****

**REPUBLIC OF KENYA**

**COMPETENCY BASED CURRICULUM**

**FOR**

**INSURANCE**

**LEVEL 6**



TVET CDACC

P.O. BOX 15745-00100

NAIROBI

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# FOREWORD

The provision of quality education and training is fundamental to the Government’s overall strategy for social economic development. Quality education and training will contribute to achievement of Kenya’s development blueprint and sustainable development goals.

Reforms in the education sector are necessary for the achievement of Kenya’s Vision 2030 and meeting the provisions of the Constitution of Kenya 2010. The education sector had to be aligned to the Constitution and this resulted in the formulation of the Policy Framework for Reforming Education and Training. A key feature of this policy is the radical change in the design and delivery of TVET training. This policy document requires that training in TVET be competency based, curriculum development be industry led, certification be based on demonstration of competence and mode of delivery allows for multiple entry and exit in TVET Programmes.

These reforms demand that Industry takes a leading role in curriculum development to ensure the curriculum addresses its competence needs. It is against this background that this curriculum has been developed.

It is my conviction that this curriculum will play a great role towards development of competent human resource for Business sector’s growth and development.

**PRINCIPAL SECRETARY, VOCATIONAL AND TECHNICAL TRAINING**

**MINISTRY OF EDUCATION**

# PREFACE

Kenya Vision 2030 aims to transform the country into a newly industrializing, “middle-income country providing a high-quality life to all its citizens by the year 2030”. Kenya intends to create a globally competitive and adaptive human resource base to meet the requirements of a rapidly industrializing economy through life-long education and training. TVET has a responsibility of facilitating the process of inculcating knowledge, skills and attitudes necessary for catapulting the nation to a globally competitive country, hence the paradigm shift to embrace Competency Based Education and Training (CBET).

The Technical and Vocational Education and Training Act No. 29 of 2013 on Reforming Education and Training in Kenya, emphasized the need to reform curriculum development, assessment and certification. This called for a shift to CBET to address the mismatch between skills acquired through training and skills needed by industry as well as increase the global competitiveness of Kenyan labor force.

The TVET Curriculum Development, Assessment and Certification Council (TVET CDACC), in conjunction with Insurance Sector Skills Advisory Committee (SSAC) have developed Occupational Standards for Insurance Specialist. These standards will be the basis for development of competency-based curriculum for Insurance level 6.

This curriculum has been developed following the CBET framework policy; the CBETA Standards and guidelines provided by the TVET Authority and the Kenya National Qualification framework designed by the Kenya National Qualification Authority.

This curriculum is designed and organized with an outline of learning outcomes; suggested delivery methods, training/learning resources and methods of assessing the trainee’s achievement. The curriculum is competency-based and allows multiple entry and exit to the course.

I am grateful to the Council Members, Council Secretariat, Insurance SSAC, expert workers and all those who participated in the development of this curriculum.

**CHAIRPERSON, TVET CDACC**

# ACKNOWLEDGMENT

This curriculum has been designed for competency-based training and has independent units of learning that allow the trainee flexibility in entry and exit. In developing the curriculum, significant involvement and support was received from various organizations.

I recognize with appreciation the role of Insurance Sector Skills Advisory Committee (SSAC) in ensuring that competencies required by the industry are addressed in the curriculum. I also thank all stakeholders in Business sector for their valuable input and all those who participated in the process of developing this curriculum.

I am convinced that this curriculum will go a long way in ensuring that workers in Business Sector acquire the competencies that will enable them to perform their work more efficiently and effectively.

**COUNCIL SECRETARY/CEO**

**TVET CDACC**

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# ABBREVIATIONS AND ACRONYMS

A Control version

AIDS Acquired Immunodeficiency Syndrome

BC Basic Unit

CBET Competency Based Education and Training

CC Common unit

CDACC Curriculum Development Assessment Certification Council

CEO Council Secretary

CR Core Unit

CU Curriculum

HIVAcquired Immunodeficiency Virus

KCSE Kenya Certificate of Secondary Education

KNQA Kenya National Qualifications Authority

LCD Liquid Crystal Display

OSH Occupational Safety and Health

PESTEL Political Environmental Social Technological Economic Legal

PPE Personal Protective Equipment

Q&A Questions and Answer

SSAC Sector Skills Advisory Committee

SWOT Strength Weakness Opportunity Threat

TVET Technical and Vocational Education and Training

# KEY TO UNIT CODE

 **BUS/CU/INS/BC/01/6/A**

Industry or sector

Curriculum

Occupational area

Type of competency

Competency number

Competency level

Control version

# COURSE OVERVIEW

Insurance level 6 qualification consists of competencies that a person must achieve to enable him/her to effectively develop underwriting framework, develop insurance marketing framework, develop insurance claims framework, manage insurance unit and conduct research on insurance.

This course consists of the following basic, common and core units of learning:

**Basic Units of Learning**

|  |  |  |  |
| --- | --- | --- | --- |
| **Unit Code** | **Unit Title** | **Duration in Hours** | **Credit factor** |
| BUS/CU/INS/BC/01/6/A | Communication Skills | 40 | 4.0 |
| BUS/CU/INS/BC/02/6/A | Numeracy Skills  | 60 | 6.0 |
| BUS/CU/INS/BC/03/6/A | Digital Literacy | 60 | 6.0 |
| BUS/CU/INS/BC/04/6/A | Entrepreneurial Skills | 100 | 10.0 |
| BUS/CU/INS/BC/05/6/A | Employability Skills | 80 | 8.0 |
| BUS/CU/INS/BC/06/6/A | Environmental Literacy | 40 | 4.0 |
| BUS/CU/INS/BC/07/6/A | Occupational Safety and Health Practices | 40 | 4.0 |
| **Subtotal 1** | **420** | **42.0** |

**Common Units of Learning**

|  |  |  |  |
| --- | --- | --- | --- |
| **Unit Code** | **Unit Title** | **Duration in Hours** | **Credit factor** |
| BUS/CU/INS/CC/01/6/A | Introduction to Insurance | 50 | 5.0 |
| BUS/CU/INS/CC/02/6/A | Customer Service | 50 | 5.0 |
| **Subtotal 2** | **100** | **10.0** |

**Core** **Units of Learning**

|  |  |  |  |
| --- | --- | --- | --- |
| **Unit Code** | **Unit Title** | **Duration in Hours** | **Credit factor** |
| BUS/CU/INS/CR/01/6/A | Underwriting Framework | 300 | 30.0 |
| BUS/CU/INS/CR/02/6/A | Insurance Marketing Framework | 300 | 30.0 |
| BUS/CU/INS/CR/03/6/A | Insurance Claims Framework | 300 | 30.0 |
| BUS/CU/INS/CR/04/6/A | Insurance Unit | 300 | 30.0 |
| BUS/CU/INS/CR/05/6/A | Insurance Research | 300 | 30.0 |
| BUS/CU/INS/CR/06/6/A | Industrial attachment | 480 | 48.0 |
| **Total** | **1980** | **198.0** |
| **Grand total** | **2500** | **250.0** |

The core units of learning are independent of each other and may be taken independently.

The total duration of the course is 2500 hours including 480 Hours of field attachment.

**Entry Requirements**

An individual entering this course should have any of the following minimum requirements:

1. Kenya Certificate of Secondary Education (KCSE) mean grade C- (minus)
2. Certificate Level 5 in Insurance technician

**Or**

1. Equivalent qualifications as determined by Kenya National Qualifications Authority (KNQA)

**Industrial attachment**

An individual enrolled in this course will undergo a field attachment for a period of 12 weeks in an insurance company.

**Assessment**

The course will be assessed at two levels:

1. **Internal assessment**: conducted continuously by the trainer (internal assessor) who is monitored by an accredited internal verifier.
2. **External assessment:** conducted by an accredited external assessor who is monitored by an accredited external verifier.

The assessors and verifiers are accredited by TVET CDACC which also coordinates external assessment.

**Certification**

An individual will be awarded a Certificate of Competency on demonstration of competence in a unit of competency. To be awarded National Certificate in Insurance Level 6, an individual must demonstrate competence in all the units of competency.

These certificates will be awarded by TVET CDACC in conjunction with the training provider.

# BASIC UNITS OF LEARNING

# COMMUNICATION SKILLS

**UNIT CODE:** BUS/CU/INS/BC/01/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Communication Skills

**Duration of Unit:** 40 hours

**Unit Description**

This unit covers the competencies required to demonstrate communication skills .It involves, meeting communication needs of clients and colleagues; developing communication strategies, establishing and maintaining communication pathways, conducting interviews, facilitating group discussion and representing the organization.

**Summary of Learning Outcomes**

1. Meet communication needs of clients and colleagues
2. Develop communication strategies
3. Establish and maintain communication pathways
4. Promote use of communication strategies
5. Conduct interview
6. Facilitate group discussion
7. Represent the organization

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Meet communication needs of clients and colleagues
 | * Communication process
* Modes of communication
* Medium of communication
* Effective communication
* Barriers to communication
* Flow of communication
* Sources of information
* Organizational policies
* Organization requirements for written and electronic communication methods
* Report writing
* Effective questioning techniques (clarifying and probing)
* Workplace etiquette
* Ethical work practices in handling communication
* Active listening
* Feedback
* Interpretation
* Flexibility in communication
* Types of communication strategies
* Elements of communication strategy
 | * Interview
* Written texts
 |
| 1. Develop communication strategies
 | * Dynamics of groups
* Styles of group leadership
* Openness and flexibility in communication
* Communication skills relevant to client groups
 | * Interview
* Written texts
 |
| 1. Establish and maintain communication pathways
 | * Types of communication pathways
 | * Interview
* Written texts
 |
| 1. Promote use of communication strategies
 | * Application of elements of communication strategies
* Effective communication techniques
 | * Interview
* Written texts
 |
| 1. Conduct interview
 | * Types of interview
* Establishing rapport
* Facilitating resolution of issues
* Developing action plans
 | * Interview
* Written texts
 |
| 1. Facilitate group discussion
 | * Identification of communication needs
* Dynamics of groups
* Styles of group leadership
* Presentation of information
* Encouraging group members participation
* Evaluating group communication strategies
 | * Interview
* Written texts
 |
| 1. Represent the organization
 | * Presentation techniques
* Development of a presentation
* Multi-media utilization in presentation
* Communication skills relevant to client groups
 | * Interview
* Written texts
 |

**Suggested Methods of Instruction**

* Discussion
* Role playing
* Simulation
* Direct instruction

**Recommended Resources**

* Desktop computers/laptops
* Internet connection
* Projectors
* Telephone

# NUMERACY SKILLS

**UNIT CODE:** BUS/CU/INS/BC/02/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Numeracy Skills.

**Duration of Unit:** 60 hours

**Unit Description**

This unit describes the competencies required to demonstrate numeracy skills. It involves applying a wide range of mathematical calculations for work; applying ratios, rates and proportions to solve problems; estimating, measuring and calculating measurement for work; using detailed maps to plan travel routes for work; using geometry to draw and construct 2D and 3D shapes for work; collecting, organizing and interpreting statistical data; using routine formula and algebraic expressions for work and using common functions of a scientific calculator.

**Summary of Learning Outcomes**

1. Apply a wide range of mathematical calculations for work
2. Apply ratios, rates and proportions to solve problems
3. Estimate, measure and calculate measurement for work
4. Use detailed maps to plan travel routes for work
5. Use geometry to draw and construct 2D and 3D shapes for work
6. Collect, organize and interpret statistical data
7. Use routine formula and algebraic expressions for work
8. Use common functions of a scientific calculator

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Apply a wide range of mathematical calculations for work
 | * Fundamentals of mathematics
* Addition, subtraction, multiplication and division of positive and negative numbers
* Algebraic expressions manipulation
* Forms of fractions, decimals and percentages
* Expression of numbers as powers and roots
 | * Written tests
* Assignments
* Supervised exercises
 |
| 1. Apply ratios, rates and proportions to solve problems
 | * Rates, ratios and proportions
* Meaning
* Conversions into percentages
* Direct and inverse proportions determination
* Performing calculations
* Construction of graphs, charts and tables
* Recording of information
 | * Written tests
* Assignments
* Supervised exercises
 |
| 1. Estimate, measure and calculate measurement for work
 | * Units of measurements and their symbols
* Identification and selection of measuring equipment
* Conversion of units of measurement
* Perimeters of regular figures
* Areas of regular figures
* Volumes of regular figures
* Carrying out measurements
* Recording of information
 | * Assignments
* Supervised exercises
* Written tests
 |
| 1. Use detailed maps to plan travel routes for work
 | * Identification of features in routine maps and plans
* Symbols and keys used in routine maps and plans
* Identification and interpretation of orientation of map to North
* Demonstrate understanding of direction and location
* Apply simple scale to estimate length of objects, or distance to location or object
* Give and receive directions using both formal and informal language
* Planning of routes
* Calculation of distance, speed and time
 | * Written
* Practical test
 |
| 1. Use geometry to draw and construct 2D and 3D shapes for work
 | * Identify two dimensional shapes and routine three dimensional shapes in everyday objects and in different orientations
* Explain the use and application of shapes
* Use formal and informal mathematical language and symbols to describe and compare the features of two dimensional shapes and routine three dimensional shapes
* Identify common angles
* Estimate common angles in everyday objects
* Evaluation of unknown angles
* Use formal and informal mathematical language to describe and compare common angles
* Symmetry and similarity
* Use common geometric instruments to draw two dimensional shapes
* Construct routine three dimensional objects from given nets
 |  |
| 1. Collect, organize and interpret statistical data
 | * + Classification of data
* Grouped data
* Ungrouped data
	+ Data collection
* Observation
* Recording
	+ Distinguishing between sampling and census
	+ Importance of sampling
	+ Errors in sampling
	+ Types of sampling and their limitations e.g.
* Stratified random
* Cluster
* Judgmental
	+ Tabulation of data
* Class intervals
* Class boundaries
* Frequency tables
* Cumulative frequency
	+ Diagrammatic and graphical presentation of data e.g.
* Histograms
* Frequency polygons
* Bar charts
* Pie charts
* Cumulative frequency curves
* Interpretation of data
 | * Assignments
* Supervised exercises
* Written tests
 |
| 1. Use routine formula and algebraic expressions for work
 | * + Solving linear equations
	+ Linear graphs
* Plotting
* Interpretation
* Applications of linear graphs
* Curves of first and second degree
* Plotting
* Interpretation
 | * Assignments
* Supervised exercises
* Written tests
 |
| 8. Use common functions of a scientific calculator | * Identify and use keys for common functions on a calculator
* Calculate using whole numbers, money and routine decimals and percentages
* Calculate with routine fractions and percentages
* Apply order of operations to solve multi-step calculations
* Interpret display and record result
 | * Written
* Practical test
 |

**Suggested Methods of Instruction**

* Group discussions
* Demonstration by trainer
* Practical work by trainee
* Exercises

**Recommended Resources**

* Calculators
* Rulers, pencils, erasers
* Charts with presentations of data
* Graph books
* Dice

# DIGITAL LITERACY

**UNIT CODE:** BUS/CU/INS/BC/03/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Digital Literacy

**Duration of Unit:** 60 hours

**Unit Description**

This unit describes competencies required to demonstrate digital literacy. It involves in identifying computer software and hardware, applying security measures to data, hardware, software in automated environment, computer software in solving task, internet and email in communication at workplace, desktop publishing in official assignments and preparing presentation packages.

**Summary of Learning Outcomes**

1. Identify computer software and hardware
2. Apply security measures to data, hardware, software in automated environment
3. Apply computer software in solving tasks
4. Apply internet and email in communication at workplace
5. Apply desktop publishing in official assignments
6. Prepare presentation packages

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Identify computer hardware and software
 | * Concepts of ICT
* Functions of ICT
* History of computers
* Components of a computer
* Classification of computers
 | * Written tests
* Oral presentation
 |
| 1. Apply security measures to data, hardware, software in automated environment
 | * Data security and control
* Security threats and control measures
* Types of computer crimes
* Detection and protection against computer crimes
* Laws governing protection of ICT
 | * Written tests
* Oral presentation
* Project
 |
| 1. Apply computer software in solving tasks
 | * Operating system
* Word processing
* Spread sheets
* Data base design and manipulation
* Data manipulation, storage and retrieval
 | * Oral questioning
* Project
 |
| 1. Apply internet and email in communication at workplace
 | * Computer networks
* Network configurations
* Uses of internet
* Electronic mail (e-mail) concept
 | * Oral questioning
* Written report
 |
| 1. Apply desktop publishing in official assignments
 | * Concept of desktop publishing
* Opening publication window
* Identifying different tools and tool bars
* Determining page layout
* Opening, saving and closing files
* Drawing various shapes using DTP
* Using colour pellets to enhance a document
* Inserting text frames
* Importing and exporting text
* Object linking and embedding
* Designing of various publications
* Printing of various publications
 | * Oral questioning
* Written report
* Project
 |
| 1. Prepare presentation packages
 | * Types of presentation packages
* Procedure of creating slides
* Formatting slides
* Presentation of slides
* Procedure for editing objects
 | * Oral questioning
* Written report
* Project
 |

**Suggested Methods of Instruction**

* Instructor led facilitation of theory
* Demonstration by trainer
* Practical work by trainee
* Viewing of related videos
* Project
* Group discussions

**Recommended Resources**

* Computers
* Printers
* Storage devices
* Internet access

# ENTREPRENEURIAL SKILLS

**UNIT CODE:** BUS/CU/INS/BC/04/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Entrepreneurial Skills

**Duration of unit:** 100 hours

**Unit Description**

This unit covers the competencies required to demonstrate understanding of entrepreneurship. It involves demonstrating understanding of an entrepreneur, entrepreneurship and self-employment. It also involves identifying entrepreneurship opportunities, creating entrepreneurial awareness, applying entrepreneurial motivation and developing business innovative strategies.

**Summary of Learning Outcomes**

* 1. Demonstrate understanding of who an entrepreneur
	2. Demonstrate knowledge of entrepreneurship and self-employment
	3. Identify entrepreneurship opportunities
	4. Create entrepreneurial awareness
	5. Apply entrepreneurial motivation
	6. Develop business innovative strategies
	7. Develop Business plan

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Demonstrate knowledge of entrepreneurship and self-employment
 | * Importance of self-employment
* Requirements for entry into self-employment
* Role of an Entrepreneur in business
* Contributions of Entrepreneurs to National development
* Entrepreneurship culture in Kenya
* Born or made entrepreneurs
 | * Individual/group assignments
* Projects
* Written tests
* Oral questions
* Third party report
 |
| 1. Identify entrepreneurship opportunities
 | * Business ideas and opportunities
* Sources of business ideas
* Business life cycle
* Legal aspects of business
* Assessment of product demand
* Business environment
* Factors to consider when evaluating business environment
* Technology in business
 | * Individual/group assignments
* Projects
* Written tests
* Oral questions
* Third party report
* Interviews
 |
| 1. Create entrepreneurial awareness
 | * Forms of businesses
* Sources of business finance
* Factors in selecting source of business finance
* Governing policies on Small Scale Enterprises (SSEs)
* Problems of starting and operating SSEs
 | * Individual/group assignments
* Projects
* Written tests
* Oral questions
* Third party report
* Interviews
 |
| 1. Apply entrepreneurial motivation
 | * Internal and external motivation
* Motivational theories
* Self-assessment
* Entrepreneurial orientation
* Effective communications in entrepreneurship
* Principles of communication
* Entrepreneurial motivation
 | * Case studies
* Individual/group assignments
* Projects
* Written tests
* Oral questions
* Third party report
* Interviews
 |
| 1. Develop business innovative strategies
 | * Innovation in business
* Small business Strategic Plan
* Creativity in business development
* Linkages with other entrepreneurs
* ICT in business growth and development
 | * Case studies
* Individual/group assignments
* Projects
* Written tests
* Oral questions
* Third party report
* Interviews
 |
| 6. Develop Business Plan | * Business description
* Marketing plan
* Organizational/Management
* plan
* Production/operation plan
* Financial plan
* Executive summary
* Presentation of Business Plan
 | * Case studies
* Individual/group assignments
* Projects
* Written tests
* Oral questions
* Third party report
* Interviews
 |

**Suggested Methods of Instruction**

* Direct instruction
* Project
* Case studies
* Field trips
* Discussions
* Demonstration
* Question and answer
* Problem solving
* Experiential
* Team training

**Recommended Resources**

* Case studies
* Business plan templates
* Computers
* Overhead projectors
* Internet
* Mobile phone
* Video clips
* Films
* Newspapers and Handouts
* Business Journals
* Writing materials

# EMPLOYABILITY SKILLS

**UNIT CODE:** BUS/CU/INS/BC/05/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Employability Skills

**Duration of Unit:** 80 hours

**Unit Description**

This unit covers competencies required to demonstrate employability skills. It involves conducting self-management, demonstrating interpersonal communication, critical safe work habits, leading a workplace team, planning and organizing work, maintaining professional growth and development, demonstrating workplace learning, problem solving skills and managing ethical performance.

**Summary of Learning Outcomes**

1. Conduct self-management
2. Demonstrate interpersonal communication
3. Demonstrate critical safe work habits
4. Lead a workplace team
5. Plan and organize work
6. Maintain professional growth and development
7. Demonstrate workplace learning
8. Demonstrate problem solving skills
9. Manage ethical performance

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Conduct self-management
 | * Self-awareness
* Formulating personal vision, mission and goals
* Strategies for overcoming life challenges
* Managing emotions
* Emotional intelligence
* Assertiveness versus aggressiveness
* Expressing personal thoughts, feelings and beliefs
* Developing and maintaining high self-esteem
* Developing and maintaining positive self-image
* Setting performance targets
* Monitoring and evaluating performance
* Articulating ideas and aspirations
* Accountability and responsibility
* Good work habits
* Self-awareness
* Values and beliefs
* Self-development
* Financial literacy
* Healthy lifestyle practices
* Adopting safety practices
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Demonstrate interpersonal communication
 | * Meaning of interpersonal communication
* Listening skills
* Types of audience
* Public speaking
* Writing skills
* Negotiation skills
* Reading skills
* Meaning of empathy
* Understanding customers’ needs
* Establishing communication networks
* Assertiveness
* Sharing information
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Demonstrate critical safe work habits
 | * Stress and stress management
* Time concept
* Punctuality and time consciousness
* Leisure
* Integratingpersonal objectives into organizational objectives
* Resources mobilization
* Resources utilization
* Setting work priorities
* Developing healthy relationships
* HIV and AIDS
* Drug and substance abuse
* Managing emerging issues
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Lead a workplace team
 | * Leadership qualities
* Power and authority
* Team building
* Determination of team roles and objectives
* Team parameters and relationships
* Individual responsibilities in a team
* Forms of communication
* Complementing team activities
* Gender and gender mainstreaming
* Human rights
* Developing healthy relationships
* Maintaining relationships
* Conflicts and conflict resolution
* Coaching and mentoring skills
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Plan and organize work
 | * Functions of management
* Planning
* Organizing
* Time management
* Decision making concept
* Task allocation
* Developing work plans
* Developing work goals/objectives and deliverables
* Monitoring work activities
* Evaluating work activities
* Resource mobilization
* Resource allocation
* Resource utilization
* Proactive planning
* Risk evaluation
* Problem solving
* Collecting, analysing and organising information
* Negotiation
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Maintain professional growth and development
 | * Avenues for professional growth
* Training and career opportunities
* Assessing training needs
* Mobilizing training resources
* Licenses and certifications for professional growth and development
* Pursuing personal and organizational goals
* Managing work priorities and commitments
* Recognizing career advancement
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Demonstrate workplace learning
 | * Managing own learning
* Mentoring
* Coaching
* Contributing to the learning community at the workplace
* Cultural aspects of work
* Networking
* Variety of learning context
* Application of learning
* Safe use of technology
* Taking initiative/proactivity
* Flexibility
* Identifying opportunities
* Generating new ideas
* Workplace innovation
* Performance improvement
* Managing emerging issues
* Future trends and concerns in learning
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Demonstrate problem solving skills
 | * Critical thinking process
* Data analysis tools
* Decision making
* Creative thinking
* Development of creative, innovative and practical solutions
* Independence in identifying and solving problems
* Solving problems in teams
* Application of problem-solving strategies
* Testing assumptions
* Resolving customer concerns
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Manage ethical performance
 | * Meaning of ethics
* Ethical perspectives
* Principles of ethics
* Ethical standards
* Organization code of ethics
* Common ethical dilemmas
* Organization culture
* Corruption, bribery and conflict of interest
* Privacy and data protection
* Diversity, harassment and mutual respect
* Financial responsibility/accountability
* Etiquette
* Personal and professional integrity
* Commitment to jurisdictional laws
* Emerging issues in ethics
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |

**Suggested Methods of Instruction**

* Demonstrations
* Simulation/Role play
* Group Discussion
* Presentations
* Assignments
* Q&A

**Recommended Resources**

* Computers
* Stationery
* Charts
* Video clips
* Audio tapes
* Radio sets
* TV sets
* LCD projectors

# ENVIRONMENTAL LITERACY

**UNIT CODE**:BUS/CU/INS/BC/06/6/A

**Relationship to Occupational Standards**:

This unit addresses the Unit of Competency : Demonstrate Environmental Literacy

**Duration of Unit:** 40 hours

**Unit Description**

This unit describes the competencies required demonstrate environmental literacy.it involves controlling environmental hazard, controlling environmental pollution, complying with workplace sustainable resource use, evaluating current practices in relation to resource usage, identifying environmental legislations/conventions for environmental concerns, implementing specific environmental programs, monitoring activities on environmental protection/programs, analysing resource use and developing resource conservation plans.

**Summary of Learning Outcomes**

1. Control environmental hazard
2. Control environmental Pollution
3. Demonstrate sustainable resource use
4. Evaluate current practices in relation to resource usage
5. Identify Environmental legislations/conventions for environmental concerns
6. Implement specific environmental programs
7. Monitor activities on Environmental protection/Programs
8. Analyze resource use
9. Develop resource conservation plans

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** |  **Content** | **Suggested Assessment Methods** |
| 1. Control environmental hazard
 | * Purposes and content of Environmental Management and Coordination Act 1999
* Storage methods for environmentally hazardous materials
* Disposal methods of hazardous wastes
* Types and uses of PPE in line with environmental regulations
* Occupational Safety and Health Standards (OSHS)
 | * Written questions
* Oral questions
 |
| 1. Control environmental Pollution control
 | * Types of pollution
* Environmental pollution control measures
* Types of solid wastes
* Procedures for solid waste management
* Different types of noise pollution
* Methods for minimizing noise pollution
 | * Written questions
* Oral questions
* Role play
 |
| 1. Demonstrate sustainable resource use
 | * Types of resources
* Techniques in measuring current usage of resources
* Calculating current usage of resources
* Methods for minimizing wastage
* Waste management procedures
* Principles of 3Rs (Reduce, Reuse, Recycle)
* Methods for economizing or reducing resource consumption
 | * Written questions
* Oral questions
* Role play
 |
| 1. Evaluate current practices in relation to resource usage
 | * Collection of information on environmental and resource efficiency systems and procedures,
* Measurement and recording of current resource usage
* Analysis and recording of current purchasing strategies.
* Analysis of current work processes to access information and data
* Identification of areas for improvement
 | * Written questions
* Oral questions
* Role play
 |
| 1. Identify Environmental legislations/conventions for environmental concerns
 | * Environmental issues/concerns
* Environmental legislations /conventions and local ordinances
* Industrial standard /environmental practices
* International Environmental Protocols (Montreal, Kyoto)
* Features of an environmental strategy
 | * Written questions
* Oral questions
 |
| 1. Implement specific environmental programs
 | * Community needs and expectations
* Resource availability
* 5s of good housekeeping
* Identification of programs/Activities
* Setting of individual roles /responsibilities
* Resolving problems /constraints encountered
* Consultation with stakeholders
 | * Written questions
* Oral questions
* Role play
 |
| 1. Monitor activities on Environmental protection/Programs
 | * Periodic monitoring and Evaluation of activities
* Gathering feedback from stakeholders
* Analyzing data gathered
* Documentation of recommendations and submission
* Setting of management support systems to sustain and enhance the program
* Monitoring and reporting of environmental incidents to concerned /proper authorities
 | * Oral questions
* Written tests
* Practical test
 |
| 1. Analyze resource use
 | * Identification of resource consuming processes
* Determination of quantity and nature of resource consumed
* Analysis of resource flow through different parts of the process.
* Classification of wastes for possible source of resources.
 | * Written tests
* Oral questions
* Practical test
 |
| 1. Develop resource Conservation plans
 | * Determination of efficiency of use/conversion of resources
* Causes of low efficiency of use of resources
* Plans for increasing the efficiency of resource use
 | * Written tests
* Oral questions
* Practical test
 |

**Suggested Methods of Instruction**

* Instructor led facilitation of theory
* Practical demonstration of tasks by trainer
* Practice by trainees
* Observations and comments and corrections by trainers

**Recommended Resources**

* Standard operating and/or other workplace procedures manuals
* Specific job procedures manuals
* Environmental Management and Coordination Act 1999
* Machine/equipment manufacturer’s specifications and instructions
* Personal Protective Equipment (PPE)
* ISO standards
* Company environmental management systems (EMS)
* Montreal Protocol
* Kyoto Protocol

# OCCUPATIONAL SAFETY AND HEALTH PRACTICES

**UNIT CODE:** BUS/CU/INS/BC/07/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Occupational Safety and Health Practices

**Duration of Unit:** 40 hours

**Unit Description**

This unit specifies the competencies required to demonstrate occupational health and safety practices. It involves identifying workplace hazards and risk, identifying and implementing appropriate control measures to hazards and risks and implementing OSH programs, procedures and policies/guidelines.

**Summary of Learning Outcomes**

1. Identify workplace hazards and risk
2. Control OSH hazards
3. Implement OSH programs

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Identify workplace hazards and risks
 | * Identification of hazards in the workplace and/or the indicators of their presence
* Evaluation and/or work environment measurements of OSH hazards/risk existing in the workplace
* Gathering of OSH issues and/or concerns
 | * Oral questions
* Written tests
* Portfolio of evidence
* Third party report
 |
| 1. Control OSH hazards
 | * Prevention and control measures e.g. use of PPE
* Risk assessment
* Contingency measures
 | * Oral questions
* Written tests
* Portfolio of evidence
* Third party report
 |
| 1. Implement OSH

 programs | * Company OSH program, evaluation and review
* Implementation of OSH programs
* Training of team members and advice on OSH standards and procedures
* Implementation of procedures for maintaining OSH-related records
 | * Oral questions
* Written tests
* Portfolio of evidence
* Third party report
 |

**Suggested Methods of Instruction**

* Assigments
* Discussion
* Q&A
* Role play
* Viewing of related videos

**Recommended Resources**

* Standard operating and/or other workplace procedures manuals
* Specific job procedures manuals
* Machine/equipment manufacturer’s specifications and instructions
* Personal Protective Equipment (PPE) e.g.
* Mask
* Face mask/shield
* Safety boots
* Safety harness
* Arm/Hand guard, gloves
* Eye protection (goggles, shield)
* Hearing protection (ear muffs, ear plugs)
* Hair Net/cap/bonnet
* Hard hat
* Face protection (mask, shield)
* Apron/Gown/coverall/jump suit
* Anti-static suits
* High-visibility reflective vest

# COMMON UNIT OF LEARNING

**INTRODUCTION TO INSURANCE**

**UNIT CODE: BUS/CU/INS/CC/01/6/A**

**Relationship to Occupational Standards**

This unit addresses the unit of competency: Understand Introduction to Insurance.

**Duration of Unit:** 50 hours

**Unit Description**

This unit covers the competencies required to understand introduction to insurance. It involves demonstrating understanding of insurance concepts, insurance history, insurance principles, insurance law and insurance industry intermediaries.

**Summary of Learning Outcomes**

1. Demonstrate understanding of insurance concepts

2. Demonstrate understanding of history of insurance

3. Demonstrate knowledge of principles of insurance

4. Demonstrate understanding of insurance law

5. Demonstrate understanding of Insurance industry intermediaries

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Demonstrate understanding of insurance concepts
 | * Meaning of insurance
* Insurance concepts
* Insurance as a financial product
* Factors affecting Insurance
* Necessities of an insurance product
 | * Written tests
* Oral questioning
* Third party report
 |
| 1. Demonstrate understanding of history of insurance
 | * Origin of modern insurance
* Historical development of insurance as an industry
* Historical development of insurance as an industry in Kenya
* General attributes and trends in insurance business
 | * Written tests
* Oral questioning
* Third party report
 |
| 1. Demonstrate knowledge of principles of insurance
 | * Principles of insurance
* Purpose of insurance principles
* Role of insurance in the economy and the society
* Insurance risks in the industry
 | * Written tests
* Oral questioning
* Third party report
 |
| 1. Demonstrate understanding of insurance law
 | * + Historical development of insurance law in Kenya
	+ Functions of the insurance law and acts
	+ Principles of insurance
	+ Role of the insurance regulatory authority
 | * Written tests
* Oral questioning
* Third party report
 |
| 1. Demonstrate understanding of Insurance industry intermediaries
 | * Insurance industry intermediaries
* Characteristics of insurance intermediaries
* Functions of insurance intermediaries
* Insurance intermediaries’ regulations
 | * Written tests
* Oral questioning
* Third party report
 |

**Suggested Methods of Instruction**

* Group discussions
* Demonstration by trainer
* Class assignment

**Recommended Resources**

* Rulers, pencils, erasers
* Computers with internet connection
* Projector

# CUSTOMER SERVICE

**UNIT CODE:** **BUS/CU/INS/CC/02/6/A**

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Develop and Implement Customer Service.

**Duration of Unit:** 50 Hours

**Unit Description**

This unit specifies the competencies required to develop and implement customer service. It involves developing customer care policy, soliciting for clients’ feedback, addressing clients concerns, maintaining client relationships, strengthening customer care team and monitoring customers’ satisfaction.

**Summary of Learning Outcomes**

1. Develop customer care policy
2. Solicit for clients’ feedback
3. Address clients’ concerns
4. Maintain client relationships
5. Strengthen customer care team
6. Monitor customers’ satisfaction

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Develop customer care policy
 | * Introduction to customer care policy
* Research on customer needs
* Developing customer care manuals
* Developing escalation guidelines
* Developing Customer care policy
* Approving customer care policy procedure
 | * Oral questions
* Written tests
* Assignments
* Field visits
* Case studies
 |
| 1. Solicit for clients’ feedback
 | * Client’s feedback collection manuals
* Seeking clients’ feedback
* Profiling clients’ feedback
 | * Oral questions
* Written tests
* Assignments
* Field visits
* Case studies
 |
| 1. Address clients’ concerns
 | * Addressing client concerns
* Referring client concerns
* Following up on escalated client’s concerns
* Obtaining clients’ solutions
* Communicating clients’ solutions feedback
 | * Written tests
* Observation
* Assignments
* Field visits
* Case studies
 |
| 1. Maintain client relationships
 | * Enhancing clients’ interactions
* Identifying clients’ new needs
* Communicating new products
* Ethical practices in customer interaction
* Corporate social responsibility
 | * Written tests
* Oral questions
* Assignments
* Field visits
* Case studies
 |
| 1. Strengthen customer care team
 | * Identifying customer care team
* Capacity building customer care team
* Communication skills in customer care
* Customer care etiquette
 | * Written tests
* Oral questions
* Case study
* Third party report
 |
| 1. Monitor customers’ satisfaction
 | * Registering customer care feedback
* Analyzing customer feedback
* Reporting Customers feedback
* communicating customer care solutions
* Future improvement of customer care services
 | * Written tests
* Oral questions
* Third party report
 |

**Suggested Methods of Instruction**

* Direct instruction
* Group discussions
* Demonstration by trainer
* Role play
* Practice by the trainee
* Class assignments

**List of Recommended Resources**

* Computers
* Projectors
* Flip charts
* Internet
* Tablets
* Smartphones
* Sample proposal forms
* Sample policy documents

# CORE UNITS OF LEARNING

# UNDERWRITING FRAMEWORK

**UNIT CODE: BUS/CU/INS/CR/01/6/A**

**Relationship to Occupational Standards**

This unit addresses the unit of competency: Develop Underwriting Framework

**Duration of Unit:** 300 hours

**Unit Description**

This unit specifies the competencies required to Develop underwriting framework. It involves designing the underwriting structure, developing underwriting principles, determining risk absorption capacity, coordinating underwriting functions and managing underwriting portfolio

**Summary of Learning Outcomes**

1. Design the underwriting unit structure
2. Develop underwriting principles
3. Determine risk absorption capacity
4. Coordinate underwriting functions
5. Manage underwriting portfolio

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Design the underwriting structure
 | * Introduction to underwriting
* Underwriting process
* Responsibilities of underwriting department
* Importance of underwriting department
* Introduction to underwriting structure
	+ Meaning of underwriting structure
	+ Importance of underwriting structure
	+ Functions of underwriting unit
* Types of underwriting structures
* Underwriting team structure
* Underwriting structure design process
	+ Underwriting structure design
	+ Underwriting structure layout
* Reporting structure
* Underwriting unit competency and experience composition
* Allocation of operational resources
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |
| 1. Develop underwriting principles
 | * Introduction to underwriting principles
	+ Meaning of underwriting principles
	+ Types of underwriting principles
* Fundamental underwriting Principles
* Determination of risk acceptance level
* Meaning of premiums and premium rates
* Process of setting revenue targets
* Developing revenue realization strategies
* Meaning of risk
	+ Types of risks in underwriting frameworks
* Levels of risks handled:
* underwriters
* Service providers
* Developing service level agreements
* Developing insurance policy contracts guidelines
* Developing underwriting manual
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |
| 1. Determine risk absorption capacity
 | * Meaning of risk assessment
* Importance of risk assessment
* Risk assessment strategies
* Meaning of risk exposure
* Meaning of risk profiling
	+ Risk profiling process
	+ Risk profiling tools
* Developing reinsurance programs
* Meaning of risk acceptance
* Underwriting staff profiling
* Competence
* experience
* Designing insurance policy contract guidelines
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |
| 1. Coordinate underwriting functions
 | * + Identification and classification of underwriting activities
	+ Implementation of insurance terms and conditions
	+ Implementation of underwriting rating structure
	+ Monitoring and evaluation of insurance practices
	+ Implementation of reinsurance programs
	+ Implementation of approval authority levels
	+ Service providers’ engagement process
	+ Implementation of procedure collaboration
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |
| 1. Manage underwriting portfolio
 | * + Introduction to underwriting portfolio
	+ Composition of underwriting portfolio
	+ Setting portfolio revenue targets
	+ Implementation of revenue realization strategies
	+ Evaluation of human resource performance against set targets
	+ Competency gaps
* Meaning of competency gaps
* Identification of competency gaps
* Capacity building
	+ Monitoring and evaluation of Portfolio performance
	+ Portfolio performance gaps
* Identification
* Corrective measures
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |

**Suggested Methods of Instruction**

* Group discussions
* Demonstration by trainer
* Exercises by trainee
* Practical sessions

**Recommended Resources**

* Rulers, pencils, erasers
* Computers with internet connection
* Projector
* Necessary underwriting simulation software

# INSURANCE MARKETING FRAMEWORK

**UNIT CODE: BUS/CU/INS/CR/02/6/A**

**Relationship to Occupational Standards**

This unit addresses the unit of competency: Develop Insurance Marketing Framework

**Duration of Unit:** 300 Hours

**Unit Description**

This unit specifies the competencies required to Develop insurance marketing framework**.** It involves designing insurance marketing structure, developing insurance marketing strategy, developing new insurance product, coordinating sales and marketing functions and managing marketing operations.

**Summary of Learning Outcomes**

1. Design insurance marketing structure
2. Develop insurance marketing strategy
3. Develop new insurance product
4. Coordinate sales and marketing functions
5. Manage marketing operations

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Design insurance marketing structure
 | * Introduction to marketing
	+ Principles of marketing
	+ Role of marketing in the organization
	+ Importance of marketing department
	+ Responsibilities of marketing department
* Development of company marketing structure
* Establishment of marketing centres
* Establishment of technical capacity
* Development of Operational resource structure
 | * Written tests
* Oral questioning
* Case study
* Third party report

  |
| 1. Develop insurance marketing strategy
 | * Introduction to marketing strategy
* Types of marketing strategies
* Marketing strategy development process
* Marketing strategy documentation
* Marketing strategy models
* Market research
* Market profiling
* Market segmentation
* Insurance products and services market segmentation
* Sales targets
	+ Sales target setting methodology
	+ Allocation of sales targets
* Setting of insurance product rates
* Setting marketing activities
* Promotional activities
* Products distribution channels
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |
| 1. Develop new insurance product
 | * Product feasibility study
* Introduction to Product development process
	+ Product designing
	+ Product piloting / testing
	+ Product review
	+ Product launching
	+ Monitoring and evaluation of insurance product performance
	+ Sales and marketing of insurance product
* Product development life-cycle
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |
| 1. Coordinate sales and marketing functions
 | * Introduction to sales and marketing
* Sales and marketing functions
* Sales and marketing activities
* Sales and marketing strategies
* Marketing plan expenditure approval
	+ Products distribution channels
	+ Products promotional strategies
* Sales and marketing integration
* Marketing service providers’ liaison
* Monitoring and evaluation of
* distribution channels
* company sales and marketing strategy
* Collaboration procedure of required services
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |
| 1. Manage marketing operations
 | * Introduction to marketing operations management
* Importance of marketing operations management
* Marketing operations management best practices
* Marketing operations management strategies
	+ Expenditure control
	+ Monitoring and evaluation of performance of sales and marketing centres
	+ Managing customer relationships
* Implementation of Corporate social responsibility programs
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |

**Suggested Methods of Instruction**

* Demonstration by trainer
* Practical work by trainee
* Demonstration videos
* Field trips
* Trainee group discussions

**Recommended Resources**

* Computers with internet
* Stationery

# INSURANCE CLAIMS FRAMEWORK

**UNIT CODE: BUS/CU/INS/CR/03/6/A**

**Relationship to Occupational Standards**

This unit addresses the unit of competency: Develop Insurance Claims Framework

**Duration of Unit:** 300 Hours

**Unit Description**

This unit specifies the competencies required to develop insurance claims framework**.** It involves designing claims operational structure, developing claims operational principles, coordinating claims functions and managing claims portfolio.

**Summary of Learning Outcomes**

1. Design claims operational structure
2. Develop claims operational principles
3. Coordinate claims functions
4. Manage claims portfolio

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Design claims operational structure
 | * Introduction to claims management
	+ Meaning of claims
	+ Claims management process
	+ Claims management strategies
	+ Importance of claims management
* Role of claims department in the organization
* Claims function professional ethics
* Responsibilities of claims department
* Importance of claims department
* Tools of claims department
* Claim team layout and structure
 | * Written tests
* Oral questioning
* Case study
* Third party report

  |
| 1. Develop claims operational principles
 | * Introduction to Claims Operational principles and guidelines
* Global claim reserves
* Claim handling process and procedures
* Claim service level agreements
* Development of claims operational manual
* Levels and categories of claims by
* Claim managers
* Service providers
* Claim operational audit procedures
* Claims Handling Mechanisms
 | * Written tests
* Oral questioning
* Case study
* Third party report

  |
| 1. Coordinate claims functions
 | * Introduction to claims function activities
* Claims policy contract terms and condition
* Monitoring and evaluation of service level contract agreement
* Levels of claims approval authority
* Claims service providers
	+ Engagement
	+ Monitoring and evaluation of claims service providers
	+ Procedure for collaboration
	+ Claims audit procedures
* Disputed claims handling mechanisms
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |
| 1. Manage claims portfolio
 | * Introduction to claims portfolio
* Categories of claims portfolios
* Claims portfolio management strategies
* Meaning of claims reserving policy
* Implementation of claims reserve policy.
* Meaning of claims ratios
* Levels of claims ratios
* Monitoring and evaluation of claims ratio
* Claims level reduction mechanisms
* Customer relationship management
* Corporate Social Responsibility Programs
* Corporate social responsibility programs implementation.
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |

**Suggested Methods of Instruction**

* Demonstration by trainer
* Practical work by trainee
* Demonstration videos
* Field trips
* Trainee group discussions

**Recommended Resources**

* Computers with internet
* Stationery

# INSURANCE UNIT

**UNIT CODE:**  **BUS/CU/INS/CR/04/6/A**

**Relationship to Occupational Standards**

This unit addresses the unit of competency: Manage Insurance Unit

**Duration of Unit:** 300 Hours

**Unit Description**

This unit specifies the competencies required to Manage Insurance Unit**.** It involves planning, organizing, staffing, directing and controlling insurance unit activities.

**Summary of Learning Outcomes**

1. Plan insurance unit activities
2. Organize insurance unit activities
3. Staff insurance unit
4. Direct insurance unit activities
5. Control insurance unit activities

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| * 1. Plan insurance unit activities
 | * Meaning of Insurance Unit
* Importance of insurance unit
* Insurance Unit objectives
* Insurance unit activities
* Insurance Unit Strategic Plan
* Insurance unit team structure
* Insurance Unit Budgeting
* Insurance Unit Inventory Management
* Insurance Unit Activities
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |
| * 1. Organize insurance unit activities
 | * Insurance Unit structure
* Insurance Unit guideline formulation
* Insurance unit activities legal requirements and regulations.
* Resource allocation of Insurance unit
 | * Written tests
* Oral questioning
* Assignments
* Case study
 |
| * 1. Staff insurance unit
 | * Resourcing strategic plan
* Staff recruitment, selection, placement and termination
* Staff Training and Development
* Staff remuneration/ compensation
	+ Employment Labour laws and regulations
	+ Human Resource policies and procedures
* Employee relations
* Grievance Handling Procedures
* Performance Management
* Diversity and Inclusion Management.
 | * Written tests
* Oral questioning
* Assignments
* Case study
 |
| * 1. Direct insurance unit activities
 | * Leadership Placement
* Management of unit communication
* Staff motivation
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |
| * 1. Control insurance unit activities
 | * Internal Process Control Systems
* Performance variance Management
* Monitoring and evaluation of insurance unit activities
* Management of insurance unit risks
 | * Written tests
* Oral questioning
* Case study
* Third party report
 |

**Suggested Methods of Instruction**

* Demonstration by trainer
* Practical work by trainee
* Demonstration videos
* Trainee group discussions
* Case studies

**Recommended Resources**

* Computers with internet
* Stationery

# RESEARCH ON INSURANCE

**UNIT CODE:** **BUS/CU/INS/CR/05/6/A**

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Conduct Research on Insurance

**Duration of Unit:** 300 Hours

**Unit Description**

This unit specifies the competencies required to Conduct research on insurance. It involves preparing research proposal, preparing data collection tools, research budget and work plan, conducting research on insurance, analysing research data and disseminating research findings.

**Summary of Learning Outcomes**

1. Prepare research proposal
2. Prepare data collection tools, research budget and work plan
3. Conduct research on insurance
4. Analyze research data
5. Disseminate research findings

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Prepare research proposal
 | * Introduction to research methods
* Ethics in research
* Proposal writing procedures
* Research problem
* Research topic
* Research objectives
* Scientific research questions
* Development of literature review
* Establishment of research methodology
 | * Oral questioning
* Written test
* Case study
* Assignment
 |
| 1. Prepare data collection tools, research budget and work plan
 | * Data collection tools
* Research budget estimate
* Development of work plan
 | * Written tests
* Oral questioning
* Assignments
 |
| 1. Conduct research on insurance
 | * Piloting of data collection tools
* Recruitment and training of data collection assistants
* Scientific research study
 | * Written tests
* Oral questions
* Assignments
* Case study
 |
| 1. Analyze research data
 | * Standard data analysis methods
* Validity and reliability of analytical methods
* Research ethical considerations
* Data analysis techniques
* Qualitative technique
* Quantitative technique
* Data presentation
* Statistical packages e.g. SPSS, Excel
* Documentation of research processes
* Conclusion and recommendations of research study
* Compiling research report
 | * Written tests
* Oral questions
* Assignments
* Case study
 |
| 1. Disseminate research findings
 | * Determination of relevant stakeholders
* Dissemination methods &resources
* Dissemination timelines
* Research report presentation
 | * Written tests
* Oral questions
* Assignment
 |

**Suggested Methods of Instruction**

* Direct instruction
* Group discussions
* Demonstration by trainer
* Practice by the trainee

**List of Recommended Resources**

* Computers
* Stationery
* Data analysis software e.g. SPSS, Excel