

End-point assessment plan for the Insurance practitioner apprenticeship standard

Apprenticeship standard number	Apprenticeship standard level	Integrated end-point assessment
ST0240	3	Yes

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Introduction and overview

This document sets out the requirements for end-point assessment (EPA) for the insurance practitioner apprenticeship standard. It explains how EPA for this apprenticeship must operate.

This document provides the EPA design requirements for end-point assessment organisations (EPAOs) for this apprenticeship standard. It will also be useful for apprentices undertaking this apprenticeship, their employers and training providers.

EPA must be conducted by an EPAO approved to deliver EPA for this apprenticeship standard. Each employer should select an approved EPAO from the Education & Skills Funding Agency's Register of end-point assessment organisations (RoEPAO).

Full-time apprentices will typically spend 12 months on-programme (before the gateway) working towards this occupational standard. All apprentices must spend a minimum of 12 months on-programme. All apprentices must spend a minimum of 20% of on-programme time undertaking off-the-job training.

This apprenticeship takes a core and options approach. All apprentices must complete the core plus one option. The selected option will reflect the apprentice's current job role within the insurance industry.

Apprentices must also complete either a Chartered Institute of Loss Adjusters (CILA) qualification or a Chartered Insurance Institute (CII) qualification, dependent on the apprenticeship option selected by the apprentice and employer. There are three qualifications that are eligible to be completed by the apprentice.

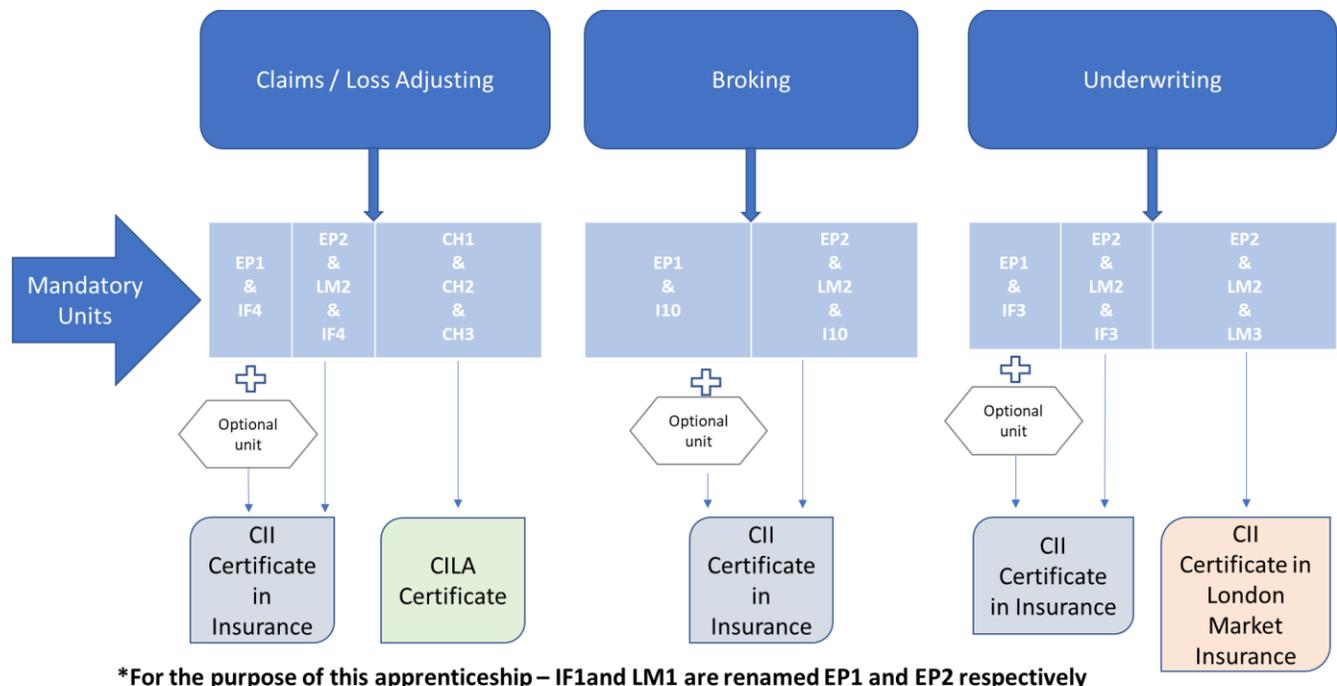
Only those apprentices taking the claims handler/loss adjuster option have the choice between a CILA or CII pathway. Whereas all apprentices taking the junior broker or assistant underwriter options must select either the CII Certificate in Insurance or the CII Certificate in London Markets insurance. These options are shown below:

Apprenticeship option	CII - Certificate in Insurance OR CII - Certificate in London Markets insurance	CILA – Certificate in Insurance
Claims handler/loss adjuster	X	X
Assistant underwriter	X	
Junior broker	X	

For the CILA Certificate, each apprentice following the claims handler/loss adjuster option must pass units CH2 (15 credits) and CH3 (15 credits) by the gateway. Mandatory unit CH1 (15 credits), (45 credits in total) is taken as part of the EPA. Further details about the units are found on the CILA website. <https://www.cila.co.uk/cila/getting-qualified/certificate>

The CII certificates are broken down into a selection of mandatory and optional units, therefore not all units are taken. The apprentice and employer will select the most relevant optional units. The apprentice must attain 30 credits by the gateway, excluding the mandatory units IF1 (15 credits), or LM1 for Certificate in Insurance (10 credits), which are taken as part of the EPA. Further details about the units are found on the CII website.

<https://www.cii.co.uk/learning/qualifications/certificate-in-insurance-qualification/>



Before starting EPA, an apprentice must meet the gateway requirements. For this apprenticeship they are:

- the employer must be content that the apprentice is working at or above the occupational standard
- apprentices must have achieved certain units of the qualifications mandated in the insurance practitioner occupational standard. The qualification units required by the gateway are:
 - a) CII – 30 credits towards the CII Certificate in Insurance, excluding mandatory unit IF1 or LM1 **or**
 - b) CII – 30 credits towards the CII Certificate in London Markets Insurance, excluding mandatory unit LM1 **or**
 - c) CILA – units CH2 and CH3 (equalling 30 credits) towards the Certificate in Insurance must be achieved, excluding mandatory unit CH1

And:

- apprentices must have achieved English and mathematics at Level 2.

The EPAO must confirm that all required gateway evidence has been provided and accepted as meeting the gateway requirements. CII/CILA must provide confirmation to the EPAO that the apprentice has achieved the required pre-requisites for gateway entry. The EPAO is responsible for confirming full gateway eligibility. Once this has been confirmed, the EPA period starts.

This EPA should then be completed within an EPA period lasting typically for 4 months.

This EPA consists of 3 discrete assessment methods.

It will be possible to achieve the following grades in each end-point assessment method:

End-point assessment method 1: **Professional discussion underpinned by portfolio** •

fail

- pass
- distinction

End-point assessment method 2: **Case study test**

- fail
- pass
- distinction

End-point assessment method 3: **Multiple-choice test**

- fail
- pass

Performance in the end-point assessment methods will determine the overall apprenticeship standard grade of:

- fail
- pass
- distinction

EPA summary table

<p>On-programme (typically 12 months)</p>	<p>Training to develop the knowledge, skills and behaviours (KSBs) of the occupational standard.</p> <p>Training and completion of units towards mandated qualifications.</p> <p>Training towards English and mathematics Level 2.</p> <p>Compiling a portfolio of evidence.</p>
<p>End-point assessment gateway</p>	<p>The employer must be content that the apprentice is working at or above the level of the occupational standard.</p> <p>Apprentices must have achieved the relevant units of one of the qualifications mandated in the insurance practitioner occupational standard as follows:</p> <ul style="list-style-type: none"> • units amounting to 30 credits (excluding mandatory unit IF1), in the CII Certificate in Insurance or • units amounting to 30 credits (excluding mandatory unit LM1), in the CII Certificate in London Markets Insurance or • CH2 and CH3 units (amounting to 30 credits, excluding mandatory unit CH1) in the CILA Certificate of Insurance <p>Apprentices must have achieved English and mathematics at Level 2.</p> <p>Apprentices must submit:</p> <ul style="list-style-type: none"> • a portfolio of evidence to underpin the professional discussion
<p>End-point assessment (typically 4 months)</p>	<p>End-point assessment method 1 (AM1): Professional discussion underpinned by portfolio, graded:</p> <ul style="list-style-type: none"> • fail • pass • distinction

	<p>End-point assessment method 2 (AM2): Case study test, graded:</p> <ul style="list-style-type: none"> • fail • pass • distinction <p>End-point assessment method 3 (AM3): Multiple-choice test, graded:</p> <ul style="list-style-type: none"> • fail • pass <p>Overall EPA/apprenticeship graded</p> <ul style="list-style-type: none"> • fail • pass • distinction
Professional recognition	<p>Aligns with recognition by:</p> <ul style="list-style-type: none"> • Chartered Insurance Institute (CII) (professional membership) or • Chartered Institute of Loss Adjusters (CILA) (professional membership)

Length of EPA period

The EPA will be completed within an EPA period lasting typically for 4 months, starting when the EPAO has confirmed that all gateway requirements have been met.

Order of end-point assessment methods

Apprentices must pass the professional discussion underpinned by portfolio (AM1) and the case study test (AM2) before taking the multiple-choice test (AM3). As the multiple-choice test also informs the result of the professional body qualification, the successful apprentice will

pass both EPA and their professional qualification at the same time and allows for an integrated approach.

EPA gateway

The apprentice should only enter the gateway once the employer is content that the apprentice is working at or above the occupational standard. In making this decision, the employer may take advice from the apprentice's training provider(s), but the decision must ultimately be made solely by the employer.

This is an integrated assessment. It provides the required evidence of the apprentice's competence via EPA. The EPA results are also used to inform the outcome of the mandatory qualification (CII Certificate in Insurance, CII Certificate in London Markets Insurance, or CILA Certificate in Insurance).

Apprentices must have achieved 30 credits towards the CII Certificate in Insurance (excluding mandatory unit IF1), **or** 30 credits towards the CII Certificate in London Markets Insurance (excluding mandatory unit LM1) **or** parts CH2 and CH3 (equalling 30 credits) (excluding mandatory unit CH1) of the CILA Certificate in Insurance by the gateway.

Unit IF1 of the CII Certificate in Insurance, unit LM1 of the CII Certificate in London Markets Insurance and unit CH1 of the CILA Certificate in Insurance is each mapped to the apprenticeship EPA multiple-choice test assessment method (AM3) and corresponding KSBs.

An apprentice may not therefore take any of these units from CII or CILA (IF1, LM1 or CH1) before the gateway. In the unlikely event that an apprentice may have achieved one of those units listed 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 relevant unit 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 here:

<https://www.gov.uk/government/publications/apprenticeships-recognition-of-prior-learning/apprenticeships-initial-assessment-to-recognise-prior-learning>.

CII/CILA must provide confirmation to the EPAO that the apprentice has achieved the required pre-requisites for gateway entry.

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

In addition to the employer's confirmation that the apprentice is working at or above the level of the occupational standard, the apprentice must have completed the following gateway requirements prior to starting EPA:

- achieved either 30 units of the CII Certificate in Insurance (excluding mandatory unit IF1), or CII Certificate in London Markets Insurance (excluding mandatory unit LM1) or achieved CH2 and CH3 (excluding mandatory unit CH1) of the CILA Certificate in Insurance
- achieved English and mathematics at Level 2. For those with an education, health and care plan or a legacy statement, the apprenticeship's English and mathematics minimum requirement is Entry Level 3. British Sign Language (BSL) qualifications are

an alternative to English qualifications for those who have BSL as their primary language

For the professional discussion, the apprentice will be required to submit:

- a portfolio of evidence

Portfolio of evidence requirements:

- apprentices must compile a portfolio of evidence during the on-programme period of the apprenticeship
- it must contain evidence related to the KSBs that will be assessed by the professional discussion
- the portfolio of evidence will typically contain 12 discrete pieces of evidence
- evidence must be mapped against the KSBs assessed by the professional discussion
- 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, for example workplace policies/procedures, records
 - witness statements
 - annotated photographs
 - video clips (maximum total duration 10 minutes); the apprentice must be in view and identifiable

This is not a definitive list; other evidence sources are possible.

- it 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 must be valid and attributable to the apprentice; the portfolio of evidence must contain a statement from the employer and apprentice confirming this
- the portfolio of evidence must be submitted to the EPAO at the gateway

The portfolio of evidence is not directly assessed. It underpins the professional discussion assessment method AM1 and therefore, should not be marked by the EPAO. EPAOs should review the portfolio of evidence in preparation for the professional discussion but are not required to provide feedback after this review of the portfolio.

For the case study test, the apprentice will be required to submit:

- N/A

For the multiple-choice test, the apprentice will be required to submit:

- N/A

End-point assessment methods

The apprentice will be assessed against the KSBs assigned to the assessment methods outlined below, as shown in the mapping section of this EPA plan.

End-point assessment method 1: Professional discussion underpinned by portfolio

Overview

This assessment method has 1 component.

A professional discussion is a two-way discussion which involves both the independent assessor and the apprentice actively listening and participating in a formal conversation. It gives the apprentice the opportunity to make detailed and proactive contributions to confirm their competency across the KSBs mapped to this method.

The rationale for this assessment method is:

- the lifecycle of typical insurance work at practitioner level can take days or even weeks to complete and is therefore difficult to observe or re-create
- therefore, a professional discussion is the best way to capture evidence of this nature, tested via two-way discussion
- this method also suits assessment of a disparate set of KSBs that are difficult to cover by way of the multiple-choice test

Delivery

This assessment will take the form of a professional discussion which must be appropriately structured to draw out the best of the apprentice's competence and cover the KSBs assigned to this assessment method. It will involve questions that will focus on competency. The purpose of the questions will be:

- to assess the KSBs assigned to this assessment method and apprentices are expected to use their portfolio to support their responses

The independent assessor will conduct and assess the professional discussion.

The professional discussion must last for 60 minutes. The independent assessor has the discretion to increase the time of the professional discussion by up to 10% to allow the apprentice to complete their last answer. Further time may be granted for apprentices with appropriate needs, in-line with the EPAO's Reasonable Adjustments policy.

During this method, the independent assessor must ask a minimum of 10 questions. Independent assessors must use the question bank as a source for questioning and are expected to use their professional judgment to tailor those questions appropriately. Follow up questions are permitted where clarification is required.

The topics and themes that must be covered are:

- the insurance practitioner role & the insurance landscape
- using data to ensure appropriate and compliant working in the insurance sector
- engaging with others to progress insurance matters
- insurance decision-making

The themes are drawn from the mapped KSBs and cluster grading descriptors as set out at the end of this EPA plan.

The professional discussion will be conducted as follows:

The professional discussion will focus on the apprentice's occupational competence and whether they have met the KSBs, using the portfolio to underpin this. The independent assessor will seek to gain assurance of the apprentice's competency via discussion and questioning.

The apprentice will receive a minimum of 10 working days notice from the EPAO prior to the professional discussion.

The independent assessor will receive the portfolio at the gateway from the EPAO.

The independent assessor will have read the portfolio in preparation for the discussion. Apprentices must use examples from their portfolio to support their answers.

KSBs met and answers to questions, must be recorded by the independent assessor.

The independent assessor will make all grading decisions.

The EPAO must ensure the grading decision is ready prior to the multiple-choice test (AM3) being taken.

Assessment location

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

Video conferencing can be used to conduct the professional discussion, but 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 can take place in any of the following:

- employer's premises
- a suitable venue selected by the EPAO (for example a training provider's premises)
- remotely, via video conferencing

Question and resource development

Independent assessors are responsible for generating suitable questions in line with the

EPAO's training and standardisation process. A question bank must be developed by EPAOs. Independent assessors must use the question bank as a source for questioning and are expected to use their professional judgment to tailor those questions appropriately. The question bank must be of sufficient size to prevent predictability and the EPAO must review it regularly (at least once a year) to ensure that it, and its content, are fit for purpose. The questions relating to the underpinning KSBs, must be varied, yet allow assessment of the relevant KSBs.

EPAOs must ensure that apprentices have a different set of questions in the case of re-sits/retakes.

EPAOs will produce the following material to support this assessment method:

- question bank
- structured specification
- marking materials
- assessment recording documentation

End-point assessment method 2: Case study test

Overview

This assessment method has 1 component.

The case study test is delivered via one-to-one questioning with the independent assessor. It is based on two fictitious insurance scenarios which are tailored to the apprentice's chosen option and job role from:

- claims handler/loss adjuster,
- assistant underwriter, or
- junior broker.

It involves the apprentice being presented with the scenarios at the beginning of the case study test. After being given time to consider this information, there follows a question-and answer session led by the independent assessor, where the apprentice must describe what they would do in response to the scenarios, in their role as an insurance practitioner.

The rationale for this assessment method is:

- It provides an opportunity to test the apprentice's ability to diagnose insurance situations and identify appropriate outcomes. As this is difficult to observe naturally, and is affected by client confidentiality, a case study, based on two case scenarios, is appropriate.
- It complements the other two assessment methods. In the professional discussion, the apprentice must relate their answers to their real-work experience, and the multiplechoice test involves fact-based knowledge recall. This third method of

assessment provides for assurance of competency by testing the apprentice's reactions to detailed and hypothetical circumstances.

- It is delivered as a verbal question and answer session, recognising this is the entry level to the occupation, that apprentices will also sit a multiple-choice test (AM3), and employers' own experiences that apprentice insurance practitioners will be suited to answering questions about case scenarios with another person.

Delivery

Test format

The case study test is a one-to-one question and answer session between the apprentice and the independent assessor.

The test is closed which means that the apprentice cannot refer to reference books or materials or take any kind of equipment into the test. They may however have access to a pen and blank paper in order to make notes for their own use. This assessment method will be carried out as follows:

The test will last for 45 minutes and must be completed without breaks. Further time may be granted for apprentices with appropriate needs, in-line with the EPAO's Reasonable Adjustments policy.

The case study test will be scenario based, with the material not pre-seen by the apprentice before commencement of the test. The EPAO will ensure that apprentices have case study tests that are appropriate to their chosen option.

The test starts when the independent assessor provides the apprentice with 2 different scenarios. The apprentice will then have time, without interruption, to digest the information in both scenarios and make notes for their own use. Apprentices must be informed this will take 15 minutes (out of the 45 minutes total). The independent assessor will commence the Q&A element of the case study test after that first 15 minutes.

During this assessment method, the independent assessor must ask a minimum of 4 questions, based on 2 scenarios (minimum 2 questions per scenario), which will require extended answers. Independent assessors must use the question bank as a source for questioning and are expected to use their professional judgment to tailor those questions appropriately. Where the apprentice is unfamiliar with processes, risks, products, or services relevant to the scenario, they are permitted to use examples from their own experience to demonstrate how they would deal with a similar issue within their own field. Follow up questions are permitted where clarification is required.

Each scenario created by the EPAO will be between 500 to 550 words (which typically equates to one side of A4 paper) and the EPAO should add no more than one page of appendices of supporting data evidence per scenario, which can include for example, tables, graphs, photographs or other data. EPAO's must ensure each scenario is based on a potential real-life insurance practitioner situation so that it is realistic.

To avoid any apprentice being disadvantaged, EPAOs must have regard for the differences in sub-sectors when designing case studies to ensure they cover the insurance practitioner options, and the mapped KSB's as set out at the end of this document.

The case studies should concern 2 different insurance issues, problems or opportunities involving fictitious customers and fictitious insurance organisations. EPAO's may consult employers when designing case studies.

As a minimum (within the total word count), each scenario must cover:

- a) who the customer is
- b) information about the insurance organisation including the services they offer
- c) information about the insurance organisations history of engaging this customer at least on one separate occasion
- d) the prevailing insurance market circumstances
- e) data about a customer's need for an insurance decision (relating to either an issue, problem or opportunity), including the customers circumstances and relevant history
- f) an element of b) to e) above should include data that is either not valid or not relevant so that the apprentice has to determine the key data for themselves
- g) details of three different types of insurance outcomes that the apprentice will need to select from, explaining their rationale

Independent assessors will ask a minimum of 4 questions, based on the 2 scenarios, which will require extended answers. Independent assessors are responsible for documenting the apprentice's answers and may use recording materials for this purpose.

In their answers across both scenarios, apprentices are expected to demonstrate:

- they have identified the key prevailing market conditions
- their analysis of the customer data presented
- the rationale for their chosen outcome.

There will be at least one question per bulleted theme. Answers must be graded holistically by independent assessors across the 4 questions. The independent assessor will make all grading decisions and an apprentice must meet the minimum occupational requirements to achieve a pass.

The EPAO must ensure the grading decision is ready prior to the multiple-choice test (AM3) being taken.

Each question will be equally weighted. The case study test is graded using the criteria found at the end of this EPA plan to determine whether the apprentice has failed, passed or achieved a distinction in this component.

Assessment location

The case study test should take place in a quiet room, free from distractions and influence.

Video conferencing can be used to conduct the case study test, but the EPAO must have processes in place to verify the identity of the apprentice and ensure the apprentice is not being aided.

The case study test can take place in any of the following:

- employer's premises
- a suitable venue selected by the EPAO (for example a training provider's premises)

Question and resource development

Independent assessors are responsible for generating scenarios and suitable questions in line with the EPAO's training and standardisation process. A scenario and question bank must be developed by EPAOs. Independent assessors must use the question bank as a source for questioning and are expected to use their professional judgment to tailor those questions appropriately. The scenario and question bank must be of sufficient size to prevent predictability and the EPAO must review it regularly (at least once a year) to ensure that it, and its content, are fit for purpose. The questions relating to the underpinning KSBs, must be varied yet allow assessment of the relevant KSBs.

EPAOs must ensure that apprentices have a different scenario and set of questions in the case of re-sits/re-takes.

EPAOs will produce the following material to support this assessment method:

- outline of the assessment method's requirements
- practical specification bank of case scenarios.
- marking materials
- question bank
- structured specification
- assessment recording documentation

End-point assessment method 3: Multiple-choice test

Overview

This assessment method has 1 component.

A test is a controlled assessment which consists of a series of questions in which apprentices are asked to provide a response.

The professional bodies (either CII or CILA (or their authorised representatives), dependent on the option chosen during on-programme) will deliver and grade the multiple-choice test and will inform the EPAO of the outcome which is either pass/fail.

When delivering AM3, CII will use unit IF1 of the CII Certificate in Insurance or unit LM1 of the Certificate in London Markets insurance (depending on the apprenticeship option selected as described in this EPA plan). CILA will use unit CH1 of the CILA Certificate in Insurance.

Passing these elements will mean the apprentice has passed the relevant professional body qualification overall (as the other elements are taken and passed prior to the gateway).

CII and CILA will not commence AM3 until the gateway conditions are met and AM1 and AM2 have been passed. It is the EPAO's responsibility to inform CII/CILA of the apprentice's pass/fail status in AM1 and AM2 prior to AM3 being taken.

The EPAO will adopt the professional body pass/fail mark for the purposes of AM3. Independence is maintained as the EPAO alone is responsible for grading the synoptic assessment across the two other assessment methods and for determining the overall EPA grade.

The rationale for this assessment method is:

- using closed answer questions via a multiple-choice test is a valid, practical and efficient method for establishing fact-based knowledge recall, where there is just one factually correct answer (from a choice of 4 possible answers)
- costs associated with developing and maintaining these tests are balanced with the economies of scale, as this is traditionally high-volume apprenticeship
- integration of the CII and CILA qualifications into EPA provides for efficient overall assessment
- as the mandatory CII Certificate in Insurance unit IF1, the mandatory Certificate in London Markets insurance unit LM1, and CILA Certificate in Insurance unit CH1 each contains the necessary multiple-choice test, EPAO's must utilise the results from the CII and CILA when determining the overall apprenticeship grade

Delivery

Test format

The test is computer based. The number of questions and time permitted for the test will be determined by CII/CILA. CII and CILA are responsible for ensuring the tests map to the required KSBs. The number of questions and timings are as follows:

- CII unit IF1: 2 hours, 100 questions, 70% nominal pass mark
- CII unit LM1: 1 hour, 50 questions, 70% nominal pass mark
- CILA unit CH1: 1 hour, 45 questions, pass mark determined per paper, no higher than 75%

These questions will consist of multiple-choice questions. The multiple-choice questions will have 4 options of which one will be correct. The questions must be varied to avoid the test becoming too predictable yet allow assessment of the relevant KSBs.

Test administration

The test is closed which means that the apprentice cannot refer to reference books or materials or take any kind of equipment into the test.

This assessment method will be carried out as follows:

- the test must be completed with no breaks
- CII/CILA will select the questions from their respective test banks; they must ensure however the apprentice is asked factual (knowledge recall) questions.

Assessment

The multiple-choice test must be marked by the relevant professional body, (CII or CILA). The EPAO must incorporate the CII/CILA outcome of pass or fail into AM3.

CII/CILA will follow their own marking guidance. Marking by computer is permissible. A correct response will be assigned one mark. Any incorrect or missing answers must be assigned a zero mark.

Assessment location

Apprentices must take the test in a suitably controlled environment that is a quiet space, free from distractions and influence, in the presence of an invigilator. All invigilators are approved by CII or CILA. Specialised (proctor) software may be used, as the test can be taken on-line.

Whichever professional body the apprentice is registered with, will determine who the invigilator is.

CII and CILA (or their authorised representative) are:

- Required to each have an invigilation policy that will set out how the test is to be carried out. This will include specifying the most appropriate ratio of apprentices to invigilators to best consider the setting and security required in administering the test.
- Responsible for ensuring the security of any tests they administer to ensure the test remains valid and reliable (this includes any arrangements made using online tools).
- Responsible for verifying the identity of the person taking the test.

Question and resource development

Questions must be written by the relevant professional body (CII or CILA), must be relevant to the occupation and assess KSBs mapped to this assessment method. It is recommended that this be done in consultation with employers of this occupation. CII and CILA must maintain the security and confidentiality of their questions when consulting employers.

The professional body must develop a test specification. They must also develop a question bank of sufficient size to prevent predictability and review it regularly (and at least once a year) to ensure it, and the questions it contain, are fit for purpose.

The test questions must be varied yet assess the relevant KSBs.

The professional bodies:

- must ensure that apprentices have a different set of questions in the case of re-sits/retakes
- will produce the following material to support this assessment method:

- a question bank ○ a test specification ○ sample tests and mark schemes ○ live tests and mark schemes
- analysis reports which show areas of weakness for completed tests/exams and an invigilation policy
- assessment recording documentation

Reasonable adjustments

The EPAO, CII and CILA must have in place clear and fair arrangements for making reasonable adjustments to the assessment methods for the EPA for this apprenticeship standard. This should include how an apprentice qualifies for reasonable adjustment and what reasonable adjustments will be made. The adjustments must maintain the validity, reliability and integrity of the assessment methods outlined in this EPA plan.

Overall EPA grading

All assessment methods are weighted equally in their contribution to the overall EPA grade. Performance in the EPA will determine the apprenticeship grade of fail, pass, or distinction.

Both independent assessors, CII and CILA must individually grade assessment methods, according to the requirements set out in this plan.

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

Apprentices who fail one or more assessment method will be awarded an overall EPA 'fail'. In order to gain an overall EPA 'pass', apprentices must achieve a pass in all the assessment methods. In order to achieve an overall EPA distinction, apprentices must achieve a distinction in assessment method AM1 and AM2, and a pass in AM3.

Grades from individual assessment methods should be combined in the following way to determine the grade of the EPA as a whole:

Assessment method 1 Professional discussion underpinned by portfolio	Assessment method 2 Case study test	Assessment method 3 Multiple-choice test	Overall grading
Any grade	Fail	Any grade	Fail
Fail	Any grade	Any grade	Fail
Any grade	Any grade	Fail	Fail
Pass	Pass	Pass	Pass
Distinction	Pass	Pass	Pass
Pass	Distinction	Pass	Pass
Distinction	Distinction	Pass	Distinction

Any grade = fail, pass, or distinction

Re-sits and re-takes

Apprentices who fail one or more assessment method/s will be offered the opportunity to take a re-sit or a re-take at the employer's discretion. The apprentice's employer will need to agree that either a re-sit or re-take is an appropriate course of action.

A re-sit does not require further learning, whereas a re-take does.

Apprentices should have a supportive action plan to prepare for a re-sit or a re-take.

The timescales for a re-sit/re-take is agreed between the employer and EPAO. A re-sit is typically taken within 1 month 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 2 months of the EPA outcome notification.

All assessment methods must be taken within a 6-month period, otherwise the entire EPA will need to be re-sat/re-taken.

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

Where any assessment method has to be re-sat or re-taken, the apprentice will be awarded a maximum EPA grade of pass, unless the EPAO determines there are exceptional circumstances requiring a re-sit or re-take.

Roles and responsibilities

Role	Responsibility
Apprentice	<p>As a minimum, apprentices should:</p> <ul style="list-style-type: none"> • participate in and complete on-programme training to meet the KSBs as outlined in the occupational standard for a minimum of 12 months • undertake 20% off-the-job training as arranged by the employer and training provider • understand the purpose and importance of EPA • undertake the EPA including meeting all gateway requirements.
Employer	<p>As a minimum, employers should:</p> <ul style="list-style-type: none"> • select the EPAO and training provider • 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 • arrange and support a minimum of 20% off-the-job training to be undertaken by the apprentice • decide when the apprentice is working at or above the occupational standard and so is ready for EPA • ensure that all supporting evidence required at the gateway is submitted in accordance with this EPA plan • remain independent from the delivery of the EPA • confirm arrangements with the EPAO for the EPA (who, when, where) in a timely manner (including providing access to any employer-specific documentation as required, for example company policies) • ensure the apprentice is well prepared for the EPA • ensure the apprentice is given sufficient time away from regular duties to prepare for and complete all postgateway elements of the EPA, and that any required supervision during this time (as stated within this EPA plan) is in place • where the apprentice is assessed in the workplace, ensure that the apprentice has access to the resources used on a daily basis • pass the certificate to the apprentice.

EPAO	<p>As a minimum, EPAOs should:</p> <ul style="list-style-type: none"> • conform to the requirements of this EPA plan and deliver its requirements in a timely manner • conform to the requirements of the Register of End-Point Assessment Organisations (RoEPAO) • conform to the requirements of the external quality assurance provider (EQAP) for this apprenticeship standard • understand the occupational standard • make all necessary contractual arrangements, including agreeing the price of the EPA • develop and produce assessment materials for assessment methods AM1 and AM2, including specifications and marking materials (for example mark schemes, practice materials, training material) • appoint suitably qualified and competent independent assessors • appoint administrators (and invigilators where required) to administer the EPA, as appropriate • provide training for independent assessors for assessment methods AM1 and AM2, in terms of good assessment practice, operating the assessment tools and grading • provide adequate information, advice and guidance documentation to enable apprentices, employers and training providers to prepare for the EPA • arrange for the EPA to take place, in consultation with the employer • where the apprentice is not assessed in the workplace, ensure that the apprentice has access to the required resources and liaise with the employer to agree this if necessary • develop and provide appropriate assessment recording documentation to ensure a clear and auditable process is in place for providing assessment decisions and feedback to all relevant stakeholders • have no direct connection with the apprentice, their employer or training provider. In all instances, including when the EPAO is the training provider (i.e. HEI), there must be no conflict of interest
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- have policies and procedures for internal quality assurance (IQA), and maintain records of regular and

	<p>robust IQA activity and moderation for external quality assurance (EQA) purposes</p> <ul style="list-style-type: none"> • deliver induction training for independent assessors, and for invigilators and/or markers (where used) • undertake standardisation activity on this apprenticeship standard for all independent assessors before they conduct an EPA for the first time, if the EPA is updated and periodically as appropriate (a minimum of annually) • manage invigilation of apprentices in order to maintain security of the assessment in line with the EPAO's malpractice policy • verify the identity of the apprentice being assessed • use language in the development and delivery of the EPA that is appropriate to the level of the occupational standard • provide details of the independent assessor's name and contact details to the employer • have and apply appropriately an EPA appeals process • request certification via the Apprenticeship Service upon successful achievement of the EPA • confirm that the professional bodies (CII and CILA) have appropriate and robust IQA in place for AM3 • provide the professional bodies with confirmation that the apprentice has passed AM1 and AM2 prior to taking AM3.
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Independent assessor	<p>As a minimum, independent assessors should:</p> <ul style="list-style-type: none"> • have the competence to assess the apprentice at this level and hold any required qualifications and experience in line with the requirements of the independent assessor as detailed in the IQA section of this EPA plan • understand the occupational standard and the requirements of this EPA • have, maintain and be able to evidence up-to-date knowledge and expertise of the subject matter • deliver the end-point assessment in-line with the EPA plan • comply with the IQA requirements of the EPAO • have no direct connection or conflict of interest with the apprentice, their employer or training provider; in all instances, including when the EPAO is the training provider (i.e. HEI) • attend induction training
	<ul style="list-style-type: none"> • attend standardisation events when they begin working for the EPAO, before they conduct an EPA for the first time and a minimum of annually on this apprenticeship standard • assess each assessment method, as determined by the EPA plan, and without extending the EPA unnecessarily • assess against the KSBs assigned to each assessment method, as shown in the mapping of assessment methods and as determined by the EPAO, and without extending the EPA unnecessarily • make all grading decisions • record and report all assessment outcome decisions, for each apprentice, following instructions and using assessment recording documentation provided by the EPAO, in a timely manner • use language in the development and delivery of the EPA that is appropriate to the level of the occupational standard • mark open (constructed) test answers accurately according to the EPAO's mark scheme and procedures.

Training provider	<p>As a minimum, training providers should:</p> <ul style="list-style-type: none"> • work with the employer and support the apprentice during the off-the-job training to provide the opportunities to develop the knowledge, skills and behaviours as listed in the occupational standard • conduct training covering any knowledge, skill or behaviour requirement agreed as part of the Commitment Statement (often known as the Individual Learning Plan). • monitor the apprentice's progress during any training provider led on-programme learning • advise the employer, upon request, on the apprentice's readiness for EPA • remain independent from delivery of the EPA. Where the training provider is the EPA (i.e. a HEI) there must be procedures in place to mitigate against any conflict of interest.
Professional bodies (CII and CILA)	<p>CII and CILA shall:</p> <ul style="list-style-type: none"> • deliver induction training for invigilators and markers • have and apply appropriately an appeal process for CH1, LM1, and IF1 units of the respective qualifications
	<ul style="list-style-type: none"> • not be involved in the direct delivery of the apprentices on-programme training and have no other conflict of interest • provide adequate information, advice and guidance documentation to enable apprentices, employers and training providers to prepare for AM3 • develop and produce assessment materials for AM3, including specifications and marking materials (for example mark schemes, practice materials, training material) • provide confirmation to the EPAO that the apprentice has achieved the required pre-requisites for gateway entry • have policies and procedures for internal quality assurance (IQA) and provide assurance to the EQA that they undertake regular IQA and confirm this to the EPAO • provide the relevant EPAOs with sample assessment evidence for AM3 • ensure units IF1, LM1, and CH1 map fully to the KSBs assessed via AM3 on an ongoing basis

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| | <ul style="list-style-type: none"> • notify the Institute and EPAOs at least 90 days in advance should it wish to make any changes to the specification of content for units IF1, LM1 and CH1 • grade each apprentice on their performance in AM3 and inform the EPAO and the apprentice of the outcome • not grade the EPA, which is the responsibility of the independent EPAO • notify the result of the AM3, and provided all professional body requirements are met, will proceed with membership elevations in accordance with the Royal Charter (where appropriate). However, the professional body will not provide a certificate for the examination result until the EPA is passed • operate AM3 in line with the requirements of this endpoint assessment plan |
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Internal Quality Assurance (IQA)

Internal quality assurance refers to the strategies, policies and procedures that EPAOs must have in place to ensure valid, consistent and reliable end-point assessment decisions. EPAOs for this EPA must adhere to all requirements within the Roles and Responsibilities section and:

- have effective and rigorous quality assurance systems and procedures that ensure fair, reliable and consistent assessment across employers, places, times and independent assessors
- appoint independent assessors who are competent to deliver the end-point assessment and who meet the following minimum requirements:
 - Independent assessors must be competent in the occupation they are assessing.
 - Independent assessors must have achieved a relevant qualification at a level equivalent to or higher than the apprenticeship standard being assessed, have recent relevant experience of the occupation/sector gained in the last 3 years or significant experience of the occupation/sector.
 - Maintain (and produce on request) an up-to-date and accurate record of their CPD activities which should equate to at least 5 days CPD in the last year.
 - Demonstrate that their CPD activities are of learning activities relevant to current or future practice.
 - Seek to ensure that their CPD has benefited the quality of their practice.
- operate induction training for independent assessors, markers and invigilators

- provide training for independent assessors in terms of good assessment practice, operating the assessment tools and grading
- where appropriate:
 - provide ongoing training for markers
 - provide ongoing training for invigilators
- undertake standardisation activity on this apprenticeship standard for all independent assessors:
 - before they conduct an EPA for the first time
 - if the EPA is updated
 - periodically as appropriate (a minimum of annually)
- conduct effective moderation of assessment decisions and grades
- conduct appeals where required, according to the EPAO's appeals procedure, reviewing and making final decisions on assessment decisions and grades

Value for money

Value for money of the EPA will be aided by using at least some of the following practices:

- integrating an EPA assessment method with existing professional body assessment for the mandated qualifications to provide an integrated approach
- use of technology, for example, video conferencing in AM1 and AM2, and use of software in AM3
- location, for example, use of employer premises

Professional body recognition

This apprenticeship standard is designed to prepare successful apprentices to meet the requirements for registration as an insurance practitioner (professional membership) with either The Chartered Institute of Loss Adjusters or Chartered Insurance Institute. The experience gained and responsibility held by the apprentice on completion of the apprenticeship standard will either wholly or partially satisfy the requirements for registration with the professional body. For more details on the requirements and application process, please contact the professional body directly.

Mapping of knowledge, skills and behaviours (KSBs)

End-point assessment method 1: Professional discussion underpinned by portfolio

Knowledge
K1: How own role supports the insurance organisations strategic vision, commercial aims and objectives.
K5: The principles of data integrity, including its importance and application.
K7: Techniques for verifying and recording customer information securely using an IT system.

Skills
S1: Achieve desired business outcomes within own area of insurance responsibility, in line with the organisation's commercial aims and objectives.
S4: Apply organisational quality assurance policies and procedures in their role and within the limits of own authority.
S5: Apply appropriate method of communication for audience and circumstances.
S6: Records, verifies, maintains and where appropriate, shares information.
S8: Identify work with stakeholders and creates and maintains a network of stakeholders needed to undertake casework effectively and to conclusion.
S9: Balances competing priorities in order to meet deadlines.

S11: Builds and maintains positive relationships.
S18: Work as part of a team to help achieve results.

Behaviours
B1: Adopts a positive approach to seeing challenging insurance related situations through to completion.
B2: Actively listens and asks constructive questions in order to build relationships effective to insurance outcomes.
B3: Looks to keep up to date with relevant Insurance matters by taking ownership for their own learning plan.
B4: Seeks out areas of their insurance delivery that might be improved and is proactive in offering own ideas for change.
B5: Displays honesty and integrity in their actions. Shows desire to do the right thing, displaying tact and diplomacy in their dealings with others.
B6: Empathetic and un-bias approach to supporting customers. Show the necessary resilience and stand by difficult decisions.

End-point assessment method 2: Case study test

Knowledge
K9: (Claims handler/loss adjuster) Fraud indicators specific to the claims handled including the potential consequences of not managing risk.
K10: (Claims handler/loss adjuster) The claims handling process.
K11: (Assistant underwriter) Risk indicators specific to the underwriting processes.
K12: (Assistant underwriter) The underwriting limits operating within the area of responsibility.
K13: (Junior broker) Insurance products and services available in the relevant market sector and appropriate for the client.
K14: (Junior broker) The organisational structures and control systems that are designed to ensure efficiency and accountability.

Skills
S2: Identify information from a range of sources to determine an appropriate course of action including a recommendation, a decision or a referral.

S3: Analyse data to make evidence-based decisions.
S7: Compliant with relevant governance, policies and procedures.
S10: (Claims handler/loss adjuster) Identify potential claims fraud and determine the correct action to prevent loss.
S12: (Claims handler/loss adjuster) Manage insurance claims and/or payments within the limits of responsibility in line with policies and procedures.
S13: (Assistant underwriter) Identify and manage insurance risks within the limits of responsibility in line with policies and procedures.
S14: (Junior broker) Gather and interpret relevant information to provide a return on insurance decisions.
S15: (Junior broker) Match client's needs with available insurance products and services.
S16: (Assistant underwriter) Recommend insurance and premiums decisions within the limits of responsibility and in line with organisational policies and procedures.
S17: (Junior broker) Optimises the potential return on insurance decisions within the scope of own role by identifying and positioning the client's case with the insurer.

End-point assessment method 3: Multiple-choice test

Knowledge
K2: The range of potential insurance data and other information sources and how to use this to make informed judgements.
K3: Take appropriate action on insurance issues within the limits of own authority and the relevant escalation procedures.
K4: Engage with all relevant stakeholders - internal and/or external, to ensure successful insurance conclusions within the limits of their own authority.
K6: Techniques for working compliantly, including the insurance policies and procedures to be followed.
K8: Verify and record customer identity, in accordance with data protection (GDPR), Financial Conduct Authority (FCA) regulation Anti-Money Laundering/Combating the Financing of Terrorism (AML/CFT) and Know your Customer and organisational procedures.

Grading Descriptors

End-point assessment method 1: Professional discussion underpinned by portfolio

KSBs	Fail	Pass – apprentices must achieve all the following pass criteria.	Distinction – apprentices must achieve all the pass criteria and all the distinction criteria.
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<p>K1 K5 K7</p> <p>S1 S4 S5 S6 S8 S9 S11 S18</p> <p>B1 B2 B3 B4 B5 B6</p>	<p>Does not meet the pass criteria</p>	<p>Theme - The insurance practitioner role & the insurance landscape</p> <p>Explains how they act independently applying organisational quality assurance policies and procedures to stay within own authority limits, how they review their methods and explains how this impacts on the changes they make to their own insurance delivery. (S4, B4)</p> <p>Theme – Using data to ensure appropriate and compliant working in the Insurance sector</p> <p>Explains how they compliantly use secure IT systems to record, verify, maintain and share customer information. (K7, S6)</p> <p>Explains the principles of data integrity and demonstrates how they ensure they keep up to date with relevant insurance matters, and how they use this in their own learning plan. (K5, B3)</p> <p>Theme - Engaging with others to progress insurance matters</p> <p>Describes how they apply methods of communication with stakeholders to build relationships, selecting technical and/or non-technical language in reflection of the audience or circumstance. (S5, B2)</p>	<p>Evaluates their application of organisational quality assurance policies and procedures and how this impacts on the positive changes they make to their own insurance delivery. (S4, B4)</p> <p>Justifies methods to ensure data integrity and their choice of approach. (K5, K7, S6)</p> <p>Justifies their choice of methods of communication to reflect audience/circumstance. (S5, B2)</p>
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		<p>Explains how they identify relevant stakeholders to work as part of a team, meeting organisational needs and how they build and maintain positive relationships to bring insurance issues to conclusion. (S8, S11, S18)</p> <p>Theme - Insurance decisionmaking</p> <p>Describes how they balance competing priorities, deal with conflicts and the steps they take to seek out relevant data to make an appropriate decision, meeting own insurance targets and explains how this contributes to the overall aims of their organisation. (K1, S1, S9, B1)</p> <p>Explains how they apply an empathetic, unbiased and honest approach which enables difficult decisions to be defended. Displays honesty, tact and diplomacy when dealing with others in line with the ethical code of conduct for the sector/organisation. (B5, B6)</p>	<p>Evaluates maintaining stakeholder network and the benefits this brings to clients and the organisation. (S8)</p> <p>Justifies how their approach to work reflects the ethical codes/standards of the profession. (B5)</p>
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Assessment method 2: Case study test

KSBs	Fail	Pass – apprentices must achieve all the following pass criteria.	Distinction – apprentices must achieve all the pass criteria and all the distinction criteria.
All apprentices:			

S2 S3 S7	Does not meet the pass criteria	Identifies and analyses relevant information and data to determine a course of action using evidencebased decisions and demonstrates how their decision is compliant with governance, policy and procedure. (S2, S3, S7)	
Claims handlers/loss adjuster option only			
K9 K10 S10 S12	Does not meet the pass criteria	Explains the claims handling process and determines an insurance claim within limits of own jurisdiction and in accordance with the prevailing policy and procedure. (K10, S12) Identifies and applies fraud indicators specific to the claim in the case study and explains the management of risk. (K9, S10)	Analyses the impact of risk management in effectively managing fraud. (K9)
Assistant underwriter option only			
K11 K12 S13 S16	Does not meet the pass criteria	Identifies all risk indicators that relate to an underwriting decision within the limits of responsibility and in line with policies and procedures. (K11, S13) Makes an underwriting decision that is within the limits of their own responsibility and in accordance with policy and procedure. (K12, S16)	Analyses the effectiveness of their approach to managing insurance risk in the underwriting process. (K11, S13)
Junior broker option only			

K13 K14 S14 S15 S17	Does not meet the pass criteria	Identifies and gathers information on products/services for the client to provide a return on insurance decisions and demonstrates why their approach is likely to provide the best financial return. (K13, S14, S15) Outlines the organisational structures and control systems designed to ensure efficiency and accountability when choosing client appropriate services/products. (K14) Identifies why their approach to positioning their client's case with the insurer is likely to provide the best financial return. (S17)	Justifies why their choice of insurance products and services match the needs of the client. (K13)
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Assessment method 3: Multiple-choice test

The relevant CII & CILA test is used in order to conduct AM3. These professional bodies will grade AM3 on behalf of EPAOs.

The following grade boundaries apply to the test:

KSB's	Grade
K2 K3 K4 K6 K8	<ul style="list-style-type: none"> • CII unit IF1: 2 hours, 100 questions, 70% nominal pass mark • CII unit LM1: 1 hour, 50 questions, 70% nominal pass mark • CILA unit CH1: 1 hour, 45 questions, pass mark determined per paper, no higher than 75%