

# DRAFT END-POINT ASSESSMENT PLAN FOR THE INSURANCE PROFESSIONAL APPRENTICESHIP

## APPRENTICESHIP REFERENCE NUMBER LEVEL OF THIS END-POINT ASSESSMENT (EPA) INTEGRATION

ST0241

4

None

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## Introduction and overview

This document explains the requirements for end-point assessment (EPA) for the insurance professional apprenticeship. End-point assessment organisations (EPAOs) must follow this when designing and delivering the EPA.

Insurance professional apprentices, their employers and training providers should read this document.

A full-time insurance professional apprentice typically spends 24 months on-programme. The apprentice must spend at least 12 months on-programme and complete the required amount of off-the-job training in line with the apprenticeship funding rules.

The EPA should be completed within an EPA period lasting typically 5 months.

The apprentice must complete their training and meet the gateway requirements before starting their EPA. The EPA will assess occupational competence.

An approved EPAO must conduct the EPA for this apprenticeship. Employers must work with the training provider to select an approved EPAO from the Apprenticeship Providers and Assessment Register (APAR).

This EPA has 2 assessment methods.

The grades available for each assessment method are below.

Assessment method 1 - professional discussion underpinned by a portfolio of evidence:

- fail
- pass
- distinction

Assessment method 2 - project report with presentation and questions:

- fail
- pass
- distinction

The result from each assessment method is combined to decide the overall apprenticeship grade. The following grades are available for the apprenticeship:

- fail
- pass
- merit
- distinction

## EPA summary table

<p><b>On-programme - typically 24 months</b></p>	<p>The apprentice must:</p> <ul style="list-style-type: none"> <li>• complete training to develop the knowledge, skills and behaviours (KSBs) outlined in this apprenticeship’s standard</li> <li>• complete training towards English and mathematics qualifications in line with the apprenticeship funding rules</li> <li>• compile a portfolio of evidence</li> <li>• complete training towards the qualification listed in the <a href="#">insurance professional</a> apprenticeship standard</li> </ul> <p>The qualification required is:</p> <p>CII Diploma in Insurance</p>
<p><b>End-point assessment gateway</b></p>	<p>The apprentice’s employer must be content that the apprentice is occupationally competent.</p> <p>The apprentice must:</p> <ul style="list-style-type: none"> <li>• confirm they are ready to take the EPA</li> <li>• have achieved English and mathematics qualifications in line with the apprenticeship funding rules</li> <li>• have completed and passed enough units of the <a href="#">CII Diploma in Insurance</a> to accumulate a minimum of 95 CII Diploma-level credit points. The full qualification must <b>not</b> be completed prior to gateway. Completion of the EPA will provide the final 25 credit points required to achieve the full qualification</li> </ul> <p>For the professional discussion underpinned by a portfolio of evidence, the apprentice must submit a portfolio of evidence.</p> <p>For the project report with presentation and questions, the apprentice must submit a project report title and scope (no more than 300 words) . To ensure the project allows the apprentice to meet the KSBs mapped to this assessment method to the highest available grade, the EPAO and employer should sign-off the project’s title and scope at the gateway to confirm it is suitable. It is not assessed.</p>

	<p>Gateway evidence must be submitted to the EPAO, along with any organisation specific policies and procedures requested by the EPAO.</p>
<p><b>End-point assessment - typically 5 months</b></p>	<p><b>The grades available for each assessment method are below</b>  Professional discussion underpinned by a portfolio of evidence:</p> <ul style="list-style-type: none"> <li>• fail</li> <li>• pass</li> <li>• distinction</li> </ul> <p>Project report with presentation and questions:</p> <ul style="list-style-type: none"> <li>• fail</li> <li>• pass</li> <li>• distinction</li> </ul> <p><b>Overall EPA and apprenticeship can be graded:</b></p> <ul style="list-style-type: none"> <li>○ fail</li> <li>○ pass</li> <li>○ merit</li> <li>○ distinction</li> </ul>
<p><b>Professional recognition</b></p>	<p>This apprenticeship aligns with:</p> <ul style="list-style-type: none"> <li>• <a href="#">Chartered Insurance Institute for Diploma Membership</a></li> </ul> <p>As recognition of prior learning, apprentices completing the Level 4 Insurance Professional End Point Assessment are eligible to one set of 25 Diploma-level credits towards the CII Diploma in Insurance. This is the equivalent of one CII (Level 4) Diploma-level qualification unit.</p>
<p><b>Re-sits and re-takes</b></p>	<p>The details for re-sits and re-takes are below:</p> <ul style="list-style-type: none"> <li>• re-take and re-sit grade cap: <a href="#">pass</a></li> <li>• re-sit timeframe: typically <a href="#">3</a> months</li> <li>• re-take timeframe: typically <a href="#">4</a> months</li> </ul>

## Duration of end-point assessment period

The EPA is taken in the EPA period. The EPA period starts when the EPAO confirms the gateway requirements have been met and is typically 5 months.

The EPAO should confirm the gateway requirements have been met and start the EPA as quickly as possible.

## EPA gateway

The apprentice's employer must be content that the apprentice is occupationally competent. That is, they are deemed to be working at or above the level set out in the apprenticeship standard and ready to undertake the EPA. The employer may take advice from the apprentice's training provider, but the employer must make the decision. The apprentice will then enter the gateway. The apprentice must meet the gateway requirements before starting their EPA.

They must:

- confirm they are ready to take the EPA
- have achieved English and mathematics qualifications in line with the apprenticeship funding rules
- have completed and passed enough units of the [CII Diploma in Insurance to accumulate a minimum of 95 Diploma-level credit points](#)
- submit a [portfolio of evidence](#) for the [professional discussion underpinned by a portfolio of evidence](#)

### **Mandatory qualification requirements**

Apprentices must **not** complete the full CII Diploma in Insurance qualification prior to gateway. Completion of this EPA will provide the final credits required to achieve the full qualification.

The CII Advanced Diploma in Insurance qualification requires a minimum of 120 Diploma-level credit points to achieve a pass. At gateway, apprentices must have completed and passed enough units to accumulate a minimum of 95 CII Diploma-level credit points. Completion of the EPA provides an additional 25 credit points, which can be used towards achievement of the qualification on receipt of a valid application to CII and payment of the recognition fee.

At gateway, the EPAO must check that the apprentice has a minimum of 95 CII credit points and has not achieved the full qualification on-programme prior to gateway. CII must provide confirmation to the EPAO that the apprentice has achieved the required pre-requisites for gateway entry.

If the apprentice has achieved the qualification prior to starting the apprenticeship, this would not exclude them from undertaking the apprenticeship, but it may be considered prior learning. The End Point Assessment Organisation should be notified at gateway if an apprentice has already achieved the qualification prior to starting the apprenticeship. Any person who believes they have prior learning is

advised to check their eligibility for the apprenticeship via guidance found in the latest version of the Apprenticeship funding rules publication.

The EPAO determines when all gateway requirements have been met, and the EPA period will only start once the EPAO has confirmed this.

### **Portfolio of evidence requirements**

The apprentice must compile a portfolio of evidence during the on-programme period of the apprenticeship. It should only contain evidence related to the KSBs that will be assessed by the professional discussion. It will typically contain 10 discrete pieces of evidence. Evidence must be mapped against the KSBs. Evidence may be used to demonstrate more than one KSB; a qualitative as opposed to quantitative approach is suggested.

Evidence sources may include workplace documentation and records, for example:

- workplace policies and procedures
- witness statements
- annotated photographs
- video clips with a maximum total duration 10 minutes; the apprentice must be in view and identifiable

This is not a definitive list; other evidence sources can be included.

The portfolio of evidence should not include reflective accounts or any methods of self-assessment. Any employer contributions should focus on direct observation of performance, for example, witness statements, rather than opinions. The evidence provided should be valid and attributable to the apprentice; the portfolio of evidence should contain a statement from the employer and apprentice confirming this.

The EPAO should not assess the portfolio of evidence directly as it underpins the professional discussion . The independent assessor should review the portfolio of evidence to prepare questions for the professional discussion . They are not required to provide feedback after this review.

- submit a [project title and scope \(no more than 300 words\)](#) for the [project report with presentation and questions](#)

The project title and scope will be agreed between the employer and EPAO at gateway to ensure sufficient coverage of the assigned KSBs.

Gateway evidence must be submitted to the EPAO, along with any organisation specific policies and procedures requested by the EPAO.

## **Order of assessment methods**

The assessment methods can be delivered in any order. However, the project report has two components: A project report and a presentation with question and answer component. The written project report must be completed before the question and answer component.

The rationale for the order of the tasks in assessment method 2 is that the presentation will enable the apprentice to present their findings within the written report and also give the assessor the opportunity to assess any of the KSBs which have not been captured within the report. The presentation will also give the assessor the opportunity to verify that the report is the work of the apprentice.

Consideration can be given to which KSBs are best evidenced by the different aspects of assessment method 2. Whilst all KSBs attached to this assessment method must be demonstrated, it is not necessary to duplicate demonstration in both the written project report and the presentation.

## **Professional discussion underpinned by a portfolio of evidence**

### **Overview**

In the professional discussion, an independent assessor and apprentice have a formal two-way conversation. It gives the apprentice the opportunity to demonstrate the KSBs mapped to this assessment method.

### **Rationale**

This assessment method is being used because:

- it assesses KSBs holistically and objectively
- it allows for the assessment of KSBs that do not occur on a predictable or regular basis
- it allows for assessment of responses where there are a range of potential answers
- it can be conducted remotely, potentially reducing cost

### **Delivery**

The professional discussion must be structured to give the apprentice the opportunity to demonstrate the KSBs mapped to this assessment method to the highest available grade.

An independent assessor must conduct and assess the professional discussion.

The purpose of the independent assessor's questions will be to assess the apprentice's competence against the following themes:

- Industry and company understanding
- Legislation, regulations and compliance
- Stakeholder and customer relationships
- Teamwork and communication
- Sustainability
- Continuing Professional Development (CPD)
- Equity, diversity, and inclusion (EDI)

The EPAO must give an apprentice 2 weeks' notice of the professional discussion.

The independent assessor must have at least 2 weeks to review the supporting documentation.

The apprentice must have access to their portfolio of evidence during the professional discussion.

The apprentice can refer to and illustrate their answers with evidence from their portfolio of evidence however, the portfolio of evidence is not directly assessed.

The professional discussion must last for 60 minutes. The independent assessor can increase the time of the professional discussion by up to 10%. This time is to allow the apprentice to respond to a question if necessary.

The independent assessor must explain to the apprentice the format and timescales of the professional discussion before it starts. This does not count towards the assessment time.

The independent assessor must ask at least 6 questions. The independent assessor must use the questions from the EPAO's question bank or create their own questions in line with the EPAO's training. Follow-up questions are allowed where clarification is required.

The apprentice may choose to end the assessment method early. The apprentice must be confident they have demonstrated competence against the assessment requirements for the assessment method. The independent assessor or EPAO must ensure the apprentice is fully aware of all assessment requirements. The independent assessor or EPAO cannot suggest or choose to end the assessment methods early, unless in an emergency. The EPAO is responsible for ensuring the apprentice understands the implications of ending an assessment early if they choose to do so. The independent assessor may suggest the assessment continues.

The independent assessor must document the apprentice's request to end the assessment early.

The independent assessor must make the grading decision.



The independent assessor must keep accurate records of the assessment. They must record:

- the apprentice's answers to questions
- the KSBs demonstrated in answers to questions
- the grade achieved

### **Assessment location**

The professional discussion must take place in a suitable venue selected by the EPAO for example, the EPAO's or employer's premises. The professional discussion can be conducted by video conferencing. The EPAO must have processes in place to verify the identity of the apprentice and ensure the apprentice is not being aided.

The professional discussion should take place in a quiet room, free from distractions and influence.

### **Question and resource development**

The EPAO must develop a purpose-built assessment specification and question bank. It is recommended this is done in consultation with employers of this occupation. The EPAO must maintain the security and confidentiality of EPA materials when consulting with employers. The assessment specification and question bank must be reviewed at least once a year to ensure they remain fit-for-purpose.

The assessment specification must be relevant to the occupation and demonstrate how to assess the KSBs mapped to this assessment method. The EPAO must ensure that questions are refined and developed to a high standard. The questions must be unpredictable. A question bank of sufficient size will support this.

The EPAO must ensure that the apprentice has a different set of questions in the case of re-sits or re-takes.

The EPAO must produce the following materials to support the professional discussion underpinned by a portfolio of evidence:

- independent assessor assessment materials which include:
  - training materials
  - administration materials
  - moderation and standardisation materials
  - guidance materials
  - grading guidance
  - question bank
- EPA guidance for the apprentice and the employer

The EPAO must ensure that the EPA materials are subject to quality assurance procedures including standardisation and moderation.

## **Project report with presentation and questions**

### **Overview**

The project assessment method involves the apprentice completing a significant and defined piece of work that has a real business application and benefit. The scope of the work completed must meet the needs of the employer's business and be relevant to the apprentice's occupation and apprenticeship. Work towards this assessment method must be carried out after gateway in the EPA period. **Please note:** the recommendations of the written project report do not need to be implemented as part of the EPA, but there must be evidence of all the KSBs mapped to this assessment method being demonstrated during the EPA period.

This assessment method has 2 components:

- Completion of a project report

- The project should involve the investigation of a defined topic (more details provided below)
- The output should be a written project report that summarises the analysis undertaken during the investigation, and the resulting conclusions and recommendations

- Completion of a presentation and Q&A for the presentation with questions and answers

Together, these components give the apprentice the opportunity to demonstrate the KSBs mapped to this assessment method. They are assessed by an independent assessor.

## Rationale

This assessment method is being used because:

- it assesses understanding of a subject
- setting the topic post gateway ensures the reliability and validity of the EPA and allows the independent assessor to prepare appropriate questions pertinent to the presentation
- the written project report can be used to demonstrate the application of KSBs as they would occur in occupational practice. Producing a written project report reflects normal practice in the workplace for an insurance professional, therefore this assessment method is appropriate for the role
- it provides the opportunity to use authentic workplace contexts, which increases assessment validity in relation to the occupational role
- it assesses KSBs holistically
- it can produce something that is of genuine business benefit to the apprentice's employer
- it allows the apprentice to directly demonstrate KSBs relating to communication and presentation

- it allows for the presentation of evidence and testing of responses where there are a range of potential answers
- it can be conducted remotely, potentially reducing cost

## Delivery

The apprentice must write a report of a project that investigates a topic based on any of the following themes:

- a specific problem
- a recurring issue
- an idea or opportunity.

Examples of types of project that could be used for the written project report are:

- Exploring an opportunity that has a strategic relevance and the potential to add value to the organisation.
- Reviewing a current process, service or product to ensure it is fit for purpose and meets the current needs of the business.
- Analysing a specific problem that has been identified in the workplace and recommending a change plan to resolve or improve it.

The project output should be a written report summarising the analysis and findings of the investigation and the resulting conclusions and recommendations. Apprentices are not required to implement the recommendations of their report as part of the EPA.

The written report should be based on, or relevant to, the apprentice's work area and presented in a format relevant to the project topic. For example, a business proposal, a report to a committee or board, or a proposal for a change plan. The written report should be presented electronically or on paper.

The project report component should typically take 6-10 weeks to complete. A suggested timeline might involve 4 weeks for research, 4 weeks for writing the report, and 2 weeks for planning the presentation. However, the suggested timeline is only guidance, and the timeline should align with organisational requirements.

To ensure the project allows the apprentice to meet the KSBs mapped to this assessment method to the highest available grade, the EPAO and employer must sign-off the project report title and scope at the gateway to confirm it is suitable. The EPAO must refer to the grading descriptors to ensure that projects are pitched appropriately.

The project output must be in the form of a report and presentation.

The apprentice must start the project after the gateway. The employer should ensure the apprentice has the time and resources, within the project period, to plan and complete their project.

The apprentice may work as part of a team to complete the project, which could include internal colleagues or technical experts. The apprentice must however, complete their project report and presentation unaided and it must be reflective of their own role and contribution. The apprentice and their employer must confirm this when the report and any presentation materials are submitted.

### **Component 1: Project report**

The report must include at least:

- an executive summary (or abstract)
- an introduction
- the scope of the project (including key performance indicators, aims and objectives)
- project outcomes
- recommendations and conclusions
- references
- appendix containing mapping of KSBs to the report.

The report must also include:

- evidence for KSBs that cannot be demonstrated in the presentation and questions.

Work towards this assessment method can only commence after the apprentice has gone through the gateway process. The apprentice will typically have 10 weeks in total to complete their project and plan the presentation once the EPAO has agreed the project title and scope.

In advance of the apprentice entering the gateway process, the EPAO must provide a generic specification for a range of qualifying projects, to enable the employer to select a project that will meet the requirements of the EPA. Note that the employer is not restricted to this selection; however, the project scope and title must be signed off at the gateway by the EPAO to ensure sufficient coverage of the assigned KSBs.

The project report must have a word count of 2000 words. A tolerance of 10% above or below is allowed at the apprentice's discretion. Appendices, references and diagrams are not included in this total. The apprentice must produce and include a mapping in an appendix, showing how the report evidences the KSBs mapped to this assessment method.

The apprentice must complete and submit the report and any presentation materials to the EPAO by the end of week 12 of the EPA period.

### **Component 2: Presentation with questions**

The presentation with questions must be structured to give the apprentice the opportunity to demonstrate the KSBs mapped to this assessment method to the highest available grade.

The apprentice must prepare and deliver a presentation to an independent assessor. After the presentation, the independent assessor must ask the apprentice questions about their project, report and presentation.

The presentation should cover:

- an overview of the project
- the project scope (including key performance indicators)
- summary of actions undertaken by the apprentice
- project outcomes and how these were achieved

The presentation with questions must last 45 minutes. This will typically include a presentation of 20 minutes and questioning lasting 25 minutes. The independent assessor must use the full time available for questioning. The independent assessor can increase the time of the presentation and questioning by up to 10%. This time is to allow the apprentice to complete their last point or respond to a question if necessary.

The independent assessor must ask at least 6 questions. They must use the questions from the EPAO's question bank or create their own questions in line with the EPAO's training. Follow up questions are allowed where clarification is required.

The purpose of the independent assessor's questions is:

- to verify that the activity was completed by the apprentice
- to seek clarification where required
- to assess those KSBs that the apprentice did not have the opportunity to demonstrate with the report, although these should be kept to a minimum
- to assess level of competence against the grading descriptors

The apprentice must submit any presentation materials to the EPAO at the same time as the report – typically by the end of week 10 of the EPA period. The apprentice must notify the EPAO, at that point, of any technical requirements for the presentation.

During the presentation, the apprentice must have access to:

- audio-visual presentation equipment
- flip chart and writing and drawing materials

- a computer

The independent assessor must have at least 2 weeks to review the project report and any presentation materials, to allow them to prepare questions.

The apprentice must be given at least 2 weeks' notice of the presentation with questions.

The apprentice may choose to end the presentation early. The apprentice must be confident they have demonstrated competence against the assessment requirements for the assessment method. The independent assessor or EPAO must ensure the apprentice is fully aware of all assessment requirements. The independent assessor or EPAO cannot suggest or choose to end the assessment methods early, unless in an emergency. The EPAO is responsible for ensuring the apprentice understands the implications of ending an assessment early if they choose to do so. The independent assessor may suggest the assessment continues. The independent assessor must document the apprentice's request to end the assessment early.

## **Assessment decision**

The independent assessor must make the grading decision. They must assess the project components holistically when deciding the grade.

The independent assessor must keep accurate records of the assessment. They must record:

- the KSBs demonstrated in the report and presentation with questions
- the apprentice's answers to questions
- the grade achieved

## **Assessment location**

The presentation with questions must take place in a suitable venue selected by the EPAO for example, the EPAO's or employer's premises. It should take place in a quiet room, free from distractions and influence.

The presentation with questions can be conducted by video conferencing. The EPAO must have processes in place to verify the identity of the apprentice and ensure the apprentice is not being aided.

## **Question and resource development**

The EPAO must develop a purpose-built assessment specification and question bank. It is recommended this is done in consultation with employers of this occupation. The EPAO must maintain the security and confidentiality of EPA materials when consulting with employers. The assessment specification and question bank must be reviewed at least once a year to ensure they remain fit-for-purpose.

The assessment specification must be relevant to the occupation and demonstrate how to assess the KSBs mapped to this assessment method. The EPAO must ensure that questions are refined and developed to a high standard. The questions must be unpredictable. A question bank of sufficient size will support this.

The EPAO must ensure that the apprentice has a different set of questions in the case of re-sits or re-takes.

EPAO must produce the following materials to support the project:

- independent assessor EPA materials which include:
  - training materials
  - administration materials
  - moderation and standardisation materials
  - guidance materials
  - grading guidance
  - question bank
- EPA guidance for the apprentice and the employer

The EPAO must ensure that the EPA materials are subject to quality assurance procedures including standardisation and moderation.

## Grading

### Professional discussion underpinned by a portfolio of evidence

THEME KSBS	PASS APPRENTICES MUST DEMONSTRATE ALL OF THE PASS DESCRIPTORS	DISTINCTION APPRENTICES MUST DEMONSTRATE ALL OF THE PASS DESCRIPTORS AND ALL OF THE DISTINCTION DESCRIPTORS
Industry and company understanding K1 K2 K12	<p>Describes the structure of the insurance market, and the products and services relevant to their role. (K1)</p> <p>Explains how competitor activity and changes in the wider insurance market impact their organisation and influence decisions. (K2, K12)</p>	Evaluates the impact of competitor activity and changes in the wider insurance market impact on their organisation and how these have influenced decisions. (K2, K12)
Legislation, regulations, and compliance K4 K5 K6 K17 S11 S15	<p>Explains how the principles of insurance, and relevant financial services regulation, legislation and codes of practice within the insurance market apply to their role. (K4)</p> <p>Explains how changes to regulation and legislation can impact products and services. (K6)</p> <p>Explains how they identified potential non-compliance issues that could have implications for the organisation and its stakeholders, and the actions taken to avoid or mitigate these issues in line with financial services</p>	Evaluates the effectiveness of their actions in successfully avoiding or mitigating potential non-compliance issues for the organisation and its stakeholders. (K5, S11)



THEME KSBS	PASS APPRENTICES MUST DEMONSTRATE ALL OF THE PASS DESCRIPTORS	DISTINCTION APPRENTICES MUST DEMONSTRATE ALL OF THE PASS DESCRIPTORS AND ALL OF THE DISTINCTION DESCRIPTORS
	<p>regulation, legislation and the insurance principles, and by utilising appropriate escalation routes. (K5, S11)</p> <p>Explains how they have complied with current data legislation, cyber security regulations, and organisational policies, including when managing and storing client data safely and securely. (K17, S15)</p>	
Stakeholder and customer relationships K3 S1 S2 B4	<p>Describes how to apply the principles of customer service to deliver positive relationships for key stakeholders, including the significance and importance of Knowing Your Customer (KYC), Treating Customers Fairly (TCF), and dealing with vulnerable customers. (K3)</p> <p>Explains how they made informed decisions while balancing the needs of stakeholders and the organisation when providing customer service, prioritising fair customer outcomes in</p>	Evaluates the effectiveness of their approach to providing customer service on delivering fair customer outcomes while balancing the needs of stakeholders. (S1)

THEME KSBS	PASS APPRENTICES MUST DEMONSTRATE ALL OF THE PASS DESCRIPTORS	DISTINCTION APPRENTICES MUST DEMONSTRATE ALL OF THE PASS DESCRIPTORS AND ALL OF THE DISTINCTION DESCRIPTORS
	<p>all decisions, maintaining confidentiality, and acting with due care and diligence. (S1, B4)</p> <p>Explains how they have investigated, analysed, and resolved technical insurance queries, complaints, and escalated cases and requests relevant to their role. (S2)</p>	
<p>Teamwork and communication K7 S3 S6 S12 B2</p>	<p>Explains how they have worked within the limits of their own authority when providing technical advice and support for colleagues, and when it has been appropriate to escalate issues. (S3, S12)</p> <p>Explains the techniques they use to build and maintain collaborative and positive professional relationships with internal and external stakeholders, demonstrating how they treat others with empathy, fairness, and respect. (K7, S6, B2)</p>	<p>Evaluates how the limits of their own authority impacts the technical advice and support they can provide for colleagues. (S3, S12)</p>
<p>Sustainability K18 S16</p>	<p>Explains current and developing sustainability principles relevant to insurance products and working</p>	<p>Evaluates the impact of the sustainability principles they have applied on the working</p>

THEME KSBS	PASS APPRENTICES MUST DEMONSTRATE ALL OF THE PASS DESCRIPTORS	DISTINCTION APPRENTICES MUST DEMONSTRATE ALL OF THE PASS DESCRIPTORS AND ALL OF THE DISTINCTION DESCRIPTORS
	practices within their business area, and how they have applied these in practice. (K18, S16)	practices within their business area. (K18, S16)
Continuing Professional Development (CPD) K15 B5	Explains the importance of continuing professional development (CPD) to improve their professional practice, and how they have reflected on their own practice and sought learning opportunities for CPD. (K15, B5)	None
Equity, diversity, and inclusion K9 S17	Explains how they have applied equity, diversity and inclusion principles and policies to have a positive impact on their stakeholders. (K9, S17)	None

### Project report with presentation and questions

THEME KSBS	PASS APPRENTICES MUST DEMONSTRATE ALL OF THE PASS DESCRIPTORS	DISTINCTION APPRENTICES MUST DEMONSTRATE ALL OF THE PASS DESCRIPTORS AND ALL OF THE DISTINCTION DESCRIPTORS
Organisational objectives and teamwork K10 S7 B1 B3	<p>Explains how the organisation's aims and objectives relate to their own role and team, and the wider insurance market. (K10)</p> <p>Explains how they have worked flexibly and adapted to changing circumstances when contributing towards achieving team and organisational objectives, displaying a growth mindset and using their own initiative, learning from failures and responding to setbacks, spotting opportunities, and overcoming challenges. (S7, B1, B3)</p>	Evaluates the extent to which their contributions have helped to achieve team and organisational objectives. (S7)
Systems and processes K11 K16 S8 S14	<p>Identifies opportunities for continuous improvement for organisational processes or procedures relevant to the technical requirements of their role and recommends solutions to improve them. (K11, S8)</p> <p>Explains how they have used digital tools and techniques relevant to their role and workplace while considering</p>	Justifies their recommendations for solutions to improve organisational processes or procedures relevant to the technical requirements of their role. (K11, S8)

THEME KSBS	PASS APPRENTICES MUST DEMONSTRATE ALL OF THE PASS DESCRIPTORS	DISTINCTION APPRENTICES MUST DEMONSTRATE ALL OF THE PASS DESCRIPTORS AND ALL OF THE DISTINCTION DESCRIPTORS
	emerging technology within the wider insurance industry. (K16, S14)	
Communication skills K8 K13 S4 S5 S9	Explains their approach to facilitating understanding for the intended audience when interpreting and communicating insurance and business information, using appropriate techniques, methods, and strategies that are in line with organisational expectations. (K13, S4, S5) Explains how they have applied influencing techniques to achieve the required aims and outcomes of the project. (K8, S9)	Evaluates the effectiveness of the techniques, methods, and strategies they have used in helping to facilitate understanding for the intended audience when interpreting and communicating insurance and business information. (K13, S4, S5)
Data analysis K14 S10 S13	Analyses and interprets information to make evidence-based recommendations that consider the impact on business objectives, align with insurance principles and legal, regulatory, process, or policy requirements, and present insurance data in different formats. (K14, S10, S13)	Justifies their recommendations and interpretation of insurance information. (K14, S10, S13)

## Overall EPA grading

Performance in the EPA determines the overall grade of:

- fail
- pass
- merit
- distinction

An independent assessor must individually grade the professional discussion underpinned by a portfolio of evidence and project report with presentation and questions in line with this EPA plan.

- **Professional discussion underpinned by a portfolio of evidence** An independent assessor must individually grade the
  - **Project report with presentation and questions**

The EPAO must combine the individual assessment method grades to determine the overall EPA grade.

If the apprentice fails one assessment method or more, they will be awarded an overall fail.

To achieve an overall pass, the apprentice must achieve at least a pass in all the assessment methods. To achieve an overall EPA 'merit,' the apprentice must achieve a pass in one of the assessment methods and a distinction in the other. To achieve an overall EPA 'distinction', apprentices must achieve a distinction in both assessment methods

Grades from individual assessment methods must be combined in the following way to determine the grade of the EPA overall.

PROFESSIONAL DISCUSSION UNDERPINNED BY A PORTFOLIO OF EVIDENCE	PROJECT REPORT WITH PRESENTATION AND QUESTIONS	OVERALL GRADING
Fail	Fail	Fail
Any grade	Fail	Fail
Fail	Any grade	Fail
Pass	Pass	Pass
Pass	Distinction	Merit
Distinction	Pass	Merit
Distinction	Distinction	Distinction

## Re-sits and re-takes

If the apprentice fails one assessment method or more, they can take a re-sit or a re-take at their employer's discretion. The apprentice's employer needs to agree that a re-sit or re-take is appropriate. A re-sit does not need further learning, whereas a re-take does. The apprentice should have a supportive action plan to prepare for a re-sit or a re-take.

The employer and the EPAO should agree the timescale for a re-sit or re-take. A re-sit is typically taken within 3 months of the EPA outcome notification. The timescale for a re-take is dependent on how much re-training is required and is typically taken within 4 months of the EPA outcome notification.

If the apprentice fails the project assessment method, they must amend the project output in line with the independent assessor's feedback. The apprentice will be given 4 weeks to rework and submit the amended report.

Failed assessment methods must be re-sat or re-taken within a 6-month period from the EPA outcome notification, otherwise the entire EPA will need to be re-sat or re-taken in full.

Re-sits and re-takes are not offered to an apprentice wishing to move from pass to a higher grade.

The apprentice will get a maximum EPA grade of pass if they need to re-sit or re-take one or more assessment methods, unless the EPAO determines there are exceptional circumstances.

## Roles and responsibilities

ROLES	RESPONSIBILITIES
Apprentice	As a minimum, the apprentice should: <ul style="list-style-type: none"><li>• complete on-programme training to meet the KSBs as outlined in the apprenticeship standard for a minimum of 12 months</li><li>• complete the required amount of off-the-job training specified by the apprenticeship funding rules and as arranged by the employer and training provider</li><li>• understand the purpose and importance of EPA</li></ul>

ROLES	RESPONSIBILITIES
	<ul style="list-style-type: none"> <li>• prepare for and undertake the EPA including meeting all gateway requirements</li> <li>• not have completed the mandatory qualification (CII Diploma in Insurance) prior to gateway but must have achieved a minimum of 95 CII credit points towards that qualification at gateway.</li> </ul>
Employer	<p>As a minimum, the apprentice's employer must:</p> <ul style="list-style-type: none"> <li>• select the training provider</li> <li>• work with the training provider to select the EPAO</li> <li>• work with the training provider, where applicable, to support the apprentice in the workplace and to provide the opportunities for the apprentice to develop the KSBs</li> <li>• arrange and support off-the-job training to be undertaken by the apprentice</li> <li>• decide when the apprentice is working at or above the apprenticeship standard and is ready for EPA</li> <li>• ensure the apprentice is prepared for the EPA</li> <li>• ensure that all supporting evidence required at the gateway is submitted in line with this EPA plan</li> <li>• confirm arrangements with the EPAO for the EPA in a timely manner, including who, when, where</li> <li>• provide the EPAO with access to any employer-specific documentation as required for example, company policies</li> </ul>



ROLES	RESPONSIBILITIES
	<ul style="list-style-type: none"> <li>• ensure that the EPA is scheduled with the EPAO for a date and time which allows appropriate opportunity for the apprentice to meet the KSBs</li> <li>• ensure the apprentice is given sufficient time away from regular duties to prepare for, and complete the EPA</li> <li>• ensure that any required supervision during the EPA period, as stated within this EPA plan, is in place</li> <li>• ensure the apprentice has access to the resources used to fulfil their role and carry out the EPA for workplace based assessments</li> <li>• remain independent from the delivery of the EPA</li> <li>• pass the certificate to the apprentice upon receipt</li> <li>• ensure apprentices do not complete the mandatory qualification (CII Diploma in Insurance) prior to gateway but ensure apprentices have achieved a minimum of 95 CII credit points towards that qualification at gateway.</li> </ul>
EPAO	<p>As a minimum, the EPAO must:</p> <ul style="list-style-type: none"> <li>• conform to the requirements of this EPA plan and deliver its requirements in a timely manner</li> <li>• conform to the requirements of the apprenticeship provider and assessment register</li> <li>• conform to the requirements of the external quality assurance provider (EQAP)</li> <li>• understand the apprenticeship including the occupational standard and EPA plan</li> </ul>

ROLES	RESPONSIBILITIES
	<ul style="list-style-type: none"> <li>• make all necessary contractual arrangements including agreeing the price of the EPA</li> <li>• develop and produce assessment materials including specifications and marking materials, for example mark schemes, practice materials, training material</li> <li>• maintain and apply a policy for the declaration and management of conflict of interests and independence. This must ensure, as a minimum, there is no personal benefit or detriment for those delivering the EPA or from the result of an assessment. It must cover: <ul style="list-style-type: none"> <li>○ apprentices</li> <li>○ employers</li> <li>○ independent assessors</li> <li>○ any other roles involved in delivery or grading of the EPA</li> </ul> </li> <li>• have quality assurance systems and procedures that ensure fair, reliable and consistent assessment and maintain records of internal quality assurance (IQA) activity for external quality assurance (EQA) purposes</li> <li>• appoint independent, competent, and suitably qualified assessors in line with the requirements of this EPA plan</li> <li>• appoint administrators, invigilators and any other roles where required to facilitate the EPA</li> <li>• deliver induction, initial and on-going training for all their independent assessors and any other roles involved in the delivery or grading of the EPA as specified within this EPA plan. This should include how to record the rationale and evidence for grading decisions where required</li> </ul>

ROLES	RESPONSIBILITIES
	<ul style="list-style-type: none"> <li>• conduct standardisation with all their independent assessors before allowing them to deliver an EPA, when the EPA is updated, and at least once a year</li> <li>• conduct moderation across all of their independent assessors' decisions once EPAs have started according to a sampling plan, with associated risk rating of independent assessors</li> <li>• monitor the performance of all their independent assessors and provide additional training where necessary</li> <li>• develop and provide assessment recording documentation to ensure a clear and auditable process is in place for providing assessment decisions and feedback to all relevant stakeholders</li> <li>• use language in the development and delivery of the EPA that is appropriate to the level of the apprenticeship</li> <li>• arrange for the EPA to take place in a timely manner, in consultation with the employer</li> <li>• provide information, advice, and guidance documentation to enable apprentices, employers and training providers to prepare for the EPA</li> <li>• confirm the gateway requirements have been met before they start the EPA for an apprentice</li> <li>• ensure apprentices do not complete the mandatory qualification (CII Diploma in Insurance) prior to gateway but ensure apprentices have achieved a minimum of 95 CII credit points towards that qualification at gateway.</li> <li>• arrange a suitable venue for the EPA</li> </ul>

ROLES	RESPONSIBILITIES
	<ul style="list-style-type: none"> <li>• maintain the security of the EPA including, but not limited to, verifying the identity of the apprentice, invigilation and security of materials</li> <li>• where the EPA plan permits assessment away from the workplace, ensure that the apprentice has access to the required resources and liaise with the employer to agree this if necessary</li> <li>• confirm the overall grade awarded</li> <li>• maintain and apply a policy for conducting appeals</li> </ul>
Independent assessor	<p>As a minimum, an independent assessor must:</p> <ul style="list-style-type: none"> <li>• be independent, with no conflict of interest with the apprentice, their employer or training provider, specifically, they must not receive a personal benefit or detriment from the result of the assessment</li> <li>• have, maintain and be able to evidence up-to-date knowledge and expertise of the occupation</li> <li>• have the competence to assess the EPA and meet the requirements of the IQA section of this EPA plan</li> <li>• understand the apprenticeship's occupational standard and EPA plan</li> <li>• attend induction and standardisation events before they conduct an EPA for the first time, when the EPA is updated, and at least once a year</li> <li>• use language in the delivery of the EPA that is appropriate to the level of the apprenticeship</li> <li>• work with other personnel, where used, in the preparation and delivery of assessment methods</li> <li>• conduct the EPA to assess the apprentice against the KSBs and in line with the EPA plan</li> </ul>

ROLES	RESPONSIBILITIES
	<ul style="list-style-type: none"> <li>• make final grading decisions in line with this EPA plan</li> <li>• record and report assessment outcome decisions</li> <li>• comply with the IQA requirements of the EPAO</li> <li>• comply with external quality assurance (EQA) requirements</li> </ul>
Training provider	<p>As a minimum, the training provider must:</p> <ul style="list-style-type: none"> <li>• conform to the requirements of the apprenticeship provider and assessment register</li> <li>• ensure procedures are in place to mitigate against any conflict of interest</li> <li>• work with the employer and support the apprentice during the off-the-job training to provide the opportunities to develop the KSBs as outlined in the occupational standard</li> <li>• deliver training to the apprentice as outlined in their apprenticeship agreement</li> <li>• monitor the apprentice's progress during any training provider led on-programme learning</li> <li>• ensure the apprentice is prepared for the EPA</li> <li>• work with the employer to select the EPAO</li> <li>• advise the employer, upon request, on the apprentice's readiness for EPA</li> <li>• ensure that all supporting evidence required at the gateway is submitted in line with this EPA plan</li> <li>• remain independent from the delivery of the EPA</li> </ul>

ROLES	RESPONSIBILITIES
	<ul style="list-style-type: none"> <li>ensure apprentices do NOT complete the mandatory qualification (CII Diploma in Insurance) prior to gateway but ensure apprentices have achieved a minimum of 95 CII credit points towards that qualification at gateway.</li> </ul>

## Reasonable adjustments

### Reasonable adjustments

The EPAO must have reasonable adjustments arrangements for the EPA.

This should include:

- how an apprentice qualifies for a reasonable adjustment
- what reasonable adjustments may be made

Adjustments must maintain the validity, reliability and integrity of the EPA as outlined in this EPA plan.

### Special considerations

The EPAO must have special consideration arrangements for the EPA.

This should include:

- how an apprentice qualifies for a special consideration
- what special considerations will be given

Special considerations must maintain the validity, reliability and integrity of the EPA as outlined in this EPA plan.

## Internal quality assurance

Internal quality assurance refers to the strategies, policies and procedures that an EPAO must have in place to ensure valid, consistent and reliable EPA decisions.

EPAOs for this EPA must adhere to the requirements within the roles and responsibilities table.

They must also appoint independent assessors who:

- have recent relevant experience of the occupation or sector to at least occupational level 4 gained in the last 3 years or significant experience of the occupation or sector

## Value for money

Affordability of the EPA will be aided by using at least some of the following:

- completing applicable assessment methods online, for example computer-based assessment
- utilising digital remote platforms to conduct applicable assessment methods
- assessing multiple apprentices simultaneously where the assessment method permits this
- using the employer's premises

## Professional recognition

This apprenticeship aligns with:

- Chartered Insurance Institute for Diploma Membership

Apprentices completing the Level 4 Insurance Professional End Point Assessment are eligible to one set of 25 Diploma-level credits towards current CII insurance qualifications on receipt of a valid application and payment of the recognition fee. This is the equivalent of one CII (Level 4) Diploma-level qualification unit.

Apprentices should consult the CII website to familiarise themselves with the CII recognition of prior learning scheme and qualifications before making their applications. They will need to provide their apprenticeship completion certificate to evidence completing the apprenticeship and will need to have them certified as true copies of the originals by a current CII or Personal Finance Society member, solicitor or public notary. Full details, including the current scheme rules, application process, frequently asked questions, the application form and CII qualifications are accessible on the CII website.

## Mapping of KSBs to assessment methods

KNOWLEDGE	ASSESSMENT METHODS
<p><b>K1</b> The structure of the insurance market, and the products and services available relevant to their role.</p>	<p>Professional discussion underpinned by a portfolio of evidence</p>
<p><b>K2</b> How changes in the wider insurance market impact their organisation and influence decisions.</p>	<p>Professional discussion underpinned by a portfolio of evidence</p>
<p><b>K3</b> The principles of customer service and how to apply them to deliver positive relationships for key stakeholders, including the significance and importance of Knowing Your Customer (KYC), Treating Customers Fairly (TCF), and dealing with vulnerable customers.</p>	<p>Professional discussion underpinned by a portfolio of evidence</p>
<p><b>K4</b> The principles of insurance, and relevant financial services regulation, legislation and codes of practice within the insurance market, and how these apply to their role, such as, FCA guidelines, the Insurance Act, Consumer Insurance (Disclosure and Representations), consumer duty.</p>	<p>Professional discussion underpinned by a portfolio of evidence</p>
<p><b>K5</b> The implications of non-compliance for the organisation and stakeholders, and escalation routes for non-compliance issues, for example identification of a breach of contract.</p>	<p>Professional discussion underpinned by a portfolio of evidence</p>
<p><b>K6</b> How changes to regulation and legislation can impact products and services.</p>	<p>Professional discussion underpinned by a portfolio of evidence</p>



KNOWLEDGE	ASSESSMENT METHODS
<p><b>K7</b> Techniques to develop and maintain collaborative and positive stakeholder relationships.</p>	<p>Professional discussion underpinned by a portfolio of evidence</p>
<p><b>K8</b> Influencing techniques, and how to apply them to achieve required aims and outcomes relevant to their role.</p>	<p>Project report with presentation and questions</p>
<p><b>K9</b> Principles and policies of equity, diversity, and inclusion, and their impact on the organisation and own stakeholders.</p>	<p>Professional discussion underpinned by a portfolio of evidence</p>
<p><b>K10</b> The organisation's aims and objectives, and how these relate to own role and team, and the wider insurance market.</p>	<p>Project report with presentation and questions</p>
<p><b>K11</b> The organisational processes and procedures relevant to the technical requirements of their role.</p>	<p>Project report with presentation and questions</p>
<p><b>K12</b> The impact of competitor activity on their organisation, for example changes in a competitor's insurance rates, or innovative new products which could impact account retention.</p>	<p>Professional discussion underpinned by a portfolio of evidence</p>
<p><b>K13</b> Communication techniques, methods, and strategies, and the importance of adapting communication style to facilitate understanding for financial and non-</p>	<p>Project report with presentation and questions</p>

KNOWLEDGE	ASSESSMENT METHODS
financial stakeholders, for example, active listening, team communications, conflict management, and diversity and inclusion considerations.	
<b>K14</b> How to analyse and present insurance data in different formats, for example reports, presentations, graphical images.	Project report with presentation and questions
<b>K15</b> The importance of Continuing Professional Development (CPD) to improve own professional practice.	Professional discussion underpinned by a portfolio of evidence
<b>K16</b> Digital tools and techniques relevant to their role, and emerging technology within the wider insurance industry.	Project report with presentation and questions
<b>K17</b> Current data legislation, cyber security regulations and organisational policies for compliant handling of data and working securely online.	Professional discussion underpinned by a portfolio of evidence
<b>K18</b> Current and developing sustainability principles within insurance products and working practices.	Professional discussion underpinned by a portfolio of evidence
SKILL	ASSESSMENT METHODS
<b>S1</b> Provide customer service by making informed decisions whilst balancing the needs of stakeholders and the organisation, prioritising fair customer outcomes in	Professional discussion underpinned by a portfolio of evidence

KNOWLEDGE	ASSESSMENT METHODS
all decisions, for example determining a high value insurance payout while balancing business needs with customer retention practices.	
<b>S2</b> Investigate, analyse, and resolve technical insurance queries, complaints, and escalated cases and requests relevant to their role.	Professional discussion underpinned by a portfolio of evidence
<b>S3</b> Work within limits of own authority, and escalating issues where appropriate.	Professional discussion underpinned by a portfolio of evidence
<b>S4</b> Communicate with stakeholders using methods appropriate for the intended audience in line with organisational expectations, including verbal, written, digital, and virtual.	Project report with presentation and questions
<b>S5</b> Interpret and communicate insurance and business information in a way that facilitates understanding for the intended audience, for example finance and non-finance stakeholders.	Project report with presentation and questions
<b>S6</b> Build and maintain collaborative, professional relationships with internal and external stakeholders.	Professional discussion underpinned by a portfolio of evidence
<b>S7</b> Contribute towards achieving team and organisational objectives.	Project report with presentation and questions

KNOWLEDGE	ASSESSMENT METHODS
<p><b>S8</b> Identify opportunities for continuous improvement and recommend solutions to improve processes.</p>	<p>Project report with presentation and questions</p>
<p><b>S9</b> Use influencing techniques to achieve required aims and outcomes relevant to their role.</p>	<p>Project report with presentation and questions</p>
<p><b>S10</b> Analyse and interpret information to make recommendations in line with legal, regulatory, process, or policy requirements, and insurance principles.</p>	<p>Project report with presentation and questions</p>
<p><b>S11</b> Identify potential non-compliance issues and take action to avoid or mitigate issues in line with financial services regulation, legislation and the insurance principles.</p>	<p>Professional discussion underpinned by a portfolio of evidence</p>
<p><b>S12</b> Provide technical advice and support for colleagues, for example acting as an escalation point for junior colleagues or providing feedback to ensure compliance and accuracy.</p>	<p>Professional discussion underpinned by a portfolio of evidence</p>
<p><b>S13</b> Take an evidence-based approach to decision-making and challenge ideas based on evidence, considering the impact on business objectives.</p>	<p>Project report with presentation and questions</p>
<p><b>S14</b></p>	<p>Project report with presentation and questions</p>

KNOWLEDGE	ASSESSMENT METHODS
Use digital tools and techniques relevant to own role and workplace, for example, AI analytics, modelling, telematics, portals, online placements, products, pricing.	
<b>S15</b> Comply with current data legislation, cyber security regulations, and organisational policies, including when managing and storing client data safely and securely.	Professional discussion underpinned by a portfolio of evidence
<b>S16</b> Apply current and developing sustainability principles relevant to insurance products and working practices within their business area.	Professional discussion underpinned by a portfolio of evidence
<b>S17</b> Apply principles and policies of equity, diversity, and inclusion where appropriate.	Professional discussion underpinned by a portfolio of evidence
BEHAVIOUR	ASSESSMENT METHODS
<b>B1</b> Displays a growth mindset and uses own initiative, learning from failures and spotting opportunities.	Project report with presentation and questions
<b>B2</b> Demonstrates empathy and fairness, treating others with respect.	Professional discussion underpinned by a portfolio of evidence
<b>B3</b> Works flexibly and adapts to changing circumstances, including overcoming challenges and responding to setbacks.	Project report with presentation and questions

BEHAVIOUR	ASSESSMENT METHODS
<b>B4</b> Maintains confidentiality and acts with due care and diligence.	Professional discussion underpinned by a portfolio of evidence
<b>B5</b> Reflects on own practice and seeks learning opportunities for Continuing Professional Development (CPD).	Professional discussion underpinned by a portfolio of evidence

## Mapping of KSBS to grade themes

### Professional discussion underpinned by a portfolio of evidence

KSBS GROUPED BY THEME	KNOWLEDGE	SKILLS	BEHAVIOUR
Industry and company understanding K1 K2 K12	The structure of the insurance market, and the products and services available relevant to their role. (K1)  How changes in the wider insurance market impact their organisation and influence decisions. (K2)  The impact of competitor activity on their organisation, for example changes in a competitor's insurance rates, or innovative	None	None

KSBS GROUPED BY THEME	KNOWLEDGE	SKILLS	BEHAVIOUR
	new products which could impact account retention. (K12)		
Legislation, regulations, and compliance K4 K5 K6 K17 S11 S15	<p>The principles of insurance, and relevant financial services regulation, legislation and codes of practice within the insurance market, and how these apply to their role, such as, FCA guidelines, the Insurance Act, Consumer Insurance (Disclosure and Representations), consumer duty. (K4)</p> <p>The implications of non-compliance for the organisation and stakeholders, and escalation routes for non-compliance issues, for example identification of a breach of contract. (K5)</p> <p>How changes to regulation and legislation can impact products and services. (K6)</p> <p>Current data legislation, cyber security regulations and organisational policies for</p>	<p>Identify potential non-compliance issues and take action to avoid or mitigate issues in line with financial services regulation, legislation and the insurance principles. (S11)</p> <p>Comply with current data legislation, cyber security regulations, and organisational policies, including when managing and storing client data safely and securely. (S15)</p>	None

KSBS GROUPED BY THEME	KNOWLEDGE	SKILLS	BEHAVIOUR
	compliant handling of data and working securely online. (K17)		
Stakeholder and customer relationships K3 S1 S2 B4	The principles of customer service and how to apply them to deliver positive relationships for key stakeholders, including the significance and importance of Knowing Your Customer (KYC), Treating Customers Fairly (TCF), and dealing with vulnerable customers. (K3)	Provide customer service by making informed decisions whilst balancing the needs of stakeholders and the organisation, prioritising fair customer outcomes in all decisions, for example determining a high value insurance payout while balancing business needs with customer retention practices. (S1)  Investigate, analyse, and resolve technical insurance queries, complaints, and escalated cases and requests relevant to their role. (S2)	Maintains confidentiality and acts with due care and diligence. (B4)
Teamwork and communication K7 S3 S6 S12 B2	Techniques to develop and maintain collaborative and positive stakeholder relationships. (K7)	Work within limits of own authority, and escalating issues where appropriate. (S3)  Build and maintain collaborative, professional	Demonstrates empathy and fairness, treating others with respect. (B2)



KSBS GROUPED BY THEME	KNOWLEDGE	SKILLS	BEHAVIOUR
		<p>relationships with internal and external stakeholders. (S6)</p> <p>Provide technical advice and support for colleagues, for example acting as an escalation point for junior colleagues or providing feedback to ensure compliance and accuracy. (S12)</p>	
Sustainability K18 S16	Current and developing sustainability principles within insurance products and working practices. (K18)	Apply current and developing sustainability principles relevant to insurance products and working practices within their business area. (S16)	None
Continuing Professional Development (CPD) K15 B5	The importance of Continuing Professional Development (CPD) to improve own professional practice. (K15)	None	Reflects on own practice and seeks learning opportunities for Continuing Professional Development (CPD). (B5)

KSBS GROUPED BY THEME	KNOWLEDGE	SKILLS	BEHAVIOUR
Equity, diversity, and inclusion K9 S17	Principles and policies of equity, diversity, and inclusion, and their impact on the organisation and own stakeholders. (K9)	Apply principles and policies of equity, diversity, and inclusion where appropriate. (S17)	None

### Project report with presentation and questions

KSBS GROUPED BY THEME	KNOWLEDGE	SKILLS	BEHAVIOUR
Organisational objectives and teamwork K10 S7 B1 B3	The organisation's aims and objectives, and how these relate to own role and team, and the wider insurance market. (K10)	Contribute towards achieving team and organisational objectives. (S7)	Displays a growth mindset and uses own initiative, learning from failures and spotting opportunities. (B1)  Works flexibly and adapts to changing circumstances, including overcoming challenges and responding to setbacks. (B3)
Systems and processes K11 K16	The organisational processes and procedures relevant to the	Identify opportunities for continuous improvement	None

KSBS GROUPED BY THEME	KNOWLEDGE	SKILLS	BEHAVIOUR
S8 S14	<p>technical requirements of their role. (K11)</p> <p>Digital tools and techniques relevant to their role, and emerging technology within the wider insurance industry. (K16)</p>	<p>and recommend solutions to improve processes. (S8)</p> <p>Use digital tools and techniques relevant to own role and workplace, for example, AI analytics, modelling, telematics, portals, online placements, products, pricing. (S14)</p>	
<p>Communication skills K8 K13 S4 S5 S9</p>	<p>Influencing techniques, and how to apply them to achieve required aims and outcomes relevant to their role. (K8)</p> <p>Communication techniques, methods, and strategies, and the importance of adapting communication style to facilitate understanding for financial and non-financial stakeholders, for example, active listening, team communications, conflict management, and diversity and inclusion considerations. (K13)</p>	<p>Communicate with stakeholders using methods appropriate for the intended audience in line with organisational expectations, including verbal, written, digital, and virtual. (S4)</p> <p>Interpret and communicate insurance and business information in a way that facilitates understanding for the intended audience, for example finance and non-finance stakeholders. (S5)</p> <p>Use influencing techniques to achieve required aims</p>	None

KSBS GROUPED BY THEME	KNOWLEDGE	SKILLS	BEHAVIOUR
		and outcomes relevant to their role. (S9)	
Data analysis K14 S10 S13	How to analyse and present insurance data in different formats, for example reports, presentations, graphical images. (K14)	Analyse and interpret information to make recommendations in line with legal, regulatory, process, or policy requirements, and insurance principles. (S10)  Take an evidence-based approach to decision-making and challenge ideas based on evidence, considering the impact on business objectives. (S13)	None

## Supporting information

## External quality assurance

## Involved employers

AIG, Allianz Insurance, Aviva, MMC, Robertson and Co, Willis Towers Watson, Zurich

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