complete under legislative and scheme rules.
Assessment criteria
The learner can: 2.1 Collect and process the retiring member's details accurately and correctly in accordance with scheme and legislative requirements 2.2 Identify and resolve any discrepancies, unusual features or court orders relating to member details

Learning outcome
The learner will: 3. Be able to calculate members' benefits and the circumstances under which benefits may need to be recalculated.
Assessment criteria
The learner can: 3.1 Perform calculations to accurately determine retiring member's benefits 3.2 Implement the pension scheme requirements for medical evidence where appropriate 3.3 Settle the retiring member's benefits within the service level commitment

Learning outcome
4. Be able to quote benefits which match retirement benefit calculations in line with scheme, organisational and statutory requirements.
Assessment criteria
The learner can: 4.1 Provide complete and accurate information to accompany the quotation ensuring that benefits quoted match calculations 4.2 Perform activities in a way that meets Disclosure requirements

Learning outcome
The learner will: 5. Be able to provide an accurate quote on retirement benefits which match retirement benefit calculations in line with scheme, organisational and statutory requirements.
Assessment criteria
The learner can: 5.1 Provide an accurate and understandable quote to the appropriate person, based on calculations in line with scheme, organisational and statutory requirements 5.2 Provide the appropriate person with all relevant documentation.

Unit 375 Calculating and quoting pension scheme retirement benefits

Supporting information

Evidence requirements/Additional guidance

1. Evidence is collected during normal working activity for any three of the following types of retirement benefits:
   (a) ill-health retirement
   (b) early retirement
   (c) normal retirement
   (d) late retirement
   (e) retirement from preserved.
2. The pension schemes used for this unit should be the ones used by the learner during their normal working activity and should be either DB or DC but there is no requirement for both to be covered in this unit.

Unit 376 Processing pension scheme retirement benefits

UAN:	J/503/0510
Level:	3
Credit value:	5
GLH:	15
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration –PSA8 (Process Defined Benefit pension scheme retirement benefits) and PSA10 (Process Defined Contribution pension scheme retirement benefits)
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for individuals working within pensions scheme administration. The unit covers the processing pension scheme retirement benefits including informing the retiring member of their options, arranging payment of retirement benefit and updating the member's details.

Learning outcome
The learner will: 1. Know the details of the specific pension scheme that are worked with.
Assessment criteria
The learner can: 1.1 Explain the relevant policy cover, terms and conditions.

Learning outcome
2. Be able to validate applications for pension scheme retirement benefits.
Assessment criteria
The learner can: 2.1 Confirm the identity and status of the person making the request for information in line with organisational and legislative requirements 2.2 Make sure the required information has been received 2.3 Check and validate member applications for proper authorisation 2.4 Check and validate member application for discrepancies or unusual features 2.5 Resolve discrepancies in member application where applicable

Learning outcome
The learner will: 3. Be able to arrange payment of retirement benefit.
Assessment criteria
The learner can: 3.1 Advise member of payment in line with organisational, regulatory and service level requirements 3.2 Locate and validate data to ensure payment can be authorised 3.3 Arrange agreed payment in line with organisational, regulatory and service level requirements 3.4 Accurately implement when relevant the pension earmarking order within the following: • scheme rules • member circumstances • internal procedures

Learning outcome
4. Be able to update member details.
Assessment criteria
The learner can: 4.1 Update member records to reflect their change in membership status within organisational and scheme timescales

Learning outcome
The learner will: 5. Understand the effect a member's other pension benefits may have on their scheme benefits.
Assessment criteria
The learner can: 5.1 Explain the effect a member's other pension benefits may have on their scheme benefits

Learning outcome
6. Understand the relevant legal, industry and organisational requirements relevant to processing applications for pension scheme benefit.
Assessment criteria
The learner can: 6.1 Outline what information needs to be provide and to whom in order to progress member's claims 6.2 Outline the relevant legislation as they pertain to pensions 6.3 Keep to timescales and schedules for updating, presentation and dispatch of data 6.4 Outline the consequences of non-compliance with legal requirements 6.5 Identify the correct policies, practices and procedures for signatories and authorisations 6.6 Outline the difference between giving financial advice and providing facts to the member

Unit 377 Processing pension scheme death benefits

UAN:	R/503/0512
Level:	3
Credit value:	5
GLH:	20
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration - PSA11 – Process Pension Scheme Death Benefits Skills element
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for individuals working in pensions scheme administration. The unit covers the processing pension scheme death benefits.

Learning outcome
The learner will: 1. Know the details of the specific pension scheme that are worked with
Assessment criteria
The learner can: 1.1 Outline the relevant policy cover, terms and conditions

Learning outcome
2. Be able to validate applications for pension scheme death benefits.
Assessment criteria
The learner can: 2.1 Confirm the identity and status of the person making the request for information in line with organisational and legislative requirements 2.2 Make sure the required information has been received 2.3 Check and validate member applications for proper authorisation 2.4 Check and validate member application for discrepancies or unusual features 2.5 Resolve discrepancies in member application where applicable

Learning outcome
The learner will: 3. Be able to process applications for pension scheme death benefits.
Assessment criteria
The learner can: 3.1 Process accurately pension scheme death benefit applications and documents in accordance with statutory and scheme requirements 3.2 Inform the applicant of the benefit payable with a clear explanation if an application is ruled invalid in line with the service level commitment 3.3 Arrange the payment of the death benefits and any ongoing dependent's pension promptly 3.4 Describe when it is necessary to apply actuarial factors or annuity rates

Learning outcome
4. Be able to update member details
Assessment criteria
The learner can: 4.1 Update deceased member's records to reflect their change of member status 4.2 Update member's dependents' records and set up pensions payments taking account of scheme rules

Learning outcome
The learner will: 5. Understand the relevant legal, industry and organisational requirements relevant to processing applications for pension scheme benefit
Assessment criteria
The learner can: 5.1 Explain the relevant legislation as they pertain to pensions 5.2 Demonstrate an awareness of timescales and schedules for updating, presentation and dispatch of data 5.3 Outline the consequences of non-compliance with legal requirements 5.4 Identify the correct policies, practices and procedures for signatories and authorisations 5.5 Outline the difference between giving financial advice and providing facts to the member.

Unit 378 Calculating and quoting pension scheme death benefits

UAN:	H/503/0515
Level:	3
Credit value:	5
GLH:	20
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration - PSA11 – Process Pension Scheme Death Benefits Skills element
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is designed for individuals working in a pension scheme administration environment. The unit is about calculating accurately death benefits and quoting benefits accurately back to the appropriate person.

Learning outcome
The learner will: 1. Be able to interpret and apply pension scheme rules in the event of a death notification
Assessment criteria
The learner can: 1.1 Identify and apply scheme rules and definitions for all given schemes in the event of a death of a member 1.2 Identify when lump sum benefits are payable at Trustees discretion or to the deceased member's Estate

Learning outcome
2. Be able to determine benefits payable based on member records, scheme rules and legislation
Assessment criteria
The learner can: 2.1 Extract, collate and check all necessary information and documentation before benefits can be quoted and settled 2.2 Perform calculations to accurately determine benefits, taking into account the member's records, scheme rules and relevant legislation and in line with organisational and statutory requirements and the service level commitment

2.3 Identify and take into account any necessary supplementary and discretionary benefits in the calculating of death benefits 2.4 Calculate any required lump sum benefits.

Learning outcome
The learner will: 3. Be able to interpret and apply statutory requirements and legislation following a death notification
Assessment criteria
The learner can: 3.1 Calculate and provide information relating to HM Revenue & Customs Regulations where required 3.2 Calculate statutory increases on pensions in payments and on deferred pensions for the period between the date of exit and death where applicable

Learning outcome
4. Be able to quote benefits which match death benefit calculations in line with scheme, organisational and statutory requirements
Assessment criteria
The learner can: 4.1 Provide an accurate and understandable quote to the beneficiary, sponsor or Trustee in writing of the entitlements within the required timescales in line with scheme, organisational and statutory requirements and the service level commitment 4.2 Provide complete and accurate information to accompany the quotation ensuring that benefits quoted match calculations 4.3 Perform activities in a way that meets Disclosure requirements and legal requirements

Unit 379 Providing callers with specialised assistance in a financial services environment

UAN:	R/602/5482
Level:	3
Credit value:	4
GLH:	15
Relationship to NOS:	FCS01: Provide callers with specialised assistance in a financial services environment
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is designed for those working in a financial services environment. This unit shows that the candidate is able to provide callers with specialised assistance in a financial services environment. This may include technical IT assistance (eg in dealing with internet banking) or specialist financial services assistance. It covers both providing assistance and arranging for other specialists to assist the caller should this prove necessary.

Learning outcome
The learner will: 1. Be able to identify and agree with the customer the required specialist assistance.
Assessment criteria
The learner can: 1.1 Confirm the caller's perceptions of the specialist assistance they are seeking in line with organisational procedures 1.2 Assess the information provided by the caller in sufficient detail to decide the most appropriate action to take 1.3 Inform the caller of possible actions and their implications where there are a range of these 1.4 Agree with the caller the nature and extent of specialist assistance required to meet their needs

Learning outcome
2. Be able to provide caller with specialised assistance.
Assessment criteria
The learner can: 2.1 Provide specialist assistance which is appropriate to the caller's needs and within personal levels of authority and knowledge

2.2 Direct callers to the relevant person for further assistance when specialist assistance required does not meet their needs

2.3 Contact the relevant person to establish the next step when specialist assistance required is outside personal levels of knowledge and/or authority

2.4 Take further action through implementing approved procedures where problems are encountered in providing the assistance required

Learning outcome
The learner will: 3. Understand how and be able to communicate effectively to a caller within organisational procedures
Assessment criteria
The learner can: 3.1 Operate the organisation's telephone and supporting equipment in line with organisational guidelines and procedures 3.2 Explain the importance of speaking clearly when dealing with customers by telephone 3.3 Explain the effects of facial expressions that can be detected by other parties on the telephone 3.4 Explain the importance of adapting speech to meet the needs of customers who may find some words, phrases or accents hard to understand 3.5 Explain the importance of keeping customers informed if they are on hold during a call 3.6 Explain the importance of not talking over an open telephone 3.7 Explain how to adapt and use effective methods of communication to help a caller's understanding 3.8 Explain the importance of time management, and how to use it effectively when balancing the needs of callers with those of your organisation

Learning outcome
4. Be able to work within organisational procedures and legal and regulatory requirements
Assessment criteria
The learner can: 4.1 Record the information gathered and the assistance offered accurately and in line with organisational procedures 4.2 Comply with legal requirements, industry regulations, organisational policies and professional codes 4.3 Describe personal levels of responsibility, and to whom to refer when such levels are exceeded 4.4 Describe organisational call handling standards relating to the quality of calls and the service provided 4.5 Describe organisational guidelines for handling abusive calls 4.6 Describe organisational requirements relating to the application of codes, laws and regulatory requirements, as they impact on the job role.

Unit 380 Monitor and solve customer service problems

UAN:	J/601/1515
Level:	3
Credit value:	6
GLH:	40
Relationship to NOS:	This unit directly relates to Unit C5 of the Customer Service NOS 2010.
Assessment requirements:	Portfolio of evidence, as specified in the Institute of Customer Service (ICS) Customer Service Assessment Strategy 2010
Aim:	The learner's job involves delivering and organising excellent customer service. However good the service provided, some of their customers will experience problems and the learner will spot and solve other problems before their customers even know about them. This unit is about the part of their job that involves solving immediate customer service problems. It is also about changing systems to avoid repeated customer service problems. Remember that some customers judge the quality of their customer service by the way that the learner solves customer service problems. The learner can impress customers and build customer loyalty by sorting out those problems efficiently and effectively. Sometimes a customer service problem presents an opportunity to impress a customer in a way that would not have been possible if everything had gone smoothly.

Learning outcome
The learner will: 1. Be able to solve immediate customer service problems.
Assessment criteria
The learner can: 1.1 Respond positively to customer service problems following organisational guidelines 1.2 Solve customer service problems when they have sufficient authority 1.3 Work with others to solve customer service problems 1.4 Keep customers informed of the actions being taken 1.5 Check with customers that they are comfortable with the actions being taken

1.6 Solve problems with service systems and procedures that might affect customers before customers become aware of them

1.7 Inform managers and colleagues of the steps taken to solve specific problems

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

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

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

Unit 380 Monitor and solve customer service problems

Supporting information

Evidence requirements

1 Your evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation. Evidence collected in a realistic working environment or a work placement is not permissible for this Unit. Simulation is not allowed for any performance evidence within this Unit.

2 You may collect the evidence for the Unit through work in a private sector organisation, a not-for-profit organisation or a public services organisation.

3 You must provide evidence that shows you have done this over a sufficient period of time with different customers on different occasions for your assessor to be confident that you are competent.

4 Your evidence must include examples of problems which are:

- a brought to your attention by customers
- b are identified first by you and/or by a colleague.

5 The problems included in your evidence must include examples of a:

- a difference between customer expectations and what is offered by your organisation
- b problem resulting from a system or procedure failure
- c problem resulting from a shortage of resources or human error.

6 You must show that you have considered the options for solving problems from the point of view of:

- a your customer
- b the potential benefits to your organisation
- c the potential risks to your organisation.

7 You must provide evidence that you have made use of options that:

- a follow organisational procedures or guidelines
- b make agreed and authorised exceptions to usual practice

Unit 381 Process customer service complaints

UAN:	D/601/1522
Level:	3
Credit value:	6
GLH:	40
Relationship to NOS:	This unit directly relates to Unit C7 of the Customer Service NOS 2010.
Assessment requirements:	Portfolio of evidence, as specified in the Institute of Customer Service (ICS) Customer Service Assessment Strategy 2010.
Aim:	This unit is about the process of handling complaints. In any customer service situation a customer who is not satisfied may resort to making a complaint. Complaints may be justified or unjustified but in either case the learner's customer expects them to respond and to offer some resolution or compensation. Complaints require investigation and the different options for their resolution to be considered. The learner's organisation may have detailed and formal procedures for dealing with complaints.

Learning outcome
The learner will: 1. Be able to recognise the signs that a query or problem is about to produce a complaint
Assessment criteria
The learner can: 1.1 Identify signs that a customer is becoming dissatisfied with the customer service of their organisation 1.2 Take action to change the situation so that the query or problem does not result in a complaint 1.3 Take actions to change their customer service approach in order to avoid future complaints when a justified complaint has been made

Learning outcome
2. Be able to deal with a complaint effectively.
Assessment criteria
The learner can: 2.1 Ensure that they have a clear understanding of the nature and details of the complaint

2.2 Investigate the facts of the complaint in order to establish whether it should be dealt with as a justified complaint or an unjustified complaint

2.3 Identify all the possible options for a solution and consider the benefits and drawbacks of each option for their customer and for their organisation

2.4 Assess the risks to their organisation of choosing each option

2.5 Report the findings of their investigation to their customer and offer their chosen solution

2.6 Escalate the complaint by involving more senior members of their organisation or an independent third party if there is sufficient reason to do so

2.7 Give feedback to other colleagues involved which will help them avoid future complaints

2.8 Keep clear records of the way the complaint has been handled to avoid later misunderstandings

Learning outcome
The learner will: 3. Understand how to process customer service complaints
Assessment criteria
The learner can: 3.1 Explain how to monitor the level of complaints and identify those that should provoke a special review of the service offer and service delivery 3.2 Explain why dealing with complaints is an inevitable part of delivering customer service 3.3 Describe organisational procedures for dealing with complaints 3.4 Explain how to negotiate a solution with their customer that is acceptable to that customer and to the organisation 3.5 Explain the regulatory definition of a complaint in their sector and the regulatory requirements of how complaints should be handled and reported 3.6 Explain when to escalate a complaint by involving more senior members of the organisation or an independent third party 3.7 Explain the cost and regulatory implications of admitting liability for an error made by their organisation 3.8 Identify how to spot and interpret signals that their customer may be considering making a complaint 3.9 Describe techniques for handling conflict 3.10 Explain the importance of dealing with a complaint promptly 3.11 Explain why the offer of compensation or replacement service or products may not always be the best options for resolving a complaint 3.12 Explain how the successful handling of a complaint presents an opportunity to impress a customer who has been dissatisfied

Unit 381 Process customer service complaints

Supporting information

Evidence requirements

1 Your evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation. Evidence collected in a realistic working environment or a work placement is not permissible for this Unit. Simulation is not allowed for any performance evidence within this Unit.

2 You may collect the evidence for the Unit through work in a private sector organisation, a not-for-profit organisation or a public services organisation.

3 You must provide evidence that shows you have done this over a sufficient period of time with different customers on different occasions for your assessor to be confident that you are competent.

4 You must provide evidence that you have processed complaints that are seen by your organisation as:
   a justified
   b unjustified.

5 You must provide evidence of processing customer service complaints:
   a during routine delivery of customer service
   b during a busy time in your job
   c during a quiet time in your job
   d when people, systems or resources have let you down.

6 You need to provide evidence that you have dealt with customers who:
   a have different needs and expectations
   b appear angry or confused
   c behave unusually.

7 You must provide evidence that you have processed complaints and taken full account of:
   a organisational procedures
   b sector or industry codes of practice
   c legislation.

Unit 382 Lead a team to improve customer service

UAN:	H/601/1568
Level:	3
Credit value:	7
GLH:	47
Relationship to NOS:	This unit directly relates to Unit D11 of the Customer Service NOS 2010.
Assessment requirements:	Portfolio of evidence, as specified in the Institute if Customer Service (ICS) Customer Service Assessment Strategy 2010.
Aim:	If the learner is responsible for leading a team delivering customer service, they need to plan and organise the team's work and support team members as they develop their performance. This unit is about looking at both the learner's organisation and their staffing resources and bringing these together in a constructive way to improve overall customer service. The learner will need to give support and guidance to their team to encourage them to improve their customer service delivery. It is about having a passion for customer service and sharing this enthusiasm with their colleagues and staff team. It is about leading by example.

Learning outcome
The learner will: 1. Be able to plan and organise the work of a team
Assessment criteria
The learner can: 1.1 Treat team members with respect at all times 1.2 Agree with team members their role in delivering effective customer service 1.3 Involve team members in planning and organising their customer service work 1.4 Allocate work which takes full account of team members' customer service skills and the objectives of the organisation 1.5 Motivate team members to work together to raise their customer service performance

Learning outcome
2. Be able to provide support for team members
Assessment criteria
The learner can: 2.1 Check that team members understand what they have to do to improve their work with customers and why that is important 2.2 Check with team members what support they feel they may need throughout this process 2.3 Provide team members with support and direction when they need help 2.4 Encourage team members to work together to improve customer service

Learning outcome
The learner will: 3. Be able to review performance of team members
Assessment criteria
The learner can: 3.1 Provide sensitive feedback to team members about their customer service performance 3.2 Encourage team members to discuss their customer service performance 3.3 Discuss sensitively with team members action they need to take to continue to improve their customer service performance

Learning outcome
The learner will: 4. Understand how to lead a team to improve customer service.
Assessment criteria
The learner can: 4.1 Describe the roles and responsibilities of their team members and where the team members fit in the overall structure of the organisation 4.2 Explain how team and individual performance can affect the achievement of organisational objectives 4.3 Explain the implications of failure to improve customer service for their team members and their organisation 4.4 Describe how to plan work activities 4.5 Explain how to present plans to others to gain understanding and commitment 4.6 Explain how to facilitate meetings to encourage frank and open discussion 4.7 Explain how to involve and motivate staff to encourage teamwork 4.8 Describe how to recognise and deal sensitively with issues of underperformance

Unit 382 Lead a team to improve customer service

Supporting information

Evidence requirements

1 Your evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation. Evidence collected in a realistic working environment or a work placement is not permissible for this Unit. Simulation is not allowed for any performance evidence within this Unit.

2 You may collect the evidence for the Unit through work in a private sector organisation, a not-for-profit organisation or a public services organisation.

3 You must provide evidence that shows you have done this over a sufficient period of time with different customers on different occasions for your assessor to be confident that you are competent.

4 You must provide evidence you have line management or supervisory responsibility for the team members used in your evidence.

5 You must show that you have taken into account the organisational constraints of:
   a time
   b human resources
   c physical resources
   d financial resources.

6 You must also show that you have taken into account the team or individual constraints of:
   a existing workloads
   b individual capabilities and sensitivities
   c initiatives and objectives currently being undertaken by the organisation
   d influences operating on the team from outside.

7 Your evidence must provide evidence that you have taken time with each team member to:
   a plan and organise their work
   b provide support and guidance
   c give and seek feedback on performance.

8 The feedback you provide to team members may be
   a formal or informal
   b verbal or in writing.

Unit 383 Use customer service as a competitive tool

UAN:	D/601/1228
Level:	3
Credit value:	8
GLH:	53
Relationship to NOS:	This unit directly relates to Unit A14 of the Customer Service NOS 2010.
Assessment requirements:	Portfolio of evidence, as specified in the Institute if Customer Service (ICS) Customer Service Assessment Strategy 2010.
Aim:	Customer service contributes to an organisation's competitive position. Customers of many organisations have choice about the services or products they use and who supplies them. Often the technical features and cost of the service or product are almost identical. If this is the case, the quality of the customer service offered makes all the difference about which supplier the customer chooses. This unit is about how the learner can play their part in ensuring that their organisation makes the best possible use of the competitive advantage that can be gained from offering superior customer service. It covers how the learner can use customer service as a tool to compete effectively with other providers of similar services and product. The unit is not for a learner whose organisation does not compete actively with others.

Learning outcome
The learner will: 1. Be able to organise customer service to gain a competitive advantage
Assessment criteria
The learner can: 1.1 Develop their own and colleagues' understanding of the services and products offered by their organisation 1.2 Define their organisation's service offer and the ways in which it compares with those of their competitors 1.3 Set an example for colleagues and present an image to their customers that reinforces their organisation's service offer 1.4 Encourage customer service actions that create and develop customer loyalty

Learning outcome
2. Be able to deliver a competitive service
Assessment criteria
The learner can: 2.1 Take positive actions and encourage colleagues to take actions that provide individual customers with added value within their organisation's service offer 2.2 Remind customers about their service offer and the extra benefit it provides over those of their competitors 2.3 Offer additional technical advice to customers within their organisation's service offer 2.4 Show awareness of the financial implications of any added value actions that they or their colleagues might offer 2.5 Meet customer service targets to ensure that customers see the benefit of dealing with them rather than with a competitor 2.6 Re-direct customers to other service providers without offence when their expectations cannot be met by the organisation's service offer 2.7 Ensure that customers who have shown a previous interest in repeat and additional services are reminded of this 2.8 Encourage colleagues to offer complementary services and products when customer satisfaction indicates that customers would be interested in them.

Learning outcome
The learner will: 3. Understand how to use customer service as a competitive tool.
Assessment criteria
The learner can: 3.1 Identify the factors that lead to customers' belief that they are enjoying value for money 3.2 Describe the services and products offered by their organisation 3.3 Describe the services and products offered by competitors 3.4 Identify the features and benefits of services and products that are seen by customers as added value 3.5 Explain the purpose of adding non-chargeable items to the service offer in order to impress customers and develop customer loyalty 3.6 Explain how to portray a positive image that reinforces their organisation's competitive position 3.7 Explain their organisation's customer service targets and cost implications of added value actions to improve the organisation's competitive position 3.8 Describe complementary services and products that may be of interest to their customers.

Unit 383 Use customer service as a competitive tool

Supporting information

Evidence requirements

1 Your evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation. Evidence collected in a realistic working environment or a work placement is not permissible for this Unit. Simulation is not allowed for any performance evidence within this Unit.

2 You may collect the evidence for the Unit through work in a private sector organisation, a not-for-profit organisation or a public services organisation.

3 You must provide evidence that shows you have done this over a sufficient period of time with different customers on different occasions for your assessor to be confident that you are competent.

4 You must provide examples of when the benefits of using customer service as a competitive tool enjoyed by customers are:

- a tangible in that they can be measured
- b intangible in that they are represented solely by feelings and perceptions of the customer experience.

5 Your evidence must include examples of competitive analysis involving:

- a direct competitors
- b competitors offering substitute services or products.

6 Your evidence must include examples of when you have used customer service actions as a competitive tool to attract or maintain:

- a loyal customers
- b customers returning from competitors
- c new customers.

Unit 384 Organise the delivery of reliable customer service

UAN:	Y/601/1230
Level:	3
Credit value:	6
GLH:	40
Relationship to NOS:	This unit directly relates to Unit B10 of the Customer Service NOS 2010.
Assessment requirements:	Portfolio of evidence, as specified in the Institute of Customer Service (ICS) Customer Service Assessment Strategy 2010.
Aim:	This unit is about how the learner delivers and maintains excellent and reliable customer service The role of the learner may or may not involve supervisory or management responsibilities but they are expected to take some responsibility for the resources and systems they use which support the service that they give. In the learner's job they must be alert to customer reactions and know how they can be used to improve the service that they give. In addition, customer service information must be recorded to support reliable service.

Learning outcome
The learner will: 1. Be able to plan and organise the delivery of reliable customer service
Assessment criteria
The learner can: 1.1 Plan, prepare and organise everything they need to deliver services or products to different types of customers 1.2 Organise what they do to ensure that they are consistently able to give prompt attention to your customers 1.3 Reorganise their work to respond to unexpected additional workloads

Learning outcome
2. Be able to review and maintain customer service delivery
Assessment criteria
The learner can: 2.1 Maintain service delivery during very busy periods and unusually quiet periods

2.2 Maintain service delivery when systems, people or resources have let them down

2.3 Consistently meet their customers' expectations

2.4 Balance the time they take with their customers with the demands of other customers seeking their attention

2.5 Respond appropriately to their customers when customers make comments about the products or services they are offering

2.6 Alert others to repeated comments made by their customers

2.7 Take action to improve the reliability of their service based on customer comments

2.8 Monitor the action they have taken to identify improvements in the service they give to their customers

Learning outcome
The learner will: 3. Be able to use recording systems to maintain reliable customer service
Assessment criteria
The learner can: 3.1 Record and store customer service information accurately following organisational guidelines 3.2 Select and retrieve customer service information that is relevant, sufficient and in an appropriate format 3.3 Quickly locate information that will help solve a customer's query 3.4 Supply accurate customer service information to others using the most appropriate method of communication

Learning outcome
The learner will: 4. Understand how to organise the delivery of reliable customer service
Assessment criteria
The learner can: 4.1 Describe organisational procedures for unexpected situations and their role within them 4.2 Describe resource implications in times of staff sickness and holiday periods and their responsibility at these times 4.3 Explain the importance of having reliable and fast information for their customers and their organisation 4.4 Evaluate the organisational procedures and systems for delivering customer service 4.5 Identify useful customer feedback and explain how to decide which feedback should be acted on 4.6 Describe how to communicate feedback from customers to others 4.7 Evaluate the organisational procedures and systems for recording, storing, retrieving and supplying customer service information 4.8 Explain the legal and regulatory requirements regarding the storage of data

Unit 384 Organise the delivery of reliable customer service

Supporting information

Evidence requirements

1 Your evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation. Evidence collected in a realistic working environment or a work placement is not permissible for this Unit. Simulation is not allowed for any performance evidence within this Unit.

2 You may collect the evidence for the Unit through work in a private sector organisation, a not-for-profit organisation or a public services organisation.

3 You must provide evidence that shows you have done this over a sufficient period of time with different customers on different occasions for your assessor to be confident that you are competent.

4 You need to include evidence that you have dealt with a variety of customers including:

- a customers who are easy to deal with
- b customers who are difficult to deal with
- c existing customers
- d new customers.

5 Your evidence must show that you have:

- a taken responsibility for your own actions in the delivery of customer service
- b used spontaneous customer feedback to improve customer service
- c used customer feedback that you have requested to improve customer service

6 The system you use for recording data can be manual or electronic.

Unit 385 Improve the customer relationship

UAN:	H/601/1232
Level:	3
Credit value:	7
GLH:	47
Relationship to NOS:	This unit directly relates to Unit B11 of the Customer Service NOS 2010.
Assessment requirements:	Portfolio of evidence, as specified in the Institute of Customer Service (ICS) Customer Service Assessment Strategy 2010.
Aim:	To improve relationships with their customers, learners need to deliver consistent and reliable customer service. In addition, customers need to feel that the learner genuinely wants to give them high levels of service and that the learner makes every possible effort to meet or exceed their expectations. This encourages loyalty from external customers or longer-term service partnerships with internal customers. The learner needs to be proactive in their dealings with their customers and to respond professionally in all situations. The learner needs to negotiate between their customers and their organisation or department in order to find some way of meeting their customers' expectations. In addition the learner needs to make extra efforts to delight their customers by exceeding customer service expectations.

Learning outcome
The learner will: 1. Be able to improve communication with their customers
Assessment criteria
The learner can: 1.1 Select and use the best method of communication to meet their customers' expectations 1.2 Take the initiative to contact their customers to update them when things are not going to plan or when they require further information 1.3 Adapt their communication to respond to individual customers' feelings

Learning outcome
2. Be able to balance the needs of their customer and their organisation
Assessment criteria
The learner can: 2.1 Meet their customers' expectations within their organisation's service offer 2.2 Explain the reasons to their customers sensitively and positively when customer expectations cannot be met 2.3 Identify alternative solutions for their customers either within or outside the organisation 2.4 Identify the costs and benefits of these solutions to their organisation and to their customers 2.5 Negotiate and agree solutions with their customers which satisfy them and are acceptable to their organisation 2.6 Take action to satisfy their customers with the agreed solution when balancing customer needs with those of their organisation

Learning outcome
The learner will: 3. Be able to exceed customer expectations to develop the relationship
Assessment criteria
The learner can: 3.1 Make extra efforts to improve their relationship with their customers 3.2 Recognise opportunities to exceed their customers' expectations 3.3 Take action to exceed their customers' expectations within the limits of their own authority 3.4 Gain the help and support of others to exceed their customers' expectations

Learning outcome
The learner will: 4. Understand how to improve the customer relationship
Assessment criteria
The learner can: 4.1 Describe how to make best use of the method of communication chosen for dealing with their customers 4.2 Explain how to negotiate effectively with their customers 4.3 Explain how to assess the costs and benefits to their customers and their organisation of any unusual agreement they make 4.4 Explain the importance of customer loyalty and/or improved internal customer relationships to their organisation.

Unit 385 Improve the customer relationship

Supporting information

Evidence requirements

1 Your evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation. Evidence collected in a realistic working environment or a work placement is not permissible for this Unit. Simulation is not allowed for any performance evidence within this Unit.

2 You may collect the evidence for the Unit through work in a private sector organisation, a not-for-profit organisation or a public services organisation.

3 You must provide evidence that shows you have done this over a sufficient period of time with different customers on different occasions for your assessor to be confident that you are competent.

4 Your evidence must include examples of using:

- a organisational procedures
- b exceptions to standard practice that are legal and benefit your organisation.

5 You need to provide evidence that you have dealt with customers who:

- a have different needs and expectations
- b appear angry or confused
- c behave unusually.

Unit 386 Developing and maintaining business relations with financial services' introducers

UAN:	D/602/5498
Level:	3
Credit value:	4
GLH:	15
Relationship to NOS:	FSP02: Develop and maintain business relations with financial services' introducers
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is designed for those working in a financial services environment. A proportion of financial business is introduced by third parties, such as retailers, accountants and estate agents, who are in a position to introduce clients requiring financial services and products. This unit is about developing and monitoring productive business relationships with such third party introducers. This unit shows that the candidate is able to develop and maintain business relations with financial services' introducers.

Learning outcome
The learner will: 1. Understand how and be able to identify new introducers
Assessment criteria
The learner can: 1.1 Describe how each of the principal types of introducer could be able to benefit business development 1.2 Describe organisational procedures for approving and monitoring introducers 1.3 Describe the features of products and services offered 1.4 Develop plans to identify new introducers and build professional relationships with them 1.5 Approach potential introducers about appropriate organisational products and services 1.6 Select introducers who offer opportunities to further organisational business and who operate in a manner compatible with organisational aims and ethics 1.7 Gather accurate and relevant information about the potential introducers

Learning outcome
2. Be able to agree and monitor business with introducers
Assessment criteria
The learner can: 2.1 Inform introducers who are assessed as being inappropriate for progress of the decision in a sensitive way 2.2 Agree terms of business with new introducers that maximise the organisation's position 2.3 Monitor business referrals from introducers and assess their level and quality 2.4 Respond to business with introducers to maximise the business opportunities for the organisation 2.5 Investigate the reasons when business levels are not as expected and take corrective action 2.6 Evaluate progress in developing business relationships with introducers and use this to inform future activities

Learning outcome
The learner will: 3. Be able to comply with industry and organisational requirements
Assessment criteria
The learner can: 3.1 Keep accurate and up to date records of agreements with introducers and the business opportunities they present 3.2 Comply with legal requirements, industry regulations, organisational policies and professional codes 3.3 Explain organisational requirements relating to relevant codes, legal and regulatory requirements 3.4 Explain organisational requirements relating to the application of codes, laws and regulatory requirements as they impact on activities.

Unit 387 Processing financial services sales support administration for agencies

UAN:	H/602/5499
Level:	3
Credit value:	4
GLH:	15
Relationship to NOS:	FSP03: Process financial services sales support administration for agencies
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is designed for those working in a financial services environment. This unit shows that the candidate is able to process financial services sales support administration for agencies

Learning outcome
The learner will: 1. Understand how and be able to make sure the information received regarding new agency applications is sufficient and accurate
Assessment criteria
The learner can: 1.1 Identify and extract the information needed from the information supplied by agencies 1.2 Explain organisational procedures for verifying documentation and information 1.3 Verify the accuracy of all documentation and information received regarding new agency applications and clarify any information which is incomplete or unclear 1.4 Identify any actions required based on the information supplied and the organisation's requirements and procedures 1.5 Explain the importance of transactions being processed accurately for clients

Learning outcome
2. Understand how and be able to decide whether or not to accept the agency in line with organisational procedures
Assessment criteria
The learner can: 2.1 Explain the importance of sales processing for the client and for the organisation

2.2 Inform promptly the appropriate person of the actions required and recommendations 2.3 Refer any actions needed which are outside personal levels of authority to the authorised person 2.4 Inform the appropriate person promptly of the decision to either appoint the new agency or to decline the application

Learning outcome
The learner will: 3. Be able to work within organisational procedures and legal and regulatory requirements
Assessment criteria
The learner can: 3.1 Explain organisational requirements relating to the application of codes, laws and regulatory requirements as they impact on the job role 3.2 Comply with legal requirements, industry regulations, organisational policies and professional codes 3.3 Explain the records which should be kept 3.4 Explain organisational procedures for keeping information secure and for preserving confidentiality 3.5 Explain how data protection regulations apply to the job role 3.6 Comply with data protection regulations

Unit 388 Developing and implementing sales call plans

UAN:	D/502/8634
Level:	3
Credit value:	3
GLH:	22
Relationship to NOS:	This unit is linked to Council for Administration Sales NOS: SLS28 Develop, implement and monitor sales call plans.
Assessment requirements:	Portfolio of evidence. For those assessment criteria which are performance related the most likely form of evidence is assessor observation.
Aim:	This unit aims to provide the knowledge and skills needed to develop and implement a sales call plan.

Learning outcome
The learner will: 1. Be able to develop a sales call plan
Assessment criteria
The learner can: 1.1 Identify customers and prospects to be contacted that meet the agreed criteria 1.2 Determine the time available to deal with prospective and/or existing customers 1.3 Prepare and assemble sales materials and sales perspectives that can be used during contact with customers or prospects 1.4 Identify sales targets based on access to customers and prospects

Learning outcome
2. Be able to undertake a sales call
Assessment criteria
The learner can: 2.1 Identify the customer's or prospect's current situation, needs and wants in relation to products and/or services 2.2 Identify customer needs and wants 2.3 Establish the strength of the prospect and their level of interest 2.4 Identify competitors with whom the prospect or customer has connections 2.5 Promote the organisation's strengths 2.6 Use testimonials to highlight benefits and features of products and/or services

2.7 Explain to the customer how the products and/or services can solve customer problems and add value to the customer experience
2.8 Identify actions that need to be taken to progress, and close the sale
2.9 Identify ways of improving sales techniques through a review of the sales call

Unit 389 Contributing to the development and launch of new products and/or services

UAN:	A/502/8639
Level:	3
Credit value:	4
GLH:	26
Relationship to NOS:	This unit is linked to Council for Administration Sales NOS: SLS 29 Contribute to the development of new products and services.
Assessment requirements:	Portfolio of evidence. For those assessment criteria which are performance related the most likely form of evidence is assessor observation.
Aim:	This unit aims to provide the knowledge and skills needed to contribute to the development of new products and/or services.

Learning outcome
The learner will: 1. Understand the product development process
Assessment criteria
The learner can: 1.1 Describe the sales forecasting technique used by the organisation 1.2 Explain the market features and trends relating to products or services in the market 1.3 Explain the customer base for the proposed product in terms of their wants and needs

Learning outcome
2. Be able to contribute to the product and/or service development and launch process
Assessment criteria
The learner can: 2.1 Consult with colleagues and selected customers about a new product or service strategy 2.2 Generate ideas and/or enhancements to others' ideas for new products or services that meet the development criteria 2.3 Screen new ideas in accordance with the organisation's guidelines, marketing objectives

2.4 Test the market for the proposed product and/or service in accordance with the development plan

2.5 Provide information about existing customers, their needs, wants and behaviours in accordance with the market analysis specification

2.6 Support the preparation of a business case for the launch of a new product and/or service in accordance with the development plan

2.7 Forecast sales to support business case preparation in accordance with the development plan

2.8 Prepare information for customers about the new product and/or service in accordance with the development plan

2.9 Use feedback from stakeholders to refine the new product and/or service

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

UAN:	H/600/9674
Level:	4
Credit value:	5
GLH:	25
Relationship to NOS:	MSC D6 Allocate and monitor the progress and quality of work in your area of responsibility
Assessment requirements:	Portfolio of evidence.
Aim:	This unit helps learners to plan, allocate and monitor work in own area of responsibility, and make any necessary changes to original work plans.

Learning outcome
The learner will: 1. Be able to produce a work plan for own area of responsibility.
Assessment criteria
The learner can: 1.1 Explain the context in which work is to be undertaken. 1.2 Identify the skills base and the resources available. 1.3 Examine priorities and success criteria needed for the team. 1.4 Produce a work plan for own area of responsibility.

Learning outcome
2. Be able to allocate and agree responsibilities with team members.
Assessment criteria
The learner can: 2.1 Identify team members' responsibilities for identified work activities. 2.2 Agree responsibilities and SMART (Specific, Measurable, Achievable, Realistic and Time-bound) objectives with team members.

Learning outcome
3. Be able to monitor the progress and quality of work in own area of responsibility and provide feedback.
Assessment criteria
The learner can: 3.1 Identify ways to monitor progress and quality of work. 3.2 Monitor and evaluate progress against agreed standards and provide feedback to team members.

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

Unit 401 Processing pension scheme transfers

UAN:	Y/503/0513
Level:	4
Credit value:	5
GLH:	15
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration PSA3 – Process pension scheme transfers in and PSA6 – Process applications for pension scheme transfers out
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for individuals working in pensions scheme administration. The unit covers processing pension scheme transfers.

Learning outcome
The learner will: 1. Be able to interpret and apply pension scheme rules in the event of a transfer notification.
Assessment criteria
The learner can: 1.1 Establish correctly authorization for every transfer in request before further action is taken in line with organisational, legislative and scheme rules 1.2 Establish validity of pension scheme transfer requests ensuring all proposed transfers are from or to another UK registered scheme or Qualifying Recognised Overseas Pension Scheme (QROPS) 1.3 Explain the relevant policy cover, terms and conditions 1.4 Investigate and resolve any discrepancies in, or unusual features of, all transfer requests 1.5 Check for Divorce Court Orders and account for Court Orders credit/debit protection where appropriate

Learning outcome
2. Be able to calculate entitlements in accordance with scheme rules.
Assessment criteria
The learner can: 2.1 Calculate accurately entitlements in accordance with scheme rules and advice of the scheme actuary

Learning outcome
3. Be able to inform members of their available options.
Assessment criteria
The learner can: 3.1 Inform fully the beneficiary, sponsor or trustee of their: • available options • transferred benefits • calculation rights • complying with statutory and scheme requirements 3.2 Check that the beneficiary, sponsor of trustee has fully understood the information provided

Learning outcome
4. Be able to process pension scheme rules in the event of a transfer.
Assessment criteria
The learner can: 4.1 Describe the internal process which must be followed to issue transfer quotation 4.2 Request payment of transfer values in a timely fashion where appropriate and in line with organisational and legal requirements 4.3 Gain the appropriate authority to make the payment 4.4 Accurately process all updates to member information within organisational timescales 4.5 Update or create member records to show details of the transfer 4.6 Identify and notify the relevant departments of the transfer

Learning outcome
5. Understand the effect of changes in a member's circumstances.
Assessment criteria
The learner can: 5.1 Explain the effect of changes in a member's circumstances to a transfer

Learning outcome
6. Understand the relevant legal, industry and organisational requirements relevant to processing applications for pension scheme benefit.
Assessment criteria
The learner can: 6.1 Explain the relevant legislation as they pertain to pensions 6.2 Demonstrate an awareness of timescales and schedules for updating, presentation and dispatch of data 6.3 Outline the consequences of non-compliance with legal requirements 6.4 Identify the correct policies, practices and procedures for signatories and authorisations 6.5 Outline the difference between giving financial advice and providing facts to the member.

Unit 402 Plan, organise and control customer service operations

UAN:	A/601/1236
Level:	4
Credit value:	10
GLH:	67
Relationship to NOS:	This unit directly relates to Unit B13 of the Customer Service NOS 2010.
Assessment requirements:	Portfolio of evidence, as specified in the Institute of Customer Service (ICS) Customer Service Assessment Strategy 2010.
Aim:	Delivering effective customer service is key to winning and maintaining customer loyalty. This requires careful planning and organisation, followed by close monitoring and control of customer service operations. When problems occur, the learner must be able to deal with these problems in a way that leaves their customer with a positive impression of the organisation. This unit is about managing the delivery of services to the customer.

Learning outcome
The learner will: 1. Be able to plan customer service operations.
Assessment criteria
The learner can: 1.1 Analyse customer expectations and define the service offer designed to meet those expectations 1.2 Develop specific plans that will ensure sustainable and consistent delivery of customer service 1.3 Identify any contingencies that may occur, assess their risks and develop effective plans to deal with them 1.4 Plan how they will monitor and evaluate customer service operations

Learning outcome
2. Be able to supervise customer service operations.
Assessment criteria
The learner can: 2.1 Negotiate the availability of people and other resources that they need to implement their customer service delivery plans 2.2 Develop specific, measurable and realistic targets for the staff who deliver customer service

2.3 Ensure that planned resources are available when required
2.4 Brief staff on their objectives and targets
2.5 encourage feedback from staff and customers and use their feedback to modify objectives and targets
2.6 Collect and analyse feedback from customers and staff on customer service operations
2.7 Evaluate how effectively agreed outcomes and processes are being achieved
2.8 Modify their plans for customer service operations in the light of their evaluation.

Learning outcome
3. Be able to deal with problems relating to customer service operations.
Assessment criteria
The learner can: 3.1 Collect information on the nature of the problem and assess the likely impact on the customer 3.2 Identify the causes of the problem and possible solutions 3.3 Evaluate possible solutions against customer expectations and organisational needs 3.4 Select and implement an acceptable solution with the minimum possible disruption to customers 3.5 Monitor the implementation of the solution and, where necessary, make adjustments.

Learning outcome
4. Understand how to plan, organise and control customer service operations.
Assessment criteria
The learner can: 4.1 Explain how to develop plans for customer service operations and what these plans should contain 4.2 Explain how to identify and work within allocated budgets and time targets for customer service operations 4.3 Describe the types of contingencies that may occur during customer service operations, how to assess their risks and plan how to deal with them 4.4 Describe the types of monitoring methods that can be used and the criteria they should select to evaluate the effectiveness of customer service operations 4.5 Explain how to develop objectives and targets for staff 4.6 Explain the importance of briefing staff and how to do so effectively 4.7 Explain the importance of monitoring the quality of their customer service operations 4.8 Investigate the types of problems that are likely to occur in their customer service operations and how to plan for dealing with these 4.9 Explain the importance of liaising with customers and colleagues about problems and possible solutions 4.10 Explain how to identify and evaluate possible solutions

Unit 402 Plan, organise and control customer service operations

Support information

Evidence requirements

1 Your evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation. Evidence collected in a realistic working environment or a work placement is not permissible for this Unit. Simulation is not allowed for any performance evidence within this Unit.

2 You may collect the evidence for the Unit through work in a private sector organisation, a not-for-profit organisation or a public services organisation.

3 You must provide evidence that shows you have done this over a sufficient period of time for your assessor to be confident that you are competent.

4 Your plans must provide evidence that you have taken into account:
   a the aims, objectives and targets for your area of responsibility
   b your organisation's customer service strategy
   c your customers' needs and expectations.

5 Your evidence must show that your plans include consideration of:
   a time
   b physical resources
   c human resources
   d financial resources.

6 You must show that you have negotiated with:
   a front-line staff
   b supervisors or team leaders
   c senior managers.

7 You must provide evidence that you have collected and analysed:
   a qualitative information
   b quantitative information.

Unit 403 Support learning and development within own area of responsibility

UAN:	M/600/9676
Level:	4
Credit value:	5
GLH:	25
Relationship to NOS:	This unit directly relates to the Management and Leadership NOS MSC D7.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit helps learners to understand the importance of learning and to develop a learning environment within own area of responsibility.

Learning outcome
The learner will: 1. Be able to identify the learning needs of colleagues in own area of responsibility.
Assessment criteria
The learner can: 1.1 Identify gaps between requirements of colleagues' current or future work roles and their existing knowledge, understanding and skills. 1.2 Prioritise learning needs of colleagues. 1.3 Produce personal development plans for colleagues in own area of responsibility.

Learning outcome
2. Understand how to develop a learning environment in own area of responsibility.
Assessment criteria
The learner can: 2.1 Explain the benefits of continual learning and development. 2.2 Explain how learning opportunities can be provided for own area of responsibility

Learning outcome
3. Be able to support colleagues in learning and its application.
Assessment criteria
The learner can: 3.1 Identify information, advice and guidance to support learning. 3.2 Communicate to colleagues to take responsibility for their own learning. 3.3 Explain to colleagues how to gain access to learning resources. 3.4 Support colleagues to practise and reflect on what they have learned.

Learning outcome
4. Be able to evaluate learning outcomes and future learning and development of colleagues.
Assessment criteria
The learner can: 4.1 Examine with each colleague, whether the learning activities undertaken have achieved the desired outcomes. 4.2 Support colleagues when updating their personal development plan.

Unit 404 Provide leadership and direction for own area of responsibility

UAN:	T/600/9601
Level:	4
Credit value:	5
GLH:	30
Relationship to NOS:	This unit directly relates to the Management and Leadership NOS MSC B6.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit helps learners to provide leadership and direction for their area of responsibility.

Learning outcome
The learner will: 1. Be able to lead in own area of responsibility.
Assessment criteria
The learner can: 1.1 Identify own strengths and ability to lead in a leadership role. 1.2 Evaluate strengths within own area of responsibility.

Learning outcome
2. Be able to provide direction and set objectives in own area of responsibility.
Assessment criteria
The learner can: 2.1 Outline direction for own area of responsibility. 2.2 Implement objectives with colleagues that align with those of the organisation.

Learning outcome
3. Be able to communicate the direction for own area of responsibility and collect feedback to inform improvement.
Assessment criteria
The learner can: 3.1 Communicate the agreed direction to individuals within own area of responsibility. 3.2 Collect feedback to inform improvement.

Learning outcome
4. Be able to assess own leadership performance.
Assessment criteria
The learner can: 4.1 Assess feedback on own leadership performance. 4.2 Evaluate own leadership performance.

Unit 405 Ensure compliance with legal, regulatory, ethical and social requirements

UAN:	H/600/9609
Level:	4
Credit value:	5
GLH:	25
Relationship to NOS:	This unit directly relates to MSC B8 Ensure compliance with legal, regulatory, ethical and social requirements.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit helps learners to identify and correct failures in compliance with legal, regulatory, ethical and social requirements relating to their own areas of responsibility.

Learning outcome
The learner will: 1. Be able to monitor the operational compliance of procedures in meeting legal, regulatory, ethical and social requirements.
Assessment criteria
The learner can: 1.1 Monitor the operational compliance of procedures in meeting legal, regulatory, ethical and social requirements

Learning outcome
2. Be able to identify and make recommendations on areas of non-compliance with procedures for legal, regulatory, ethical and social requirements relating to own area of responsibility.
Assessment criteria
The learner can: 2.1 Identify areas of non-compliance with legal, regulatory, ethical and social procedures. 2.2 Examine reasons for non-compliance with procedures 2.3 Make recommendations for corrections to ensure compliance with procedures.

Unit 501 Recruit staff in own area of responsibility

UAN:	T/600/9663
Level:	5
Credit value:	4
GLH:	25
Relationship to NOS:	This unit directly relates to the Management and Leadership NOS MSC D3.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit helps learners to contribute to the recruitment, selection and induction of staff and evaluate the processes used.

Learning outcome
The learner will: 1. Be able to review human resource requirements to meet business objectives in own area of responsibility.
Assessment criteria
The learner can: 1.1 Examine the human resources required to meet objectives in own area of responsibility. 1.2 Identify gaps between current and required human resources to meet objectives. 1.3 Assess the options for human resource requirements to meet objectives.

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

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

Learning outcome
4. Be able to evaluate the recruitment and selection process and identify improvements for the future.
Assessment criteria
The learner can: 4.1 Assess and select candidates using agreed methods and criteria. 4.2 Evaluate the recruitment and selection methods and criteria used in own area of responsibility. 4.3 Identify ways of improving future recruitment and selection.

Unit 801 Monitoring the workflow in a financial services environment

UAN:	A/506/6064
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM06 from the London Market suite.
Assessment requirements:	Portfolio of evidence, as specified in the Institute of Customer Service (ICS) Customer Service Assessment Strategy 2010
Aim:	This unit is suitable for learners who work for an insurer or an intermediary in the London Market. The learner will monitor the workflow relating to the placement and amendment of business or processing of claims to ensure it delivers the required outputs. This will involve being aware of and working within the systems and processes which are specific to the London Market. Where there are problems in the workflow the learner will keep others informed. The learner will also be proactive in identifying opportunities for systems and process improvements.

Learning outcome
The learner will: 1. Be able to manage outstanding work items.
Assessment criteria
The learner can: 1.1 track and manage underwriting or claim items which are outstanding 1.2 progress any outstanding items which require further action

Learning outcome
2. Be able to monitor and manage the workflow.
Assessment criteria
The learner can: 2.1 monitor the workflow for the placement and amendment of business or processing of claims 2.2 ensure that systems used to monitor the progress of work are kept up to date and meet market requirements 2.3 identify and resolve any queries or problems in the workflow

2.4 keep relevant people informed of any problems in the workflow

Learning outcome
The learner will: 3. Be able to recommend process improvements
Assessment criteria
The learner can: 3.1 identify potential improvements to business procedures 3.2 make recommendations for change which evaluate the efficiency and cost effectiveness of proposals

Learning outcome
4. Be able to keep accurate and complete records
Assessment criteria
The learner can: 4.1 keep accurate and complete records.

Learning outcome
5 Be able to act within personal authority limits.
Assessment criteria
The learner can: 5.1 identify limits of authority and describe the action required when work falls outside those limits 5.2 refer any situations that fall outside limits of authority to the appropriate person or department 5.3 explain how other individuals and teams are affected by the work carried out.

Learning outcome
The learner will: 6. Be able to comply with internal policies and procedures
Assessment criteria
The learner can: 6.1 Describe organisational policies and procedures relevant to the work being carried 6.2 explain the potential consequences of not complying with relevant organisational policies and procedures 6.3 carry out work in accordance with organisational policies and procedures and service standards 6.4 describe how to use ICT systems which are relevant to your work

Learning outcome
7. Be able to comply with external requirements and regulations
Assessment criteria
The learner can: 7.1 summarise the insurance and legal principles which are relevant to

	the work carried out
7.2	describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities
7.3	describe the main features of key product types relevant to the work being carried out
7.4	describe the main features of market systems and processes relevant to the work carried out
7.5	describe the regulatory requirements which must be complied with in the work carried out
7.6	explain the potential consequences of not complying with relevant regulatory requirements
7.7	carry out work in accordance with legal, regulatory and market requirements.

Unit 802 Underwriting amendments or renewals for existing insurance contracts

UAN:	F/506/6065
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM07 from the London Market suite.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit may be suitable for learners who work for an insurer or a Lloyd's syndicate in the London Market. The learner will underwrite renewals or alterations to existing business. This will involve working within the systems and processes which are specific to the London Market. The learner will gather and assess background information for risks and determine whether they should be accepted or declined, calculating appropriate terms, conditions and premiums. The learner will need to act within your authority and pay attention to details that are critical to own work

Learning outcome
The learner will: 1. Be able to collate information needed to underwrite amendments or renewals
Assessment criteria
The learner can: 1.1 identify amendments or renewals which require underwriting 1.2 collate the information needed to underwrite amendments or renewals 1.3 clarify any information which is unclear.

Learning outcome
2. Be able to underwrite amendments or renewals

Assessment criteria
The learner can: 2.1 decide whether to accept or decline the amendment or renewal in line with your organisation's underwriting criteria 2.2 decide what terms, conditions and premium apply where the amendment or renewal meets organisational underwriting criteria 2.3 provide a written rationale for the terms, conditions and premium applied and the decision to accept or decline the amendment or renewal 2.4 decide whether the risk should be shared with a reinsurer.

Learning outcome
The learner will: 3 Be able to inform all interested parties of underwriting decisions.
Assessment criteria
The learner can: 3.1 communicate the proposed terms, conditions and premium to all interested parties 3.2 communicate the proposed terms, conditions and premium to all interested parties 3.3 confirm acceptance of the risk following the appropriate market systems and processes, where the risk meets organisational underwriting criteria 3.4 adhere to contract certainty guidelines.

Learning outcome
4. Be able to keep accurate and complete records.
Assessment criteria
The learner can: 4.1 keep accurate and complete records.

Learning outcome
The learner will: 5. Be able to act within personal authority limits.
Assessment criteria
The learner can: 5.1 identify limits of authority and describe the action required when work falls outside those limits 5.2 refer any situations that fall outside limits of authority to the appropriate person or department 5.3 explain how other individuals and teams are affected by the work carried out

Learning outcome
6. Be able to comply with internal policies and procedures .
Assessment criteria
The learner can:

6.1 describe organisational policies and procedures relevant to the work being carried 6.2 explain the potential consequences of not complying with relevant organisational policies and procedures 6.3 Identify and explain the organisational underwriting policy and criteria 6.4 carry out work in accordance with organisational policies and procedures and service standards 6.5 describe how to use ICT systems which are relevant to your work

Learning outcome
7. Be able to comply with external requirements and regulations .
Assessment criteria
The learner can: 7.1 summarise the insurance and legal principles which are relevant to the work carried out 7.2 describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities 7.3 describe the main features of key product types relevant to the work being carried out 7.4 describe the main features of market systems and processes relevant to the work carried out 7.5 describe the regulatory requirements which must be complied with in the work carried out 7.6 explain the potential consequences of not complying with relevant regulatory requirements 7.7 carry out work in accordance with legal, regulatory and market requirements.

Unit 803 Monitoring own underwriting performance against key performance indicators

UAN:	J/506/6066
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM08 from the London Market suite
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners who work for an insurer or Lloyds syndicate underwriting new or existing business. The learner will ensure that underwriting decisions reflect organisational underwriting philosophy and contribute to the achievement of both team and overall business objectives. The learner will proactively manage own performance, ensuring it meets key performance indicators for the role. The learner will need to act within own authority and pay attention to details that are critical to the work

Learning outcome
The learner will: 1. Be able to manage own underwriting performance.
Assessment criteria
The learner can: 1.1 evaluate risks taking account of overall risk exposures, potential aggregation of risk and organisational underwriting criteria 1.2 make underwriting decisions which reflect team and business objectives 1.3 evaluate the cost effectiveness of own underwriting decisions and the quality of premium income using appropriate statistical and financial data 1.4 identify and deal with problems relating to own underwriting of risks.

Learning outcome
2. Be able to communicate with others effectively.
Assessment criteria
The learner can: 2.1 keep relevant people informed of progress with own work 2.2 seek to understand the issues and concerns of your colleagues and other stakeholders in the placing or amendment of business.

Learning outcome
The learner will: 3. Be able to manage own underwriting performance.
Assessment criteria
The learner can: 3.1 monitor own underwriting performance 3.2 meet the Key Performance Indicators for own role 3.3 contribute to successful team or department audit and compliance scores 3.4 identify the business objectives of own team and explain how these contribute to the overall organisational objectives 3.5 Identify the key performance indicators for own role.

Learning outcome
4. Be able to maintain effective relationships.
Assessment criteria
The learner can: 4.1 develop and maintain effective working relationships both internally and externally.

Learning outcome
The learner will: 5. Be able to comply with internal policies and procedures
Assessment criteria
The learner can: 5.1 describe organisational policies and procedures relevant to the work being carried 5.2 explain the potential consequences of not complying with relevant organisational policies and procedures 5.3 carry out work in accordance with organisational policies and procedures and service standards 5.4 identify and explain the organisational underwriting policy and criteria

Learning outcome
The learner will: 6. Be able to comply with external requirements and regulations
Assessment criteria
The learner can: 6.1 summarise the insurance and legal principles which are relevant to the work carried out 6.2 describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities 6.3 describe the main features of key product types relevant to the work being carried out 6.4 describe the main features of market systems and processes relevant to the work carried out 6.5 describe the regulatory requirements which must be complied with in the work carried out 6.6 explain the potential consequences of not complying with relevant regulatory requirements 6.7 carry out work in accordance with legal, regulatory and market requirements.

Unit 804 Monitoring own performance in placing risks or handling claims against key performance indicators

UAN:	L/506/6067
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM09 from the London Market suite.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners who work for an intermediary placing risks, or an intermediary, an insurer or a Lloyd's syndicate dealing with claims. The learner will ensure that placement or claims handling decisions reflect organisational placement or claims handling philosophies and contribute to the achievement of both team and overall business objectives. The learner will proactively manage own performance ensuring it meets Key Performance Indicators for own role.

Learning outcome
The learner will: 1. Be able to analyse own performance in placing risks or handing claims.
Assessment criteria
The learner can: 1.1 manage and monitor placement of risks or claims to ensure they are processed in line with team and business objectives 1.2 make risk placement or claims handling decisions which reflect team and business objectives 1.3 evaluate the cost effectiveness of own risk placement or claims handling decisions using appropriate statistical and financial data 1.4 identify and deal with problems relating to own placement of risks or handling of claims

Learning outcome
2. Be able to communicate with others effectively.
Assessment criteria

The learner can: 2.1 keep relevant people informed of progress with own work 2.2 seek to understand the issues and concerns of your colleagues and other stakeholders in the placement of risks or handling of claims.

Learning outcome
The learner will: 3. Be able to manage own performance.
Assessment criteria
The learner can: 3.1 monitor own performance 3.2 meet the Key Performance Indicators for own role 3.3 contribute to successful team or department audit and compliance scores 3.4 identify the business objectives of own team and explain how these contribute to the overall organisational objectives 3.5 Identify the key performance indicators for own role.

Learning outcome
4. Be able to maintain effective relationships.
Assessment criteria
The learner can: 4.1 develop and maintain effective working relationships both internally and externally.

Learning outcome
5. Be able to comply with internal policies and procedures
Assessment criteria
The learner can: 5.1 describe organisational policies and procedures relevant to the work being carried 5.2 explain the potential consequences of not complying with relevant organisational policies and procedures 5.3 carry out work in accordance with organisational policies and procedures and service standards.

Learning outcome
6. Be able to comply with external requirements and regulations
Assessment criteria
The learner can: 6.1 summarise the insurance and legal principles which are relevant to the work carried out 6.2 describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities 6.3 describe the main features of key product types relevant to the work being carried out 6.4 describe the main features of market systems and processes relevant

	to the work carried out
6.5	describe the regulatory requirements which must be complied with in the work carried out
6.6	explain the potential consequences of not complying with relevant regulatory requirements
6.7	carry out work in accordance with legal, regulatory and market requirements.

Unit 805 Preparing market presentations and obtain insurance quotations

UAN:	R/506/6068
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM10 from the London Market suite.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners who work for an intermediary in the London Market. The learner will gather information relating to any risks which require broking or re-broking. This will involve working within the systems and processes which are specific to the London Market. the learner will ensure that all relevant information is prepared for communication to appropriate underwriters and monitor for receipt of quotations. Once all quotations have been received from the market , the learner will communicate to all interested parties.

Learning outcome
The learner will: 1. Be able to collate information relating to risks which require broking or re-broking.
Assessment criteria
The learner can: 1.1 identify risks which require broking or re-broking 1.2 identify and collate all the information required for presentation of the risk to the market 1.3 resolve any discrepancies or queries regarding the information obtained 1.4 prepare accurate and complete slips, or equivalent documentation, which reflect client requirements.

Learning outcome
2. Be able to obtain and clarify quotations.

Assessment criteria
The learner can: 2.1 arrange for slips to be submitted to appropriate underwriters, taking into account to the size and complexity of the risk, organisational objectives and any specific client requirements 2.2 monitor for the receipt of quotations from the market in the required timescales 2.3 maintain accurate and complete records of all quotations received 2.4 clarify any information which is unclear 2.5 describe organisational objectives for the placement of risks

Learning outcome
The learner will: 3. Be able to communicate quotations to others.
Assessment criteria
The learner can: 3.1 collate and communicate relevant details of quotations to all interested parties

Learning outcome
4. Be able to act within personal authority limits.
Assessment criteria
The learner can: 4.1 identify limits of authority and describe the action required when work falls outside those limits 4.2 refer any situations that fall outside limits of authority to the appropriate person or department 4.3 explain how other individuals and teams are affected by the work carried out.

Learning outcome
The learner will: 5. Be able to comply with internal policies and procedures
Assessment criteria
The learner can: 5.1 describe organisational policies and procedures relevant to the work being carried 5.2 explain the potential consequences of not complying with relevant organisational policies and procedures 5.3 carry out work in accordance with organisational policies and procedures and service standards.

Learning outcome
6. Be able to comply with external requirements and regulations .
Assessment criteria
The learner can: 6.1 summarise the insurance and legal principles which are relevant to

	the work carried out
6.2	describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities
6.3	describe the main features of key product types relevant to the work being carried out
6.4	describe the main features of market systems and processes relevant to the work carried out
6.5	describe the regulatory requirements which must be complied with in the work carried out
6.6	explain the potential consequences of not complying with relevant regulatory requirements
6.7	carry out work in accordance with legal, regulatory and market requirements.

Unit 806 Arranging insurance cover on behalf of client

UAN:	Y/506/6069
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM11 from the London Market suite.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners who work for an intermediary in the London Market. Where a client confirms that they wish to proceed with a quotation, the learner will effect cover and arrange for the issue of all relevant contract and policy documentation This will involve working within the systems and processes which are specific to the London Market. The learner will resolve any queries and questions that arise throughout the process.

Learning outcome
The learner will: 1. Be able to effect insurance cover.
Assessment criteria
The learner can: 1.1 confirm acceptance when the client wishes to proceed with a quotation, in line with appropriate market systems and processes 1.2 ensure 100% placement of risks, in line with procedures for the writing down of lines.

Learning outcome
2. Be able to provide evidence of cover and contract documentation.
Assessment criteria
The learner can: 2.1 prepare evidence of cover, debit notes and certificates (where appropriate) for sending to the client 2.2 respond to any queries and questions from colleagues or clients regarding the documentation supplied 2.3 resolve any underwriting, bureau or accounting queries 2.4 prepare policy documentation or arrange for this to be obtained

from underwriters 2.5 monitor for the timely receipt of complete and accurate policy documentation 2.6 arrange for policy documentation to be despatched to the client

Learning outcome
The learner will: 3. Be able to keep accurate and complete records.
Assessment criteria
The learner can: 3.1 keep accurate and complete records.

Learning outcome
4. Be able to act within personal authority limits.
Assessment criteria
The learner can: 4.1 identify limits of authority and describe the action required when work falls outside those limits 4.2 refer any situations that fall outside limits of authority to the appropriate person or department 4.3 explain how other individuals and teams are affected by the work carried out.

Learning outcome
The learner will: 5. Be able to comply with internal policies and procedures
Assessment criteria
The learner can: 5.1 describe organisational policies and procedures relevant to the work being carried 5.2 explain the potential consequences of not complying with relevant organisational policies and procedures 5.3 carry out work in accordance with organisational policies and procedures and service standards 5.4 describe organisational underwriting policies and criteria 5.5 describe how to use ICT systems which are relevant to the work carried out.

Learning outcome
6. Be able to comply with external requirements and regulations .
Assessment criteria
The learner can: 6.1 summarise the insurance and legal principles which are relevant to the work carried out 6.2 describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities 6.3 describe the main features of key product types relevant to the work

	being carried out
6.4	describe the main features of market systems and processes relevant to the work carried out
6.5	describe the regulatory requirements which must be complied with in the work carried out
6.6	explain the potential consequences of not complying with relevant regulatory requirements
6.7	carry out work in accordance with legal, regulatory and market requirements.

Unit 807 Effecting amendments or renewals to existing insurance contracts

UAN:	L/506/6070
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM12 from the London Market suite.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners who work for an intermediary in the London Market. You will gather information relating to the renewal or amendment of existing contracts of insurance. This will involve working within the systems and processes which are specific to the London Market. The learner will ensure that all relevant information is prepared for communication to the underwriter and monitor for receipt of any amended terms and conditions. Once instructions are received from the client, the learner will effect the renewal or amendment.

Learning outcome
The learner will: 1. Be able to collate information needed to place amendments or renewals
Assessment criteria
The learner can: 1.1 identify amendments or renewals which require placement 1.2 identify and collate all the information required to present the renewal or amendment to the market 1.3 resolve any discrepancies or queries regarding the information obtained 1.4 prepare accurate and complete slips or other market presentation documentation which reflect client requirements

Learning outcome
2. Be able to obtain amended terms in relation to amendments or renewals.
Assessment criteria
The learner can: 2.1 arrange for market documentation to be submitted to the underwriter 2.2 monitor for the receipt of any amended terms, conditions and premiums which will apply to the risk in the required timescale 2.3 clarify any information which is unclear 2.4 communicate details of any amended terms, conditions and premiums to all interested parties.

Learning outcome
The learner will: 3. Be able to effect cover in relation to amendments or renewals.
Assessment criteria
The learner can: 3.1 confirm acceptance when the client wishes to proceed with the renewal or amendment in line with appropriate market systems and processes 3.2 prepare evidence of cover, debit notes and , where required, certificates for sending to the client 3.3 resolve any underwriting, bureau or accounting queries

Learning outcome
4. Be able to update member details.
Assessment criteria
The learner can: 4.1 Be able to keep accurate and complete records.

Learning outcome
The learner will: 5. Understand the effect a member's other pension benefits may have on their scheme benefits.
Assessment criteria
The learner can: 5.1 identify limits of authority and describe the action required when work falls outside those limits 5.2 refer any amendments or renewals that fall outside limits of authority to the appropriate person or department.

Learning outcome
6. Be able to comply with internal policies and procedures
Assessment criteria
The learner can:

6.1 describe organisational policies and procedures relevant to the work being carried 6.2 explain the potential consequences of not complying with relevant organisational policies and procedures 6.3 carry out work in accordance with organisational policies and procedures and service standards 6.4 describe how to use ICT systems which are relevant to the work carried out.

Learning outcome
7 Be able to comply with external requirements and regulations
Assessment criteria
The learner can: 7.1 summarise the insurance and legal principles which are relevant to the work carried out 7.2 describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities 7.3 describe the main features of key product types relevant to the work being carried out 7.4 describe the main features of market systems and processes relevant to the work carried out 7.5 describe the regulatory requirements which must be complied with in the work carried out 7.6 explain the potential consequences of not complying with relevant regulatory requirements 7.7 carry out work in accordance with legal, regulatory and market requirements

Unit 808 Assessing the needs of clients and preparing London Market presentations

UAN:	R/506/6071
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM13 from the London Market suite.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners who work for an intermediary placing risks in the London Market. The learner will gather information to understand the insurance needs of the client and prepare market submissions which reflect those needs. This will involve working within the systems and processes which are specific to the London Market. The learner will select insurers from which to request quotations, using knowledge of the risk and the market. The learner will communicate details of quotations obtained to all interested parties.

Learning outcome
The learner will: 1. Be able to identify client needs
Assessment criteria
The learner can: 1.1 identify risks which require broking or re-broking 1.2 gather information about the client, their risk exposures and their existing insurance arrangements 1.3 evaluate the client's requirements for cover and their insurance needs 1.4 determine the type of cover which best meets the needs of the client 1.5 identify any special or unusual cover requirements.

Learning outcome
2. Be able to collate information to present risks to the market.

Assessment criteria
The learner can: 2.1 collate the information required for presentation of the risk to the market 2.2 resolve any discrepancies or queries regarding the information obtained 2.3 prepare accurate and complete slips, or equivalent documentation, for presentation to the market.

Learning outcome
The learner will: 3. Be able to obtain market quotations
Assessment criteria
The learner can: 3.1 submit slips to appropriate underwriters, taking into account the size and complexity of the risk, knowledge of the market, organisational objectives and any specific client requirements 3.2 monitor the receipt of quotations from the market in the required timescale 3.3 maintain accurate and complete records of all quotations received 3.4 clarify any information which is unclear 3.5 collate and communicate relevant details of quotations received to interested parties.

Learning outcome
4. Be able to act within personal authority limit
Assessment criteria
The learner can: 4.1 identify limits of authority and describe the action required when work falls outside those limits 4.2 refer any amendments or renewals that fall outside limits of authority to the appropriate person or department

Learning outcome
The learner will: 5. Be able to comply with internal policies and procedures
Assessment criteria
The learner can: 5.1 describe organisational policies and procedures relevant to the work being carried 5.2 explain the potential consequences of not complying with relevant organisational policies and procedures 5.3 carry out work in accordance with organisational policies and procedures and service standards.

Learning outcome
The learner will: 6. Be able to comply with external requirements and regulations

Assessment criteria
The learner can: 6.1 summarise the insurance and legal principles which are relevant to the work carried out 6.2 describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities 6.3 describe the main features of key product types relevant to the work being carried out 6.4 describe the main features of market systems and processes relevant to the work carried out 6.5 describe the regulatory requirements which must be complied with in the work carried out 6.6 explain the potential consequences of not complying with relevant regulatory requirements 6.7 carry out work in accordance with legal, regulatory and market requirements.

Unit 809 Negotiating quotations and insurance cover on behalf of clients

UAN:	Y/506/6072
Level:	3
Credit value:	5
GLH:	30
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM14 from the London Market suite.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners who work for an intermediary in the London Market placing risks. This will involve working within the systems and processes which are specific to the London Market. The learner will gather information relating to any risks which require broking or re-broking to understand the needs of the client. The learner will select insurers from which to request quotations and negotiate with underwriters the terms cover and premiums that best meet client's needs. Once all quotations have been received from the market, the learner will communicate details of these to all interested parties..

Learning outcome
The learner will: 1. Be able to identify client needs.
Assessment criteria
The learner can: 1.1 identify clients' requirements and needs for insurance cover 1.2 determine the type of cover which best meets the needs of the client 1.3 identify any special or unusual cover requirements 1.4 analyse the clients' claim history, including any trends 1.5 make recommendations for risk improvement or changes to cover according to the clients claims history.

Learning outcome
2. Be able to present risks to the market.

Assessment criteria
The learner can: 2.1 identify potential underwriters taking into account the nature of the risks to be covered and own market knowledge 2.2 discuss with underwriters the particular requirements associated with the risk to be covered 2.3 negotiate cover terms and premiums which optimise the solutions to the client's needs.

Learning outcome
The learner will: 3. Be able to obtain market quotations.
Assessment criteria
The learner can: 3.1 progress quotations in accordance with schedules agreed with the clients and underwriters 3.2 maintain accurate and complete records of all quotations received 3.3 clarify any information which is unclear 3.4 collate and communicate relevant details of quotations received to interested parties.

Learning outcome
4. Be able to act within personal authority limits.
Assessment criteria
The learner can: 4.1 identify limits of authority and describe the action required when work falls outside those limits 4.2 refer any amendments or renewals that fall outside limits of authority to the appropriate person or department.

Learning outcome
The learner will: 5. Be able to comply with internal policies and procedures.
Assessment criteria
The learner can: 5.1 describe organisational policies and procedures relevant to the work being carried 5.2 explain the potential consequences of not complying with relevant organisational policies and procedures 5.3 carry out work in accordance with organisational policies and procedures and service standards 5.4 describe organisational objectives for the placement of risks.

Learning outcome
The learner will: 5. Be able to comply with external requirements and regulations
Assessment criteria
The learner can: 6.1 summarise the insurance and legal principles which are relevant to the work carried out 6.2 describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities 6.3 describe the main features of key product types relevant to the work being carried out 6.4 describe the main features of market systems and processes relevant to the work carried out 6.5 describe the regulatory requirements which must be complied with in the work carried out 6.6 explain the potential consequences of not complying with relevant regulatory requirements 6.7 carry out work in accordance with legal, regulatory and market requirements.

Unit 810 Collating and analysing statistical insurance data

UAN:	D/506/6073
Level:	3
Credit value:	5
GLH:	27
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM15 from the London Market suite.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners who work for an intermediary, an insurer or a Lloyd's syndicate in the London Market. This will involve being aware of and working within systems and processes which are specific to the London Market. The learner will gather information and insurance data to produce reports on a regular and ad hoc basis and support colleagues by preparing reports and insurance data to meet a variety of business needs.

Learning outcome
The learner will: 1. Be able to collate and prepare reports and data.
Assessment criteria
The learner can: 1.1 identify the reports and data needs of colleagues 1.2 collate the required insurance information and data from relevant sources 1.3 identify and resolve any discrepancies or queries in the data gathered 1.4 analyse the insurance data needed to prepare relevant reports 1.5 prepare relevant reports and insurance data on a regular and ad hoc basis.

Learning outcome
2. B Be able to analyse insurance data.
Assessment criteria
The learner can: 2.1 maintain information and spreadsheets to support the analysis of

insurance data 2.2 support colleagues to collect and present insurance data for a variety of business needs 2.3 Explain analytical techniques used to evaluate data.

Learning outcome
The learner will: 3. Be able to keep accurate records.
Assessment criteria
The learner can: 3.1 keep accurate and complete records.

Learning outcome
The learner will: 4. Be able to act within personal authority limits.
Assessment criteria
The learner can: 4.1 identify limits of authority and describe the action required when work falls outside those limits 4.2 refer any amendments or renewals that fall outside limits of authority to the appropriate person or department 4.3 identify sources of information and advice.

Learning outcome
The learner will: 5. Be able to comply with internal policies and procedures
Assessment criteria
The learner can: 5.1 describe organisational policies and procedures relevant to the work being carried 5.2 explain the potential consequences of not complying with relevant organisational policies and procedures 5.3 carry out work in accordance with organisational policies and procedures and service standards 5.4 describe organisational objectives for the placement of risks 5.5 describe how to use ICT systems which are relevant to the work carried out.

Learning outcome
The learner will: 6. Be able to comply with external requirements and regulations
Assessment criteria
The learner can: 6.1 summarise the insurance and legal principles which are relevant to the work carried out 6.2 describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work

activities

6.3 describe the main features of key product types relevant to the work being carried out

6.4 describe the main features of market systems and processes relevant to the work carried out

6.5 describe the regulatory requirements which must be complied with in the work carried out

6.6 explain the potential consequences of not complying with relevant regulatory requirements

6.7 carry out work in accordance with legal, regulatory and market requirements.

Appendix 1 Sources of general information

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

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

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

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

- Regulatory Arrangements for the Qualifications and Credit Framework (2008)
- SQA Awarding Body Criteria (2007)
- NVQ Code of Practice (2006)

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

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

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

- **Walled Garden:** how to register and certificate candidates on line
- **Qualifications and Credit Framework (QCF)**: general guidance about the QCF and how qualifications will change, as well as information on the IT systems needed and FAQs
- **Events**: dates and information on the latest Centre events
- **Online assessment**: how to register for e-assessments.

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www.cityandguilds.com

Useful contacts

UK learners **General qualification information**	**T: +44 (0)844 543 0033** **E: learnersupport@cityandguilds.com**
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Centres Exam entries, Certificates, Registrations/enrolment, Invoices, Missing or late exam materials, Nominal roll reports, Results	T: +44 (0)844 543 0000 F: +44 (0)20 7294 2413 E: **centresupport@cityandguilds.com**
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