



Assessor's guidelines for the SVQ in Providing Financial Services: Core Units and Insurance Underwriting Options at level 2

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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 2**. 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 — 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 2 has been developed by the Financial Services Skills Council and is intended for people 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.

The SVQ is 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 insurance offices and in partnership between employers and college/training providers.

Structure of the SVQs

This section lists the Units which form the SVQ in Providing Financial Services at level 2.

Mandatory Units

SQA Ref	SSC Ref	Title
F478 04	CC1	Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
F479 04	CC2	Plan and Organise Your Work in a Financial Services Environment
F47B 04	CC4	Ensure Your Own Compliance with Financial Services Regulation

Optional Units

Three must be completed — two Technical Units from one Technical Group and one further Unit from any Technical or Cross-sector group.

SSC Ref Title

Technical Group

B2	Bank Accounts Options
C2	Insurance Claims Options
D2	Insurance Intermediation Options
E2	Insurance Underwriting Options
F2	Long term Insurance Options
G2	Customer Payments for Financial Products and Services Options

Cross-sector Group

H2	Financial Services Customer Care Options (Cross-sector Group)
J2	Financial Services Sales Process Options (Cross-sector Group)

Optional Units

SQA Ref				Unit Title
Restricted Option Group 1 (Bank Accounts)				
F	4	7	C	0 4 Set Up Bank Accounts for Customers
F	4	7	E	0 4 Authorise Financial Transactions using Telecommunications
B	9	X	A	0 4 Operate a Sterling Counter Till
B	9	X	B	0 4 Operate a Multi-Currency Till
F	4	7	L	0 4 Provide Information to Customers in a Financial Services Environment
Restricted Option Group 2 (Insurance Claims)				
F	4	7	M	0 4 Deal With Straightforward New Insurance Claims Notifications
F	4	7	N	0 4 Settle Straightforward Insurance Claims
F	4	7	P	0 4 Deal With Straightforward Insured Losses
F	4	7	R	0 4 Deal With Straightforward Claims for Uninsured Losses
F	4	7	L	0 4 Provide Information to Customers in a Financial Services Environment
Restricted Option Group 3 (Insurance Intermediation)				
F	4	7	Y	0 4 Advise Customers as an Insurance Provider
F	4	8	0	0 4 Process Straightforward Insurance Business as an Intermediary
F	4	8	1	0 4 Process Straightforward Insurance Renewals as an Intermediary
F	4	8	2	0 4 Process Straightforward Mid-Term Insurance Amendments
Restricted Option Group 4 (Insurance Underwriting)				
F	4	8	7	0 4 Underwrite Straightforward New Risks
F	4	8	8	0 4 Process Insurance Policy Documents and Alterations
F	4	8	9	0 4 Process Straightforward Insurance Renewals
F	4	7	L	0 4 Provide Information to Customers in a Financial Services Environment
Restricted Option Group 5 (Long term Insurance)				
F	4	9	3	0 4 Process New Long Term Insurance Business Contracts
F	4	9	4	0 4 Alter Contracts for Long Term Insurance Business
F	4	9	5	0 4 Process Claims Against a Long Term Insurance Contract
F	4	7	L	0 4 Provide Information to Customers in a Financial Services Environment
Restricted Option Group 6 (Customer Payments for Financial Products and Services)				
F	4	A	F	0 4 Process Customer Financial Transactions
F	4	A	G	0 4 Assess and Use Financial Information to Reconcile Accounts
F	4	A	H	0 4 Operate Credit Control Procedures
F	4	A	J	0 4 Prepare and Pursue Statements Of Account for Financial Products and Services
F	4	B	6	0 4 Operate Payment by Direct Debit
F	4	7	L	0 4 Provide Information to Customers in a Financial Services Environment
Cross-sector Group H2 (Financial Services Customer Care)				
F	O	3	Y	0 4 Deliver Reliable Customer Service
F	O	5	P	0 4 Resolve Customer Service Problems
F	O	2	S	0 4 Deal With Customers by Telephone
Cross-sector Group J2 (Financial Services Sales Process)				
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 or 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

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 and when simulated working conditions may be used to assess competence
- ◆ definition of the workplace and which aspects of the national standards must always be assessed through performance in the workplace
- ◆ external quality control of assessment

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 CCI — Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment

Hayley Jones is 18-years-old and has been employed by a company operating in the Providing Financial Services area for one year. Her company has a formal training approach for the development of young staff and after discussion with her manager, Hayley decided to undertake a formal qualification in association with the local training provider and it was agreed that an SVQ in Providing Financial Services at level 2 would be appropriate. This work-based qualification will recognise Hayley's existing skills and experience in the workplace as well as giving her an opportunity for her self-development and to obtain a nationally-recognised qualification, which she can take to further levels.

The training provider, who will act as an assessor for the SVQ, will match Hayley's job remit against requirements of the SVQ. The qualification consists of three mandatory Units and three optional Units as selected by the candidate in agreement with her line manager and assessor:

Mandatory Units

- ◆ CC1 *Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment*
- ◆ CC2 *Plan and Organise Your Work in a Financial Services Environment*
- ◆ CC4 *Ensure Your Own Compliance with Financial Services Regulation*

This Assessor's Guidelines will concentrate on Unit CC1 and Insurance Underwriting options.

Competence must be demonstrated consistently over a period of time with evidence and performance obtained from a variety of sources. The assessor will give Hayley guidance on how to generate evidence to prove her competence and on how to compile a portfolio.

Unit CC1 requires Hayley to identify her own achievements and to match these against those required for competent performance in the workplace. A formal plan for development to address any gaps between the requirements of her job and current knowledge, understanding and skills should be drawn up. This plan should also contain details of any development needed to meet the requirements of the optional Units chosen by Hayley.

Hayley's line manager may arrange for her to attend training courses, a local FE college or shadow a member of staff to address the development needs highlighted. Once the arrangements are agreed by everyone involved they should be written into a development and assessment plan.

Evidence may be provided from a variety of sources including evidence in the form of products of Hayley's work and this can be further supplemented by other appropriate sources such as observed performance, questioning, and evidence of taking part in development plans and objectives with others.

Actions to develop self and work with others in a financial services industry are affected by regulations. Hayley must be aware of such regulations, how they affect her performance in the workplace, and how she should carry out her role in compliance with these regulations.

Example 2: Insurance Underwriting Options – UW1 – Underwrite Straightforward New Risks

Amy Mitchell, aged 19, left school with a number of good qualifications and followed her family into the insurance profession. She has now been with the company for approximately 15 months and has gained a basic understanding of insurance. The company now considers it appropriate for Amy to undertake a formal training programme to assist her development and it is suggested that she undertake an SVQ in Providing Financial Services at level 2. Her experience and skills to date will be mapped to Unit requirements and any gaps in knowledge and skills identified. With further training and development Amy could gain this nationally recognised qualification from which she may progress to other levels.

A training provider, who will act as Assessor, will match Amy's job description and activity against the requirements of the SVQ at level 2 and identify any areas for development. This work-based qualification requires the completion of three core Units together with three optional Units. The Core Units are:

- CC1: *Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment*
- CC2 *Plan and Organise Your Work in a Financial Services Environment*
- CC4 *Ensure Your own Compliance with Financial Services Regulation*

In view of Amy's job remit it is considered that the technical group containing the *Insurance Underwriting options* is suitable for her development. This technical group contains four Units:

- UW1: *Underwrite Straightforward New Risks*
- UW2: *Process Insurance Policy Documents and Alterations*
- UW3: *Process Straightforward Insurance Renewals*
- GF1: *Provide Information to Customers in a Financial Services Environment*

Two Units from this group may be selected, with the third optional Unit chosen from any technical or cross-sector group.

Competence must be demonstrated consistently over a period of time with evidence and performance obtained from a variety of sources. The assessor will give Amy guidance on how to generate evidence to prove her competence and on how to compile a portfolio.

The following example relates to Unit UW1.

Amy has been allocated to the Personal Lines department of the company and placed within the Home Insurance section dealing with buildings and contents insurance cover. Within predefined limits there is responsibility to accept risks on a standard basis, beyond which referral must be made to a supervisor for acceptance. It is considered that Amy's job remit and existing skills and experience should allow her to generate sufficient workplace evidence for this Unit. Additional evidence may be generated, for example, through observation, questioning and witness testimony from supervisors. Knowledge of regulatory

requirements allied to the financial services industry and organisational procedures is also required.

Once the arrangements are agreed by everyone involved they can be written up in an assessment and development plan. Should Amy require any specific development to meet the requirements of the SVQ Units, this may be addressed by attendance at college, in-house training, work shadowing or job rotation.

2 Preparing to assess the SVQ

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 Core Unit, CC1 *Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment*, and Optional Unit, UW1 *Underwrite Straightforward New Risks*.

You will notice that we have included spaces to enter dates when the assessment plan has been reviewed. Any gaps identified during these reviews should be discussed with your candidates and noted for action in the assessment plan.

Assessment plan 1: Core Units

Units: CC1 Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment					
Elements: 03					
Activities	PCs	Method of assessment/Sources of evidence	Date of assessment	Evidence already available	Links to other Units (PCs and range)
Planned observation of meeting between candidate and Reporting Line Manager to discuss a Personal Development Plan	B2, B3, B4	Observation	15/06/07	No	CC2/01 CC2/02 CC4/03 CC4/06
Questioning for knowledge and understanding not apparent from performance to be identified from 2nd review					

Assessor's signature: *Jamahl Khan*

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

Candidate's signature: *Hayley Jones*

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

Date of agreement: *01/06/07*

Date of completion: *30/07/07*

Assessment plan 2: Insurance Underwriting Options

Units: UW1 Underwrite Straightforward New Risks					
Elements: 02, 04, 05, 08					
Activities	PCs	Method of assessment/Sources of evidence	Date of assessment	Evidence already available	Links to other Units (PCs and range)
Planned observation of candidate in the workplace gathering information from customers to assess risk. This will include clarification of customer's requirements and completion of accurate records.	B1, B2, B5	Observation	15/06/07	No	UW3/02 UW3/04
Questioning for knowledge and understanding not apparent from performance to be identified from 2nd review					

Assessor's signature: *Jamahl Khan*

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

Candidate's signature: *Amy Mitchell*

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

Date of agreement: 01/06/07

Date of completion: 30/07/07

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 and 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: Core Unit

The candidate must interact with others to ensure fulfilment of work objectives and the assessor can observe degrees of interaction and then ask questions on how the candidate has adhered to company policies and procedures.

Example 2: Insurance Underwriting Options

The candidate must refer all proposals which exceed their level of authorisation to a supervisor. Evidence may then be taken from a supervisor as to the satisfactory performance of such referral, thus complying with company and regulatory codes.

Methods of Assessment

Assessment can 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.
- ◆ If you observe a candidate lacking resources to complete a task, it may be appropriate to ask questions on procedures to address the issue.
- ◆ Observation of candidate receiving a phone call with notes on recording information gathered and advice given.

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:

- ◆ Use of feedback information to identify gaps in knowledge and skills.
- ◆ Copy of quotation data provided to 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. Much of the candidates' 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 1: Core Unit — Should gaps in knowledge be identified, how might these be addressed?

Example 2: Insurance Underwriting Options — What action is appropriate when applicant refuses to disclose full information on a proposed risk?

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.

Example 1: Core Unit

A candidate may be asked to review performance against agreed objectives and provide a report/statement on level of achievement.

Example 2: Insurance Underwriting Options

Whilst completing records or databases if information is restricted due to client confidentiality/data protection, a personal statement from the candidate may assist to provide evidence of competence.

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 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: Core Unit

As candidates interact with others and report to supervisors, witness testimony may be used to indicate level of performance in the workplace.

Example 2: Insurance Underwriting Options

Opportunities for observation may be restricted to the assessor in relation to the candidate dealing effectively with customers. A supervisor may be able to monitor performance over a period of time and thus provide witness testimony of specific situations.

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 (Core and Optional Units)

Candidates must work within the regulatory environment of the Financial Services Industry. A series of simulation tasks could be set to ensure knowledge and understanding of regulatory requirements.

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/Element(s): CC1/04
Candidate: Hayley Jones
Evidence index number: 01

Date of observation: 15/07/07

Skills/activities observed:	PCs covered:
Hayley observed undertaking workplace activity. This activity must be consistent with identified Development Plan.	B1, B2, B3, B6

Knowledge and understanding apparent from this observation:
1, 2, 3, 9

Other Units/Elements to which this evidence may contribute:
CC2/01, CC2/02

Assessor's comments and feedback to candidate:
As agreed, events as observed require further evaluation from short answer questions to support aspects of knowledge and understanding contained within agreed performance objectives.

I can confirm the candidate's performance was satisfactory.

Assessor's signature: *Jamahl Khan*

Date: 15/7/07

Candidate's signature: *Hayley Jones*

Date: 15/7/07

Observation record: Insurance Underwriting Options

Unit/Element(s): UW1/01, UW1/02, UW1/04, UW1/05, UW1/08
Candidate: Amy Mitchell **Date of observation:** 15/9/07
Evidence index number: 01

Skills/activities observed:	PCs covered:
Amy gathered sufficient new risk information and so established underwriting data upon which a competent quotation was provided.	B1, B2, B3, B5

Knowledge and understanding apparent from this observation:
1, 2, 3, 5, 6, 8, 9

Other Units/Elements to which this evidence may contribute:
UW3/02

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 to be assessed by short answer questions to support standards of competence on outcomes and underpin performance.

I can confirm the candidate's performance was satisfactory.

Assessor's signature: *Jamahl Khan*

Date: *15/09/07*

Candidate's signature: *Amy Mitchell*

Date: *15/09/07*

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.

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

Record of questions and candidate's answers: Core Units

Unit: CC1	Element(s): 01, 03
Evidence index number: 02	
Circumstances of assessment: Questions to be supported by short written answers.	
List of questions and candidate's responses: Q: How might you check the relevant regulatory requirements which affect your position? A: Ask compliance officer of the company/organisation. Q: How would you establish your reporting line management structure? A: By reference to statement contained within Terms of Employment or company intranet.	
Assessor's signature: <i>Jamahl Khan</i>	Date: <i>13/08/07</i>
Candidate's signature: <i>Hayley Jones</i>	Date: <i>13/08/07</i>

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

Unit: UW1	Element(s): 01, 02
Evidence index number: 02	
Circumstances of assessment: Questions to be supported by short written answers.	
List of questions and candidate's responses: <p>Q: Identify appropriate action if a proposed new risk exceeds your underwriting authority.</p> <p>A: Arrange to transfer underwriting to nominated person holding higher authority.</p> <p>Q: If a customer is unable to provide full information on a proposed new risk, what action would be appropriate?</p> <p>A: In accordance with company policies and procedures and industry regulations, I would explain that a quotation may not be provided until all material information is provided.</p>	
Assessor's signature: <i>Jamahl Khank</i>	Date: <i>13/10/07</i>
Candidate's signature: <i>Amy Mitchell</i>	Date: <i>13/10/07</i>

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, Elements, PCs covered
13/11/07	03	I compiled a report at the request of my Line Manager to measure my progress in meeting Performance Targets against objectives as identified within my Development Plan.	01	CC1/06 CC1/07 CC1/08 B1, B2, B4, B5, B6

Signed (candidate): *Hayley Jones*

Date: *13/11/07*

Personal statement: Insurance Underwriting Options

Date	Evidence index number	Details of statement	Links to other evidence (enter numbers)	Unit, Elements, PCs covered
13/12/07	03	<p>At the request of my Manager, I compiled a report on client dissatisfaction following the decline of a new business application with a report outlining my action taken and information gained upon which underwriting action was based.</p> <p>Client is not satisfied with evaluation process which led to appropriate decision.</p>	01 04	<p>UW1/02 UW1/06 UW1/04 UW1/08</p> <p>B1, B2, B3, B4, B5</p>

Signed (candidate): *Amy Mitchell*

Date: *13/12/07*

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 2
Candidate's name:	Hayley Jones
Evidence index no:	04
Index no of other evidence which this testimony relates to (if any):	01
Element(s):	CC1/01, CC1/03
Date of evidence:	14/8/07
Name of witness:	Jason Bates
Designation/relationship to candidate:	Reporting Officer
Details of testimony:	
<p>As Line Manager of Hayley, I confirm discussion took place over a period of time as to the content of a Development Plan which would enhance ability and improve her knowledge, enabling job demands to be met. Reporting notes are available as evidence.</p>	
<p>I can confirm the candidate's evidence is authentic and accurate. Signed by witness: <i>Jason Bates</i> Date: <i>14/8/07</i></p>	

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:

- ◆ compliance with organisational policies, procedures and regulatory requirements
- ◆ underwriting across a range of different risk types

You may be able to overcome these by

- ◆ Simulation in order to check candidate's response to and knowledge of policies, procedures and regulations.
- ◆ a temporary transfer to another part of the organisation in order to carry out a task or procedure and gain wider access to evidence

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 candidates 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

A candidate may produce copies of insurance policies which have been prepared in the workplace. This documentation will be placed in the candidate's portfolio. It may, though, be necessary to authenticate this evidence by another form of assessment — particularly as in this case you have not been able to observe the candidate producing the documentation. It would be appropriate to question the candidate on aspects of the evidence supplied — this questioning would test knowledge and understanding and prove competence.

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 us to monitor the quality assurance of our qualifications

If your candidates' 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: SQA in Providing Financial Services at level 2

Candidate: Hayley Jones

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

Unit Checklist

Mandatory	CC1	CC2	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	<i>Jamahl Khan</i>	30.12.07
CC2	Plan and Organise Your Work in a Financial Services Environment		
CC4	Ensure Your Own Compliance with Financial Services Regulations		

Optional Units achieved

Unit progress record: Insurance Underwriting Options

Qualification and level: SVQ in Providing Financial Services at level 2

Candidate: Amy Mitchell

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

Unit Checklist

Mandatory	CC1	CC2	CC4									
Optional	UW1											

Mandatory Units achieved

Unit Number	Title	Assessor's Signature	Date
CC1	Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment	<i>Jamahl Khan</i>	30.12.07
CC2	Plan and Organise Your Work in a Financial Services Environment		
CC4	Ensure Your Own Compliance with Financial Services Regulations		

Optional Units achieved

UW1	Underwrite Straightforward New Risks	<i>Jamahl Khan</i>	30.12.07

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 candidates 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: Insurance Underwriting Options

SVQ in Providing Financial Services at level 2

Evidence number	Description of evidence	Included in portfolio (Yes/No) If no, state location	Sampled by the IV (initials and date)
01	Observation Record	Yes	
02	Questions and Answers	Yes	
03	Personal Statement	Yes	
04	Witness Testimony	Yes	<i>RH</i> <i>20/12/07</i>

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: CCI Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment

ELEMENT: 04

Evidence Index No	Description of Evidence	Outcomes								Behaviours													
		1	2	3	4	5	6	7	8	1	2	3	4	5	6								
01	Observation Record				✓					✓	✓	✓			✓								
		Knowledge and Understanding																					
		General									Context specific												
		1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9	10			
		✓	✓	✓						✓	✓	✓		✓		✓	✓						

Unit: CCI — Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment

Element: 04

Notes/Comments

Workplace evidence in form of observation record is retained for reference as required by Assessor or Internal Verifier.

Evidence has been verified by Assessor as authentic.

Evidence retained in workplace as confidential.

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

Candidate: *Hayley Jones*

Date: *30/11/07*

Assessor: *Jamahl Khan*

Date: *30/11/07*

Internal Verifier: *Roslyn Hall*

Date: *14/12/07*

Unit: UW1 Underwrite Straightforward New Risks

Element: 02, 04, 06, 08

Notes/Comments

Workplace evidence is retained for reference by Assessor or Internal Verifier as required.

Evidence in form of Personal Statement and report as witnessed by Supervisor.

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

Candidate: *Amy Mitchell*

Date: *26/8/07*

Assessor: *Jamahl Khan*

Date: *26/8/07*

Internal Verifier: *Roslyn Hall*

Date: *26/11/07*

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:

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:

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, K&U 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 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:

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: