



Assessor's Guidelines for the SVQ4 Insurance at SCQF level 8

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About this guide

This guide provides some practical examples of how to assess your candidates for the **SVQ4 Insurance SCQF level 8**. 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 and the SCQF

Scottish Vocational Qualifications (SVQs) are work-based qualifications which set the level of occupational competence for each sector of the economy and are usually delivered in the workplace or in partnership with a college or other training provider. 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.

There are SVQs for nearly all occupations in Scotland and they are available at SVQ levels 1–5. SVQs are currently notionally placed in the SCQF as the individual SVQs may be at differing SCQF levels and have differing amount of credit points, depending on the structure and context of the SVQ. SVQs are a means of recognising the skills and knowledge people need in employment, ie job competence. Successful completion of an SVQ provides clear evidence that the learner works to nationally recognised occupational standards.

Each Unit defines one aspect of a job or work-role, and says what it is to be competent in that aspect of the job. To be awarded a full SVQ, candidates must achieve each of the SVQ Units which make it up by demonstrating that they are competent in that aspect of the job. The Units which make up the SVQ can also be taken as freestanding awards. Some SVQs or SVQ Units are incorporated into other awards or programmes including HNCs and Modern/Technical Apprenticeships.

Explanation of levels

SVQ1 (SCQF level 4)	Competence involves the application of knowledge and skills in the performance of a range of varied work activities, most of which may be routine or predictable.
SVQ2 (SCQF level 5)	Competence involves the application of knowledge and skills in a significant range of varied work activities, performed in a variety of contexts. At this level, there will be activities, which are complex or non-routine and there is some individual responsibility and autonomy. Collaboration with others, perhaps through membership of a work group or team, may often be a requirement.
SVQ3 (either SCQF level 6 or 7)	Competence involves the application of knowledge and skills in a broad range of varied work activities, most of which are complex and non-routine. There is considerable responsibility and autonomy, and control or guidance of others is often present.
SVQ4 (either SCQF level 8 or 9)	Competence involves the application of knowledge and skills in a broad range of complex technical or professional work activities, performed in a wide variety of contexts and with a substantial degree of personal responsibility and autonomy. Responsibility for the work of others and the allocation of resources is often present.
SVQ5 (SCQF level 11)	Competence involves the application of skills and a significant range of fundamental principles across a wide and often unpredictable variety of contexts. Very substantial personal autonomy and often significant responsibility for the work of others and for the allocation of substantial resources feature strongly, as do personal accountability.

For further information on SCQF go to www.scqf.org.uk.

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.

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**.

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 Learning and Development 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 achieve 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 SVQ4 Insurance SCQF level 8

The SVQ in Insurance has been developed by Financial and Legal Skills Partnership (FLSP) and are intended for people working within the Insurance Sector.

These people will be working in the Insurance sector either in an insurance intermediary/broker, an insurance company or an organisation providing insurance services on behalf of a company/broker. They may be carrying out activities relating to the writing, renewal or alteration of complex insurance business or in handling claims. Their role may involve either interaction with clients, insurers, third parties or they may work in an audit/oversight role. They will require specialised skills and knowledge relating to regulatory requirements, professional standards of ethics, codes of practice, company policies and procedures and in technical areas relating to insurance matters. They may also be responsible for a team which will comprise of members who are developing or already possess similar specialised skills and knowledge.

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 broker/intermediary offices, insurance company offices, centralised Service Centres/Call Centres, Business Relationship Management Centres and Internal Audits/Compliance Functions.

Structure of the SVQs

This section lists the Units which form the SVQ4 Insurance at level 8. There are two pathways that a candidate can follow to achieve this award and candidates should determine, in discussion with their assessor and development manager which pathway is most appropriate to them.

1 Technician pathway

Candidates must complete a total of **10** Units which must include — **one** mandatory Unit — plus at least **five** further and different Units from the optional group Broking/ Claims Underwriting and reviewing/auditing of insurance trends and casework and **four** further and different Units from the optional group Working With Colleagues/ Customer Service and Leadership and Management.

2 Team Leader pathway

Candidates must complete a total of **10** Units which must include — **two** mandatory Units — plus at least **four** further and different Units from the optional group Broking/Claims Underwriting and reviewing/auditing of insurance trends and casework and **four** further and different Units from the optional group Working With Colleagues/ Customer Service and Leadership and Management.

Mandatory Units

Technician pathway

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H68N 04	8	5	FSPITS01	Manage Your Own Performance, Personal Development and Insurance Industry Awareness

Team Leader pathway

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H68N 04	8	5	FSPITS01	Manage Your Own Performance, Personal Development and Insurance Industry Awareness
H5XS 04	8	9	BA2	Provide Leadership in Your Area of Responsibility

Optional Units

Optional group — Broking/Claims/Underwriting and Reviewing/Auditing of Insurance Trends/Casework

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5G3 04	6	5	FSPGI10	Evaluate Insurance Products and Services
H5FD 04	8	10	FSPIO15	Manage the Business Relationship With Clients in a Financial Services Environment
H69G 04	9	11	FSPITS04	Determine and Evaluate Client's Insurance Requirements for a Tailored Policy
H68R 04	9	11	FSPITS05	Prepare Market Presentations and Solicit Insurance Quotations in Line With Organisational Placing Policy
H68S 04	9	11	FSPITS06	Negotiate and Agree Complex Insurance Cover on Behalf of Clients
H5GA 04	7	6	FSPGI17	Evaluate Risk and Advise other Insurance Intermediaries
H68T 04	8	9	FSPITS07	Progress Complex Insurance Renewals as an Intermediary
H68V 04	8	9	FSPITS08	Progress Complex Mid-term Insurance Amendments
H5G0 04	7	7	FSPGI07	Carry out Initial Assessment and Investigate Complex Insurance Claims

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H68W 04	9	11	FSPITS09	Determine the Cover and Extent of Liability in Complex Insurance Claims
H68X 04	9	11	FSPITS10	Negotiate and Settle Complex Insurance Claims
H68Y 04	8	9	FSPITS11	Progress Complex Claims for Uninsured Losses
H69H 04	9	11	FSPITS12	Ensure Effective Recovery in Complex Insurance Claims
H691 04	8	12	FSPITS13	Evaluate and Decide Whether to Underwrite Complex New Risks
H692 04	8	13	FSPITS14	Negotiate and Determine the Conditions Under Which Risk Will Be Underwritten in Complex Insurance Cases
H693 04	8	13	FSPITS15	Progress the Underwriting of Complex Insurance Policy Alterations and Mid-term Amendments
H5G8 04	6	7	FSPGI15	Process Complex Insurance Renewals as an Intermediary
H694 04	9	13	FSPITS19	Provide Technical Advice and Support Regarding Complex Insurance Matters to Others
H695 04	9	13	FSPITS20	Advise and Support Clients Making a Claim in Complex Insurance Cases
H696 04	9	12	FSPITS02	Contribute to Evaluations of Potential Insurance Work in Line with Organisational Objectives
H697 04	9	12	FSPITS03	Determine and Report Trends in Insurance Business and Make Recommendations for Business Development
H698 04	7	8	FSPITS16	Carry Out Audits of Insurance Claims Processes
H5GK 04	6	6	FSPGI25	Review Underwriting Decisions to Accept Risks
H699 04	7	8	FSPITS17	Undertake a Quality Audit of Insurance Casework Within Your Area of Responsibility
H69A 04	7	8	FSPITS18	Carry Out a Quality Audit of Insurance Work Undertaken by Suppliers

Optional group — Working With Colleagues/Customer Service and Leadership and Management.

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H58V 04	9	12	DD2	Develop and Sustain Productive Working Relationships with Stakeholders
H68H 04	7	4	DD6	Lead Meetings to Achieve Specific Objectives
H6XF 04	8	10	C8	Handle Referred Customer Complaints
H6XG 04	6	6	C5	Monitor and Solve Customer Service Problems
H68K 04	7	11	EA4	Manage Budgets
H5XN 04	7	6	DC2	Support Individuals' Learning and Development
H683 04	7	8	DB1	Build Teams
H68F 04	8	5	SLS25	Plan and Resource the Work of the Sales Team
H422 04	10	12	CA1	Identify and Evaluate Opportunities for Innovation and Improvement
H5XR 04	9	14	DA2	Recruit, Select and Retain People
H69C 04	8	9	BA7	Promote Equality of Opportunity, Diversity and Inclusion
H69F 04	6	5	DC5	Help Individuals Address Problems Affecting Their Performance
H58X 04	7	14	DB4	Manage People's Performance at Work
H68E 04	8	11	BA9	Develop Operational Plans
H6PW 04	11	6	DD4	Develop and Sustain Collaborative Relationships with Other Organisations
H68M 04	6	9	FD3	Manage Customer Service

An Assessment Strategy for the SVQ

As part of their/its review of the SVQ(s), the standards-setting body Financial and Legal Skills Partnership (FLSP) has developed an Assessment Strategy which defines a range of requirements:

- ◆ the occupational expertise of assessors and verifiers
- ◆ definition of the workplace
- ◆ two models of independent assessment or external quality control – a standard model involving assessors and verifiers to hold appropriate qualifications and an Employer equivalent training model — this model recognises that managers and supervisors may have developed equivalent skills and understanding through the employment context to enable them to take on assessor and internal verifier roles without holding the specified qualifications for assessors and/or internal verifiers in addition to demonstrating relevant occupational experience

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

Jack has recently been promoted to act as Section Leader in the Claims Department of a Large Insurance Company. The Insurance Company has gone through a major restructure and will now be expanding in a period of planned business growth. The team Jack will lead is a new team that will work on complex insurance claims.

Two years ago Jack completed the SVQ3 Providing Financial Services and he enjoyed the process of portfolio development and has therefore decided to complete the SVQ4 Insurance as his employer supported development activity following his promotion. Within the SVQ3 award, Jack completed four Units which are part of the SVQ4 award and will therefore give him a headstart in his progression through the award.

His completed Units are:

Mandatory Unit

- ◆ Provide Leadership in Your Area of Responsibility (H5XS 04)

Optional group — Broking/Claims/Underwriting and Reviewing/Auditing of Insurance Trends/Casework

- ◆ Evaluate Insurance Products and Services (H5G3 04)
- ◆ Carry out Initial Assessment and Investigate Complex Insurance Claims (H5G0 04)

Optional group — Working With Colleagues/Customer Service and Leadership and Management

- ◆ Support Individuals' Learning and Development (H5XN 04)

Given Jack's role it has been agreed he will complete the Team Leader Pathway of the SVQ4 Insurance. He will complete one further mandatory Unit:

- ◆ Manage Your Own Performance, Personal Development and Insurance Industry Awareness (H68N 04)

His business objectives are to focus on further developing his skills in working with complex claims whilst recruiting, building and developing his new team.

With this in mind, and taking account he has already completed two Units from this section he selects as his two options from optional group (Broking/Claims/Underwriting and Reviewing/Auditing of Insurance Trends/Casework):

- ◆ Negotiate and Settle Complex Insurance Claims (H68X 04)
- ◆ Progress Complex Claims for Uninsured Losses (H68Y 04)

As he has already completed two other Units during his SVQ3 award his options from optional group (Working With Colleagues/Customer Service and Leadership and Management) will be:

- ◆ Recruit, Select and Retain People (H5XR 04)
- ◆ Manage People's Performance at Work (H58X 04)
- ◆ Build Teams (H683 04)

Jack's company uses the Employer equivalent training model and his Divisional Manager will act as his assessor. She agrees with Jack that (where possible) an integrated approach to assessment will be used, ie evidence demonstrating competence in one Unit can be used to match Evidence Requirements for another Unit(s). As was the case with his previous SVQ, Jack will use an electronic online portfolio to gather evidence but in addition, they will make use of professional discussions to support a large part of the evidence generation.

Example 2

Rosie works in the regional office of a large firm of insurance brokers that has recently started a new talent development programme focussing on the development and enhancement of technical skills across the organisation. Rosie, who has never completed any formal qualifications since leaving school, has been selected for the programme and has chosen the SVQ4 as the qualification she will complete to support her development.

Rosie will complete the Technician Pathway of the SVQ4 Insurance.

She will complete the mandatory Unit:

- ◆ Manage Your Own Performance, Personal Development and Insurance Industry Awareness (H68N 04)

Her business objectives are to focus on further developing her technical skills particularly in relation to renewals and mid-term amendments as well as developing business relationships with clients. Rosie is also responsible for complaint handling and problem resolution in her office. In addition, she will take responsibility for the compliance training plans for her office, ensuring that the in-house short training sessions are delivered to the team as required.

With this in mind, she selects as her **five** options from optional group (Broking/ Claims/Underwriting and Reviewing/Auditing of Insurance Trends/Casework):

- ◆ Evaluate Insurance Products and Services (H5G3 04)
- ◆ Manage the Business Relationship with Clients in a Financial Services Environment (H5FD 04)
- ◆ Progress Complex Insurance Renewals as an Intermediary (H68T 04)
- ◆ Process Complex Insurance Renewals as an Intermediary (H5G8 04)
- ◆ Progress Complex Mid-term Insurance Amendments (H68V 04)

Her **four** options from optional group (Working With Colleagues/Customer Service and Leadership and Management) will be:

- ◆ Handle Referred Customer Complaints (H6XF 04)
- ◆ Monitor and Solve Customer Service Problems (H6XG 04)
- ◆ Lead Meetings to Achieve Specific Objectives (H68H 04)
- ◆ Support Individuals' Learning and Development (H5XN 04)

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. Many activities carried out by candidates in the Insurance industry as part of their day to day work will generate evidence for more than one Unit in this SVQ. Depending on the activities being assessed and the Units selected by the candidate/their organisation it is feasible that an activity could generate evidence for a number of Units being assessed. The assessor and candidate have to decide the level of integration in a portfolio — it can be as few as two Units or it could be as many as all 10 Units in the award.

To support the maximisation of integration, all the exemplars in these Guidelines are based on integrating assessment across four Units but the templates can be adapted to support assessment for a fewer or larger number of Units if desired.

In insurance organisations, there is usually a wealth of existing evidence that the candidate will have generated as part of the organisation's performance management and compliance processes and you should encourage the maximum reuse of this existing evidence. In addition, many candidates will be part of Continuing Professional Development schemes regulated by Professional Bodies such as the Chartered Insurance Institute which can provide evidence for the mandatory unit Manage Your Own Performance, Personal Development and Insurance Industry Awareness (H68N 04).

As an assessor, you should identify whether some cross matching templates are in place and, if not, you should consider developing these in consultation with the candidate and their manager as this will not only help the candidate(s) you are working with now, but future candidates working towards the award you are assessing.

You should bear in mind that Insurance organisations have very strict rules about copying of evidence (forms, reports, records of conversations, letters or e-mails to customers, etc) from their systems and it is unlikely that this will be permitted. Therefore as an assessor, you will have to be prepared to review products of evidence online and support the candidate to ensure they include the right level of recording and cross referencing to work held elsewhere in their portfolio of evidence.

If you are a new assessor working towards your LD9 Unit (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 excerpt from an integrated assessment plan for an SVQ where four of the Units in the SVQ are considered as an Assessment activity is undertaken. You can increase or decrease the number of Units reviewed depending on the content of the Unit and the extent to which integration is feasible.

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 an update to the assessment plan.

Given that observation can be dependent on the business situation of the day (ie types of business being undertaken) not all the potential evidence will actually be generated during the assessment event, but you can see there is scope for a significant range of performance criteria, behaviours or knowledge to be evidenced as you assess candidates. As you work through the assessment process, your later plans are likely be more Unit specific, focusing on highlighting the gaps you plan to cover, but at the outset, you are likely to find a more generic plan will enable you to maximise the amount of evidence you can capture from a single observation. Such early progress will also be motivational for the candidate.

We have based all the exemplar forms on example 2 involving Rosie Fraser which was outlined earlier. Amongst the Units she will be completing, Rosie will be completing four Units closely aligned to her work with clients handling complex insurance business:

- ◆ Manage the Business Relationship with Clients in a Financial Services Environment (H5FD 04)
- ◆ Progress Complex Insurance Renewals as an Intermediary (H68T 04)
- ◆ Process Complex Insurance Renewals as an Intermediary (H5G8 04)
- ◆ Progress Complex Mid-term Insurance Amendments (H68V 04)

The exemplars will be based on the integration of assessment across these four Units. There will of course be other opportunities for Rosie and her assessor to identify further opportunities to reuse some of this evidence in the remaining Units she is completing using an online portfolio.

Assessment plan

Units	Manage the Business Relationship with Clients in a Financial Services Environment	H5FD 04
	Progress Complex Insurance Renewals as an Intermediary	H68T 04
	Process Complex Insurance Renewals as an Intermediary	H5G8 04
	Progress Complex Mid-term Insurance Amendments	H68V 04

Date of planned assessment	Activities	Method of assessment/ sources of evidence	Provides potential evidence for:					
			H5FD 04	H68T 04	H5G8 04	H68V 04		
06/01/14	Assessor to listen into live calls handled by the candidate relating to the progression/processing of complex insurance renewals or mid-term amendments.	Observation	P1, 3, 4, 6, 7, 9, 10 K1-10 B1-5	P1-17 K1-15 B-3	P1-14 K1-13 B1-5	P1-13 K1-18 B1-3		
	Assessor to listen back to previous calls identified by the candidate as potential evidence. For this visit, candidate to identify calls relating to progressing/processing complex renewals.	Observation	P1, 3, 4, 6, 7, 9, 10 K1-10 B1-5	P1-17 K1-15 B1-3	P1-14 K1-13 B1-5			
	Assessor to review the processing of three complex insurance renewals completed recently by the candidate. Candidate to ensure all documentation relating to this is available for review.	Products	P1, 3, 4, 6, 7, 9, 10 K1-10 B1-5		P1-14 K1-13 B1-5			

Date of planned assessment	Activities	Method of assessment/ sources of evidence	Provides potential evidence for:					
			H5FD 04	H68T 04	H5G8 04	H68V 04		
	Assessor to review candidate working on complaints letters and/or any complaint that is received in branch during the visit.	Products	P1, 3, 4, 6, 7, 9, 10 K1-10 B1-5	P1-17 K1-15 B1-3	P3, 11-14, K3,4, 10,13 B1-5	P10, 12, 13 K16, 17 B1-3		

Assessor's signature Dawn Marks

1st review due 1st March 2014

Candidate's signature Rosie Fraser

2nd review due 1st May 2014

Date of agreement 17th December 2013

Date of completion Target date 1st September 2014

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 of 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:

- ◆ candidates can be assessed in the workplace — cost and time involved can be minimised
- ◆ good rapport/relationships can be built between assessor and candidates
- ◆ assessment can progress at the candidates' own pace
- ◆ flexibility of planning assessment to fit the needs of those involved in the process
- ◆ no formal assessment necessary as credit is given on performance
- ◆ familiarity of work environment and tasks to be carried out
- ◆ support of other experienced staff
- ◆ promotes confidence and loyalty
- ◆ useful part of job training and development

The challenges might be:

- ◆ pressures of work
- ◆ confidentiality issues including organisation restrictions on accessing client information
- ◆ interference/disruptions from surroundings
- ◆ lack of opportunity to gather evidence in the workplace at a given point in time
- ◆ lack of privacy
- ◆ time constraints
- ◆ sufficiency of access for assessors
- ◆ organising assistance from others involved in the assessment process

Example

You might agree with a candidate working in the branch of an Insurance Broker who has to demonstrate how they interact with customers during the renewals of insurance policies, this could be carried out by **observation** of a meeting. If you are an assessor who is working alongside the candidate you should be well placed to observe the candidate's performance, perhaps using a prepared checklist, and to question the candidate about the situation afterwards.

In some situations in Insurance businesses candidates may be undertaking work in call centres involving call monitoring. At managerial level, live call monitoring will not be able to be handled as a planned assessment as it will not be possible to predict when particular types of call will be received. To allow for this, you can also agree with the candidate that the observation does not always need to be undertaken in a live situation. Whilst preparing for their assessment, the candidate can identify any calls that they believe meet the criteria too and bring these to your attention, typically by taking note of the relevant call references at the time of the call. You can then listen to the replay of the call using the organisation's monitoring systems to undertake the assessment activity at a later date.

Methods of assessment

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

Example 1

Observation of the candidate undertaking a performance development review discussion with a member of their team.

Example 2

Observation of a candidate meeting with a customer to discuss their insurance renewal requirements.

Example 3

Observation of a candidate delivering compliance training sessions to members of their team.

Product evidence

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:

- ◆ customer records/reports/insurance renewals/claims/amendments prepared by the candidate
- ◆ letters and e-mail communications between the candidate and their customer, their team or their colleagues
- ◆ reports or other written communication prepared by the candidate — recommendations for improving products and services, documentation/analysis of insurance policy options
- ◆ performance management activities completed in relation to their teams including records of performance and development discussion and coaching activities

- ◆ completed outputs from tests delivered elsewhere in the organisation evidencing knowledge of the compliance requirements, procedures to follow and/or features of given products and services
- ◆ professional body continuing professional development records

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.

Note — Due to the practical nature of the Insurance qualification, it is suggested that **oral** (as opposed to written) questions should be used to test candidates' knowledge and understanding.

Q How do you define a 'material change' for insurance purposes?

A Every change is material where it would influence the judgment of a prudent insurer in fixing the premium or determining whether he will take the risk.

Q If a customer complains about the conditions that have been written into a policy what actions should you take?

A The candidate's answer should reflect the organisational requirements for complaint handling and cover the timescales for responding to the client and the parties that have to be involved in the case review.

Q What are the risks that can arise when you encourage customers to give you feedback on their perceptions about the service provided by your organisation?

A Customer feedback is likely to be distorted by events beyond the control of your organisation — the halo and horns effect, those who have had insurance propositions accepted will tend to be positive, those who had propositions declined will be negative. To get a balance, feedback should be gathered from as many successful applicants as unsuccessful applicants. Customers may also use the feedback process to reopen a discussion about their insurance business and its terms and conditions. It is important that any feedback process makes it clear that no discussion can be entered into about actual decisions. Further distance between the decision makers and the customer giving feedback can be achieved by using third parties to gather some of the comments.

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, by using an obscure illness in a question about terms and conditions for a health policy.

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

Personal statements are useful in supporting other evidence presented such as product evidence. The candidate can write about why an insurance proposal has to be handled in a particular way, any timescales which must be met and the importance of ensuring that the decision and associated conditions has been clearly communicated to the customer in a way which complies with legislative requirements whilst also retaining the customer's loyalty to the organisation.

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.

Given that assessors are responsible for judging and signing off all evidence, they must ensure that any witness testimony comes from a reliable and credible source. The ideal witness will be:

- ◆ experienced in the area of work carried out by the candidate
- ◆ familiar with the standards to be met, and
- ◆ in possession of relevant qualification(s)

Line managers/team leaders can often be called on to give witness testimony. This is particularly useful where the assessor is from another organisation as it further validates the assessor's assessment of the extent to which organisational policies and procedures have been followed and appropriate behaviours have been consistently displayed. It can also help with ensuring the organisation and specifically the line managers remain engaged with the assessment process and its outputs.

However, where no one in the workplace meets all the above criteria the assessor must make a judgement on a person's suitability based on other equivalent factors (position in organisation, length of service, proven ability to meet standards, etc).

Strongest ↑ ↓ Weakest	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 L and D Units, 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.
	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

A candidate may be asked to provide evidence of producing a report on the suitability of an Insurance product for a senior manager who has to discuss the options with a high value client. A witness testimony from senior manager may provide evidence that the report contained appropriate information presented in a clear and concise format and that all aspects of the product suitability or otherwise had been considered.

Example 2

Testimony from a more senior member of staff could be provided to verify that the candidate consistently develops productive relationships with stakeholders by engaging in open dialogue, exchanging information with others, identifying, understanding and respecting the perspective of others and building mutual trust.

Professional discussions

Professional discussions are structured, well planned, in depth discussions recorded in writing by the assessor or more usually captured on audio or digital video. They focus on evidence already provided or demonstrated by the candidate. This is likely to consist of real work activities, practical tasks, a case study, project, portfolio or some other form of assessment undertaken to meet the requirements of the learning. The assessor starts by asking the candidate questions about the evidence and a discussion ensues. The assessor is responsible for ensuring that the points that need to be covered are brought into the discussion by the candidate.

Professional discussions are more wide-ranging and intensive than questioning and interviewing, this assessment instrument is used to support existing evidence of a candidate's knowledge and understanding, performance abilities and higher-order analytical and decision-making skills, and to integrate assessment across a range of Outcomes and/or Units.

Simulation

The Financial and Legal Skills Partnership has defined in their Assessment Strategy, for Branch, Business and Customer/Commercial Relationship Managers (October 2013) has stated that simulation is **not** acceptable as a form of evidence for these qualifications.

Other sources of evidence

Other sources of evidence can be previous experience or learning, case studies or assignments. When working with Insurance organisations, where there is typically a great deal of training and development activity carried out, you should explore what acceptable evidence might have been generated through these activities.

SQA's *Guide to Assessment* (see section 5) has 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
- ◆ professional discussions

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 and to match this to the Performance Criteria, Knowledge and Skills and Behaviours.

Observation record

Units	Manage the Business Relationship with Clients in a Financial Services Environment	H5FD 04
	Progress Complex Insurance Renewals as an Intermediary	H68T 04
	Process Complex Insurance Renewals as an Intermediary	H5G8 04
	Progress Complex Mid-term Insurance Amendments	H68V 04
Candidate	Rosie Fraser	Date of observation 6 th January 2014
Evidence index number	01	

Skills/activities observed	H5FD 04	H68T 04	H5G8 04	H68V 04		
<p>During my visit to the office, Rosie handled two calls between 14:00 and 15:30. I listened to one live inbound call and one live outbound call and one archive call (outbound) the candidate had previously identified as being appropriate evidence. Call summaries below, full call audio available on review using the call reference.</p> <p>On joining each call, the candidate greeted the client appropriately and quickly established the nature of the enquiry. All calls were handled in a professional and friendly manner.</p> <p>Call 150413231333 (inbound call) Client was renewing a company insurance policy where there had been a series of claims in the previous period and where there were underwriting issues that required to be handled. Rosie ensured the claims history was fully documented and asked the client to send in details of updates to the company's fire detection systems. She identified alternative options for cover for the client and agreed to contact the underwriters to discuss. Client was advised how updates would be progressed. Client's wish to not to deal with his current insurers was noted, Rosie did try and put an alternative view but this was not accepted.</p> <p>At the conclusion of the call, Rosie fully updated the customer recording system and progressed obtaining details from the underwriters.</p>	<p>P3–6, 9, 10 K3, 5, 9, 10 B1–5</p>	<p>P3–8, 16 K14, 7, 8– 13 B1–3</p>	<p>P2, 5, 13, 14 K4, 7–11, 13 B1–5</p>			

Skills/activities observed	H5FD 04	H68T 04	H5G8 04	H68V 04		
<p>Call 150413231344 (outbound call) Rosie called a client who had asked for mid-term alterations to be made to an existing policy to enable cover to continue following a serious medical condition being diagnosed. The client had sent in documentation from his consultants and Rosie had already discussed the situation with the underwriters and had also researched options with alternative providers (fully recorded on the organisation's systems). Client advised of the new terms and conditions and Rosie answered clarification queries as to what would be covered in given future scenarios. Customer decided to progress with the amendment on the terms offered — Rosie explained the next steps and updated all relevant documentation.</p> <p>Previous Call 1504023541566 (outbound call) Rosie had called a client who had queries relating to the accuracy of information in the renewals documentation that one of the junior members of staff had sent out. Rosie clarified that there were ambiguities in how the information had been presented and took the time to talk the situation through with the customer and following the call she sent out updated information clarifying the position so the client would be able to give renewal instructions. Rosie also ensured internal records were updated to highlight to others how this ambiguity was arising and asking that the issue be reviewed at the next team meeting.</p> <p>During my visit Rosie also worked on reviewing upcoming renewals, identifying where additional information would be required and starting the process to contact the customer and where required the underwriters to gather information.</p>	<p>P3, 4, 10 K3, 5, 6, 9, 10 B1-5</p> <p>P4- 10 K3- 10 B1-5</p>		<p>P7-9 K8- 11, 13 B1-5</p>	<p>P1- 13 K1- 15 B1-3</p>		

Assessor's comments and feedback to candidate

You handled these client interactions very well Rosie. You use your technical knowledge very effectively when dealing with clients. I suggest you look at how you might also use some of this evidence in your Units from Optional group – Working With Colleagues/Customer Service and Leadership and Management.

I can confirm the candidate's performance was satisfactory.

Assessor's signature	<u>Dawn Marks</u>	Date	<u>8th January 2014</u>
Candidate's signature	<u>Rosie Fraser</u>	Date	<u>8th January 2014</u>

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

Units	Manage the Business Relationship with Clients in a Financial Services Environment Progress Complex Insurance Renewals as an Intermediary Process Complex Insurance Renewals as an Intermediary Progress Complex Mid-term Insurance Amendments	H5FD 04 H68T 04 H5G8 04 H68V 04
Candidate	Rosie Fraser	Date of assessment 6 th January 2014
Evidence index number	6	
Circumstances of assessment	To gather evidence where not apparent through performance evidence	

	H5FD 04	H68T 04	H5G8 04	H68V 04		
<p>Q What are the organisational procedures for handling client queries if telephone/internet links are down with your providers?</p> <p>A We advise clients of the situation. Where we are authorised we can undertake manual calculations of premiums but typically we would not do this unless there was a risk of a break in cover on a renewal or if the problems was to extend for longer than 24 hours.</p>	K4					
<p>Q What are the organisational procedures if a policy renewal letter is returned 'not known at this address?'</p> <p>A There is a risk the client is still wishing the policy to be renewed so we will take whatever steps we can to find the client. We will look on file to see what phone numbers we hold and we will call/text these. For (commercially sensitive) policies we will follow up by sending a second letter recorded delivery so we have a record of attempted delivery of the renewal notice.</p>	K9	K11	K4	K16		

	H5FD 04	H68T 04	H5G8 04	H68V 04		
<p>Q A consumer client who has recently taken out a policy through your brokerage has now indicated that you had a conflict of interest as you would have received commission from the insurance company and should have disclosed this — how would you respond?</p> <p>Would your response be different if the client was a commercial customer?</p> <p>A I would highlight the section on fees in our client agreement letter which would have been signed. I would also explain that under the Insurance Industry Conduct of Business rules, we are not obliged to disclose to consumer clients.</p> <p>We are only obliged to disclose commission to a commercial customer if the customer requests it (ICOBS 4.4), we are not under any duty to disclose this upfront.</p>		K5, 8	K4			

Candidate's signature

Rosie Fraser

Date

6th January 2014

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

Units	Manage the Business Relationship with Clients in a Financial Services Environment	H5FD 04	
	Progress Complex Insurance Renewals as an Intermediary	H68T 04	
	Process Complex Insurance Renewals as an Intermediary	H5G8 04	
	Progress Complex Mid-Term Insurance Amendments	H68V 04	
Candidate	Rosie Fraser	Date of statement	18 th February 2014
Evidence index number	3	Links to other evidence	2,5, 6

Details of statement	H5FD 04	H68T 04	H5G8 04	H68V 04		
<p>I work in the renewals and mid-term amendments section of our company. I am also responsible for managing the feedback from clients and handling our complaints processes, including liaison with our insurance companies.</p> <p>In this work, whenever a client issue is referred to me, I have to determine whether it is feedback I am receiving or whether I have to handle it as a complaint. I follow our organisations defined processes to decide which option to take, where it is a complaint I follow prescribed timelines to acknowledge the client's complaint. I then instigate a fact find review which can involve also contacting the insurance company involved and/or their underwriters. I ensure the client is kept apprised of the situation and that the correct response is signed off by the Office Manager and issued within the timelines, together with details of the escalation processes that client can follow if they wish.</p> <p>All feedback is recorded in our Quality Improvement Log and I chair a monthly meeting with all the teams in which we discuss all feedback good and bad and decide what actions to take — this may include either individual or group staff training or a change to our office procedures. Details of these meetings are minutes in the Quality Improvement Team Meetings file.</p>	P7–10 K6–10 B1–5	P17 K13–15	P3, 13 K3, 10, 13	P12, 13 K12, K16–18		

Details of statement	H5FD 04	H68T 04	H5G8 04	H68V 04		
Where feedback involves services offered by our insurers we record it in the Client Management File and we will discuss it in the quarterly meeting with our Relationship Manager for that organisation and agree what actions if any should be taken. However, if a matter is more pressing, perhaps because of the potential risk it might bring if repeated or if it is happening very regularly, we will ask for an immediate meeting with our Relationship Manager.						

Candidate's signature

Rosie Fraser

Date

18th February 2014

Witness testimony

Remember when you begin to use 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

Units	Manage the Business Relationship with Clients in a Financial Services Environment Progress Complex Insurance Renewals as an Intermediary Process Complex Insurance Renewals as an Intermediary Progress Complex Mid-term Insurance Amendments	H5FD 04 H68T 04 H5G8 04 H68V 04
Candidate	Rosie Fraser	Date of evidence
Name of witness	Sam Fox	Designation/relationship to candidate
Contact number	Extn 1625	
Evidence index number 3	Links to other evidence	2, 5, 6

Details of testimony	H5FD 04	H68T 04	H5G8 04	H68V 04		
<p>I am the Regional Manager responsible for the office where Rosie Fraser works.</p> <p>Rosie is a most able member of staff who has come to my attention as a most accurate and technically sound member of the team — as a result I have placed her on our Talent Management Scheme.</p> <p>Rosie’s work in progressing our complex insurance renewals and the associated processing activities are always completed to the highest standards, with appropriate interactions with both customers and underwriters. Where our clients use insurance consultants, Rosie interacts very effectively with these professionals.</p> <p>Rosie also handles our complex mid-term amendments equally effectively.</p> <p>In both renewals and amendments Rosie applies her knowledge of the market and its products to identify the best solution for the client whilst being mindful of our organisation’s service and profitability objectives.</p>	P1-10 K1-10 B1-5	P1-17 K1-15 B1-3	P1-14 K1-13 B1-5	P1-13 K1-18 B1-3		

Details of testimony	H5FD 04	H68T 04	H5G8 04	H68V 04		
<p>As the Team Leader responsible for the Continuous Improvement and Complaints Handling process at that branch, Rosie has shown a thorough and meticulous approach to issues identified and I have every confidence when I do my quarterly audit of branches that Rosie's work will evidence best practice.</p> <p>I have reviewed Rosie's portfolio of evidence as part of our Performance Development processes and confirm all the work in it was completed by Rosie and fully meets and in many cases exceeds our organisational standards. Having reviewed the requirements for these Units I am more than satisfied that Rosie meets the requirements.</p>						

I can confirm the candidate's performance was satisfactory.

Witness's signature Sam Fox

Date 10th March 2014

Witness (please select the appropriate box):

- Holds LD9, A1/A2 or D32/D33 qualifications
- Is familiar with the SVQ standards to which the candidate is working

Professional discussion

Where a Professional discussion is being used as evidence, a record of the discussion should be completed by the assessor to show the points covered and it should be cross referenced to the recording medium (the tape or audio record of the discussion). There is no need to produce a transcript of the conversation, the record should show in summary what was discussed and how this relates to the standards.

Professional discussion

Units	Manage the Business Relationship with Clients in a Financial Services Environment	H5FD 04
	Progress Complex Insurance Renewals as an Intermediary	H68T 04
	Process Complex Insurance Renewals as an Intermediary	H5G8 04
	Progress Complex Mid-Term Insurance Amendments	H68V 04
Candidate	Rosie Fraser	Date of discussion 6 th April 2014
Evidence index number 07		

Tape counter	Summary	H5FD 04	H68T 04	H5G8 04	H68V 04		
0–150	Rosie talked through a recent complex insurance renewal and how she handled it from end to end including the research she undertook on alternative providers and the interactions she had with both the client and the underwriters as the insured's claim history was not a normal pattern. She also discussed how she was developing relationships with this business client, the homework she did to understand their background and how she was building a rapport/trust with them. She went on to discuss in detail how the documentation for the renewal was handled. (Documentation relating to this case are held on the system and calls can be verified on the call monitor.)	P1–4, 5–7, 9–10 K1–10 B1–5	P1–17 K1–15 B1–3	P1–14 K1–13 B1–5			
150–333	Rosie talked through a recent complex mid-term insurance renewal and how she had handled it from the receipt of the call from the client through to its conclusion. She explained the particular difficulties that this amendment had given and how she resolved the issues to everyone's' satisfaction. In her discussion she explains fully how the way in which premiums are calculated impacted on this client and how she had had to present this information to the customer to aid their understanding of the renewal terms and conditions. (Documentation relating to this case is held on the system and calls can be verified on the call monitor.)	P1–4, 5–7, 9–10 K1–10 B1–5			P1–13 K1–18 B1–3		

Tape counter	Summary	H5FD 04	H68T 04	H5G8 04	H68V 04		
330-400	Rosie discussed a new renewals processing initiative she had suggested through the company suggestion scheme having reflected on feedback from clients on how communication on renewals communication with the clients was handled. This is now a cross company project she is leading on and is being sponsored by a Senior Director.	P5-8, 9-10 K1-10 B1-5					

Assessor's comments and feedback to candidate

It was clear in this discussion Rosie that you have a very good grasp on the standards expected when undertaking renewals and mid-term amendment activities. You covered all aspects of your role clearly and gave a number of examples of how you meet the required standards of these Units.

I can confirm the candidate's performance was satisfactory.

Assessor's signature

Dawn Marks

Date

6th April 2014

Candidate's signature

Rosie Fraser

Date

6th April 2014

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:

- ◆ developing stakeholder engagement and relationships in a department where stakeholder exposure is limited
- ◆ dealing with unusual or infrequent occurrences — specific types of complex lending propositions
- ◆ lack of available development opportunities within a specialised organisation/department

You may be able to overcome these by:

- ◆ exploring other methods of assessment that could be used such as questioning
- ◆ holding a professional discussion — to confirm knowledge and understanding of how the candidate would deal with a scenario if it arose
- ◆ discuss options with organisation to help find a solution such as a temporary secondment or involvement in an organisational project

Guidance and support to candidates

At all times during the assessment process — from planning through to making your assessment decision — feedback should be ongoing, 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.

In many instances, given the log on and audit trails in Insurance organisation's systems, authentication will be relatively straight forward, however there may be situations where you need to further validate the authenticity of evidence.

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.

Example

For this SVQ a candidate may have produced a report containing an evaluation of the insurance cover options for a corporate client. However, the assessor will not have observed this report being prepared therefore further evidence may be required to ensure that the document was entirely the candidate's own work.

To satisfy yourself that this is the case other evidence can be produced in support of this by:

- ◆ requesting a witness testimony from a manager who can verify the candidate produced the document
- ◆ questioning the candidate on their skills and knowledge of this area
- ◆ holding a discussion with the candidate on how and why they produced the document
- ◆ requesting a personal statement from the candidate explaining how they went about preparing the report and why they took a particular action

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 — you can use an electronic format for collecting and structuring the evidence. In the Insurance industry where confidentiality issues are of paramount importance, it is less likely you will work with paper based 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 always avoid asking candidates to print off items or take screenshots just to put them in a portfolio — a clear note of where the evidence can be found (for example, the call reference, date and time) should be sufficient for the External Verifier to follow it up during a 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

Qualification and level SVQ4 Insurance SCQF level 8

Candidate Rosie Fraser

To achieve the whole qualification, you must prove competence in one **mandatory** Units and nine **optional** Units **five Units** from the Optional Group 3 (Broking/Claims/Underwriting and reviewing/auditing of insurance trends/casework) and **four Units** from the Optional Group 4 (Leadership and Management and Working with Colleagues/Customer Service Cross Sector Units).

Unit checklist

Mandatory	H68N 04					
Optional group	H5FD 04	H68T 04	H5G8 04	H68V 04	H5G3 04	
Optional group	H6XG 04	H6XF 04	H68H 04	H5XN 04		

Mandatory Units achieved

Unit number	Title	Assessor's signature	Date
H68N 04	Manage your Own Performance, Personal Development and Insurance Industry Awareness	<i>Dawn Marks</i>	17 th May 2014

Optional Units achieved (Group — Broking/Claims/Underwriting and Reviewing /Auditing of Insurance Trends/Casework

Unit number	Title	Assessor's signature	Date
H5FD 04	Manage the Business Relationship with Clients in a Financial Services Environment	<i>Dawn Marks</i>	17 th May 2014
H68T 04	Progress Complex Insurance Renewals as an Intermediary	<i>Dawn Marks</i>	17 th May 2014
H5G8 04	Process Complex Insurance Renewals as an Intermediary		
H68V 04	Progress Complex Mid-term Insurance Amendments		
H5G3 04	Evaluate Insurance Products and Services		

Optional Units achieved (Group — Working With Colleagues/Customer Service and Leadership and Management)

Unit number	Title	Assessor's signature	Date
H6XG 04	Monitor and Solve Customer Service Problems		
H6XF 04	Handle Referred Customer Complaints		
H68H 04	Lead Meetings to Achieve Specific Objectives		
H5XN 04	Support Individuals' Learning and Development		

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

SVQ title and level		SVQ4 Insurance level 8	
Evidence number	Description of evidence	Included in portfolio (Yes/No) If no, state location	Sampled by the IV (initials and date)
1	Observation record	Yes	MS 18/07/2014
2	Witness testimony	Yes	MS 18/07/2014
3	Personal statement	Yes	MS 18/07/2014
4	Products — Insurance renewals and amendments files	Retained on company IT system (confidential)	
5	Products — Competence training records	Retained on company IT system (confidential)	
6	Questions	Yes	MS 18/07/2014
7	Professional discussion		

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 PC 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.

Unit achievement record

Unit **Manage the Business Relationship With Clients in a Financial Services Environment (H5FD 04)**

Evidence Index No	Description of Evidence	Performance												Behaviours					
		1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6
1	Observation	✓	✓	✓		✓		✓	✓	✓				✓	✓	✓	✓	✓	
2	Witness testimony	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓	✓	✓	✓	✓	
3	Personal statement				✓	✓	✓	✓		✓									
4	Products	✓					✓		✓	✓									
5	Questions										✓								
6	Professional discussion				✓		✓				✓				✓	✓	✓		

Evidence Index No	Description of Evidence	Knowledge and Understanding																			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Observation			✓																	
2	Witness testimony				✓																
3	Personal statement			✓																	
4	Products			✓																	
5	Questions			✓																	
6	Professional discussion																				

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 Business Development and Customer Support Team — telephone 0303 333 0330. Please note that there may be a charge for some of these publications.

Assessor/Verifier Units: assessment guidance

External Verification: A Guide for Centres

Guide to Assessment

Introduction to Assessment Arrangements for Schools and Colleges

SQA's Quality Framework: a guide for centres

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 xx **mandatory** Units and xx **optional** Units.

Unit checklist

Mandatory							
Optional							

Mandatory Units achieved

Unit number	Title	Assessor's signature	Date

Optional Units achieved

Unit number	Title	Assessor's signature	Date

Unit achievement record

Unit

Evidence Index No	Description of Evidence	Performance												Behaviours						
		1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	

Evidence Index No	Description of Evidence	Knowledge and Understanding																			
		1	2	3	4	5	6	7	8	9	1	1	1	1	1	1	1	1	1	1	2

Unit

Notes/comments

The candidate has satisfied the assessor and internal verifier that the performance evidence has been met.

Candidate's signature _____

Date _____

Assessor's signature _____

Date _____

Internal verifier's signature _____

Date _____

Assessment plan

Units

Date of planned assessment	Activities	Method of assessment/ sources of evidence	Provides potential evidence for					

Assessor's signature _____

1st review due _____

Candidate's signature _____

2nd review due _____

Date of agreement _____

Date of completion _____

Personal statement

Units			
Candidate		Date of observation	
Evidence index number		Links to other evidence	

Details of statement							

Details of statement							

Candidate's signature _____

Date _____

Observation record

Units			
Candidate		Date of observation	
Evidence index number			

Skills/activities observed							

Skills/activities observed							

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

Units			
Candidate		Date of evidence	
Name of witness		Designation/ Relationship to candidate	
Contact number			
Evidence index number		Links to other evidence	

Details of testimony							

Details of testimony							

I can confirm the candidate's performance was satisfactory.

Witness signature _____

Date _____

Witness (please select the appropriate box):

Holds L and D Unit 9D/9D1, A1/A2 or D32/D33 qualifications

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

Record of questions and candidate's answers

Units					
Candidate		Date of assessment		Evidence index number	
Circumstances of assessment					

Q					
A					
Q					
A					
Q					
A					

Candidate's signature _____

Date _____

Assessor's signature _____

Date _____

Professional discussion record

Units			
Candidate		Date of discussion	
Evidence index number			

Tape counter	Summary						

Assessor's comments and feedback to candidate
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I can confirm the candidate's performance was satisfactory.

Assessor's signature _____

Date _____

Candidate's signature _____

Date _____