

## **Assessment plan: Insurance Professional**

### **1. Introduction and Overview**

This Apprenticeship is designed as a progression route for those having completed the Insurance Practitioner or for higher level entry, where employers believe this is appropriate for the apprentice. Successful apprentices can progress into a variety of careers with supporting professional qualifications. Future career paths could include underwriting, client relations, insurance claims, loss adjusting, broking, reinsurance and account management.

The role is applicable to a wide range of employers across the sector in both large and small firms. As such the assessment plan needs to have the flexibility to cater for these different operating models, support structures and commercial requirements.

The model has been driven by an employer steering group, supported by 2 Professional Bodies, The Chartered Insurance Institute (CII) and The Chartered Institute of Loss Adjusters (CILA) who supply the qualifications required by this role and those required in the anticipated progression routes.

The principles driving the design of the assessment plan are as follows:

1. The assessment process should add value to both the apprentice and the employer, by complementing and building on normal performance management and development tools.
2. It should enable and encourage progression and continuous professional development by being linked to professional exams and recognition.
3. It should add value to the apprentice's journey, both during and at the end of the apprenticeship so that this is seen as helping them build not only competence in the role, but also a career in the organisation wherever possible.
4. And it should provide continuity of approach where appropriate with the level 3 Insurance Practitioner assessment plan, whilst taking into account the higher level demands of the level learning outcomes.

### **High Level Assessment model – The learner journey:**

#### **1. On-programme Learning**

The on-programme stage has been designed to integrate with and support the Employer's existing Performance Management processes.

**The Training Provider's role** during the on-programme stage is to:

- i) support the Employer, monitor progress & make interventions as required to ensure that progress is being made against the learning outcomes as described in appendix 1;
- ii) advise & agree with the Employer when the apprentice is ready to pass through the 'Gateway' and progress to end point assessment;

- iii) oversee the compilation of all evidence required for final assessment including conducting reflective discussion as required;
- iv) submit all final evidence (to cover all learning outcomes) from the 2 methods of final assessment and submit to the independent Assessment Organisation for 100% end point assessment.

The following table demonstrates the roles played by the Employer and Training Provider during the on-programme stage, using example timings (in practice these timings will be flexed to suit the individual circumstances)

Month	Apprentice	Employer / Line Manager	Training Provider
0	Understand job role and apprenticeship commitment	Deliver induction training and understand role in apprenticeship	Explain apprenticeship, roles, timetable and commitments
1-24	Works to role objectives / KPIs. Develops Knowledge and skills in line with learning outcomes	Manages as any other employee inc Performance Management via monthly 1to1s	Monitors progress; identifies gaps; supports employer and apprentice learning as required
1-24	Studies and takes Dip CII/CILA exams	Supports and mentors	Supports and trains
21-23	Continue as above	<p><b>'Gateway' to final assessment:</b> Line Manager and Training Provider review progress and agree whether Apprentice has achieved competency levels required against all learning outcomes. <b>Yes:</b> ready to start End Point Assessment / <b>No:</b> agree remedial plan</p>	
23-24	If yes to Gateway, Apprentice, Line Manager and Training Provider work together to agree the make-up of the 2 forms of End Point Assessment (Portfolio & Reflective Discussion). Training Provider signs off against Assessment plan requirements		

## ii) End point assessment

**End point assessment will be provided by an independent Assessment Organisation who will have 100% accountability for the formal assessment of the apprentice and the decision of pass, fail or distinction.**

Any organisation is eligible to deliver assessment services against this standard, by meeting the requirements of the SFA's Register of Apprenticeship Assessment Organisations. Individual Employers must select an organisation from that register to deliver assessment services for this standard. Trailblazer Employers strongly recommend that you select a Professional Body to undertake the end point assessment.

Month	Apprentice	Employer / Line Manager	Training Provider
25-27	Continues in role as normal and takes responsibility for compiling portfolio of work completed	Continues to manage using Performance Management process and monthly 1to1s	Works with Apprentice and employer to supervise progress against Final Assessment requirements (Portfolio & Reflective Discussion)
28	Completes all work and prepares for submission to independent Assessment Organisation for end point for assessment	Continues to manage using Performance Management process and monthly 1 to 1s	Checks submission, administers as required and submits to Professional Body for end point assessment

Evidence of competence against all learning outcomes is compiled by the Apprentice and Training Provider using the two methods of assessment (Portfolio plus reflective discussion) and submitted to the **independent Assessment Organisation** for end point assessment.

Month	independent Assessment Organisation	Employer / Apprentice	Training Provider
29-30	Assesses the submission and makes decision on Fail / Pass / Distinction	Receives result from <b>independent Assessment Organisation</b>	Reviews result with Line Manager and agrees next steps with Line Manager as required: <b>Fail</b> = Discuss plan for further Assessment <b>Pass or Distinction</b> = Discuss progression

## 2. Assessment Methods

The following methodology has been designed taking into account that this is a level 4 apprenticeship, which needs the flexibility to be able to be consistently applied in both large company and SME environments.

### On-programme Stage

Our approach to ensuring that the apprentice is on track during the apprenticeship is based on the in house Performance Management (PM) process, which is a standard and recognised way of working within the Insurance sector.

- The Line Manager uses the PM process which includes monthly 1:1 meetings to discuss progress on the apprenticeship, provide feedback and guide development. **This process will also track the progress and completion of the qualifications within the timescales allowed.** As stated on the Standard, the supporting qualification for the apprenticeship is either the Diploma in Insurance (Dip CII) or the Diploma in Claims Handling (Dip CILA). There are different routes to achieve the credits required for these qualifications. The route selected will depend on the individual business requirements but must include the mandatory modules as specified by the awarding body.

- Regular check points between the Line Manager and Training Provider (aligned with the PM process) will take place to ensure that the apprentice is on track and to agree how any issues will be addressed.

**The Training Provider will play an important part in supporting this by:**

- i) Ensuring that (prior to starting the apprenticeship), both Employer and Apprentice understand the detail of the learning journey and their respective commitments to it
- ii) Ensuring that the requirements of the apprenticeship are fully reflected in the PM process, with any gaps being filled through their work with the apprentice
- iii) Supporting the Apprentice throughout the learning journey, providing advice and guidance on learning strategies and tools that will support the Apprentice's preferred learning style and improve their learning agility
- iv) Supporting the line manager in their commitments to the apprenticeship and providing any training if required.

The employer group are confident that this is an effective process as this style of performance management is an accepted norm across the Insurance sector, therefore providing a consistent and reliable approach to all apprentices.

**End Point Assessment**

**The End Point Assessment forms 100% of the assessment of the apprenticeship** and will be marked and tested against the criteria set out in the detailed standard. The focus of the End Point Assessment is on the apprentice being able to prove their competence in the role of Insurance Practitioner, through work completed in this final assessment stage. This entails demonstrating competence in 50 defined learning outcomes (defined as 'What Good Looks Like') derived from the knowledge, skills and behaviour competencies set out in the standard; see appendix 1.

**The End Point Assessment will be measured using 2 assessment methods which together will provide the evidence through synoptic assessment.** (It should be noted that both methods will assess against the Learning Outcomes derived from the role competencies – see appendix 1 – and each must be passed for the apprentice to be deemed competent). **These methods have been chosen as both can assess knowledge, skills and behaviours simultaneously, thereby ensuring that the apprentice is assessed synoptically.** These also represent continuity in approach following on from the level 3 Insurance Practitioner apprenticeship.

**i) A portfolio of work completed during the end point assessment stage.**

This could be from a range of evidence and will be compiled by the Apprentice. The most appropriate types would be identified through discussion with the Employer, Training Provider and Apprentice, taking into account the job role and internal systems and processes.

A minimum of 3 different types of evidence within this portfolio will be required to demonstrate competence and authenticate the assessment. Examples could be written work or case studies, internal compliance audits, project work done in the role, formal performance review or appraisal, CPD log.

## **ii) Reflective discussion**

The reflective discussion will take the form of a structured interview with the Training Provider to explore the content of the portfolio and the learner journey in more detail. The purpose of the discussion is to:

- clarify any questions about the evidence presented in the portfolio;
- evidence any aspects of the standard that are not already evidenced in the portfolio through discussion of how the Apprentice performs their role;
- discuss how the Apprentice has progressed in their role, what they have done and their approach to their work.

The discussion will be voice recorded and uploaded to the learner's electronic portfolio, for submission, along with the portfolio of work, for final assessment by the independent Assessment Organisation

### **Key requirements in the end point assessment:**

The percentage of learning outcomes covered by each of the components has been deliberately left flexible, subject to the requirements below, as the balance will vary according to the size and style of business of the employer. The Training Provider will also use their expertise to recognise that all apprentices must be given comparable opportunities to demonstrate their competence irrespective of their employment environment.

### **The requirements for the application of the assessment methods are as follows:**

- a) both methods must be used
- b) between them, they must cover 100% of the learning outcomes (see appendix 1)
- c) a minimum of 70% of the learning outcomes, must be assessed using the 1<sup>st</sup> method of assessment (portfolio of work), and this must also include a minimum of 1 learning outcome per competency.

### **Gateway to Final Assessment and timings:**

The Line Manager and Training Provider will jointly review the apprentice's readiness to move to final assessment from approximately 3 months from the projected completion date. This stage is a 'gateway' in which the on-programme learning is reviewed against the learning outcomes. It allows time to plan for how the 2 assessment methods will be most effectively applied (depending on the employers particular business model) to provide evidence of competence in the role. If the apprentice is considered ready to progress then they can move to End Assessment.

### **The Training Provider Role:**

The Training Providers will again play a key part in overseeing this stage of the apprenticeship by:

- i) Taking responsibility for organising and coordinating the process

- ii) Providing support to the Line Manager to ensure a full understanding of the assessment methods, tools and submission requirements to enable the Apprentice's journey to end point assessment

Training Providers have been involved in the development of this assessment plan and feel that this is an area where they can bring their experience to bear and really add value to the employer. Consistency of approach by Training Providers will be achieved through the independent Assessment Organisation's quality assurance processes.

Training Providers involved in delivering this apprenticeship, **would have to be specialists in Financial Services and their trainers would be required to have qualifications at or working towards the level 4 Diploma, with a minimum requirement of passes in the exams required for this standard.** This would be verified as part of the independent Assessment Organisation's quality assurance process and would be a key requirement for any employer in selecting a Training Provider partner.

### 3. Ensuring Independence / Impartiality

Independence is provided by the independent Assessment Organisation being 100% responsible and accountable for the end point assessment and the decision of fail, pass, or distinction. All evidence used in the end point assessment (whether paper based, ePortfolio or audio recordings) will have been sent to the independent Assessment Organisation for this final independent result to be assessed and the result determined.

In taking on the lead role in assessment, the Employers require the Assessment Organisation to have:

- Understanding of the sector and the assessment requirements for this Standard, together with the expertise to administer the Assessment Tools required.
- Capability to deliver assessments at the scale and with the levels of service required, giving confidence that this is a strategic part of their business.
- Geographical coverage required.
- Assessors with the requisite background and working towards relevant qualifications to be both credible and effective.
- Robust internal verification and quality assurance processes that can ensure the end point assessment is of the required standard.

#### The independent Assessment Organisation's role:

- Independent view as they will not have had any prior involvement with the apprentice.
- Brings added rigour & consistency to the assessment through their wider industry perspective, knowledge and experience
- Provides reference and guidance to Training Providers during delivery eg when the Training Provider makes decisions on flexibility within the assessment model, thereby ensuring comparability and fairness across all types of employers, roles and environments
- Assesses all Final Assessment evidence provided by the Training Provider and makes Fail/Pass/Distinction decision

- Provides rigorous appeals process
- Provides quality assurance and governance (see consistency below)

#### 4. Delivering Consistent (Reliable) Judgments

The workplace focus of the portfolio and reflective discussion in this apprenticeship means that the evidence provided will vary depending on the role that each apprentice has within their employer. **At the core of ensuring that judgments on role competence are consistent, will be the 50 Learning Outcomes (see Appendix 1, columns 1 and 2) which define what is required for each of the Knowledge, Skill & Behaviour areas to be assessed during synoptic assessment.**

A robust scoring matrix will be created by the independent Assessment Organisation, to evaluate the two assessment components cumulatively against the learning outcomes. Again this method has been chosen as employers are used to this approach which is accepted best practice for assessing performance in the Financial Services sector. Each area will be scored to identify how well the apprentice has met the learning outcome.

In practice the tools for assessment will be developed, agreed and approved by the independent Assessment Organisation in order to provide reliability and consistency of judgements. An example of the type of tool that could be used for assessment is given in Appendix 2. These tools will be standardised and approved by the Employers before being trialled and confirmed as suitable for implementation. Particular attention will be paid to ensuring that the tools are consistent and produce comparable results.

To ensure that any assessor is competent they will be trained in the assessment process and will also have to meet certain criteria which may be contained within an occupational CV and will include:

- Understanding of the sector and of the role covered by the apprenticeship.
- Depth of expertise to assess all areas of the Standard.
- Understanding of the qualifications within the apprenticeship.  Holding, or working towards a relevant qualification.

The assessor will be trained / approved by the Assessment Organisation to ensure that they are capable of using the tools developed for assessment in a fair and consistent manner to make reliable judgments.

#### 5. Delivering Accurate (Valid) Judgments

The entire Final Assessment is focused on the competence of the apprentice in the role, as evidenced by their ability to demonstrate the knowledge, skills and behaviours as set out in the Detailed Standard.

The two methods of the Final Assessment build a comprehensive picture of competence through objective assessment against the Detailed Standard and the 50 defined learning outcomes. Validity of judgements is further ensured through the flexibility in the balance of the 2 methods of end point assessment (built in to ensure that the methodology & evidence recorded is appropriate to the business in which the apprentice is working and the apprentice's role within that business model).

Finally, validity of judgement is ensured through the experience and expertise of the independent Assessment Organisation, its understanding of the sector and the assessment requirements for this Standard, together with the expertise to administer the Assessment Tools required.

## 6. Synoptic assessment

The two components of the Final Assessment and the assessment tools being used in this apprenticeship all require the apprentice to demonstrate their knowledge, skills and behaviours in an integrated manner to deliver the learning outcomes required to meet the standard.

The assessment process will build a cumulative and holistic picture, from both components of the Final Assessment, of how well the apprentice meets or exceeds the standard.

## 7. Graded Assessments

Our standard says that we will have 2 levels of achievement within this apprenticeship: Pass and Distinction.

A Distinction will be awarded using the assessment matrix described above - see example in appendix 2 - based entirely on the end point assessment. The apprentice will have to achieve a minimum of 20 distinction marks (from the total of 38 Learning Outcomes), from the Skills and Behaviour competencies with at least 1 distinction mark from each of the 10 competencies. (The knowledge competencies are considered as pass or fail, with no distinction differentiator.)

## 8. Affordability & Flexibility

In developing this assessment approach employers have consistently sought to keep the approach simple but effective, to use existing work-based performance assessment wherever possible and to avoid duplication or the need for adding additional personnel into the assessment process.

This has led to a well-defined, cost-effective and deliverable process that employers will find easy to understand and apply to their business environment. Where additional support is required (for instance, in small businesses where Performance Management processes may not be as well defined, or line management skills may be less developed) the Training Provider can step in to offer their expertise.

The **flexibility** built into this assessment model is critical to its ability to cater for both large and SME businesses. The following key points deliver this flexibility:

- Flexibility in the company specific design of the make-up of final assessment (within the agreed 2 component criteria)
- Option to flex the amount of support required from the training provider; ie this can be discussed and tailored (utilising the Training Provider's expertise) during contract discussions.

This flexibility results in an affordable apprenticeship model for small and large businesses alike.

The cost of end point assessment is estimated to be no more than 20% of the overall cost of funding this apprenticeship.



## 9. Manageability / Feasibility

This apprenticeship has been designed to be viable for both large and small businesses. This means that there could be large numbers and/or a wide geographical take up. Existing Insurance apprenticeship Training Providers are well used to dealing with this and the assessment model is a simple one to administer:

- The Employer and Training Provider work together to deliver and administer the onprogramme training stage, thereby providing a flexible and nimble model
- The independent Assessment Organisation assesses remotely, thereby minimising costs and removing logistical challenges

The Training Provider will have a key role to play, working with the employer, providing training as required, and administering / submitting the Final Assessment work.

## 10. Professional Body Recognition

Both the Chartered Insurance Institute and the Chartered Institute for Loss Adjusters have been involved and contributed to the design of this apprenticeship throughout the development process. Each has confirmed their support of this standard and assessment plan through letters of endorsement which have been submitted to BIS.

Apprentices will be eligible to apply for the designation of Dip CII, (Chartered Insurance Institute), or Dip CILA (Chartered Institute of Loss Adjusters), subject to membership requirements, for successfully completing this apprenticeship. This is a recognised and valued industry qualification. Furthermore, apprentices can build on this qualification to progress on to 'Advanced Diploma' status should they wish to advance further.

## 11. External Quality Assurance

External quality assurance of the end-point assessment for this apprenticeship standard will be delivered by the Institute for Apprenticeships.

## Insurance Professional Apprenticeship Standard: Learning outcomes (WGLL)

Knowledge	What is required	Learning Outcomes (WGLL) (The apprentice can...)
Insurance market	A comprehensive understanding of the insurance market and the available products and services.	1. Explain how the insurance market is structured and operates.
		2. Describe the roles and key activities of the various parties involved and how they interact.
		3. Describe the main products and services commonly available in the insurance market and explain how they are applied
Risk and Regulatory	A comprehensive understanding of the Financial Services legal and regulatory framework and organisational policies and procedures to ensure compliance. Demonstrates an understanding of how a range of situations may be affected by legal and insurance principles.	4. Explain the key legal and insurance principles and how they apply in the role.
		5. Explain how the insurance principles have been affected and modified by legislation.
		6. Explain the roles and responsibilities of the regulators of the financial services industry
		7. Evaluate how the organisation ensures compliance through their policies and procedures.
		8. Explain the consequences of noncompliance for yourself, the organisation and the customer
Clients and Colleagues	An understanding of the importance of being proactive in developing the relationships and networks required to be successful in the role, whilst achieving business objectives and ensuring that client needs are met.	9. Describe the benefits of being proactive in developing relationships and networks.
		10. Explain the importance of relationships and networks in supporting the achievement of business objectives.
		11. Analyse the impact of own actions in ensuring that client needs are met.
Processes and Procedures	A clear understanding of the processes and procedures relevant to the technical requirements of the role and their impact on the wider organisation and industry.	12. Identify and explain the key processes and procedures relevant to the technical requirements of the role.
		13. Analyse how organisational processes and procedures applicable to the role may impact the customer and the wider organisation.

		14. Explain how your organisation's processes and procedures align to market procedures and agreements.
Commercial awareness	An understanding of the impact of change within the insurance market and how it affects the role and the wider organisation. Understands and can differentiate between the organisation's short, medium and long term business objectives.	15. Identify and evaluate on-going changes in the insurance market and how they impact the role, the customer and the wider organisation.
		16. Identify the organisation's short, medium and long term business objectives and explain the differences between them.
		17. Evaluate how the organisation's short, medium and long term business objectives are used to deliver successful business and customer outcomes and the internal and external factors that may impact these.

Skills	What is required	Learning Outcomes (WGLL) (The apprentice can...)
Technical ability	Ability to apply technical knowledge and experience to deliver positive outcomes to all stakeholders utilising appropriate policies and procedures. Ability to apply legal and insurance principles, knowledge of the market structure and its processes, procedures and documentation to a range of complex situations.	<p>18. Work in accordance with policies and procedures.</p> <p>19. Apply technical knowledge and experience to deliver positive outcomes for stakeholders.</p> <p>20. Use technical knowledge and experience to proactively identify opportunities for improvement.</p> <p>21. Interpret legal and insurance principles to evaluate and resolve problems and queries.</p> <p>22. Apply knowledge of the market structure and its processes, procedures and documentation to a range of complex situations.</p>
Relationship development	Can proactively identify, generate and develop relationships and networks that support the role, including but not limited to internal/external/market led/professional and peer relationships. Can leverage relationships to improve the reliability of customer service based on customer feedback. Engages with and supports colleagues so that they are empowered to resolve customers issues within organisational guidelines.	<p>23. Proactively identify, generate and develop peer and professional relationships and networks both within and outside the organisation</p> <p>24. Take into account different needs, expectations and personal styles when interacting with stakeholders.</p> <p>25. Use relationships to deliver excellent customer service and business outcomes.</p> <p>26. Take action to improve the reliability of customer service based on customer feedback, gaining the help and support of others.</p> <p>27. Share knowledge and experience with colleagues to empower them to resolve customer issues in unfamiliar situations.</p> <p>28. Work effectively as a team member and proactively collaborate with stakeholders.</p>
Ownership and initiative	Takes ownership for delivering in their area of responsibility. Finds ways to progress and meet commitments when issues arise, being creative where appropriate. Escalates issues and decisions where necessary. Identifies and proposes business process improvements .	<p>29. Take ownership for delivering own work to required standards.</p> <p>30. Use professional judgment and experience to resolve issues where it is within authority to do so.</p> <p>31. Identify and escalate issues and decisions where necessary, in accordance with organisational policies and procedures.</p> <p>32. Overcome barriers to progress and meet commitments</p>

		33. Identify and propose process improvements.
Governance	Applies legal and regulatory requirements to work compliantly, whilst promoting a culture of Treating Customers Fairly. Assesses whether organisational processes and procedures and those that follow them are compliant with legal and	34. Apply legal and regulatory requirements to work compliantly.
		35. Promote a culture of treating customers fairly in self and others.
		36. Identify instances of potential noncompliance and takes appropriate action in accordance with organisational requirements.
	regulatory requirements.	37. Highlight changes in legal and regulatory requirements and their potential impact on organisational processes and procedures.
Advice and support	Provides technical advice and support to others on complex insurance matters.	38. Use technical knowledge and experience to provide advice and support to others on complex insurance matters.

Behaviours	What is required	Learning Outcomes (WGLL) (The apprentice can..)
Drive to excel	An understanding of own and company performance measures and the application of this knowledge to contribute positively to key business objectives. Shares own knowledge and experience to	39. Evaluate self against own and company performance measures to contribute positively to key business objectives.
		40. Use knowledge and experience of more challenging situations to advise and coach others in achieving personal and business objectives.
Communication	support others to achieve Adapts communication and resources to take account of the target audience including less experienced colleagues. Presents information accurately and effectively using more complex communication methods such as reports and presentations. Communicates using the necessary technical language but articulates this in a way that others can understand.	41. Adapt communication method, style and approach to take account of the needs and understanding of the target audience.
		42. Present information accurately and effectively using a range of communication methods, including advanced methods such as reports and presentations.
		43. Convey technical information effectively and in a way that others can understand.
Personal Accountability	Acts using own initiative to accomplish objectives and seeks alternatives when barriers arise. Tenacious in finding the best solutions, demonstrating commitment to	44. Use initiative to accomplish objectives, identifying and utilising alternative approaches to overcome barriers.
		45. Demonstrate tenacity in finding the best solutions for stakeholders.

	the role and the Insurance Industry.	46. Demonstrate enthusiasm and commitment to delivering the required outcomes of the role and showcasing a positive image of the insurance industry.
Innovation	Proactively able to challenge the status quo by considering the feasibility of suggested ideas and improvement considering the impact they may have on business objectives.	47. Constructively challenge and question the status quo in achieving business objectives.
		48. Demonstrate innovation in suggesting ideas and improvements, having evaluated their feasibility and impact on business objectives.
Professionalism	Truthful, sincere in their actions (even when not the easiest) and demonstrates Utmost Good Faith.	49. Consistently act in a professional, principled and ethical manner, including when interacting with stakeholders.
Professionalism	Demonstrates role model behaviour in approach to colleagues, clients and partners.	50. Take responsibility and is accountable for own actions.

**Appendix 2 – Example of Assessment Matrix for competency, Technical Ability.**

What is required	NOT YET ACHIEVED DIFFERENTIATOR	WGLL - THE LEARNING OUTCOME	DISTINCTION DIFFERENTIATOR
	<b>The learner sometimes:</b>	<b>The learner consistently:</b>	<b>The learner:</b>
<p>Ability to apply technical knowledge and experience to deliver positive outcomes to all stakeholders utilising appropriate policies and procedures. Ability to apply legal and insurance principles, knowledge of the market structure and its processes, procedures and documentation to a range of complex situations.</p>	does not carry out work in accordance with organisational policies and procedures.	works in accordance with organisational policies and procedures.	
	is unable to deliver positive outcomes for stakeholders due to insufficient technical knowledge and experience for the role.	applies technical knowledge and experience to deliver positive outcomes for stakeholders.	applies technical knowledge and experience effectively to exceed stakeholder expectations and acts as a point of referral for others.
	fails to utilise own technical knowledge and experience to identify opportunities for improvement.	uses technical knowledge and experience to proactively identify opportunities for improvement.	uses technical knowledge and experience to make innovative recommendations for improvement which balance the needs of stakeholders, stating clearly the objectives and operational considerations.
	exhibits insufficient understanding of legal and insurance principles needed in the role to evaluate and resolve problems and queries.	interprets legal and insurance principles to evaluate and resolve problems and queries.	is solution centred in his/her approach to interpreting legal and insurance principles, which delivers positive outcomes for stakeholders where possible.
	exhibits insufficient knowledge of the market structure and its processes, procedures and documentation to meet the requirements of the role	applies knowledge of the market structure and its processes, procedures and documentation to a range of complex situations.	is proactive in expanding knowledge of the market structure and its processes, procedures and documentation and shares this knowledge with others.