Assessor's guidelines for the SVQ in Providing Financial Services: Core Units and Insurance Intermediation Options at level 3

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About this guide

This guide provides some practical examples of how to assess your candidates for the **SVQ in Providing Financial Services at level 3.** You may be able to think of other ways of assessing your candidates and recording your decisions about their competence.

Using assessments based on these examples does not guarantee successful verification — it is still your responsibility to ensure that internal quality assurance procedures are followed.

Introduction

This introduction provides a brief overview of SVQs and how they are assessed in the workplace. If you are already familiar with the concept of SVQs, you may wish to go to the next section.

About SVQs

Scottish Vocational Qualifications (SVQs) are work-based qualifications which set the level of occupational competence for each sector of the economy. The qualifications have been designed by standards-setting bodies made up of experienced practitioners who represent employers, professional bodies, trade unions, education and voluntary organisations.

Each standards-setting body is responsible for developing national standards which define *what* employees (or potential employees) must be able to do, *how well*, and *in what circumstances*, to show that they are competent in their work.

Each SVQ which a standards-setting body develops has to fit into a broad framework which allows qualifications in the UK and throughout Europe to be compared. SVQs are specified at five levels which reflect the various technical and supervisory skills knowledge and experience, which employees should have as they progress in their industry.

Explanation of levels

Level 1 Defines competent performance in a range of activities which are largely routine and predictable.

Level 2 Specifies that competent performance must be shown in a broader range of work activities which are less routine and predictable. The employee will have more autonomy and responsibility, and may have to work as part of a team.

Level 3 Specifies that competent performance must involve the employee in carrying out a broad range of varied work activities, most of which are complex and non-routine. There is considerable autonomy and responsibility, including the possibility of controlling or guiding others.

Level 4 Specifies competence as complex technical or professional work activities which require a substantial degree of personal autonomy or responsibility. Managing staff and other resources is often involved.

Level 5 Specifies competent performance as involving the employee in carrying out a significant range of activities in a wide variety of situations which are often unpredictable. Substantial responsibility and autonomy is involved in the work, which requires decision-making in the allocation of resources and the work of others. This will require complex skills such as analysis, design and evaluation.

How are standards defined in SVQs?

All SVQs consist of standards which can be broken down into various parts.

Units define the broad functions carried out in the sector, and are made up of a number of Elements. These **Elements** describe the activities which employees have to perform, and will require candidates to demonstrate certain skills or knowledge and understanding. Within this SVQ the Elements are referred to as **Outcomes.**

The quality of performance in what people must be able to do — how well they have to perform — is described by **Performance Criteria**. These may also be called **statements of competence** or **what candidates should do**. In this SVQ candidates have to show **effective performance** in the **Outcomes** and **behaviours** which underpin effective performance.

The section on **knowledge and understanding** says what candidates must know and understand, and how this knowledge applies to their jobs.

You may also come across standards containing statements on **scope**. These statements could, for example, list the equipment that candidates are expected to be familiar with and use in their occupational area.

Increasingly, you may see changes to this format as standards become more user-friendly and are written in plain English. For example, there may be some standards containing **Range Statements** or **Evidence Requirements**, but over time these should disappear. You may, however, find that information on the context, nature and amount of evidence which is required to prove competence (which used to be given in Range Statements and Evidence Requirements) is now defined in the **assessment guidance** for the qualification. Assessment guidance is drawn up by the awarding body and is packaged along with the standards to form the SVQ.

Who is involved in SVQs?

There are several roles:

- **the candidate:** the person who wants to achieve the SVQ (eg an employee)
- **the assessor*:** the person who assesses the candidates and decides if they are competent (eg supervisor)
- **the Internal Verifier*:** an individual nominated by the centre (eg a company) who ensures that assessors apply the standards uniformly and consistently (eg supervisor's line manager)
- **the External Verifier*:** an individual appointed by SQA who ensures that standards are being applied uniformly and consistently across all centres offering the SVQ

*Assessors and verifiers in centres will be asked by SQA to prove they have the appropriate occupational competence to assess and verify the SVQ. Occupational competence has been defined by the standards-setting body in the assessment strategy for this SVQ(s) — see SQA's website: **www.sqa.org.uk**

Assessors and verifiers are also expected to obtain an appropriate qualification in assessment and verification — this can be the Assessor/Verifier Units (the national standards for assessment and verification), or an alternative qualification which SQA also recognises.

The steps involved in assessing a candidate for an SVQ

In deciding whether a candidate should get an SVQ, you will go through these stages:

- planning for assessment
- generating and collecting evidence of the candidate's competence in the Units
- judging the evidence of the candidate's ability and making an assessment decision based on the evidence
- recording the assessment decision and the candidate's achievement

1 The SVQ in Providing Financial Services

The SVQ in Providing Financial Services at level 3 has been developed by the Financial Services Skills Council (FSSC) and is intended for people in working in the Insurance, Banking and Financial Services industries.

These people may be working as insurance intermediaries or company personnel in sales, claims or underwriting. They will require skills and knowledge in factors affecting risk, underwriting aspects, the insurance market and legal principles in insurance and financial services, including regulatory requirements.

SVQs are designed to be assessed in the workplace, or in conditions of the workplace. Examples of the settings or centres in which the SVQ is likely to be delivered include in partnership between employers and college/training providers.

Structure of the SVQ

This section lists the Units which form the SVQ in Providing Financial Services at level 3. Candidates must complete a total of seven Units which must include the three Core Competence Units from Mandatory Group A — plus at least two Units from one of the Technical Options — Groups B3 – H3, and two further Units must be selected from any Technical or Cross-Sector Group B3 – N3.

Level 3

Mandatory Units — Group A — Competences

SQA Ref	NTO Ref	Title
F478 04	CC1	Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
F47A 04	CC3	Develop Productive Working Relationships in a Financial Services Environment
F47B 04	CC4	Ensure Your Own Compliance with Financial Services Regulation

Optional Units: Technical Groups/Cross-Sector Groups

SSC Ref	Title
B3	Bank Account Options
C3	Insurance Claims Options
D3	Insurance Intermediation Options
E3	Insurance Underwriting Options
F3	Investment Administration Options
G3	Lending and Credit Options
H3	Long Term Insurance Options
J3	Pension Scheme Administration
K3	Providing Advice for Retirement
L3	Financial Services Customer Care Options
M3	Leadership & Management Options
N3	Financial Services Sales Process Options

Optional Units

Unit Title						
						Restricted Option Group 1 (2 Units required)
F	4	7	D	0	4	Establish, monitor and maintain bank accounts for customers
F	4	7	H	0	4	Manage branch counter services
F	4	7	J	0	4	Supervise the administration of retail financial products and services
F	4	7	K	0	4	Process the transfer of foreign currency
F	4	7	L	0	4	Provide information to customers in a financial services environment
						Restricted Option Group 2 (2 Units required)
F	4	7	S	0	4	Deal with complex claims for uninsured losses
F	4	7	T	0	4	Deal with complex insured losses
F	4	7	V	0	4	Carry out initial assessment and investigate complex insurance claims
F	4	7	W	0	4	Settle complex insurance claims
F	4	7	L	0	4	Provide information to customers in a financial services environment
						Restricted Option Group 3 (2 Units required)
F	4	7	X	0	4	Evaluate insurance products and services
F	4	8	3	0	4	Process complex new insurance business as an intermediary
F	4	8	4	0	4	Process complex insurance renewals as an intermediary
F	4	8	5	0	4	Process complex mid-term insurance amendments
F	4	8	6	0	4	Evaluate risk and advise other intermediaries
F	4	7	L	0	4	Provide information to customers in a financial services environment
						Restricted Option Group 4 (2 Units required)
F	4	8	A	0	4	Underwrite complex new risks
F	4	8	B	0	4	Prepare insurance policy documentation for complex new business
F	4	8	C	0	4	Process complex insurance policy alterations
F	4	8	D	0	4	Process complex insurance renewals
F	4	8	E	0	4	Review underwriting decisions to accept risks
F	4	7	L	0	4	Provide information to customers in a financial services environment
						Restricted Option Group 5 (2 Units required)
F	4	8	F	0	4	Prepare and present investment market information to investors
F	4	8	G	0	4	Establish and maintain investor details and records
F	4	8	H	0	4	Reconcile investment market transactions and investor accounts
F	4	8	J	0	4	Maintain the custody of assets on behalf of the investor
F	4	8	K	0	4	Arrange the settlement of investment transactions
F	4	8	L	0	4	Measure the performance of investments
F	4	8	M	0	4	Establish the price of assets and investments/units
F	4	8	N	0	4	Supervise investment administration systems and processes
F	4	8	P	0	4	Process Trades (Global Settlement)
						Restricted Option Group 6 (2 Units required)
F	4	8	R	0	4	Appraise and authorise personal borrowing applications
F	4	8	S	0	4	Progress personal mortgage applications
F	4	8	T	0	4	Charge and control securities for lending
F	4	8	V	0	4	Advise on mortgage solutions
F	4	8	W	0	4	Appraise business lending applications
F	4	8	X	0	4	Authorise business lending
F	4	8	Y	0	4	Monitor and control borrowing
F	4	9	0	0	4	Manage the quality of lending
F	4	9	1	0	4	Review existing consumers' financial arrangements and requirements
F	4	9	2	0	4	Investigate arrears and recover debts
F	4	7	L	0	4	Provide information to customers in a financial services environment

						Restricted Option Group 7 (2 Units required)
F	4	9	6	0	4	Authorise payments of claims against long term insurance contracts
F	4	9	7	0	4	Authorise the alteration of existing long term insurance contracts
F	4	9	8	0	4	Decide if applications for long term insurance are acceptable and rate them by technical underwriting
F	4	7	L	0	4	Provide information to customers in a financial services environment
						Restricted Option Group 8 (2 Units required)
F	4	9	9	0	4	Collate pension scheme new entrant records
F	4	9	A	0	4	Process pension scheme new entrant records
F	4	9	B	0	4	Process pension scheme transfers in
F	4	9	C	0	4	Process applications for pension scheme additional voluntary contributions
F	4	9	D	0	4	Process pension scheme early leavers notifications
F	4	9	E	0	4	Process applications for pension scheme transfers out
F	4	9	F	0	4	Quote on defined benefit pension scheme retirement benefits
F	4	9	G	0	4	Process defined benefit pension scheme retirement benefits
F	4	9	H	0	4	Quote on defined contribution pension scheme retirement benefits
F	4	9	J	0	4	Process defined contribution pension scheme retirement benefits
F	4	9	K	0	4	Process pension scheme death benefits
F	4	9	L	0	4	Process pension sharing and earmarking on divorce
F	4	9	M	0	4	Dealing with pension scheme complaints and disputes
F	4	9	N	0	4	Provide information on request from a pension scheme member or member's representative
F	4	9	P	0	4	Maintain pension scheme records using periodic updating processes
F	4	9	R	0	4	Provide periodic pension scheme information to relevant parties
F	4	9	S	0	4	Respond to pension scheme enquiries
D	3	4	1	0	4	Maintaining Employee Records
F	4	9	T	0	4	Managing the Payroll Function
						Restricted Option Group 9 (2 Units required)
F	4	9	V	0	4	Engage with the customers and establish reasons for seeking advice on savings for retirement
F	4	9	W	0	4	Establish the customer's key savings for retirement needs
F	4	9	X	0	4	Identify ways of meeting savings for retirement needs for the customer to consider
F	4	9	Y	0	4	Identify and agree priorities and options for the customer to enable informed pension choices
F	4	A	0	0	4	Review and present information to provide advice on savings for retirement
F	4	A	1	0	4	Refer the customer to further information or advice on savings for retirement
						Group 10 (2 Units required)
F	O	4	N	0	4	Organise the delivery of reliable customer care
F	2	7	S	0	4	Plan, organise and control customer service operations
F	4	A	4	0	4	Provide callers with specialised assistance in a financial services environment
F	O	4	D	0	4	Improve the customer relationship
D	R	3	Y	0	4	Allocate and monitor the progress and quality of work in your area of responsibility
D	R	7	C	0	4	Provide learning opportunities for colleagues
D	R	7	3	0	4	Provide leadership for your team
D	R	5	T	0	4	Manage finance for your area of responsibility
F	4	B	7	0	4	Recruit, select and retain colleagues
D	R	7	5	0	4	Provide leadership in your area of responsibility
D	R	5	0	0	4	Ensure compliance with legal, regulatory, ethical and social requirements
D	R	4	L	0	4	Develop your personal networks
B	A	4	W	0	4	Generate and follow-up sales leads

F	4	A	6	0	4	Sell products and services over the telephone
F	4	A	7	0	4	Sell products or services face–to-face
F	4	A	8	0	4	Develop, implement and monitor sales call plans
F	4	A	9	0	4	Promote the organisation's financial products and services
F	4	A	A	0	4	Contribute to the development of new products and services
F	4	A	B	0	4	Sales activity planning
F	4	A	C	0	4	Develop and deliver a professional sales presentation
F	4	A	D	0	4	Develop and maintain business relations with financial services' introducers
F	4	A	E	0	4	Process financial services sales support administration for agencies
F	4	7	D	0	4	Establish, monitor and maintain bank accounts for customers
F	4	7	H	0	4	Manage branch counter services
F	4	7	J	0	4	Supervise the administration of retail financial products and services
F	4	7	K	0	4	Process the transfer of foreign currency
F	4	7	L	0	4	Provide information to customers in a financial services environment
F	4	7	S	0	4	Deal with complex claims for uninsured losses
F	4	7	T	0	4	Deal with complex insured losses
F	4	7	V	0	4	Carry out initial assessment and investigate complex insurance claims
F	4	7	W	0	4	Settle complex insurance claims
F	4	7	X	0	4	Evaluate insurance products and services
F	4	8	3	0	4	Process complex new insurance business as an intermediary
F	4	8	4	0	4	Process complex insurance renewals as an intermediary
F	4	8	5	0	4	Process complex mid-term insurance amendments
F	4	8	6	0	4	Evaluate risk and advise other intermediaries
F	4	8	A	0	4	Underwrite complex new risks
F	4	8	B	0	4	Prepare insurance policy documentation for complex new business
F	4	8	C	0	4	Process complex insurance policy alterations
F	4	8	D	0	4	Process complex insurance renewals
F	4	8	E	0	4	Review underwriting decisions to accept risks
F	4	8	F	0	4	Prepare and present investment market information to investors
F	4	8	G	0	4	Establish and maintain investor details and records
F	4	8	H	0	4	Reconcile investment market transactions and investor accounts
F	4	8	J	0	4	Maintain the custody of assets on behalf of the investor
F	4	8	K	0	4	Arrange the settlement of investment transactions
F	4	8	L	0	4	Measure the performance of investments
F	4	8	M	0	4	Establish the price of assets and investments/units
F	4	8	N	0	4	Supervise investment administration systems and processes
F	4	8	P	0	4	Process Trades (Global Settlement)
F	4	8	R	0	4	Appraise and authorise personal borrowing applications
F	4	8	S	0	4	Progress personal mortgage applications
F	4	8	T	0	4	Charge and control securities for lending
F	4	8	V	0	4	Advise on mortgage solutions
F	4	8	W	0	4	Appraise business lending applications
F	4	8	X	0	4	Authorise business lending
F	4	8	Y	0	4	Monitor and control borrowing
F	4	9	0	0	4	Manage the quality of lending
F	4	9	1	0	4	Review existing consumers' financial arrangements and requirements
F	4	9	2	0	4	Investigate arrears and recover debts
F	4	9	6	0	4	Authorise payments of claims against long term insurance contracts
F	4	9	7	0	4	Authorise the alteration of existing long term insurance contracts
F	4	9	8	0	4	Decide if applications for long term insurance are acceptable and rate them by technical underwriting
F	4	9	9	0	4	Collate pension scheme new entrant records
F	4	9	A	0	4	Process pension scheme new entrant records
F	4	9	B	0	4	Process pension scheme transfers in
F	4	9	C	0	4	Process applications for pension scheme additional voluntary contributions
F	4	9	D	0	4	Process pension scheme early leavers notifications

F	4	9	E	0	4	Process applications for pension scheme transfers out
F	4	9	F	0	4	Quote on defined benefit pension scheme retirement benefits
F	4	9	G	0	4	Process defined benefit pension scheme retirement benefits
F	4	9	H	0	4	Quote on defined contribution pension scheme retirement benefits
F	4	9	J	0	4	Process defined contribution pension scheme retirement benefits
F	4	9	K	0	4	Process pension scheme death benefits
F	4	9	L	0	4	Process pension sharing and earmarking on divorce
F	4	9	M	0	4	Dealing with pension scheme complaints and disputes
F	4	9	N	0	4	Provide information on request from a pension scheme member or member's representative
F	4	9	P	0	4	Maintain pension scheme records using periodic updating processes
F	4	9	R	0	4	Provide periodic pension scheme information to relevant parties
F	4	9	S	0	4	Respond to pension scheme enquiries
D	3	4	1	0	4	Maintaining Employee Records
F	4	9	T	0	4	Managing the Payroll Function
F	4	9	V	0	4	Engage with the customers and establish reasons for seeking advice on savings for retirement
F	4	9	W	0	4	Establish the customer's key savings for retirement needs
F	4	9	X	0	4	Identify ways of meeting savings for retirement needs for the customer to consider
F	4	9	Y	0	4	Identify and agree priorities and options for the customer to enable informed pension choices
F	4	A	0	0	4	Review and present information to provide advice on savings for retirement
F	4	A	1	0	4	Refer the customer to further information or advice on savings for retirement

An assessment strategy for the SVQ

As part of its review of the SVQ, the standards-setting body Financial Services Skills Council has developed an assessment strategy which defines a range of requirements:

- the occupational expertise of assessors and verifiers
- a definition of simulation
- definition of the workplace
- information on a model of independent assessment or external quality control

The relevant parts of the assessment strategy are published on SQA's website (**www.sqa.org.uk**), and both SQA and centres must comply with these requirements.

Why would people be interested in the SVQ?

People will take SVQs for a variety of reasons: to gain promotion, to prove their job competence, or for personal development. There will be other reasons too. One of the first things to do is to find out why your candidates want to do the SVQ, and to advise them of the appropriateness of the qualification. If anyone is acting as a coach or mentor to your candidates, they might help you to do this.

How do candidates begin?

Choosing the SVQ

You should make sure that candidates get guidance before starting out on an SVQ — they need advice to ensure that their existing job remit, skills, experience, and their plans for progression, are matched to the SVQ selected. It does not have to be you as the assessor, who carried out the matching process, but whoever has responsibility for this should ensure that the assessment opportunities available to the candidate are also considered.

Example 1: Core Unit CC3: Develop Productive Working Relationships in a Financial Services Environment

At the age of 23, Robert Byrne has spent several years in various departments of a general insurance organisation and has now been assigned specifically to a section dealing with business and holiday travel insurance as Section Head. This Unit has a small number of employees and Robert has responsibility for the control and guidance of others within the Unit. His remit is to ensure constructive teamwork within the travel section and at the same time as developing the business progressively on behalf of the organisation.

In the absence of any formal qualification it is now considered appropriate for Robert to undertake a formal training programme to assist Robert's development and it is agreed that he undertakes a SVQ in Providing Financial Services at level 3. This will reflect the experience and skills to date which Robert has acquired whilst working in the industry and provide evidence he can do his job to nationally recognised standards.

It is agreed with his assessor that the first Unit he will undertake is CC3 *Develop Productive Working Relationships in a Financial Services Environment* which refers to relationships with colleagues both within and outwith the organisation. The statements of competence for this Unit allied to knowledge and understanding in relation to work experience are appropriate to the activities carried out by Robert in his role as Section Head. Further Core Competence Units and Technical Units may be undertaken in tandem. Evidence produced for the Technical Units should contribute to effective performance in the Core Competence Units.

This SVQ should provide Robert with the opportunity of obtaining a work based qualification which can then underpin ongoing professional development and a sound basis for further career structure.

Example 2 — Technical Unit II1 — Evaluate Insurance Products and Services

Ewan Smith, aged 20, has been employed with a general insurance intermediary firm since leaving school. Following initial training, in various departments, he has been assigned to the Personal Lines Section. The company intends to specialise in the development of a private insurance motor account and Ewan is part of a team set up to look at strategy and the suitability of products to make the project successful.

After discussion with his line manager it is suggested that he follows a formal training programme — the SVQ in Providing Financial Services at level 3. This qualification will recognise Ewan's existing skills and experience as well as providing him with the opportunity to achieve a nationally-recognised qualification from which he may progress to other levels.

It has been agreed that a training provider will act as an assessor for the SVQ and will match Ewan's job remit and description against the requirements of the SVQ in Providing Financial Services at level 3. The assessor has concluded that there should be opportunity to gather sufficient workplace evidence to prove Ewan's competence in the following Unit.

- Insurance Intermediation Options Unit II1 *Evaluate Insurance Products and Services*

Competence must be demonstrated consistently over a period of time with evidence and performance obtained from a variety of sources. Evidence for the listed knowledge and understanding must be made available where it is not apparent from performance. Ewan will be given guidance on how to generate a

range of evidence to prove competence and to compile a portfolio. At level 3 Ewan will have a requirement for competent performance carrying out a broad range of activities including the responsibility of communicating with and guiding others. There will also be the responsibility to provide reports and analysis to management.

Ewan's knowledge and experience in relation to the insurance market and the range of products and services which it offers will be of benefit in generating evidence for the requirements of this Unit.

At level 3, candidates may have the responsibility for the quality of operation or specific functions. Part of this role includes monitoring all the product/services offered and evaluating performance, identifying improvements required and suggesting ways in which these may be effected.

An assessment plan can now be drawn up for Ewan in relation to this Unit on the basis of agreement between himself, his employer and the assessor involved. Ewan should also manage to generate evidence for the Core Competence Units while producing evidence for this Technical Unit.

2 Preparing to assess the SVQ

This section offers practical advice on how to begin to go about assessing your candidates for the SVQ. This advice is offered as examples of good practice — you may develop your own approaches to assessing your candidates which also work well.

Your role and your candidate's role

Assessing the SVQ will involve several stages. Both you and the candidate should be clear on your roles in the assessment process before you begin.

Your role

- ensure candidates understand what is to be assessed and how it is to be assessed
- ensure the conditions and resources required for assessment are available
- help candidates to identify and gather evidence
- observe and record candidates carrying out the activities described in the standards — records should say what has been observed, how it was carried out, and what it demonstrates
- assess products of the candidate's own work
- question candidates and record results
- help candidates to present evidence
- authenticate the evidence candidates provide
- judge evidence and make assessment decisions
- identify gaps or shortfalls in candidates' competence
- provide feedback to candidates throughout the assessment process
- record achievement

Candidates' role

- prepare for assessment — become familiar with the standards, what is to be assessed and how it is to be assessed
- help to identify sources of evidence and how these could be assessed
- carry out activities, and/or produce products of own work, and/or answer questions
- gather and present evidence
- receive and act on feedback from the assessor

Planning

In planning for assessment, you will find it helpful to meet with your candidate and plan what is to be assessed, in what way, and when and where the assessment is to take place. This discussion can be confirmed in the form of an agreed assessment plan between you and your candidate.

You should treat assessment plans as working documents — they can be updated and changed as you review progress with your candidate.

As you are planning assessment, don't forget to make the most of opportunities to *integrate* assessment. This means planning to assess an activity which draws on the contents of different Units or Elements. It can be a practical and cost-effective way of assessing your candidate's competence.

If you are a new assessor working towards your A/V Units (the national standards in assessment and verification) you will need copies of completed assessment plans as part of your evidence.

To help you plan for assessment, we have produced an assessment plan which covers Unit CC3 — *Develop Productive Working Relationships in a Financial Services Environment,* and Unit II1 — *Evaluate Insurance Products and Services*. Due to the large number of Technical Units within this SVQ the assessment plans for these Units have been kept separate.

Assessment plan 1: Core Units

Unit:CC3 Develop Productive Working Relationships in a Financial Services Environment **Outcomes:** 01, 02, 03, 06, 07					
Activities	**PCs/Behaviours**	**Method of assessment/Sources of evidence**	**Date of assessment**	**Evidence already available**	**Links to other Units (PCs and range)**
Planned observation of candidate taking part in group discussion to develop strategy for introduction of updated insurance product.	B1, B2, B4, B6, B8	Observation	15/6/07	No	CC1/01 CC4/06 *(may also link to Technical Units being undertaken by candidate)*
Questioning for knowledge and understanding not apparent from performance to be identified from 2nd review					

Assessor's signature: *Irene Jacobs*

1st review due: *30/06/07*

Candidate's signature: *Robert Byrne*

2nd review due: *15/07/07*

Date of agreement: 01/06/07

Date of completion: 15/07/07

Assessment plan 2: Insurance Intermediation Options

Unit:II1: Evaluate Insurance Products and Services **Outcomes:** 02					
Activities	**PCs/Behaviours**	**Method of assessment/Sources of evidence**	**Date of assessment**	**Evidence already available**	**Links to other Units (PCs and range)**
Preparation of matrix to compare and identify policy features across a range of providers for insurance.	II1/B2 II1/B3 II1/B4	Observation Workplace	15/6/07	No Yes	II6/01 II6/02 *(may also link to Core Competence Units)*
Questioning for knowledge and understanding not apparent from performance to be identified from 2nd review					

Assessor's signature: *Irene Jacobs*

1st review due: *30/06/07*

Candidate's signature: *Ewan Smith*

2nd review due: *15/07/07*

Date of agreement: 01/06/07

Date of completion: 15/07/07

Selecting methods of assessment

The methods of assessment you use should be valid, reliable and practicable.

- By *valid* we mean that the assessment method should be appropriate to the standards
- By *reliable* we mean that the assessment method should ensure consistent results when used with different candidates, different assessors and on different occasions
- By *practicable* we mean that the method ensures that the assessment makes best use of available resources, equipment and time

Before you assess a candidate, you must make sure that the methods of assessment you have chosen to use, along with any assessment materials (such as questions and sample answers) have been agreed within your centre through its system of internal quality assurance. This system is often called *internal verification* — its purpose is to help to ensure that assessment methods are valid, reliable and practicable.

There are both benefits and challenges when you are assessing SVQs in the workplace, or in conditions in the workplace. When you select methods of assessment, you should try to offer the candidate the benefits of workplace assessment and minimise any potential difficulties.

The benefits might be:

- credit is given for tasks performed without the need for formal assessment
- assessment progresses at candidate's own speed
- candidate can be assessed in the workplace — cost benefit for employer/time benefit for candidate
- as work experience is enhanced, opportunity for use of varying methods of assessment tools is increased.

The challenges might be:

- confidentiality of workplace evidence
- constraints on the amount of time the assessor can spend in the workplace
- pressure on the candidate from being assessed in the normal working environment with colleagues aware that performance is being assessed
- inability of the organisation to let candidates switch between job roles to generate a variety of workplace evidence
- being aware of the assessment tools which the workplace offers

Example 1

Disagreements with colleagues should be identified and dealt with efficiently in the best interests of the organisation. When such a problem arises, consider evidence which can be produced to verify and show process, eg communication by memo/e-mail, proactive understanding, resources used/suggested to resolve difficulty.

Example 2

At level 3, candidates have the responsibility for guiding or being responsible for others. An assessor may observe a candidate participating within a group meeting on policy evaluation of a product, with actions taken to communicate with and listen to others.

Methods of Assessment

Assessment may involve a range of assessment methods. For SVQs, some of the most commonly used methods are observation, product evaluation, and questioning.

Observation

Observation by an assessor is considered to be the most valid and reliable method of assessment. It can be organised in a variety of ways:

- working alongside the candidate
- arranging to visit when naturally-occurring activities are carried out by the candidate
- arranging for activities to take place

Observation by the assessor can often be supplemented by other types of assessment methods such as questioning. For example, it may be appropriate to ask oral questions of candidates as they carry out naturally-occurring activities.

Product evaluation

As candidates work towards achieving the SVQ, they will produce evidence in the form of products of their work. The nature of this evidence can vary widely depending on what the candidate's job entails, but examples of product evidence include:

1. Feedback reports on activities of colleagues, and from colleagues on candidate. *(Data Protection and confidentiality issues should be considered)*

2. Changes in the market are noted and communicated by letter/e-mail to relevant customers.

Questioning

Candidates have to show that they can meet the knowledge specifications for the SVQs. For these SVQs, knowledge and understanding is specified for each Unit. Much of a candidate's knowledge and understanding will be apparent from what they do or produce as part of their work, but this will not always be the case, and questioning can be a useful way of confirming what candidates know and understand.

Questions can be asked in a variety of forms, such as oral questions, short answer written questions, and multiple choice.

You should be careful that the method of questioning does not go beyond the competence required for the SVQ and become a barrier to fair assessment. For example, some candidates will feel more comfortable with oral questions than written.

Example

Q How might you adapt the method of communication and support to suit the individual needs of other staff members?

A Consider various methods of communication — oral, written. Consider 'buddy' for staff members to overcome specific issues. Support could be provided by arranging training for staff as required.

Other methods of assessment

These methods, like questioning, are often used for authentication. See section 3 for more about authenticating candidates' evidence.

Personal statements

You might sometimes find it helpful to ask a candidate to give an account of why they did an activity in a certain way or how they produced a product of their work. This is often referred to as a *personal statement*. You should take care to ensure that by asking candidates to produce such statements, you are not asking them to demonstrate competence beyond what is required by the standards. You should also be selective in the use of personal statements, and make sure they have not been produced as a substitute to a more valid, reliable and practical method of assessment.

An example:
A candidate is asked to produce evidence of identifying and sorting out conflicts and disagreements with colleagues. It may be difficult to assess the candidate's response if you, the Assessor, are not always in the workplace. A personal statement in the form of a written report may be provided as to a resolution of handling disagreements and conflicts between colleagues.

Witness testimony

For practical reasons, you may not be able to observe all the activities carried out by your candidates, but might feel that other people may be able to provide a statement on what your candidates have been doing or producing as part of their work. Statements of this kind are called *witness testimony*, and are often used to support other evidence produced by candidates. If witness testimony is used, you should, ideally, identify witnesses and opportunities for using their testimony as part of assessment planning.

You should bear in mind that the weight of the evidence will vary, depending on the knowledge and expertise of the person providing the witness testimony. You will have to take these factors into account as you make your judgement.

Strongest	Someone with considerable occupational expertise in the candidate's area of work and who is familiar with the standards. This person may also be an assessor or internal verifier qualified with the A/V Units or 'D-Units'.
	Someone with considerable occupational expertise in the candidate's area of work and who is familiar with the standards.
	Someone with considerable occupational expertise in the candidate's area of work, but with no knowledge of the standards.
	Someone who may be a colleague of the candidate, but with no knowledge of the standards.
Weakest	Someone with no or little knowledge of the candidate's work or no knowledge of the standards.

Witness testimony is unlikely to be sufficient in itself for a decision about the candidate's competence, and would normally be supplemented by questioning candidates.

Example 1

The candidate is asked to produce evidence of ability to communicate politely and effectively with colleagues to establish effective working relationships. It may be difficult to assess the candidate's response if you, are not always in the workplace. You might decide that the candidate's supervisor or line manager is best placed to observe performance. That person could then agree to provide a witness testimony confirming the candidate's performance in the workplace. The testimony should be supplemented by questioning the candidate — the number and depth of questions used will depend on the credibility of the witness.

Example 2

A candidate is asked to produce evidence of evaluation of insurance products and services. A witness testimony from a person to whom the report on the evaluation of insurance products and services has been submitted, may provide testimony as to the clear and concise nature of the content and presentation.

Simulation

Simulation is any structured assessment exercise involving a specific task which reproduces real-life situations.

On some occasions, it may not be practical to assess a candidate in real work. Examples might be where the standards require candidates to carry out emergency or contingency procedures, or where client confidentiality is an issue, or where a candidate's job role does not cover all aspects of the qualification.

The Financial Services Skills Council has defined what it regards as simulation, and has specified in the standards when simulation is and is not acceptable. The standards also state when candidates must demonstrate competence in the workplace.

For more details on simulation and what constitutes performance in the workplace, look at the assessment strategy on SQA's website: **www.sqa.org.uk**.

Example 1

In absence of actual conflicts or disagreements, to meet evidence requirements of the Unit CC3/06, a conflict/disagreement situation may be created by simulation.

Example 2

Unit II1 requires a sound knowledge of insurance products so that the demands and needs of customers can be dealt with by recommendation and analysis of features and benefits. Simulation may be undertaken to test competence in this area.

Other sources of evidence

Other sources of evidence can be previous experience or learning, case studies or assignments.

SQA's *Guides to Assessment and Quality Assurance* (see section 5) have more advice on methods of assessment and how to ensure that your assessment is valid, reliable and practicable.

3 Generating evidence

The methods of assessment you use should generate sufficient evidence to demonstrate the candidate's competence.

We described earlier the circumstances in which you might choose to use different methods of assessment. Starting on the next page, this section gives you examples of forms which you can use to record and present evidence of:

- observation (by the assessor)
- questions and candidate responses
- personal statement (produced by the candidate)
- witness testimony

There are blank forms which you can copy and use in assessment in Appendix 1.

Observation

For observation, note that the form asks you to record the skills and activities observed. This helps you to make a judgement on how the activity was carried out and what it demonstrates.

Observation record: Core Units

Unit/Outcome(s): CC3/01 CC3/02 CC3/03
Candidate: Robert Byrne **Date of observation:** 15/07/07
Evidence index number: 02

Skills/activities observed:	PCs/Behaviours covered:
Candidate working in Business and Travel Insurance Department employing company procedures across a range of activities. This included the interaction between the candidate and colleagues/clients both within and outwith the organisation.	B1, B2, B3, B4, B6, B8

Knowledge and understanding apparent from this observation:
General 1, 2, 3, 4, 5, 6
Sector 1, 2
Context 1, 2, 3, 7, 8, 9

Other Units/Outcomes to which this evidence may contribute:
CC1/01 CC1/02
CC4/01 CC4/02 CC4/04

Assessor's comments and feedback to candidate:

As agreed, events as observed on assessment date may require further evaluation from questions to support standards of competence on outcomes and cover all knowledge and understanding.

I can confirm the candidate's performance was satisfactory.

Assessor's signature: *Irene Jacobs* Date: *15/07/07*

Candidate's signature: *Robert Byrne* Date: *15/07/07*

Observation record: Insurance Intermediation Options

Unit/Outcome(s): II1/01
Candidate: Ewan Smith **Date of observation:** 15/07/07
Evidence index number: 02

Skills/activities observed:	PCs/Behaviours covered:
Candidate identifying/obtaining/assessing appropriate information to evaluate and compare a range of products available in the market, ensuring products/services are up-to-date and competitive. Candidate observed using resources and marketing information appropriate for evaluation of products and services.	B1, B2, B3, B4, B5, B6

Knowledge and understanding apparent from this observation:
2, 3, 6, 7

Other Units/Elements to which this evidence may contribute:
II2, II3

Assessor's comments and feedback to candidate:

Not all aspects of knowledge and understanding were covered during this observation. As agreed, at the end of the observation period, any gaps may be assessed from short answer questions on organisational policy and procedures, codes and regulatory requirements.

I can confirm the candidate's performance was satisfactory.

Assessor's signature: *Irene Jacobs* Date: *15/07/07*

Candidate's signature: *Ewan Smith* Date: *15/07/07*

Questions and candidate responses

This form can be used to record any questions you might ask the candidate to establish what they know and understand. You should note the candidate's responses on this form too.

Note that there is a space near the top of the form for you to record when, where, how and why you asked the questions.

If you want to give the candidate written questions, this form could also be used.

Record of questions and candidate's answers: Core Units

Unit: CC3	**Outcome(s):** 05
Evidence index number: 03	
Circumstances of assessment: Questions to be supported by short written answers.	
List of questions and candidate's responses: Q: As section leader, how might you deal with suggestions from a colleague that are not in accordance with the policies of the organisation? A: Refuse request, accompanied by reasoned explanation making reference to procedures, whilst seeking to understand the motivations of others. Q: How might you act towards colleagues struggling to meet objectives? A: Make time available to support and seek to understand reasons for the situation, thereafter address the needs established.	
Assessor's signature: *Irene Jacobs*	Date: *13/08/07*
Candidate's signature: *Robert Byrne*	Date:*13/08/07*

Record of questions and candidate's answers: Insurance Intermediation Options

Unit: II1	**Outcome(s):** 04, 05
Evidence index number: 03	

Circumstances of assessment:
Questions to be supported by short written answers.

List of questions and candidate's responses:

Q: Should gaps in the products/services offered be identified, how might this be corrected?

A: Seek wider agency contracts with existing providers. Establish new outlets within the insurance market.

Q: What could the effects be from market change of a premium rate increase in a product?

A: Client may seek alternate provider. Business may be lost to competitor. Requote with alternate provider to retain business.

Assessor's signature: *Irene Jacobs* Date: *13/08/07*

Candidate's signature: *Ewan Smith* Date: *13/08/07*

Candidate’s personal statement

If a personal statement is being used as evidence, it should be completed by the candidate. The statement should record what they did, how and why they chose to carry out an activity or produce work in a certain way. Where other people may have been present during an activity and they may be able to provide witness testimony, the candidate should record how the statement links to other evidence in the column provided.

Personal statement: Core Units

Date	Evidence index number	Details of statement	Links to other evidence (enter numbers)	Unit, Outcomes, PCs/Behaviours covered
13/08/07	04	I have used some counselling skills and assertiveness skills to reduce the impact of conflict within the Section. I have identified some colleagues who may benefit from assertiveness training to enable them to work more effectively. I have made colleagues aware of company policies in relation to working practices and communication. I hold team/section meetings to ensure all staff know the Section's objectives and provide them with an opportunity to seek clarification on any issues thereby reducing the possibilities of conflict/disagreement.	02	CC3/06 CC3/07 CC3/B2 CC3/B4

Signed (candidate): *Robert Byrne*

Date: *13/08/07*

Personal statement: Insurance Intermediation Options

Date	Evidence index number	Details of statement	Links to other evidence (enter numbers)	Unit, Outcomes, PCs/Behaviours covered
13/08/07	04	At the request of my Manager, I compiled a report on the current number of providers used for home insurance. I analysed the information for each on aspects of benefits and features, both adverse/positive, to establish if the panel of providers currently being used reflects the current marketplace. This information will be used to ensure our products are up-to-date and comprehensive.	02,	II1/02, II1/08 B1, B2, B3, B4, B5, B6

Signed (candidate): *Ewan Smith*

Date: *13/08/07*

Witness testimony

Remember when you use a witness testimony that it must be capable of being authenticated — even if the testimony itself is being used to authenticate a candidate's claim to competence.

To make sure the witness testimony is genuine, you must ensure that you have a record of who is acting as a witness, their relationship to the candidate (eg supervisor, client) address, telephone number and the date. There are spaces for this information in the form.

Witness testimony: Core Units

SVQ title and level:	Providing Financial Services at level 3
Candidate's name:	Robert Byrne
Evidence index no:	05
Index no of other evidence which this testimony relates to (if any):	04
Element(s):	CC3/07
Date of evidence:	14/08/07
Name of witness:	Simon Horowitz
Designation/relationship to candidate:	Work colleague in Department

Details of testimony:

Candidate must exchange information and resources with colleagues to allow efficient working for all parties.

I can confirm that Robert exchanged information and resources in a timely and effective manner with me. He holds regular meetings to disseminate appropriate information to colleagues.

I can confirm the candidate's evidence is authentic and accurate.
Signed by witness: *Simon Horowitz* Date: *14/08/07*

Witness (please tick the appropriate box)**:**

☑ Holds A1 or D32/D33 qualifications

☐ Is familiar with the SVQ standards to which the candidate is working

Witness testimony: Insurance Intermediation Options

SVQ title and level:	Providing Financial Services at level 3
Candidate's name:	Ewan Smith
Evidence index no:	05
Index no of other evidence which this testimony relates to (if any):	04
Element(s):	II1/08
Date of evidence:	11/08/07
Name of witness:	Jamahl Khan
Designation/relationship to candidate:	Line Manager

Details of testimony:

I have read the personal statement/report (index 04) prepared by Ewan on insurance providers. The conclusions reached and depth of information provided suggest a most beneficial research project was undertaken. The Company can use this report to base current and future evaluation of products/services to customers.

I can confirm the candidate's evidence is authentic and accurate.
Signed by witness: *Jamahl Khan* Date: *14/08/07*
Supervisor

Witness (please tick the appropriate box)**:**

☑ Holds A1 or D32/D33 qualifications

☐ Is familiar with the SVQ standards to which the candidate is working

Filling the gaps

There may come a time when your candidate has provided evidence for most of the Unit (or SVQ), but there are some gaps. For example, you may find that certain situations, such as handling contingencies, have not arisen during assessment. Often these will relate to dealing with health and safety issues, or unexpected problems with workflow like delays in receiving information from another part of the organisation.

In this SVQ, such gaps are likely to occur in generating evidence for working relationships within a small department or restricted exposure to the wider insurance market.

You may be able to overcome these by temporary transfer to a larger department which may offer more opportunity to gain effective evidence towards development of working relationships and/or achieve wider experience of insurance products.

Guidance and support to candidates

At all times during the assessment process — from planning through to making your assessment decision — feedback should be on-going, clear and constructive. Feedback should be given against the national standards by relating it to the evidence provided, including the knowledge specifications.

Where there are any shortfalls in a candidate's competence, you should discuss these with your candidate and make plans for re-assessment.

Judging candidate evidence and making an assessment decision

In judging candidate evidence, you must be satisfied that your candidate can work consistently to the required standard, and that the evidence they have produced is their own. You must consider whether your candidate understands and applies the knowledge evidence and how this links to performance evidence.

Evidence must:

- be relevant to the SVQ
- be authentic
- show current competence
- be sufficient to help you form a decision about the candidate's competence

Insufficient evidence

You have to judge whether the candidate has produced enough evidence required by the standards for you to reach a decision about their evidence.

Where there is insufficient evidence, you should say this to your candidate. You should tell them that it is not that they are not yet competent — there is simply not enough evidence on which to make a decision.

In this situation, your feedback to your candidates must help them produce more evidence and/or plan for further assessment.

Authenticating candidates' evidence

Authentication is required where you have not observed candidates' performance at first hand.

You can check whether a candidate has produced evidence which they claim shows their competence by questioning them or, if this is appropriate, asking them to produce a personal statement, using witness testimony, or seeking peer reports from other colleagues of the candidate.

An example:

At level 3, a candidate has supervisory potential. Reports/Analysis prepared by the candidate may be made available to work colleagues. Evidence of providing reports/analysis to others may be required to demonstrate competence in working with and communicating to others.

It may be necessary to authenticate this evidence by another form of assessment, such as questioning, particularly when the candidate has not been observed producing the documentation.

4 Recording achievement

You should retain all evidence — clearly referenced — for internal and external verification.

The candidate's evidence is normally kept in a file, often called a *portfolio*. These documents help you and your candidates to collect, present and cross-reference the evidence to the national standards. They are also a means of recording your assessment decisions, and they tell an External Verifier what stage a candidate has reached in achieving the SVQ.

Recording documents do not need to be paper-based — it is possible to use an electronic format for collecting and structuring the evidence. Whatever format you and your candidates choose to use, the documents must show what evidence was generated, the assessment decisions you made, how the evidence meets the standards, and where the evidence can be located. You should avoid photocopying items simply to put them in a portfolio — a clear explanation of where the evidence can be found (for example, in a filing cabinet) may be sufficient for the External Verifier to follow it up and include it in the visit.

There are various reasons why record-keeping is so important:

- it provides a way of tracking a candidate's progress in achieving an SVQ
- it helps candidates to make claims for certification of their competence
- Internal Verifiers and External Verifiers use the records to sample assessment decisions
- it helps SQA to monitor the quality assurance of qualifications

If your candidate's evidence is incomplete, or cannot be located, or if there is inaccurate cross-referencing to the standards, there is a risk that an Internal Verifier or External Verifier will be unable to confirm your assessment decisions.

To help you and your candidate present evidence and record your assessment decision, we have provided examples of the forms which you and your candidate might use to compile the portfolio.

- Completing the Unit progress record
- Using the evidence index
- Completing the Element achievement record

These forms are also used in SQA's portfolio.

Completing the Unit progress record

You should complete this form each time your candidate achieves a Unit from the SVQ by adding your signature and the date next to the relevant Unit.

At this stage, candidates should make sure they have completed the recording documents correctly and that their evidence can be easily located. Only then should they circle the relevant Unit number at the top of the form. This enables both of you to see at a glance what stage the candidate is at in their SVQ.

Unit progress record: Core Units

Qualification and level: Providing Financial Services at level 3

Candidate: Robert Byrne

To achieve the whole qualification, you must prove competence in **three mandatory** Units and **four optional** Units.

Unit Checklist

Mandatory	**CC1**	**CC3**	**CC4**									
Optional												

Mandatory Units achieved

Unit Number	**Title**	**Assessor's Signature**	**Date**
CC1	Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment		
CC3	Develop Productive Working Relationships in a Financial Services Environment	Irene Jacobs	01/10/07
CC4	Ensure Your Own Compliance with Financial Services Regulation		

Optional Units achieved

Unit progress record: Insurance Intermediation Options

Qualification and level: SVQ Providing Financial Services at level 3

Candidate: Ewan Smith

To achieve the whole qualification, you must prove competence in **three mandatory** Units and **four optional** Units.

Unit Checklist

Mandatory	CC1	CC3	CC4									
Optional	II1											

Mandatory Units achieved

Unit Number	Title	Assessor's Signature	Date
CC1	Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment		
CC3	Develop Productive Working Relationships in a Financial Services Environment	Irene Jacobs	01/10/07
CC4	Ensure Your Own Compliance with Financial Services Regulation		

Optional Units achieved

II1	Evaluate Insurance Products and Services	Irene Jacobs	30/08/07

Using the index of evidence

The purpose of the index of evidence is to help you locate and work through the candidate's evidence. It should give you a summary of what evidence the candidate has collected, and where (eg in a portfolio) it can be found.

The index of evidence should be completed by entering:

- the index number for each piece of evidence
- a description of each piece of evidence
- the place or location where it can be found
- the initials of the Internal Verifier and the date (if they have sampled the candidate's evidence)

Ideally, it should be the candidate themselves (with your support and encouragement) who complete the index.

You must make sure that the information in the evidence index is accurate when your candidates' portfolios are presented for assessment and verification — particularly the information about where the evidence can be located. This is important because we suggest that anything which has been produced as day-to-day work is kept in its normal location, but anything which has been produced through assessment for the SVQ, eg observation checklists, is filed in the candidate's portfolio. In this way, your candidate can avoid having to photocopy work products just for the sake of including them in a portfolio. It also means that evidence produced as a result of assessment is kept safely in a central file.

If the index of evidence is not completed with an accurate description and location of the evidence, there is a risk that an Internal Verifier or External Verifier might be unable to confirm your assessment decisions.

Index of evidence: Core Units

SVQ Providing Financial Services at level 3

Evidence number	Description of evidence	Included in portfolio (Yes/No) If no, state location	Sampled by the IV (initials and date)
02	Observation Record	Yes	
03	Questions and Answers	Yes	
04	Personal Statement	No retained in workplace	
05	Witness Testimony	Yes	*TG 30/10/07*

Index of evidence: Insurance Intermediation Options

SVQ Providing Financial Services at level 3

Evidence number	Description of evidence	Included in portfolio (Yes/No) If no, state location	Sampled by the IV (initials and date)
02	Observation Record	Yes	
03	Questions and Answers	Yes	
04	Personal Statement	No Retained in Workplace	
05	Witness Testimony	Yes	*TG 30/10/07*

Completing the Element achievement record

To help you and your candidates cross-reference the evidence to the standards of the SVQs, we have provided records similar to those produced in the SQA portfolio. Use one record for each Element. The grids should be completed by:

- entering the evidence index number in the first column
- giving a brief description of the evidence in the second
- ticking the relevant boxes for the Performance Criteria (or statements of competence as they are sometimes known)
- entering the areas of knowledge and understanding the piece of evidence covers

If integrated assessment is used (linking PCs or Elements across different Units) the evidence should be cross-referenced back to the relevant Units.

We have provided a completed example to show how to use the record.

Element achievement record: Core Units

Unit: CC3 Develop Productive Working Relationships In A Financial Services Environment

Element: 01, 02, 03, 05

Evidence Index No	Description of Evidence	Outcomes								Behaviours												
		1	2	3	4	5	6	7	8	1	2	3	4	5	6							
02	Observation	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓							
03	Questions		✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓							

Unit: CC3: Develop Productive Working Relationships in a Financial Services Environment

Element: CC3/01

Notes/Comments
Assessor notes on observation are retained within the workplace for reference as required by Assessor or Verifier.

The candidate has satisfied the Assessor and Internal Verifier that the performance evidence has been met.

Candidate:	*Robert Byrne*	Date:	*26/8/07*
Assessor:	*A Assessor*	Date:	*12/9/07*
Internal Verifier:	*Terry Gayle*	Date:	*24/9/07*

Element achievement record : Insurance Intermediation Options

Unit: II1 — Evaluate Insurance Products And Services

Element: 01, 02, 04, 05, 08

Evidence Index No	Description of Evidence	Outcomes						Behaviours														
		1	2	3	4	5	6	1	2	3	4	5	6	7								
02	Observation	✓			✓			✓		✓	✓		✓									
03	Questions	✓	✓	✓	✓	✓	✓		✓	✓			✓	✓								
05	Personal Statement	✓	✓	✓	✓	✓	✓		✓	✓		✓		✓								

Unit: II1 — Evaluate Insurance Products and Services

Element: 08

Notes/Comments
Workplace evidence in the form of Personal Statement/Report has been attested by Supervisor with copy retained in workplace for reference as required.

The candidate has satisfied the Assessor and Internal Verifier that the performance evidence has been met.

Candidate:	*Ewan Smith*	Date:	*26/8/07*
Assessor:	*A Assessor*	Date:	*12/9/07*
Internal Verifier:	*Terry Gayle*	Date:	*24/9/07*

5 Further information

What else should I read?

The publications listed here provide additional information on how to implement SVQs. Details of these and other SQA publications are available on our website at **www.sqa.org.uk** on the 'Publications, Sales and Downloads' section. They can be ordered from SQA's Customer Contact Centre — telephone 0845 279 1000. Please note that there may be a charge for some of these publications.

Assessor/Verifier Units: assessment guidance

External Assessment Moderation in National Qualifications and Higher National Qualifications: a guide for centres

Guide to Assessment and Quality Assurance for Colleges of Further Education

Guide to Assessment and Quality Assurance for Employers and Training Providers

Arrangements for Candidates with Disabilities and/or Additional Support Needs in Examinations and Assessments

Quality Assurance Principles, Elements and Criteria

Operational Help Centre

The Operational Guide for Centres has been replaced by the online Operational Help Centre on **www.sqa.org.uk**

Appendix 1: Blank recording forms

Unit progress record

Qualification and level:

Candidate:

To achieve the whole qualification, you must prove competence in ___ **mandatory** Units and ___ **optional** Units.

Unit Checklist

Mandatory												
Optional												

Mandatory Units achieved

Unit Number	Title	Assessor's Signature	Date

Optional Units achieved

Index of evidence

SVQ title and level:

Evidence number	Description of evidence	Included in portfolio (Yes/No) If no, state location	Sampled by the IV (initials and date)

Element achievement record

Unit:

Element:

Evidence Index No	Description of Evidence	Outcomes									Behaviours						Knowledge and Understanding							
	Observation																							
	Questions																							
	Personal Statement																							

Unit:

Element:

Notes/Comments

The candidate has satisfied the Assessor and Internal Verifier that the performance evidence has been met.

Candidate: Date:

Assessor: Date:

Internal Verifier: Date:

Personal statement

Date	Evidence index number	Details of statement	Links to other evidence (enter numbers)	Unit, Elements, PCs covered

Signed by candidate:

Date:

Observation record

Unit/Element(s):

Candidate: Date of observation:

Evidence index number:

Skills/activities observed:	**PCs covered:**

Knowledge and understanding apparent from this observation:

Other Units/Elements to which this evidence may contribute:

Assessor's comments and feedback to candidate:

I can confirm the candidate's performance was satisfactory.

Assessor's signature: Date:

Candidate's signature: Date:

Witness testimony

SVQ title and level:	
Candidate's name:	
Evidence index no:	
Index no of other evidence which this testimony relates to (if any):	
Element(s):	
Date of evidence:	
Name of witness:	
Designation/relationship to candidate:	
Details of testimony:	
I can confirm the candidate's evidence is authentic and accurate. Signed by witness: Date:	

Witness (please tick the appropriate box)**:**

☐ Holds A1 or D32/D33 qualifications

☐ Is familiar with the SVQ standards to which the candidate is working

Record of questions and candidate's answers

Unit:	**Element(s):**
Evidence index number:	
Circumstances of assessment:	
List of questions and candidate's responses:	
Assessor's signature:	**Date:**
Candidate's signature:	**Date**