

# apprenticeship FRAMEWORK

## Higher Apprenticeship in Insurance - Level 4 (Wales)

### IMPORTANT NOTIFICATION FOR ALL APPRENTICESHIP STARTS FROM 14 OCTOBER 2016

Modifications to SASW came into effect on 14 October 2016. These changes relate to the **Essential Skills and Employer Rights and Responsibilities** requirements of a framework and they **ONLY** apply to new Apprenticeship starts on, or after, 14th October. Apprenticeship starts before this date must continue to meet the 2013 SASW requirements for Essential Skills and Employer Rights and Responsibilities.

For more details of the changes and how they will affect new apprenticeship starts, please read the following preface page to the framework document. NB: Please check the "Revising a Framework" section for information on any additional changes that may have been made to this framework.

### Latest framework version?

Please use this link to see if this is the latest issued version of this framework:

[afo.sscalliance.org/frameworkslibrary/index.cfm?id=FR02630](http://afo.sscalliance.org/frameworkslibrary/index.cfm?id=FR02630)

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# CHANGES TO REQUIREMENTS FOR APPRENTICESHIP STARTS FROM 14TH OCTOBER 2016

These changes relate to the Essential Skills and Employer Rights and Responsibilities requirements of a framework and they ONLY apply to new Apprenticeship starts on, or after, 14th October 2016. Apprenticeship starts before this date must continue to meet the 2013 SASW requirements for Essential Skills and Employer Rights and Responsibilities.

## Alternatives for Essential Skill qualifications

**Foundation apprenticeships (Level 2):** Where Essential Skills qualifications are specified in a foundation apprenticeship framework (Level 2), the apprenticeship framework must specify as a Welsh certificate requirement, the acceptance of one of the following recognised proxy qualifications.

For Communication:

- a. GCSE or iGCSE qualification in English language or literature to at least grade G (Level 1 equivalent); or
- b. O Level qualification in English language or literature to at least grade E; or
- c. A/AS Level qualification in English language or literature to at least grade E; or
- d. SCQF Level 4 – Communication Core Skills (Oral communication and written communication); or
- e. SQA National 4 English; or
- f. Functional Skills or Key Skills literacy qualifications in English provided the proxy qualification(s) attained are at Level 1 or above.

For Application of Number:

- a. GCSE or iGCSE qualification in Mathematics to at least grade G (Level 1 equivalent); or
- b. O Level qualification in Mathematics to at least grade E; or
- c. A/AS Level qualification in Mathematics to at least grade E; or
- d. SCQF Level 4 – Numeracy Core Skill (Graphical Information and using number); or
- e. SQA National 4 Mathematics ; or
- f. Functional Skills or Key Skills numeracy qualifications in Mathematics provided the proxy qualification(s) attained are at Level 1 or above.

**Apprenticeships (Level 3):** Where Essential Skills qualifications are specified in an apprenticeship framework (Level 3), the apprenticeship framework must specify as a Welsh certificate requirement, the acceptance of one of the following recognised proxy qualifications.

For Communication:

- a. GCSE or iGCSE qualification in English language or literature to at least grade C (Level 2 equivalent); or
- b. O Level Qualification in English language or literature to at least grade C; or
- c. A/AS Level qualification in English or literature to at least grade E; or
- d. SCQF Level 5 – Communication Core Skills (Oral communication and written communication); or
- e. SQA National 5 English; or
- f. Functional Skills or Key Skills literacy qualifications in English provided the proxy qualification(s) attained is at Level 2 or above.

For Application of Number:

- a. GCSE or iGCSE qualification in Mathematics to at least grade C (Level 2 equivalent); or
- b. O Level Qualification in Mathematics to at least grade C; or
- c. A/AS Level qualification in Mathematics to at least grade E; or
- d. SCQF Level 5 – Numeracy Core Skill (Graphical information and using number); or
- e. SQA National 5 Mathematics; or
- f. Functional Skills or Key Skills numeracy qualifications in Mathematics provided the proxy qualification(s) attained are at Level 2 or above.

**Higher Apprenticeships (Levels 4-7):** Essential Skills requirements are as for an apprenticeship frameworks at Level 3.

# CHANGES TO REQUIREMENTS FOR APPRENTICESHIP STARTS FROM 14TH OCTOBER 2016

## **Employer Rights and Responsibilities (ERR)**

The final modification to SASW is to Employer Rights and Responsibilities (ERR) which is no longer compulsory in frameworks. Please refer to the Employer Rights and Responsibilities section within the framework document to confirm specific requirements.

## **Additional Information**

It should be noted that SASW has also been modified to reflect existing improvements to Essential Skills Wales Qualifications. These improvements to ESW qualifications were signalled by the revised names:

- Essential Skills Wales Communication is now Essential Communication Skills (still 6 credits in size)
- Essential Skills Wales Application of Number Skills is now Essential Application of Number Skills (still 6 credits in size)
- Essential Skills Wales Information Communication Technology Skills is now Essential Digital Literacy Skills (still 6 credits in size)

Whilst there have been some amendments to the content of ESW qualifications, the most significant change has been to the assessment methodology for these qualifications.

From 1 January 2016, all new starts have had to follow the revised Essential Skill qualifications.

The updated version of SASW, and guidance documents, can be accessed here:

**<http://gov.wales/topics/educationandskills/skillsandtraining/apprenticeships/providers/?lang=en&dgd>**

Over the coming months, the Essential Skills section within AFO will be amended to reflect the SASW modifications and all current frameworks will be updated and reissued to incorporate these changes. In the meantime, if you are in any doubt as to the requirements of any framework then please contact the relevant Issuing Authority.

# Higher Apprenticeship in Insurance - Level 4 (Wales)

## Contents

Framework summary .....	5
Framework information .....	6
Contact information .....	7
Revising a framework .....	8
Purpose of the framework .....	9
Entry conditions .....	11
Level 4: Higher Apprenticeship in Insurance .....	14
Pathway 1: Insurance .....	15
Equality and diversity .....	22
On and off the job training .....	24
Wider key skills .....	30
Additional employer requirements .....	31

# Framework summary

## Higher Apprenticeship in Insurance - Level 4

### Higher Apprenticeship in Insurance

#### Pathways for this framework at level 4 include:

##### Pathway 1: Insurance

###### Competence qualifications available to this pathway:

C1 - Level 4 Diploma in Insurance

###### Knowledge qualifications available to this pathway:

K1 - Level 4 Diploma in Insurance

K2 - Level 4 Diploma in Leadership and Management

K3 - Level 4 Diploma in Management and Leadership

K4 - Foundation degree Arts (FdA) Work Based Learning (Applied Professional Practice)

###### Combined qualifications available to this pathway:

N/A

###### This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

# Framework information

## Information on the Publishing Authority for this framework:

### Financial Skills Partnership

The Apprenticeship sector for occupations in financial services and accountancy.

Issue number: 3	<b>This framework includes:</b>
Framework ID: FR02630	Level 4
Date this framework is to be reviewed by: 30/11/2015	This framework is for use in: <b>Wales</b>

## Short description

This Higher Apprenticeship is for those who work in a claims/broking/underwriting technician or team leader/supervisor role in the insurance sector.

# Contact information

## Proposer of this framework

This framework is published by the Financial Skills Partnership on a non-statutory basis prior to the designation of Issuing Authorities for Wales. Employers from the insurance sector have been involved throughout the development of the framework. These employers include Cunningham Lindsey, RSA, Resources in Insurance plc, Jelf and DAS.

### Developer of this framework

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### Issuing Authority's contact details

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# Revising a framework

## Contact details

Who is making this revision: Steven Poss  
Your organisation: Financial & Legal Skills Partnership  
Your email address: [steven.poss@financialskillspartnership.org.uk](mailto:steven.poss@financialskillspartnership.org.uk)

## Why this framework is being revised

To include a revised knowledge qualification, namely the CII Level 4 Diploma in Insurance - 601/2521/4.

## Summary of changes made to this framework

To include a revised knowledge qualification, namely the CII Level 4 Diploma in Insurance - 601/2521/4.

## Qualifications removed

CII Level 4 Certificate in Insurance - 600/6996/X.

## Qualifications added

CII Level 4 Diploma in Insurance - 601/2521/4.

## Qualifications that have been extended

N/A

# Purpose of this framework

## Summary of the purpose of the framework

The purpose of this framework is to train claims/broking and underwriting technicians and supervisors.

The framework is at level 4 and will provide progression from the existing Level 2 Foundation and Level 3 Apprenticeship in Providing Financial Services (General Insurance).

The framework has been developed to create a new vocational pathway in Insurance to attract, develop and retain talent for the future.

The framework will meet employers skills needs for claims and underwriting professionals as identified in the UKCES Skills for Jobs Report 2010.

## Aims and objectives of this framework (Wales)

There is wide support for this new Higher Apprenticeship from both large and small employers in the Insurance sector in Wales.

The aims and objectives of this framework will help employers' recruitment of financial services staff by providing a training programme that can attract and help retain people in the sector.

The framework will help employers meet the current skills shortages in the sector such as industry, managerial and technical knowledge as highlighted in our Skills Assessment for 2012 - <http://www.ukces.org.uk/publications/er77-financial-insurance-profession-services-ssa>

This programme will also help employers assess the competence of their staff against National Occupational Standards (NOS).

This programme will also meet the Government's skills strategy by creating a modern technician class in the sector through apprenticeships and is aimed at a sector (claims and underwriting) where future growth and jobs depend, as highlighted in the UKCES Skills for Jobs report March 2010 -

[http://www.ukces.org.uk/upload/pdf/NSSA\\_Volume%20FINAL\\_BOOKMARKED\\_120310\\_1.pdf](http://www.ukces.org.uk/upload/pdf/NSSA_Volume%20FINAL_BOOKMARKED_120310_1.pdf)

These priorities addressed in the strategy and action plan are:

- improving the levels of basic literacy and numeracy skills in the workforce which will be
- achieved by completing Level 2 essential skills in Application of Number and Communication as part of the Higher Apprenticeship;
- ensuring everyone has the essential skills to take up employment and maintain their

employability within the labour market by completing industry recognised qualifications through the Higher Apprenticeship;

- addressing skills gaps and shortages in priority sectors and supporting economic development through our investment in post-19 skills. This is vital in the financial services sector since 40% of personnel is aged 35+ - figure 7, page 16 - [http://www.fssc.org.uk/fssc\\_skills\\_assessment\\_2010\\_wales.pdf](http://www.fssc.org.uk/fssc_skills_assessment_2010_wales.pdf);
- establishing effective and efficient learning provision. This is met by developing a structured training programme which is aimed to tackle these issues in the financial sector.

<http://wales.gov.uk/docs/dcells/publications/081217stfwstrategyandactionen.pdf>

- Ensure that routes to higher-level skills are available to meet the future needs of employers. With the increase the number of higher-level apprenticeships - Skills that work for Wales - <http://wales.gov.uk/topics/educationandskills/publications/guidance/skillsthatforwales/?lang=en>
- Further development of progression routes from apprenticeships to Level 5 - Welsh Employment and Skills Board: Skills for Jobs Priorities and Higher Performance Working - July 2011 - <http://www.wesb.org.uk/about/publicationss/skillsforjobspriorities/?lang=en>
- To offer Foundation Apprenticeships, Apprenticeships and newly-introduced Higher Apprenticeships at levels 4-6 - The Minister's response to the WESB report on Skills for Jobs Priorities - 2011 - <http://www.wesb.org.uk/about/publicationss/responsetowesb2011report/?skip=1&lang=en>

# Entry conditions for this framework

Providers and employers are advised to develop recruitment practices where potential apprentices are required to complete an application form, attend an interview and undertake appropriate initial assessment.

The purpose of taking this approach is to raise the profile of the Higher Apprenticeship in Insurance so that it is seen as valuable and worthwhile. This is also used to tailor the programme to meet individual learning and support needs and to recognise prior learning and experience. This will also prevent the duplication of learning.

In the case for Accredited Prior Learning "APL" for competence, knowledge or ESW, the Higher Apprenticeship programme must be tailored to allow the apprentice to undertake new learning, including learning at a higher level and develop new skills.

Consideration will also need to be made for people with learning difficulties who may enter this Higher Apprenticeship.

This Higher Apprenticeship programme would suit someone who has good communication and listening skills. Other relevant skills include numeracy, research, analytical, IT, self disciplined and good record-keeping skills. This programme would also suit individuals who have a good understanding of providing solutions to people's financial needs and can interact with different kinds of people.

The IT essential skill is not required for this framework as individuals are recruited with this skill.

Entrants should be able to demonstrate to an employer and a learning provider:

- a proven commitment to working with people, perhaps through school link courses or
- work experience;
- attainment of GCSEs or equivalent;
- an interest in financial services.

Whilst there are no minimum academic entry requirements, to be successful on the programme entrants should preferably possess GCSEs in English and Maths at grades A to C, together with a Level 2 Foundation and/or Level 3 Apprenticeship programme in Providing Financial Services (General Insurance) or a generic subject such as Customer Service or Business Administration.

However, many employers are also interested in your skills and experience. Learners will be asked to declare any criminal convictions, bankruptcy or CJs at the time of registration onto the qualifications.

Financial institutions recruit from all academic abilities. The FLSP has decided not to specify any formal entry requirements for this Apprenticeship as the knowledge qualifications for this framework are open entry and to set entry criteria could create barriers.

It is essential that there is a rigorous initial assessment process. Whilst the FLSP does not prescribe the use of any particular assessment and diagnostic tools, those used must be fit for purpose with regard to measuring literacy and numeracy skills.

Furthermore, assessing an applicant's suitability for working within the sector with regard to personal attitudes, attributes and behaviours is recommended.

Good practice in initial assessment has identified that it must include as a minimum:

- diagnosis of individuals' abilities and support needs in basic and Essential skills;
- assessment of abilities and support needs in relation to knowledge qualifications;
- occupational/aptitudinal assessment;
- aptitudinal assessment;
- assessment of prior experience and qualifications.

In addition, it must include discussions with individuals about their ambitions and motivations.

As a guide, the industry feels that those wishing to become apprentices require the following skills and attributes:

- self motivation to succeed within the industry;
- self discipline and enthusiasm;
- initiative;
- capacity to develop organisational skills;
- potential to complete the qualifications;
- willingness to learn and apply that learning in the workplace;
- willingness to work with due regard to health and safety;
- willingness to adapt to different work roles;
- capacity to cope in busy conditions;
- willingness to communicate with a range of people;
- numeracy and literacy.

Successful recruitment practices will ensure that apprentices with the potential to complete the framework are placed on the programme. Where this potential has not been demonstrated they should be placed on pre-entry programmes.

The important point is that there are no proxies, no exemptions or relaxation allowances for Essential Skills Wales (ESW). All the information on ESW is available on the Welsh Assembly Government website via the following link: It includes an FAQ paper which notes that there will be no proxies for ESW.

<http://wales.gov.uk/topics/educationandskills/learningproviders/essentialskills/wales/?lang=en>

The FLSP encourages providers and employers to accept alternatives to qualifications when entering onto this Apprenticeship to ensure equality of access for people with learning difficulties. These alternatives include volunteering, employment, portfolio of evidence and non-accredited courses.

Other routes of entry including the Welsh Baccalaureate, 14-19 Diploma and Young Apprenticeships also provide a useful grounding for this Higher Apprenticeship.

The Welsh Baccalaureate is an exciting qualification for students in Wales that adds a valuable new dimension to the subjects and courses already available for 14 to 19 year old students.

It combines personal development skills with existing qualifications like A levels, NVQs and GCSEs to make one wider award that is valued by employers and universities.

The Welsh Baccalaureate may provide exemptions from the Essential Skills of this Higher Apprenticeship, further information on this qualification can be found at:

<http://www.wbq.org.uk/home>

## Level 4

Title for this framework at level 4

# Higher Apprenticeship in Insurance

### Pathways for this framework at level 4

Pathway 1: Insurance

## Level 4, Pathway 1: Insurance

### Description of this pathway

The total number of credits for this pathway is as follows:

- Level 4 Diploma in Insurance - 53 credits;
- Level 4 Diploma in Insurance - 50 credits;
- Level 2 Essential Skill in Numeracy - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 115 credits.

### Entry requirements for this pathway in addition to the framework entry requirements

There are no additional requirements other than the general entry conditions.

Job title(s)	Job role(s)
Claims Technician	To handle complex and/or specialist, and high value insurance claims and to provide technical expertise.
Broking Technician	To act as the link between clients and insurance companies towards achieving the most appropriate outcomes in the provision of insurance services.
Underwriting Technician	To assess risk and make decisions regarding the underwriting of complex and/or specialist, and high value insurance applications in line with organisational strategy, and to provide technical expertise.
Supervisors in above areas.	Manage teams gaining commitment and achieving results through the efficient and responsible use of resources in providing insurance services.

# Qualifications

## Competence qualifications available to this pathway

C1 - Level 4 Diploma in Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/8080/2	City & Guilds	53	330	N/A

## Knowledge qualifications available to this pathway

K1 - Level 4 Diploma in Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	601/2521/4	Chartered Insurance Institute	50	300	N/A

K2 - Level 4 Diploma in Leadership and Management					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	600/5931/X	Institute of Leadership & Management	37	185	N/A

## Knowledge qualifications available to this pathway (cont.)

K3 - Level 4 Diploma in Management and Leadership					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	500/5686/4	Chartered Management Institute	46	195	N/A

K4 - Foundation degree Arts (FdA) Work Based Learning (Applied Professional Practice)					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	10643	Cardiff Metropolitan University	240	N/A	N/A

## Combined qualifications available to this pathway

N/A

## Relationship between competence and knowledge qualifications

It is the employer or individual's choice as to which knowledge qualification is undertaken, depending on the focus of the role.

# Transferable skills (Wales)

## Essential skills (Wales)

	Minimum level	Credit value
Communication	2	6
Application of numbers	2	6
IT	N/A	N/A

## Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Levels;
- 14-19 Diploma;
- Welsh Baccalaureate;
- Level 2 Qualifications and Intermediate Apprenticeships;
- Level 3 Qualifications and Apprenticeships.

For those who wish to continue their development of skills and qualifications beyond level 4, opportunities exist to progress to higher level professional qualifications, including:

- CII Level 6 Advanced Diploma in Insurance.

Technicians and Supervisors can progress onto Managerial and Client facing roles.

For a more in-depth look at careers within the Accounting, Finance and Financial Services sector, please look at our careers website [www.directions.org.uk](http://www.directions.org.uk)

**UCAS points for this pathway: N/A**

# Employee rights and responsibilities

There will be two options to complete this element of the Higher Apprenticeship.

The first option of the nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via Version 3 of the FLSP Apprentice Workbook in Insurance (Wales) which is available from the FLSP website -

<http://www.financialskillspartnership.org.uk/skills-resources/using-apprentices hips>

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job training requirement.

Candidates that have completed an FSP Workook in Providing Financial Services - Wales (since May 2011) through a Level 2 Foundation or Level 3 Apprenticeship are not required to complete this workbook but are required to keep a record of their training hours.

The second option of the nine national outcomes for the Employee Rights and Responsibilities (ERR) will be met and assessed via Version 4 FLSP Apprentice Workbook in Insurance (Wales) which is available from the FLSP website -

<http://www.financialskillspartnership.org.uk/skills-resources/using-apprentices hips>

The outcomes will be demonstrated by providing workplace evidence against the nine ERR outcomes within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job training requirement.

*The remaining sections apply to all levels and pathways within this framework.*

## How equality and diversity will be met

Inequalities in the financial services sector and workplace persist for women and there is evidence that new mothers face downward mobility once they return to the labour market. A recommendation in the Fair Access to the Professions Report (July 2009) is to provide Apprenticeships with flexible entry and progression into the professions which can support mid-career, career interchange and career returner opportunities - page 35 -

<http://www.bis.gov.uk/assets/bis/core/corporate/migrated/publications/p/panel-fair-access-to-professions-final-report-21july09.pdf>

The 'equality of terms' provisions in the Equality Act 2010 (the Act) entitle a woman doing equal work with a man in the same employment to equality in pay and other terms and conditions.

The Act implies a sex equality clause automatically into her contract of employment, ensuring that her contractual terms are no less favourable than his. The man with whom she is claiming equal pay is known as her comparator.

<http://www.equalityhumanrights.com/advice-and-guidance/new-equality-act-guidance/>

Research suggests that less than a third of all managers and proprietors (30%), and barely one in every eight professionals and technical staff in the financial services sector, are women - Source: Working Futures II -

<http://www2.warwick.ac.uk/fac/soc/ier/research/current/wf/wfsectoralreport2004-2014.pdf>

These findings are corroborated by information from the Annual Survey of Hours and Earnings (ASHE), which suggests that women earn a lot less than men in financial services - page 10

<http://www.statistics.gov.uk/pdfs/ashe1210.pdf>

Men outnumber women in the Financial, insurance and other professional services sector across all nations by a similar proportion (52 per cent to 48 per cent) - 2012 Sector Skills Assessment - <http://www.ukces.org.uk/assets/ukces/docs/publications/evidence-report-77-financial-ssa-v2.pdf>

Over recent years the FLSP has been running its "Through the Glass Ceiling" programme.

Whilst the main gender imbalance in our sector is at senior management level, there are also imbalances at other levels in the different sub-sectors. Under the FLSP's Equality and Diversity policy, we are committed "to achieve a workforce that reflects, at all levels, the diversity of the UK's population", so we will be working to create projects that will help address these imbalances.

Our aim is to see the progression, not just of women, but of all under-represented groups. There should be open recruitment of Apprentices to the programme, which is available to all people, regardless of gender, ethnic origin, religion or disability who meet the stated selection criteria.

All partners involved in the delivery of the Higher Apprenticeship - providers, assessment centres and employers must be committed to a policy of equal opportunities and must have a stated equal opportunities policy and procedure.

Only 0.2% of Apprenticeship learners progressed to further or higher education in 2007/08, and few went directly into the professions. The FLSP encourages all apprentices to progress onto further education for themselves and into a profession and progression routes are available for them to do so. This will help talent, regardless of background or qualifications, to have the opportunity to develop and thrive.

This framework therefore aims to tackle these issues.

# On and off the job training (Wales)

## Summary of on- and off-the-job training

On-and off-the-job training must be received whilst working under an Apprenticeship Agreement, or alternatively during a period ending on the date of application for an apprenticeship certificate. For Higher Apprentices who have already achieved the relevant qualifications and for which on and off learning hours can be received, they must have been certificated within 10 years from the date of application for the Higher Apprenticeship Certificate or have been continuously employed in the industry for at least 15 years.

The Level 4 Higher Apprenticeship in Insurance is delivered over a 18-24 month period. The total number of training hours to be delivered on and off-the-job for the Level 4 Higher Apprenticeship in Insurance is as follows:

- Level 4 Diploma in Insurance - 330 Hours;
- Level 4 Diploma in Insurance - 300 Hours;
- Level 2 Essential Skill in Application of Number - 45 Hours;
- Level 2 Essential Skill in Communication - 45 Hours;
- FSP Apprentice Workbook - 35 GLH.

TOTAL GLH = 755

On and off the job training hours:

- must be planned, reviewed and evaluated jointly between the apprentice and tutor, teacher, mentor or manager;
- must allow training support via a tutor, teacher, mentor or manager;
- are delivered through one or more of the following methods: individual and group teaching, e-learning, distance learning, coaching, mentoring; feedback and assessment; collaborative/networked learning with peers; guided study; provide examples from the sector as to how this will be delivered in the "how this requirement will be met" in the off the job and on the job sections.

It is recommended that a training plan is developed at the outset of the Apprenticeship programme to determine how the individual components of the Apprenticeship and subsequent Training Hours requirements will be met.

## Off-the-job training

A minimum amount of the total learning hours must be provided off the job. This will enable the Higher Apprentice to develop the technical skills of the job and to develop their knowledge of theoretical concepts across a range of contexts and the wider market. This type of learning will be delivered away from the immediate pressures of the job. It may be delivered in the workplace, or away from the workplace in a college or training provider premises.

The minimum off-the-job learning hours is 390 hours.

This has been calculated as follows:

Diploma in Insurance = 300 + Essential Skills = 90 = 390 hours off-the-job.

However, note that in practice the breakdown of off-the-job learning hours across components of the Higher Apprenticeship may differ, for example, some off-the-job learning hours might be delivered via the competence qualification. Higher Apprentices may take less or more time to complete the framework based on their educational attainment and circumstances. Further off-the-job training can also be provided to exceed the minimum requirement.

Off-the-job training undertaken before the apprentice started their apprenticeship may count towards the off-the-job training required for the apprenticeship if it was undertaken in relation to an accredited qualification contained in the framework for which a higher apprenticeship certificate is to be applied for.

Further off-the-job guided learning can also be provided to exceed the minimum requirement.

The Level 4 Higher Apprenticeship in Insurance is delivered over a 18-24 months period.

Apprentices may take less or more time to complete this framework based on their educational attainment and circumstances.

Training hours delivered under an apprenticeship agreement may vary depending on the previous experience and attainment of the apprentice. The amount of off-the-job training required to complete the apprenticeship under the apprenticeship agreement may then be reduced accordingly, provided the total number of off-the-job hours for this framework can be verified for apprenticeship certification.

### **Previous attainment**

Where a learner enters an apprenticeship agreement having previously attained part or all of the relevant qualifications, this prior learning needs to be recognised using either the QCF credit transfer for achievements within the QCF; or through recording of exemptions for certificated learning outside of the QCF, for example Principal Learning qualifications.

For apprentices who have already achieved the relevant qualifications, they must have been certificated within 10 years of applying for the Apprenticeship Certificate.

### **Previous experience**

Where a learner enters an apprenticeship agreement with previous work-related experience, this prior learning needs to be recognised (see QCF Guidance on Claiming Credit - <http://www.paa-uk.org/Qualifications/Regulated/Qualifications/QCF%20Info/QCF%20Support%20Pack%20Guidance.htm> for further details). To count towards apprenticeship certification, previous experience must be recorded using the appropriate Awarding Organisation's QCF 'Recognition of Prior Learning' procedures and the hours recorded may then count towards the off-the-job hours required to complete the apprenticeship.

For apprentices with prior uncertificated learning experience, the off-the-job learning must have been acquired within 10 years of application for the Apprenticeship Certificate or have been continuously employed in the relevant job role in the industry for 15 years duration.

Off-the-job training needs to:

- be planned, reviewed and evaluated jointly between the apprentice and a tutor, teacher, mentor or manager;
- allow access as and when required by the apprentice either to a tutor, teacher, mentor or manager;
- be delivered during contracted working hours;
- be delivered through one or more of the following methods: individual and group teaching, e-learning, distance learning, coaching, mentoring, feedback and assessment, collaborative/networked with peers, guided study and induction.
- Off-the-job training must be formally recorded in a log book or diary.

## How this requirement will be met

Examples of 'off-the-job' training can include:

- inductions to apprenticeship programmes;
- feedback and mentoring following call monitoring, audits and visits to clients;
- briefings such as morning 'huddles', product updates;
- competence qualification and essential skills assessments;
- 1 to 1 teaching and coaching for the Apprenticeship eg for the knowledge units or essential skills;
- required assignment work and study between workshops eg for the knowledge units;
- review meetings;
- one to one's and appraisals;
- pre course preparation work.

These are in addition to traditional learning methods, such as online and distance learning, formal training workshops (whether by employer or training provider/college) and company inductions.

Evidence of off-the-job learning hours will include:

- The completion certificate for the knowledge qualification;
- The ERR workbook sign-off sheet.

A sign off form will be completed by the Higher Apprentice, employer and provider to confirm the learning hour requirements have been achieved and this will be submitted to the certifying authority at the certification stage.

## On-the-job training

The framework also includes on-the-job learning which encourages and enables the Higher Apprentice to demonstrate practical job-related skills and to practise and apply these skills in the context of the job. This type of learning will be delivered in the workplace and through practical experience of doing the job.

There is no formal required minimum level of on-the-job learning. However guideline recommendations are given below for the amount of on-the-job learning hours.

The guideline recommended on-the-job learning hours is therefore 365 learning hours.

This has been calculated as follows - Diploma in Insurance = 330 + Apprentice Workbook = 35 = 365 on-the-job learning hours.

However, note that in practice the breakdown of on-the-job learning hours across components of the Higher Apprenticeship may differ, for example, some on-the-job learning hours might be delivered via the knowledge qualification. Higher Apprentices may take less or more time to complete the framework based on their educational attainment and circumstances. Further on-the-job training can also be provided to exceed the minimum requirement.

These hours may vary depending on previous experience and attainment of the Higher Apprentice. Where a learner enters an apprenticeship agreement having previously attained or acquired the appropriate competencies qualification, alternative on-the-job learning should be customised to the workplace.

Prior learning needs to be recognised and documented using the relevant QCF credit transfer, QCF exemption or Recognition or Prior Learning (RPL) procedures. The amount of on-the-job training required to complete the apprenticeship under the Higher Apprenticeship agreement may then be reduced accordingly, provided the total number of on-the-job hours for this framework can be verified for apprenticeship certification.

When a Higher Apprentice can claim (e.g. 25% or more hours) towards the on-the-job framework total through prior learning acquired from previous full-time education, employment, or other vocational programmes, the apprentice's learning programme should

include 'customisation'. Training providers are encouraged to identify additional on-the-job training programmes that customise the learning to the new workplace. Customisation programmes may include selecting appropriate additional unit(s) from QCF qualifications, or relevant units recognised as Quality Assured Lifelong Learning (QALL) through a CQFW recognised body, or follow Essential Skills at a level higher than that specified in the framework, including one or more Wider Key Skills or other competency-based qualifications/units relevant to the workplace.

Further on-the-job guided learning can also be provided to exceed the minimum requirement.

The Level 4 Higher Apprenticeship in Insurance is delivered over a 18-24 months period.

Apprentices may take less or more time to complete based on their educational attainment and circumstances.

Apprentices who commence training under a new apprenticeship with a new employer may bring a range of prior experience with them. When an apprentice can claim (e.g. 25% or more hours) towards the on-the-job framework total through prior learning acquired from previous full-time education, employment, or other vocational programmes, the apprentice's learning programme should include 'customisation'. Training providers are encouraged to identify additional on-the-job training programmes that customise the learning to the new workplace.

Customisation programmes may include selecting appropriate additional Unit(s) from QCF qualifications, or relevant units recognised as Quality Assured Lifelong Learning [QALL] through a CQFW recognised body, or follow Essential Skills at a level higher than that specified in the framework, including one or more Wider Key Skills or other competency-based qualifications/units relevant to the workplace.

For apprentices who have already achieved the relevant qualifications, they must have been certificated within 10 years from the date of application for the Apprenticeship Certificate or have been continuously employed in the industry for at least 15 years.

Job roles within this framework require a thorough level of technical competence and knowledge, which will be undertaken through work-based training, practice and experience.

On-the-job training must be formally recorded in a log book or diary. This evidence needs to be checked and signed by the assessor and employer. This record of hours may need to be submitted to the Certifying Authority when applying for an apprenticeship completion certificate.

## How this requirement will be met

Based on 'on the job' training being supervised learning delivered within contracted working time and under an apprenticeship agreement - these can include:

- Side by side training for those new to a role or who need to improve their skills;
- Live coaching such as around call monitoring;
- Job shadowing;
- Supervised day to day caseload activity;
- E mail and intranet updates.

Evidence of on-the-job learning hours will include:

- The completion certificate for the competence qualification.

# Wider key skills assessment and recognition (Wales)

## Improving own learning and performance

An additional qualification and/or units covering the 'Improving own learning and performance' wider key skills are not required. The relevant skills will be achieved through successful completion of:

Level 4 Diploma in Insurance - Competence Qualification.

## Working with others

An additional qualification and/or units covering the 'Working with others' wider key skills are not required. The relevant skills will be achieved through successful completion of:

Level 4 Diploma in Insurance - Competence Qualification.

## Problem solving

An additional qualification and/or units covering the 'Problem solving' wider key skills are not required. The relevant skills will be achieved through successful completion of:

Level 4 Diploma in Insurance - Competence Qualification.

# Additional employer requirements

There are no additional employer requirements.

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