

**REPUBLIC OF KENYA**

**NATIONAL OCCUPATIONAL STANDARDS**

**FOR**

**INSURANCE SPECIALIST**

**LEVEL 6**



TVET CDACC

P.O. BOX 15745-00100

NAIROBI

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**Council Secretary/CEO**

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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, Vision 2030 and sustainable development goals.

Reforms in the education sector are necessary for the achievement of Kenya Vision 2030 and meeting the provisions of the Constitution of Kenya 2010. The education sector had to be aligned to the Constitution of Kenya 2010 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 the 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 these Occupational Standards were developed for the purpose of developing a competency-based curriculum for Insurance level 6. These Occupational Standards will also be the bases for assessment of an individual for competence certification.

It is my conviction that these Occupational Standards 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’s 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 in order 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 these Occupational Standards for Insurance Specialist. These standards will be the basis for development of competency-based curriculum for Insurance level 6.

The occupational standards are designed and organized with clear performance criteria for each element of a unit of competency. These standards also outline the required knowledge and skills as well as evidence guide.

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

**CHAIRPERSON, TVET CDACC**

# ACKNOWLEDGMENT

These Occupational Standards were developed through combined effort of various stakeholders from private and public organizations. I am thankful to the management of these organizations for allowing their staff to participate in this course. I wish to acknowledge the invaluable contribution of industry players who provided inputs towards the development of these Standards.

I thank TVET Curriculum Development, Assessment and Certification Council (TVET CDACC) for providing guidance on the development of these Standards. My gratitude goes to Insurance Sector Skills Advisory Committee (SSAC) members for their contribution to the development of these Standards. I thank all the individuals and organizations who participated in the validation of these Standards.

I acknowledge all other institutions which in one way or another contributed to the development of these Standards.

**CHAIRPERSON**

**INSURANCE** **SECTOR SKILLS ADVISORY COMMITTEE**

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# ABBREVIATIONS AND ACRONYMS

A Control version

AIDS Acquired Immunodeficiency Syndrome

BC Basic Competency

CBET Competency Based Education and Training

CC Common Competency

CDACC Curriculum Development Assessment Certification Council

CEO Council Secretary

CPU Central Processing Unit

CR Core Unit

HIV Acquired Immunodeficiency Virus

ICT Information Communication Technology

INS Insurance

OS Occupational Standard

OSH Occupational Safety and Health

PESTEL Political Environmental Social Technological Economic Legal

PPE Personal Protective Equipment

SOPStandard Operating Procedure

SSAC Sector Skills Advisory Committee

SWOT Strength Weakness Opportunity Threat

TVET Technical and Vocational Education and Training

# KEY TO UNIT CODE

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

Industry or sector

Occupational Standards

Occupational area

Type of competency

Competency number

Competency level

Control version

# 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 competency:

**Basic Units of Competency**

|  |  |
| --- | --- |
| **Unit Code**  | **Unit Title**  |
| BUS/OS/INS/BC/01/6/A | Demonstrate Communication Skills |
| BUS/OS/INS/BC/02/6/A | Demonstrate Numeracy Skills |
| BUS/OS/INS/BC/03/6/A | Demonstrate Digital Literacy |
| BUS/OS/INS/BC/04/6/A | Demonstrate Entrepreneurial Skills |
| BUS/OS/INS/BC/05/6/A | Demonstrate Employability Skills |
| BUS/OS/INS/BC/06/6/A | Demonstrate Environmental Literacy |
| BUS/OS/INS/BC/07/6/A | Demonstrate Occupational Safety and Health Practices |

**Common Units of Competency**

|  |  |
| --- | --- |
| **Unit Code**  | **Unit Title**  |
| BUS/OS/INS/CC/01/6/A | Understand Introduction to Insurance |
| BUS/OS/INS/CC/02/6/A | Develop and Implement Customer Service |

**Core Units of Competency**

|  |  |
| --- | --- |
| **Unit Code**  | **Unit Title**  |
| BUS/OS/INS/CR/01/6/A | Develop Underwriting Framework |
| BUS/OS/INS/CR/02/6/A | Develop Insurance Marketing Framework |
| BUS/OS/INS/CR/03/6/A | Develop Insurance Claims Framework |
| BUS/OS/INS/CR/04/6/A | Manage Insurance Unit |
| BUS/OS/INS/CR/05/6/A | Conduct Research on Insurance |

# BASIC UNITS OF COMPETENCY

# DEMONSTRATE COMMUNICATION SKILLS

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

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Meet communication needs of clients and colleagues
 | 1. Specific communication needs of clients and colleagues are identified and met based on workplace requirements
2. Different communication approaches are identified and applied according to clients’ needs
3. Conflict is identified and addressed as per the standards of the organization
 |
| 1. Develop communication strategies
 | * 1. Strategies for effective internal and external dissemination of information are developed as per organization’s requirements
	2. Special communication needs are considered in developing strategies according workplace procedures
	3. ***Communication strategies*** are analyzed, evaluated and revised based the workplace needs
 |
| 1. Establish and maintain communication pathways
 | * 1. Pathways of communication are established as per organization policy
	2. Pathways are maintained and reviewed according to organization procedures
 |
| 1. Promote use of communication strategies
 | * 1. Information is provided to all areas of the organization as per strategy requirements
	2. Effective communication techniques are articulated and modeled according work requirements
	3. Personnel are given guidance about adapting communication strategies as per organization procedures
 |
| 1. Conduct interview
 | 1. A range of appropriate communication strategies are employed in ***interview situations*** based on the workplace requirements
2. Records of interviews are made and maintained in accordance with organizational procedures
3. Effective questioning, listening and nonverbal communication techniques are used as per needs
 |
| 1. Facilitate group discussion
 | 1. Mechanisms to enhance ***effective group interaction*** are identified and implemented according to workplace requirements
2. Strategies to encourage group participation are identified and used as per organizations’ procedures
3. Meetings objectives and agenda are set and followed based on workplace requirements
4. Relevant information is provided and feedback obtained according to set protocols
5. Evaluation of group communication strategies is undertaken in accordance with workplace guidelines
6. Specific communication needs of individuals are identified and addressed as per individual needs
 |
| 1. Represent the organization
 | 1. 7Relevant presentation are researched and presented based on internal or external communication forums requirements
2. Presentation is delivered in a clear and sequential manner as per the predetermined time
3. Presentation is made as per appropriate media
4. Difference views are respected based on workplace procedures
5. Written communication is done as per organizational standards
6. Inquiries are responded according to organizational standard
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Communication strategies may include but not limited to:
 | * Language switch
* Comprehension check
* Repetition
* Asking confirmation
* Paraphrase
* Clarification request
* Translation
* Restructuring
* Approximation
* Generalization
 |
| 1. Effective group interaction may include but not limited to:
 | * Identifying and evaluating what is occurring within an interaction in a nonjudgmental way
* Using active listening
* Making decision about appropriate words, behavior
* Putting together response which is culturally appropriate
* Expressing an individual perspective
* Expressing own philosophy, ideology and background and exploring impact with relevance to communication
 |
| 1. Situations may include but not limited to:
 | * Establishing rapport
* Eliciting facts and information
* Facilitating resolution of issues
* Developing action plans
* Diffusing potentially difficult situations
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communication
* Active listening
* Interpretation
* Negotiation
* Writing

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Communication process
* Dynamics of groups
* Styles of group leadership
* Key elements of communications strategy

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate: 1. Developed communication strategies to meet the organization requirements and applied in the workplace
2. Established and maintained communication pathways for effective communication in the workplace
3. Used communication strategies involving exchanges of complex oral information
 |
| 1. Resource Implications
 | The following resources should be provided: 1. Access to relevant workplace or appropriately simulated environment where assessment can take place
2. Materials relevant to the proposed activity or tasks
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: 1. Direct observation
2. Oral questioning
3. Written texts
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE NUMERACY SKILLS

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

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function. | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms*** ***are elaborated in the Range.*** |
| 1. Apply a wide range of mathematical calculations for work
 | * 1. Mathematical information embedded in a range of workplace tasks and texts is extracted as per workplace procedures.
	2. Mathematical information is interpreted and comprehended as per job specifications
	3. A range of mathematical and problem solving processes are selected and used as per job specification
	4. Different forms of fractions, decimals and percentages are flexibly used as per SOPs
	5. Calculation performed with positive and negative numbers as per SOPs
	6. Numbers are expressed as powers and roots and are used in calculations as per SOPs
	7. Calculations done using routine formulas as per SOPs
	8. Estimation and assessment processes are used to check outcome as per workplace procedures
	9. Mathematical language is used to discuss and explain the processes, results and implications of the task as per workplace procedures
 |
| 1. Use and apply ratios, rates and proportions for work
 | * 1. Information regarding ratios, rates and proportions extracted from a range of workplace tasks and texts as per SOPs
	2. Mathematical information related to ratios, rate and proportions is analysed as per SOPs
	3. Problem solving processes are used to undertake the task as per workplace procedures
	4. Equivalent ratios and rates are simplified as per SOPs
	5. Quantities are calculated using ratios, rates and proportions as per SOPS
	6. Graphs, charts or tables are constructed to represent ratios, rates and proportions as per SOPs
	7. The outcomes reviewed and checked as per job specifications
	8. Information is record using mathematical language and symbols as per workplace procedures
 |
| 1. Estimate, measure and calculate measurement for work
 | * 1. Measurement information embedded in workplace texts and tasks are extracted and interpreted as per job specifications
	2. Appropriate workplace measuring equipment are identified and selected as per job specifications
	3. Accurate measurements are estimated and made as per SOPs
	4. The area of ***2D shapes*** including compound shapes are calculated as per SOPs
	5. The volume of 3D shapes is calculated using relevant formulas as per SOPs
	6. Sides of right angled triangles are calculated using Pythagoras’ theorem as per SOPs
	7. conversions are perform between units of measurement as per job specification
	8. Problem solving processes are used to undertake the task as per workplace Procedures
	9. The measurement outcomes are reviewed and checked as per workplace procedures
	10. Information is recorded using mathematical language and symbols appropriate for the task as per workplace procedures
 |
| 1. Use detailed maps to plan travel routes for work
 | * 1. Different types of maps are identified and interpreted as per job requirements
	2. Key features of maps are identified as per job requirements
	3. Scales are identified and interpreted as per job requirements
	4. Scales are applied to calculate actual distances
	5. Positions or locations are determined using directional information as per job requirements
	6. Routes are planned by determining directions and calculating distances, speeds and times as per job requirements
	7. Information is gathered and identified and relevant factors related to planning a route checked as per job requirements
	8. Relevant equipment is select and checked for accuracy and operational effectiveness as per job requirements
	9. Task is planned and recorded using specialized mathematical language and symbols appropriate for the task as per job requirements
 |
| 1. Use geometry to draw 2D shapes and construct 3D shapes for work
 | * 1. A range of 2D shapes and 3D shapes and their uses in work contexts is identified as per job specifications
	2. Features of 2D and 3D shapes are named and described as per job specifications
	3. Types of angles in 2D and 3D shapes are identified as per job specifications
	4. Angles are drawn, estimated and measured using geometric instruments as per job requirements
	5. Angle properties of 2D shapes are named and identified as per SOPs
	6. Angle properties are used to evaluate unknown angles in shapes as per SOPs
	7. Properties of perpendicular and parallel lines are applied to shapes as per SOPs
	8. Understanding and use of symmetry is demonstrated as per SOPs
	9. Understanding and use of similarity is demonstrated as per SOPs
	10. The workplace tasks and mathematical processes required are identified as per workplace procedures
	11. 2D shapes is drawn for work as per job specification
	12. 3D shapes is constructed for work as per job specification
	13. The outcomes are reviewed and checked as per workplace procedures
	14. Specialized mathematical language and symbols appropriate for the task are used as per SOPs
 |
| 1. Collect, organize, and interpret statistical data for work
 | * 1. Workplace issue requiring investigation are identified as per workplace procedures
	2. Audience / population / sample unit is determined as per workplace procedures as per workplace procedures
	3. Data to be collected is identified as per workplace procedures
	4. Data collection method is selected as per workplace procedures
	5. Appropriate statistical data is collected and organized as per SOPs
	6. Data is illustrated in appropriate formats as per SOPs
	7. The effectiveness of different types of graphs are compared as per SOPs
	8. The summary statistics for collected data is calculated as per SOPs
	9. The results / findings are interpreted as per SOPs
	10. Data is checked to ensure that it meets the expected results and content as per workplace procedures
	11. Information from the results including tables, graphs and summary statistics is extracted and interpreted as per workplace procedure
	12. Mathematical language and symbols are used to report results of investigation as per workplace procedure
 |
| 1. Use routine formula and algebraic expressions for work
 | * 1. Understanding of informal and symbolic notation, representation and conventions of algebraic expressions is demonstrated as per SOPs
	2. Simple algebraic expressions and equations are developed as per job specification
	3. Operate on algebraic expressions as per job requirement
	4. Algebraic expressions are simplified as per job requirement
	5. Substitution into simple routine equations is done as per SOPs
	6. Routine formulas used for work tasks are identified and comprehended as per SOPs
	7. Routine formulas are evaluate by substitution as per SOPs
	8. Routine formulas transposed as per SOPs
	9. Appropriate formulas are identified and used for work related tasks as per workplace procedures
	10. Outcomes are checked and result of calculation used as per workplace procedures
 |
| 1. Use common functions of a scientific calculator for work
 | * 1. Required numerical information to perform tasks is located as per job specification
	2. The order of operations and function keys necessary to solve mathematical calculation are determined as per job specification
	3. Function keys on a scientific calculator are identified and used as per SOPs
	4. Estimations are referred to check reasonableness of problem solving process as per workplace procedures
	5. Appropriate mathematical language, symbols and conventions are used to report results as per workplace procedures
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. 2D shapes may include but not limited may include but not limited to:
 | * Triangles
* Square
* Rectangle
* Triangle
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Measuring
* Logical thinking
* Computing
* Drawing of graphs
* Applying mathematical formulas
* Analytical

**Required knowledge**

The individual needs to demonstrate knowledge of:

* Types of common shapes
* Differentiation between two dimensional shapes / objects
* Formulae for calculating area and volume
* Types and purpose of measuring instruments
* Units of measurement and abbreviations
* Fundamental operations (addition, subtraction, division, multiplication)
* Rounding techniques
* Types of fractions
* Different types of tables and graphs
* Meaning of graphs, such as increasing, decreasing, and constant value
* Preparation of basic data, tables & graphs

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate:1. Developed communication strategies to meet the organization requirements and applied in the workplace
2. Established and maintained communication pathways for effective communication in the workplace
3. Used communication strategies involving exchanges of complex oral information
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace or appropriately simulated environment where assessment can take place
2. Materials relevant to the proposed activity or tasks
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through:1. Observation
2. Oral questioning
3. Written test
4. Portfolio of Evidence
5. Interview
6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

**DEMONSTRATE DIGITAL LITERACY**

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

**UNIT DESCRIPTION**

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

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Identify appropriate computer software and hardware
 | * 1. Concepts of ICT are determined in accordance with computer equipment
	2. Classifications of computers are determined in accordance with manufacturers specification
	3. Appropriate computer software is identified according to manufacturer’s specification
	4. Appropriate computer hardware is identified according to manufacturer’s specification
	5. Functions and commands of operating system are determined in accordance with manufacturer’s specification
 |
| 1. Apply security measures to data, hardware, software in automated environment
 | * 1. ***Data security and privacy are classified*** in accordance with the prevailing technology
	2. ***Security threats*** reidentified ***and control measures*** are applied in accordance with laws governing protection of ICT
	3. Computer threats and crimes are detected in accordance to Information Management security guidelines
	4. Protection against computer crimes is undertaken in accordance with laws governing protection of ICT
 |
| 1. Apply computer software in solving tasks
 | * 1. ***Word processing concepts*** are applied in resolving workplace tasks, report writing and documentation as per the job requirements
	2. ***Word processing utilities*** are applied in accordance with workplace procedures
	3. Worksheet layout is prepared in accordance with work procedures
	4. Worksheet is built and data manipulated in the worksheet in accordance with workplace procedures
	5. Continuous data manipulated on worksheet is undertaken in accordance with work requirements
	6. Database design and manipulation is undertaken in accordance with office procedures
	7. Data sorting, indexing, storage, retrieval and security is provided in accordance with workplace procedures
 |
| 1. Apply internet and email in communication at workplace
 | * 1. Electronic mail addresses are opened and applied in workplace communication in accordance with office policy
	2. Office internet functions are defined and executed in accordance with office procedures
	3. ***Network configuration*** is determined in accordance with office operations procedures
	4. Official World Wide Web is installed and managed according to workplace procedures
 |
| 1. Apply Desktop publishing in official assignments
 | * 1. Desktop publishing functions and tools are identified in accordance with manufactures specifications
	2. Desktop publishing tools are developed in accordance with work requirements
	3. Desktop publishing tools are applied in accordance with workplace requirements
	4. Typeset work is enhanced in accordance with workplace standards
 |
| 1. Prepare presentation packages
 | * 1. Types of presentation packages are identified in accordance with office requirements
	2. Slides are created and formulated in accordance with workplace procedures
	3. Slides are edited and run-in accordance with work procedures
	4. Slides and handouts are printed according to work requirements
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Appropriate computer hardware may include but not limited to:
 | Collection of physical parts of a computer system such as:* Computer case, monitor, keyboard, and mouse
* All the parts inside the computer case, such as the hard disk drive, motherboard and video card
 |
| 1. Data security and privacy may include but not limited to:
 | * Confidentiality of data
* Cloud computing
* Integrity -but-curious data surfing
 |
| 1. Security and control measures may include but not limited to:
 | * Counter measures against cyber terrorism
* Risk reduction
* Cyber threat issues
* Risk management
* Pass-wording
 |
| 1. Security threats may include but not limited to:
 | * Cyber terrorism
* Hacking
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Analytical skills
* Interpretation
* Typing
* Communication
* Computing (applying fundamental operations such as addition, subtraction, division and multiplication)
* Using calculator
* Basic ICT skills

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Software concept
* Functions of computer software and hardware
* Data security and privacy
* Computer security threats and control measures
* Technology underlying cyber-attacks and networks
* Cyber terrorism
* Computer crimes
* Detection and protection of computer crimes
* Laws governing protection of ICT
* Word processing;
* Functions and concepts of word processing.
* Documents and tables creation and manipulations
* Mail merging
* Word processing utilities
* Spread sheets;
* Meaning, formulae, function and charts, uses and layout
* Data formulation, manipulation and application to cells
* Database;
* Database design, data manipulation, sorting, indexing, storage retrieval and security
* Desktop publishing;
* Designing and developing desktop publishing tools
* Manipulation of desktop publishing tools
* Enhancement of typeset work and printing documents
* Presentation Packages;
* Types of presentation Packages
* Creating, formulating, running, editing, printing and presenting slides and handouts
* Networking and Internet;
* Computer networking and internet.
* Electronic mail and world wide web
* Emerging trends and issues in ICT;
* Identify and integrate emerging trends and issues in ICT
* Challenges posed by emerging trends and issues

**EVIDENCE** **GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:* 1. Identified and controlled security threats
	2. Detected and protected computer crimes
	3. Applied word processing in office tasks
	4. Designed, prepared work sheet and applied data to the cells in accordance to workplace procedures
	5. Opened electronic mail for office communication as per workplace procedure
	6. Installed internet and World Wide Web for office tasks in accordance with office procedures
	7. Integrated emerging issues in computer ICT applications
	8. Applied laws governing protection of ICT
 |
| 1. Resource Implications
 |  The following resources should be provided:* 1. Access to relevant workplace where assessment can take place
	2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | Competency may be assessed through:* 1. Observation
	2. Oral questioning
	3. Written test
	4. Portfolio of Evidence
	5. Interview
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

**DEMONSTRATE ENTREPRENEURIAL SKILLS**

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

**UNIT DESCRIPTION**

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

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** | **PERFORMANCE CRITERIA**  |
| 1. Demonstrate understanding of an Entrepreneur
 | 1. Entrepreneurs and Business persons are distinguished as per principles of entrepreneurship
2. ***Types of entrepreneurs*** are identified as per principles of entrepreneurship
3. Ways of becoming an Entrepreneur are identified as per principles of Entrepreneurship
4. ***Characteristics of Entrepreneurs*** are identified as per principles of Entrepreneurship
5. Factors affecting Entrepreneurship development are explored as per principles of Entrepreneurship
 |
| 1. Demonstrate understanding of Entrepreneurship and self-employment
 | 1. Entrepreneurship and self-employment are distinguished as per principles of entrepreneurship
2. Importance of self-employment is analysed based on business procedures and strategies
3. ***Requirements for entry into self-employment*** are identified according to business procedures and strategies
4. Role of an Entrepreneur in business is determined according to business procedures and strategies
5. Contributions of Entrepreneurs to National development are identified as per business procedures and strategies
6. Entrepreneurship culture in Kenya is explored as per business procedures and strategies
7. Born or made Entrepreneurs are distinguished as per entrepreneurial traits
 |
| 1. Identify Entrepreneurship opportunities
 | 1. Sources of business ideas are identified as per business procedures and strategies
2. Business ideas and opportunities are generated as per business procedures and strategies
3. Business life cycle is analysed as per business procedures and strategies
4. Legal aspects of business are identified as per procedures and strategies
5. Product demand is assessed as per market strategies
6. Types of ***business environment*** are identified and evaluated as per business procedures
7. Factors to consider when evaluating business environment are explored based on business procedure and strategies
8. Technology in business is incorporated as per best practice
 |
| 1. Create entrepreneurial awareness
 | 1. ***Forms of businesses*** are explored as per business procedures and strategies
2. Sources of business finance are identified as per business procedures and strategies
3. Factors in selecting source of business finance are identified as per business procedures and strategies
4. ***Governing policies*** on Small Scale Enterprises (SSEs) are determined as per business procedures and strategies
5. Problems of starting and operating SSEs are explored as per business procedures and strategies
 |
| 1. Apply entrepreneurial motivation
 | 1. ***Internal and external motivation*** factors are determined in accordance with motivational theories
2. Self-assessment is carried out as per entrepreneurial orientation
3. Effective communications are carried out in accordance with communication principles
4. Entrepreneurial motivation is applied as per motivational theories
 |
| 1. Develop innovative business strategies
 | 1. Business innovation strategies are determined in accordance with the organization strategies
2. Creativity in business development is demonstrated in accordance with business strategies
3. ***Innovative business strategies*** are developed as per business principles
4. Linkages with other entrepreneurs are created as per best practice
5. ICT is incorporated in business growth and development as per best practice
 |
| 1. Develop Business Plan
 | 1. Identified Business is described as per business procedures and strategies
2. Marketing plan is developed as per business plan format
3. Organizational/Management plan is prepared in accordance with business plan format
4. Production/operation plan in accordance with business plan format
5. Financial plan is prepared in accordance with the business plan format
6. Executive summary is prepared in accordance with business plan format
7. Business plan is presented as per best practice
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Types of entrepreneurs may include but not limited to:
 | * Innovators
* Imitators
* Craft
* Opportunistic
* Speculators
 |
| 1. Characteristics of Entrepreneurs may include but not limited to:
 | * Creative
* Innovative
* Planner
* Risk taker
* Networker
* Confident
* Flexible
* Persistent
* Patient
* Independent
* Future oriented
* Goal oriented
 |
| 1. Requirements for entry into self-employment may include but not limited to
 | * Technical skills
* Management skills
* Entrepreneurial skills
* Resources
* Infrastructure
 |
| 1. Internal and external motivation may include but not limited to:
 | * Interest
* Passion
* Freedom
* Prestige
* Rewards
* Punishment
* Enabling environment
* Government policies
 |
| 1. Business environment may include but not limited to:
 | * External
* Internal
* Intermediate
 |
| 1. Forms of businesses may include but not limited to:
 | * Sole proprietorship
* Partnership
* Limited companies
* Cooperatives
 |
| 1. Governing policies may include but not limited to:
 | * Increasing scope for finance
* Promoting cooperation between entrepreneurs and private sector
* Reducing regulatory burden on entrepreneurs
* Developing IT tools for entrepreneurs
 |
| 1. Innovative business strategies may include but not limited to:
 | * New products
* New methods of production
* New markets
* New sources of supplies
* Change in industrialization
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Analytical
* Management
* Problem-solving
* Root-cause analysis
* Communication

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Decision making
* Business communication
* Change management
* Competition
* Risk
* Net working
* Time management
* Leadership
* Factors affecting entrepreneurship development
* Principles of Entrepreneurship
* Features and benefits of common operational practices, e. g., continuous improvement (kaizen), waste elimination,
* Conflict resolution
* Health, safety and environment (HSE) principles and requirements
* Customer care strategies
* Basic financial management
* Business strategic planning
* Impact of change on individuals, groups and industries
* Government and regulatory processes
* Local and international market trends
* Product promotion strategies
* Market and feasibility studies
* Government and regulatory processes
* Local and international business environment
* Relevant developments in other industries
* Regional/ County business expansion strategies

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | 1. Assessment requires evidence that the candidate:
2. Distinguished entrepreneurs and businesspersons correctly
3. Identified ways of becoming an entrepreneur appropriately
4. Explored factors affecting entrepreneurship development appropriately
5. Analysed importance of self-employment accurately
6. Identified requirements for entry into self-employment correctly
7. Identified sources of business ideas correctly
8. GeneratedBusiness ideas and opportunities correctly
9. Analysed business life cycle accurately
10. Identified legal aspects of business correctly
11. Assessed product demand accurately
12. Determined Internal and external motivation factors appropriately
13. Carried out communications effectively
14. Identified sources of business finance correctly
15. Determined Governing policy on small scale enterprise appropriately
16. Explored problems of starting and operating SSEs effectively
17. Developed Marketing, Organizational/Management, Production/Operation and Financial plans correctly
18. Prepared executive summary correctly
19. Determined business innovative strategies appropriately
20. Presented business plan effectively
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace where assessment can take place
2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | 1. Written tests
2. Oral questions
3. Third party report
4. Interviews
5. Portfolio of Evidence
 |
| 1. Context of Assessment
 | Competency may be assessed 1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE EMPLOYABILITY SKILLS

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

**UNIT DESCRIPTON**

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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the key outcomes which make up workplace function. | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Conduct self-management
 | 1. Personal vision, mission and goals are formulated based on potential and in relation to organization objectives
2. Emotional intelligence is demonstrated as per workplace requirements.
3. Individual performance is evaluated and monitored according to the agreed targets.
4. Assertiveness is developed and maintained based on the requirements of the job.
5. Accountability and responsibility for own actions are demonstrated based on workplace instructions.
6. Self-esteem and a positive self-image are developed and maintained based on values.
7. Time management, attendance and punctuality are observed as per the organization policy.
8. Goals are managed as per the organization’s objective
9. Self-strengths and weaknesses are identified based on personal objectives
 |
| 1. Demonstrate interpersonal communication
 | 1. Writing skills are demonstrated as per communication policy
2. Negotiation and persuasion skills are demonstrated as per communication policy
3. Internal and external stakeholders’ needs are identified and interpreted as per the communication policy
4. Communication networks are established based on workplace policy
5. Information is shared as per communication policy
 |
| 1. Demonstrate critical safe work habits
 | * 1. Stress is managed in accordance with workplace policy.
	2. Punctuality and time consciousness is demonstrated in line with workplace policy.
	3. Personal objectives are integrated with organization goals based on organization’s strategic plan.
	4. ***Resources*** are utilized in accordance with workplace policy.
	5. Work priorities are set in accordance to workplace goals and objectives.
	6. Leisure time is recognized and utilized in line with personal objectives.
	7. ***Drugs and substances of abuse*** are identified and avoided based on workplace policy.
	8. HIV and AIDS prevention awareness is demonstrated in line with workplace policy.
	9. Safety consciousness is demonstrated in the workplace based on organization safety policy.
	10. ***Emerging issues*** are identified and dealt with in accordance with organization policy.
 |
| 1. Lead a workplace team
 | 1. Performance targets for the ***team*** are set based on organization’s objectives
2. Duties are assigned in accordance with the organization policy.
3. ***Forms of communication*** in a team are established according to organization’s policy.
4. Team performance is evaluated based on set targets as per workplace policy.
5. Conflicts are resolved between team members in line with organization policy.
6. Gender related issues are identified and mainstreamed in accordance workplace policy.
7. Human rights and fundamental freedoms are identified and respected as Constitution of Kenya 2010.
8. Healthy relationships are developed and maintained in line with workplace.
 |
| 1. Plan and organize work
 | 1. Work plans are prepared based on activities and budget.
2. Assigned tasks are interpreted and expectations identified as per the workplace instructions.
3. Task occupational safety and health requirements are identified and observed regulations.
4. Work resources are identified, mobilized, allocated and utilized based on organization work plans.
5. Work activities are monitored and evaluated in line with work plans and workplace policy.
6. Work plans are reviewed based on target and available resources.
 |
| 1. Maintain professional growth and development
 | * 1. Personal training needs are identified and assessed in line with the requirements of the job.
	2. ***Training and career opportunities*** are identified and utilized based on job requirements.
	3. Resources for training are mobilized and allocated based organizations and individual skills needs.
	4. Licensees and certifications relevant to job and career are obtained and renewed as per policy.
	5. Work priorities and personal commitments are balanced and managed based on requirements of the job and personal objectives.
	6. Recognitions are sought as proof of career advancement in line with professional requirements.
 |
| 1. Demonstrate workplace learning
 | * 1. Learning opportunities are sought and managed based on job requirement and organization policy.
	2. Improvement in performance is demonstrated based on courses attended.
	3. Application of learning is demonstrated in both technical and non-technical aspects based on requirements of the job
	4. Time and effort is invested in learning new skills based on job requirements
	5. Initiative is taken to create more effective and efficient processes and procedures in line with workplace policy.
	6. New systems are developed and maintained in accordance with the requirements of the job.
	7. Awareness of personal role in workplace ***innovation*** is demonstrated based on requirements of the job.
 |
| 1. Demonstrate problem solving skills
 | * 1. Creative, innovative and practical solutions are developed based on the problem
	2. Independence and initiative in identifying and solving problems is demonstrated based on requirements of the job.
	3. Team problems are solved as per the workplace guidelines
	4. Problem solving strategies are applied as per the workplace guidelines
	5. Problems are analyzed and assumptions tested as per the context of data and circumstances
 |
| 1. Manage ethical performance
 | * 1. Policies and guidelines are observed as per the workplace requirements
	2. Self-worth and professionalism is exercised in line with personal goals and organizational policies
	3. Code of conduct is observed as per the workplace requirements
	4. Integrity is demonstrated as per legal requirement
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Drug and substance abuse may include but not limited to:
 | Commonly abused* Alcohol
* Tobacco
* Miraa
* Over-the-counter drugs
* Cocaine
* Bhang
* Glue
 |
| 1. Feedback may include but not limited to:
 | * Verbal
* Written
* Informal
* Formal
 |
| 1. Relationships may include but not limited to:
 | * Man/Woman
* Trainer/trainee
* Employee/employer
* Client/service provider
* Husband/wife
* Boy/girl
* Parent/child
* Sibling relationships
 |
| 1. Forms of communication may include but not limited to:
 | * Written
* Visual
* Verbal
* Non verbal
* Formal and informal
 |
| 1. Team may include but not limited to:
 | * Small work group
* Staff in a section/department
* Inter-agency group
 |
| 1. Personal growth may include but not limited to:
 | * Growth in the job
* Career mobility
* Gains and exposure the job gives
* Net workings
* Benefits that accrue to the individual as a result of noteworthy performance
 |
| 1. Personal objectives may include but not limited to:
 | * Long term
* Short term
* Broad
* Specific
 |
| 1. Trainings and career opportunities may includes but not limited to
 | * Participation in training programs
* Serving as Resource Persons in conferences and workshops
 |
| 1. Resource may include may but not limited to:
 | * Human
* Financial
* Technology
 |
| 1. Innovation may include but not limited to:
 | * New ideas
* Original ideas
* Different ideas
* Methods/procedures
* Processes
* New tools
 |
| 1. Emerging issues may include but not limited to:
 | * Terrorism
* Social media
* National cohesion
* Open offices
 |
| 1. Range of media for learning may include but not limited to:
 | * Mentoring
* peer support and networking
* IT and courses
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Interpersonal
* Communication
* Critical thinking
* Organizational
* Negotiation
* Monitoring
* Evaluation
* Record keeping
* Problem solving
* Decision Making
* Resource utilization
* Resource mobilization

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Work values and ethics
* Company policies
* Company operations, procedures and standards
* Occupational Health and safety procedures
* Fundamental rights at work
* Workplace communication
* Concept of time
* Time management
* Decision making
* Types of resources
* Work planning
* Organizing work
* Monitoring and evaluation
* Record keeping
* Gender mainstreaming
* HIV and AIDS
* Drug and substance abuse
* Professional growth and development
* Technology in the workplace
* Innovation
* Emerging issues

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate:* 1. Conducted self-management
	2. Demonstrated interpersonal communication
	3. Demonstrated critical safe work habits
	4. Demonstrated the ability to lead a workplace team
	5. Planned and organized work
	6. Maintained professional growth and development
	7. Demonstrated workplace learning
	8. Demonstrated problem solving skills
	9. Demonstrated the ability to manage performance ethically
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace where assessment can take place
2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: 1. Observation
2. Oral questioning
3. Written test
4. Portfolio of Evidence
5. Interview
6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE ENVIRONMENTAL LITERACY

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

**UNIT DESCRIPTION**

This unit specifies the competencies required to demonstrate environmental literacy. It involves, controlling environmental hazard and environmental pollution, demonstrating 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 , analyzing resource use and developing resource conservation plans

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the key outcomes which make up workplace function. | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Control environmental hazard
 | 1. Storage methods for environmentally hazardous materials are strictly followed according to environmental regulations and OSHS.
2. Disposal methods of hazardous wastes are followed according to environmental regulations and OSHS.
3. ***PPE*** is used according to OSHS.
 |
| 1. Control environmental Pollution
 | * 1. Environmental pollution ***control measures*** are implemented in accordance with international protocols.
	2. Procedures for solid waste management are observed according Environmental Management and Coordination Act 1999
	3. Methods for minimizing noise pollution is complied with based on Noise and Excessive Vibration Pollution and Control Regulations, 2009
 |
| 1. Demonstrate sustainable resource use
 | * 1. Methods for minimizing wastage are complied with based on organizational waste management guide
	2. Waste management procedures are employed following principles of 3Rs (Reduce, Reuse, Recycle)
	3. Methods for economizing and reducing resource consumption are practiced as per the Constitution of Kenya 2010 Article 69 .
 |
| 1. Evaluate current practices in relation to resource usage
 | * 1. Information on resource efficiency systems and procedures are collected and provided as per work groups/sector
	2. Current resource usage is measured and recorded as per work group
	3. Current purchasing strategies are analyzed and recorded according to industry procedures.
	4. Current work processes to access information and data is analyzed following enterprise protocol.
 |
| 1. Identify environmental legislations/conventions for environmental concerns
 | 1. Environmental legislations/conventions and local ordinances are identified according to the different environmental aspects/impact
2. Industrial standard/environmental practices are described according to the different environmental concerns
 |
| 1. Implement specific environmental programs
 | 1. Programs/Activities are identified according to organizations policies and guidelines.
2. Individual roles/responsibilities are determined and performed based on the activities identified.
3. Problems/constraints encountered are resolved in accordance with organizations’ policies and guidelines
4. Stakeholders are consulted based on company guidelines
 |
| 1. Monitor activities on Environmental protection/Programs
 | 1. Activities are periodically monitored and Evaluated according to the objectives of the environmental program
2. Feedback from stakeholders are gathered and considered in Proposing enhancements to the program based on consultations
3. Data gathered are analyzed based on Evaluation requirements
4. Recommendations are submitted based on the findings
5. Management support systems are set/established to sustain and enhance the program
6. Environmental incidents are monitored and reported to
7. concerned/proper authorities
 |
| 1. Analyze resource use
 | 1. All resource consuming processes are Identified as per the organizational work plan
2. Quantity and nature of resource consumed is determined based on processes
3. Resource flow is analyzed as per different parts of the process.
4. Wastes are classified according to NEMA regulations on waste management.
 |
| 1. Develop resource Conservation plans
 | 9.1. Efficiency of use/conversion of resources is determined according to industry protocol.9.2. Causes of low efficiency of use of resources are Determined based on industry protocol.9.3. Plans for increasing the efficiency of resource use are developed based on findings. |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. PPE may include but not limited to
 | * + Mask
	+ Gloves
	+ Goggles
	+ Safety hat
	+ Overall
* Hearing protector
 |
| 1. Control measures may include but not limited to
 | * Methods for minimizing or stopping spread and ingestion of airborne particles
* Methods for minimizing or stopping spread and ingestion of gases and fumes
* Methods for minimizing or stopping spread and ingestion of liquid wastes
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Measuring
* Recording
* Analytical
* Monitoring
* Communication
* Writing

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* PPEs
* Environmental regulations
* OSHS
* Pollution
* Waste management
* Principle of 3Rs
* Types of resources
* Techniques in measuring current usage of resources
* Environmental hazards
* Regulatory requirements

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:* 1. Controlled environmental hazard
	2. Controlled environmental pollution
	3. Demonstrated sustainable resource use
	4. Evaluated current practices in relation to resource usage
	5. Demonstrated knowledge of environmental legislations and local ordinances according to the different environmental issues /concerns.
	6. Described industrial standard environmental practices according to the different environmental issues/concerns.
	7. Resolved problems/ constraints encountered based on management standard procedures
	8. Implemented and monitored environmental practices on a periodic basis as per company guidelines
	9. Recommended solutions for the improvement of the program
	10. Monitored and reported to proper authorities any environmental incidents
 |
| 1. Resource Implications
 | The following resources should be provided:* 1. Workplace with storage facilities
	2. Tools, materials and equipment relevant to the tasks (e.g. Cleaning tools, cleaning materials, trash bags)
	3. PPE, manuals and references
	4. Legislation, policies, procedures, protocols and local ordinances relating to environmental protection
	5. Case studies/scenarios relating to environmental Protection
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through:* 1. Observation
	2. Oral questioning
	3. Written test
	4. Portfolio of Evidence
	5. Interview
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed 1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE OCCUPATIONAL SAFETY AND HEALTH PRACTICES

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

**UNIT DESCRIPTION**

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

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the key outcomes which make up workplace function. | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Identify workplace hazards and risk
 | 1.1 ***Hazards*** in the workplace are identified ***based their indicators*** 1.2 Risks and hazards are evaluated based on legal requirements.1.3 ***OSH concerns*** raised by workers are addressed as per legal requirements.  |
| 1. Control OSH hazards
 | 2.1 Hazard prevention ***and control measures*** are implemented as per legal requirement.2.2 Risk assessment is conductedand a risk matrix developed based on likely impact.2.3 ***Contingency measures***, including ***emergency procedures*** during workplace ***incidents and emergencies*** are recognized and established in accordance with organization procedures. |
| 1. Implement OSH programs
 | 3.1 Company OSH program are identified, evaluated and reviewed based on legal requirements.3.2 Company OSH programs are implemented as per legal requirements.3.3 Workers are capacity built on OSH standards and procedures as per legal requirements3.4 ***OSH-related records*** are maintained as per legal requirements. |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| * Hazards may include but not limited to:
 | * Physical hazards – impact, illumination, pressure, noise,
* vibration, extreme temperature, radiation
* Biological hazards- bacteria, viruses, plants, parasites, mites, molds, fungi, insects
* Chemical hazards – dusts, fibers, mists, fumes, smoke, gasses, vapors
* Ergonomics
* Psychological factors – over exertion/ excessive force,

awkward/static positions, fatigue, direct pressure,* varying metabolic cycles
* Physiological factors – monotony, personal relationship, work out cycle
* Safety hazards (unsafe workplace condition) –confined space, excavations, falling objects, gas leaks, electrical, poor storage of materials and waste, spillage, waste and debris
* Unsafe workers’ act (Smoking in off-limited areas, Substance and alcohol abuse at work)
 |
| * Indicators may include but not limited to:
 | * Increased of incidents of accidents, injuries
* Increased occurrence of sickness or health complaints/ symptoms
* Common complaints of workers related to OSH
* High absenteeism for work-related reasons
 |
| * OSH concerns may include but not limited to:
 | * Workers’ experience/observance on presence of work hazards
* Unsafe/unhealthy administrative arrangements (prolonged work hours, no break time, constant overtime, scheduling of tasks)
* Reasons for compliance/non-compliance to use of PPEs or other OSH procedures/policies/guidelines
 |
| * Safety gears /PPE (Personal Protective Equipment) may include but not limited to:
 | * 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
 |
| * Appropriate risk controls

may include but not limited to: | * Appropriate risk controls in order of impact are as follows:
* Eliminate the hazard altogether (i.e., get rid of the dangerous machine)
* Isolate the hazard from anyone who could be harmed (i.e., keep the machine in a closed room and operate it remotely; barricade an unsafe area off)
* Substitute the hazard with a safer alternative (i.e., replace the machine with a safer one)
* Use administrative controls to reduce the risk (i.e., train workers how to use equipment safely; train workers about the risks of harassment; issue signage)
* Use engineering controls to reduce the risk (i.e., attach guards to the machine to protect users)
* Use personal protective equipment (i.e., wear
* gloves and goggles when using the machine)
 |
| * Contingency measures may include but not limited to:
 | * Evacuation
* Isolation
* Decontamination
* (Calling designed) emergency personnel
 |
| * Incidents and emergencies may include but not limited to:
 | * Chemical spills
* Equipment/vehicle accidents
* Explosion
* Fire
* Gas leak
* Injury to personnel
* Structural collapse
* Toxic and/or flammable vapors emission.
 |
| * OSH-related Records may include but not limited to:
 | * Medical/Health records
* Incident/accident reports
* Sickness notifications/sick leave application
* OSH-related trainings obtained
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communication
* Interpersonal
* Presentation
* Risk assessment
* Evaluation
* Critical thinking
* Problem solving
* Negotiation

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* General OSH Principles
* Occupational hazards/risks recognition
* OSH organizations providing services on OSH evaluation and/or work environment measurements (WEM)
* National OSH regulations; company OSH policies and protocols
* Systematic gathering of OSH issues and concerns
* General OSH principles
* National OSH regulations
* Company OSH and recording protocols, procedures and policies/guidelines
* Training and/or counseling methodologies and strategies

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:1. Identified hazards in the workplace based their indicators
2. Evaluated workplace hazards based on legal requirements.
3. Addressed OSH concerns raised by workers as per legal requirements.
4. Implemented hazard prevention and control measures as per legal requirement.
5. Conducted risk assessment as per legal requirement.
6. Developed risk matrix based on likely impact.
7. Recognized and established contingency measures in accordance with organization procedures.
8. Identified, evaluated and reviewed company OSH program based on legal requirements.
9. Implemented company OSH programs as per legal requirements.
10. Capacity built workers on OSH standards and procedures as per legal requirements
11. Maintained OSH-related records as per legal requirements.
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace where assessment can take place
2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: 1. Observation
2. Oral questioning
3. Written test
4. Portfolio of Evidence
5. Interview
6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# COMMON UNIT OF COMPETENCY

# UNDERSTAND INTRODUCTION TO INSURANCE

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

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Demonstrate understanding of insurance concepts
 | * 1. Basic insurance concepts are identified and explained
	2. Insurance as a financial product is defined
	3. ***Common terms used in insurance*** are identified and explained
	4. ***Benefits*** of insurance are identified and analysed
	5. Challenges facing the Insurance industry are identified
 |
| 1. Demonstrate understanding of history of insurance
 | * 1. The origin of modern insurance and its operations is explained
	2. Historical development of insurance as an industry is explained
	3. Historical development of insurance as an industry in Kenya is explained
	4. General attributes and trends in insurance business in Kenya are explained
 |
| 1. Demonstrate knowledge of principles of insurance
 | * 1. ***Principles of insurance*** are identified and explained
	2. Purpose of insurance principles are explained
	3. Role of insurance in the economy and the society is explained
	4. ***Insurance risks*** in the industry are identified and explained
 |
| 1. Demonstrate understanding of insurance law
 | * 1. Historical development of insurance law in Kenya is explained
	2. Functions of the insurance law and acts are outlined
	3. Principles of insurance are explained based on insurance law
	4. Role of the insurance regulatory authority is identified and explained
 |
| 1. Demonstrate understanding of Insurance industry intermediaries
 | * 1. ***Insurance industry intermediaries*** are identified and explained
	2. Characteristics of insurance intermediaries are explained
	3. Functions of insurance intermediaries are explained
	4. Insurance intermediaries’ regulations are explained
	5. Insurance intermediaries are differentiated
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Common terms used in insurance may include but not limited to may include but not limited to:
 | * Insurer
* Insured
* Assured
* Sum insured
* Subject matter of insurance
 |
| 1. Benefits of an insurance product may include but not limited to:
 | * Peace of mind
* Loss control
* Investment savings
* Business continuity
 |
| 1. Principles of insurance may include but not limited to:
 | * Utmost good faith
* Insurable interest
* Subrogation
* Mitigation of loss
* Indemnity
* Contribution
* Proximate cause
 |
| 1. Insurance risks involved may include but not limited to:
 | * Ignorance
* Low levels of income
* Fraud
* State Control
 |
| 1. Insurance industries intermediaries may include but not limited to:
 | * Insurance industry players
* Brokers
* Agents
* Banks
* Insurers
* Reinsurers
* Intermediaries
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communications
* Problem solving
* Interpersonal
* Analytical
* Time management
* Critical thinking
* Presentation
* ICT
* Computation
* Administration
* Management
* Marketing
* Public relations
* Customer service

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Basic insurance concepts
* Management
* Strategic planning
* Resource mobilization
* Operations management
* Communication
* Occupation safety and health/environment
* Basic HRM
* Basic policy development and management
* Basic accounting
* Risk management
* Security, safety and health

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate:* 1. Explained the meaning of insurance correctly
	2. Identified and explained basic insurance concepts correctly
	3. Outlined characteristics of an insurance product correctly
	4. Explained the socio-economic role of insurance correctly
	5. Defined insurance as a financial product correctly
	6. Explained factors affecting insurance correctly
	7. Identified and analysed necessities of an insurance product correctly
	8. Explained the origin of modern insurance and its operations correctly
	9. Explained historical development of insurance as an industry correctly
	10. Explained historical development of insurance as an industry in Kenya correctly
	11. Explained general attributes and trends in the insurance business in Kenya correctly
	12. Identified and explained principles of insurance correctly
	13. Explained purpose of insurance principles correctly
	14. Explained role of insurance in the economy and the society correctly
	15. Identified and explained insurance risks in the industry correctly
	16. Explained historical development of insurance law in Kenya correctly
	17. Outlined functions of the insurance law and acts correctly
	18. Explained principles of insurance based on insurance law correctly
	19. Identified and explained role of the insurance regulatory authority correctly
	20. Identified and explained insurance industry intermediaries correctly
	21. Explained characteristics of insurance intermediaries correctly
	22. Explained functions of insurance intermediaries correctly
	23. Explained insurance intermediaries’ regulations correctly
	24. Differentiated insurance intermediaries correctly
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace where assessment can take place
2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: * 1. Written tests
	2. Oral questioning
	3. Interviewing
	4. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:* 1. On-the -job
	2. Off-the-job
	3. During industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEVELOP AND IMPLEMENT CUSTOMER SERVICE

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

**UNIT DESCRIPTION**

This unit covers 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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Develop customer care policy
 | 1. Research on customer needs is done
2. Customer care manuals are created
3. Guidelines escalation manuals are created
4. Customer care policy is developed based on customer needs
5. Customer care policy is approved as per company operations requirement
 |
| 1. Solicit for clients’ feedback
 | 1. ***Client’s feedback collection manuals*** are obtained and used as per customer care policy.
2. Clients’ feedback is sought based on services provided.
3. Clients’ feedback is profiled based on its nature.
 |
| 1. Address clients concerns
 | 1. Client concerns are addressed based on their nature.
2. ***Client concerns*** are referred based on their nature and complexity.
3. Follow up on escalated concerns is made as per workplace policy
4. ***Clients’ solutions*** are obtained as per customer care policy.
5. Clients’ solutions feedback is communicated to the client as per customer care policy.
 |
| 1. Maintain client relationship
 | 1. ***Client interactions*** are enhanced as per customer care policy.
2. Clients’ new needs are identified and addressed as per customer care policy.
3. New products are continuously communicated to the client as per customer care policy
4. ***Ethical practices*** in customer interaction is emphasized as per company policy
5. Corporate social responsibility (CSR) is enhanced as per company policy
 |
| 1. Strengthen customer care team
 | 1. Customer care team is identified as per the customer care policy
2. Customer care team is capacity built as per customer care policy
3. Customer care team is familiarized with excellent communication skills as per customer care policy
4. Empathy and patience in customer experience is demonstrated as per customer care policy
5. Customer care ***etiquette*** is demonstrated as per customer care policy
 |
| 1. Monitor customers’ satisfaction
 | 1. Customer feedback is registered based on company policy.
2. Customer feedback is analysed based on company policy.
3. Customers feedback analysis report is prepared and shared based on company policy.
4. Customer solutions are communicated as per company policy.
5. Future improvement of customer care services are developed based on customer feedback
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Client’s feedback collection tools may include but not limited to:
 | * Questionnaires
* Suggestion boxes
* Interviews guides
* Random calls
* Emails
* Toll free lines
* SMS short code
* Facebook
* Twitter
* Instagram
 |
| 1. Client concerns may include but not limited to:
 | * Mode of payment
* Premium discounts
* Claims payment delays
* Policy terms and conditions
 |
| 1. Clients’ solutions may include but not limited to:
 | * Adjustments
* Claim payment
* Cancellation
* Policy renewal
* Clarifications
 |
| 1. Client interactions opportunities may include but not limited to:
 | * Courtesy calls
* Dinners and Lunches
* Visits
* Open days
* Trips
* Updates on organization website
* Occasional messages
* SMS alerts
* Community based activities
 |
| 1. Ethical practices may include but not limited to:
 | * Moral principles
* Set of values
* Avoidance of corrupt deals
* Bribery
* Integrity
* Honesty
* Professionalism
 |
| 1. Etiquette may include but not limited to:
 | * Courtesy
* Phone etiquette
* Attitude
* Do’s and don’ts to clients
* Addressing customers by names
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communications
* Problem solving
* Interpersonal
* Planning
* Analytical
* Time management
* Critical thinking
* Presentation
* Computer skills

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Fundamentals of insurance practice
* Principles of insurance
* Customer care
* Insurance premiums
* Ethical issues
* Product knowledge
* Types of insurance products
* Insurance market
* Risk and insurance
* Record keeping

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate:1. Conducted research on customer needs appropriately
2. Created customer care manuals appropriately
3. Created guidelines escalation manuals appropriately
4. Developed customer care policy accordingly
5. Approved customer care policy appropriately
6. Used client’s feedback collection tools appropriately.
7. Sought clients’ feedback appropriately
8. Profiled clients’ feedback correctly.
9. Handled client concerns effectively.
10. Referred client concerns appropriately.
11. Followed up on escalated concerns effectively.
12. Obtained clients’ solutions appropriately.
13. Communicated clients’ solutions accurately
14. Familiarized customer care team with excellent communication skills appropriately
15. Demonstrated empathy and patience in customer care experience appropriately
16. Emphasized product knowledge for insurance intermediaries appropriately
17. Emphasized Ethical practices in customer care interaction appropriately
18. Demonstrated customer care etiquette appropriately
19. Enhanced client interactions effectively.
20. Addressed client’s new needs effectively.
21. Demonstrated knowledge of providing customer care services.
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace where assessment can take place
2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: * 1. Observation
	2. Written tests
	3. Oral questioning
	4. Interviewing
	5. Portfolio of evidence
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:* 1. On-the -job
	2. Off-the-job
	3. During industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# CORE UNITS OF COMPETENCY

# DEVELOP UNDERWRITING FRAMEWORK

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

**UNIT DESCRIPTION**

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

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Design the underwriting unit structure
 | 1. ***Underwriting functions*** are determined based on company objectives.
2. Company underwriting function structure is developed based on company objectives.
3. Company underwriting units’ technical capacity is determined based on required competencies and experience.
4. ***Operational resources*** are allocated based on functions.
5. Reporting structure are established based on company objectives
 |
| 1. Develop underwriting principles
 | 1. Underwriting manual is developed based on company objectives.
2. Company risk acceptance levels are determined based on company objectives.
3. Premium rates are developed based on company objectives.
4. Company revenue targets are set based on company objectives.
5. ***Revenue realisation strategies*** are developed based company objectives.
6. Levels of risks handled by categories of underwriters are determined based on company objectives.
7. Levels of risks handled by service providers are determined based on company objectives.
8. Service Level Agreements are developed based on company policy.
9. Insurance policy contract guidelines are developed based on company objectives.
 |
| 1. Determine risk absorption capacity
 | 1. Risk exposure is determined based on company objectives.
2. Risks are profiled based on their nature and company objectives.
3. Company risk retention limits are determined based on company objectives.
4. ***Reinsurance programs*** are developed based on the nature of risks.
5. Underwriting staff are identified and profiled based on their competence and experience.
6. Underwriting staff are allocated risk acceptance limits based on their technical competence and experience.
7. Insurance policy contract guidelines are designed and developed based on company policy.
 |
| 1. Coordinate underwriting functions
 | 1. Underwriting activities are identified and classified based on their nature.
2. Insurance terms and conditions are implemented based on the underwritten insurance risks.
3. Rating structure is implemented based on underwriting manual.
4. Underwriting quality is monitored and evaluated based on insurance policy and practise.
5. Reinsurance programs are implemented based on the nature of risks.
6. Implementation of approval authority levels is monitored based on company policy.
7. ***Service providers*** are identified and engaged based on their technical expertise.
8. Implementation of service level agreements is monitored based on company policy.
9. Procedure for collaboration is established and implemented based on the nature of services required.
 |
| 1. Manage underwriting portfolio
 | 1. Portfolio revenue targets are set based on company objectives.
2. Revenue realisation strategies are implemented based on the set targets.
3. Underwriting human resource performance is monitored and evaluated based on set targets.
4. ***Competency gaps*** are identified and capacity building done based on company policy.
5. Portfolio performance is monitored and evaluated based on set targets.
6. Portfolio performance gaps are identified and corrective measures are implemented as per company policy.
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Underwriting functions may include but not limited to:
 | * Risk Assessment
* Policy documentation
* Policy administration
	+ Endorsement
	+ Cancellation
	+ Renewal
 |
| 1. Operational resources may include but not limited to:
 | * Material
* Human
* Financial
 |
| 1. Revenue realisation strategies may include but not limited to:
 | * Mergers and acquisition
* Classes of business
* Geographical spread
* Partnerships
* Advertising and marketing
* Direct /intermediaries
 |
| 1. Reinsurance programs may include but not limited to:
 | * Facultative
* Treaty
	+ Quota share
	+ Surplus
	+ Excess of loss
	+ Catastrophic
	+ Stop loss
 |
| 1. Service providers may include but not limited to:
 | * Surveyors
* Motor assessors
* Loss adjustors
* Investigators
 |
| 1. Competency gaps may include but not limited to:
 | * Knowledge
* Skills
* Attitude
* Experience
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communications
* Problem solving
* Interpersonal
* Analytical
* Time management
* Critical thinking
* Presentation
* ICT
* Computation
* Administration
* Management
* Marketing
* Public relations

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Basic research
* Management
* Strategic planning
* Resource mobilization
* Basic accounting and finance (Budgeting)
* Procurement management/supply chain management
* Inventory management
* Operations management
* Communication
* Occupation safety and health/environment
* Basic HRM
* Basic policy development and management
* Basic accounting
* Risk management
* Security, safety and health

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | 1. Determined underwriting functions correctly.
2. Developed company underwriting function structure correctly.
3. Determined Company underwriting units’ technical capacity appropriately.
4. Allocated operational resources appropriately
5. Established reporting structures effectively.
6. Determined company risk acceptance levels accurately.
7. Developed premium rates correctly.
8. Set Company revenue targets accurately.
9. Developed revenue realisation strategies effectively.
10. Determined levels of risks handled by categories of underwriters correctly.
11. Determined levels of risks handled by service providers correctly.
12. Developed service level agreements appropriately.
13. Developed insurance policy contract guidelines appropriately.
14. Developed underwriting manual appropriately.
15. Determined risk exposure accurately.
16. Profiled risks correctly.
17. Determined company risk retention limits accurately.
18. Developed reinsurance programs accurately
19. Identified and Profiled underwriting staff according to their competence and experience correctly.
20. Allocated risk acceptance limits to underwriting staff correctly.
21. Developed insurance policy contract guidelines appropriately.
22. Identified underwriting activities correctly.
23. Implemented insurance terms and conditions appropriately.
24. Implemented rating structure correctly.
25. Monitored and evaluated underwriting quality effectively.
26. Implemented reinsurance programs effectively.
27. Monitored implementation of approval authority levels effectively.
28. Engaged service providers appropriately correctly.
29. Monitored implementation of service level agreements effectively.
30. Established and implemented procedure for collaboration effectively.
31. Set portfolio revenue targets accurately.
32. Implemented revenue realisation strategies effectively.
33. Monitored and evaluated underwriting human resource performance effectively.
34. Identified and capacity-built staff competency gaps effectively.
35. Monitored and evaluated Portfolio set targets performance set targets effectively.
36. Identified and took corrective measures on Portfolio performance gaps effectively.
37. Demonstrated knowledge of insurance underwriting.
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace where assessment can take place
2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: * 1. Observation
	2. Written tests
	3. Oral questioning
	4. Interviewing
	5. Portfolio
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:* 1. On-the -job
	2. Off-the-job
	3. During industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEVELOP INSURANCE MARKETING FRAMEWORK

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

**UNIT DESCRIPTION**

This unit covers 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.

This standard applies in the Insurance Industry under the Financial Services Sector.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Design insurance marketing structure
 | 1. ***Marketing functions*** are determined based on company objectives.
2. Company marketing function structure is developed based on company objectives.
3. ***Marketing centres*** are established based on company resources.
4. Company marketing units’ technical capacity is determined based on required competencies and experience.
5. ***Operational resources*** structure is determined based market targets.
 |
| 1. Develop insurance marketing strategy
 | 1. Market research is done as per research principles.
2. Market is profiled based on market research report.
3. Market is segmented based on identified characteristics.
4. ***Insurance products and services*** are matched to segments based on identified characteristics.
5. Annual sales targets are set based on company objectives.
6. Sales targets are allocated based on marketing centre capacity.
7. Insurance product rates are set based on company objectives.
8. Marketing strategy is developed as per market research
9. ***Marketing activities*** are determined based on company resources.
10. ***Company products promotion activities*** are determined based on company resources.
11. ***Insurance products distribution channels*** are established based on company objectives.
 |
| 1. Develop new insurance product
 | 1. New insurance product feasibility study is conducted as per market research.
2. New insurance product is designed based on feasibility study report.
3. New insurance product is developed based on the design.
4. New insurance product is market tested/piloted based on feasibility study report.
5. New insurance product is reviewed based on market testing feedback.
6. New insurance product launched based on feasibility study report.
7. New insurance product performance is monitored and evaluated based on set targets.
8. New insurance product sales and marketing is enhanced based on its performance.
 |
| 1. Coordinate sales and marketing function
 | 1. Sales and marketing activities are identified and classified based on marketing strategy.
2. Implementation of sales and marketing strategy is monitored and evaluated based on company objectives.
3. Sales and marketing expenditure approval authority levels is monitored based on marketing plan.
4. Insurance products promotional strategies are established based on company objectives.
5. Insurance products distribution channels are established and supported based on nature of product and resources.
6. Performance of insurance products distribution channels are monitored and evaluated based on company objectives.
7. ***Marketing service providers*** are identified and engaged based on their technical expertise.
8. Procedure for collaboration is established and implemented based on the nature of services required.
9. Performance of marketing and sales strategy is monitored and evaluated based on marketing plan.
 |
| 1. Manage marketing operations
 | 1. Marketing operations are developed as per the company objectives
2. Marketing operations are implemented as per the company objectives
3. Strategies for sales and marketing expenditure control are developed and implemented based on company objectives.
4. Performance of sales and marketing centres are monitored and evaluated based on set targets.
5. Customer relationships are managed based on company policy.
6. ***Corporate social responsibility programs*** are implemented based on company resources.
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Marketing functions may include but not limited to:
 | * Market research
* Marketing plan
* Product development
* Pricing
* Promotional channels
 |
| 1. Marketing centres may include but not limited to:
 | * Branches
* Satellite offices
* Market segments
	+ Urban
	+ Rural
 |
| 1. Operational resources may include but not limited to:
 | * Human
* Financial
* Material
 |
| 1. Insurance products and services may include but not limited to:
 | * Fire
* Motor vehicle
* Valuables/personal items
* Endowment assurance
* Term assurance
* Pension schemes
 |
| 1. Marketing activities may include but not limited to:
 | * Segmenting
* Targeting
* Positioning
 |
| 1. Company products promotion activities may include but not limited to:
 | * Advertising
* Sales promotion
* Personal selling
* Publicity
* Direct selling
 |
| 1. Insurance products distribution channels may include but not limited to:
 | * Satellite offices
* Intermediaries
* Agents
* Brokers
* Banks
* Travel agents
 |
| 1. Marketing service providers may include but not limited to:
 | * Print media
* Electronic media
* Event organizers
* Satisfied clients
 |
| 1. Corporate social responsibility programs may include but not limited to:
 | * Sponsorships
* Community development projects
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communications
* Problem solving
* Interpersonal
* Analytical
* Time management
* Critical thinking
* Presentation
* ICT
* Computation
* Administration
* Management
* Marketing
* Public relations

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Basic research
* Management
* Strategic planning
* Resource mobilization
* Basic accounting and finance (Budgeting)
* Procurement management/supply chain management
* Inventory management
* Operations management
* Communication
* Occupation safety and health/environment
* Basic HRM
* Basic policy development and management
* Basic accounting
* Risk management
* Security, safety and health

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | 1. Determined marketing functions correctly.
2. Developed company marketing function structure correctly.
3. Established marketing centres strategically.
4. Determined company marketing units’ technical capacity appropriately.
5. Determined operational resources structure appropriately.
6. Conducted market research appropriately.
7. Profiled market appropriately.
8. Segmented market correctly.
9. Matched insurance products and services correctly.
10. Set annual sales target accurately.
11. Allocated sales targets appropriately.
12. Set insurance product rates correctly.
13. Determined marketing activities correctly.
14. Determined company products promotion activities appropriately.
15. Established insurance products distribution channels effectively.
16. Conducted feasibility studies for new insurance product effectively.
17. Designed new insurance products appropriately.
18. Developed new insurance product appropriately.
19. Market tested/piloted new insurance product effectively.
20. Reviewed new insurance product effectively.
21. Launched new insurance product effectively.
22. Monitored and evaluated new insurance product performance accurately.
23. Enhanced new insurance product sales and marketing effectively.
24. Identified and classified sales and marketing activities correctly.
25. Monitored and evaluated implementation of sales and marketing strategy appropriately.
26. Monitored sales and marketing expenditure approval authority levels appropriately.
27. Established and supported insurance products distribution channels appropriately.
28. Established insurance products promotional strategies appropriately.
29. Engaged marketing service providers effectively.
30. Monitored and evaluated performance of insurance products distribution channels appropriately.
31. Monitored and evaluated performance of sales and marketing strategy appropriately.
32. Established and implemented procedure for collaboration effectively.
33. Developed and implemented strategies for sales and marketing expenditure control effectively.
34. Monitored and evaluated performance of sales and marketing centres appropriately.
35. Managed customer relationships effectively.
36. Implemented corporate social responsibility programs effectively.
37. Demonstrated knowledge insurance marketing.
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace where assessment can take place
2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: * 1. Observation
	2. Written tests
	3. Oral questioning
	4. Interviewing
	5. Portfolio of evidence
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:* 1. On-the -job
	2. Off-the-job
	3. During industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEVELOP INSURANCE CLAIMS FRAMEWORK

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

**UNIT DESCRIPTION**

This unit covers 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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Design claims operational structure
 | 1. Company claims function operational structure is developed based on company objectives.
2. ***Claims functions*** are determined based on company operational structure.
3. Company claims units’ technical capacity is determined based on required competencies and experience.
4. ***Operational resources*** are allocated based on functions.
5. Reporting operational structure are established based on company management structure.
 |
| 1. Develop claims operational principles
 | 1. Insurance claims guidelines are developed based on company objectives.
2. Claims manual is developed based on company policy.
3. Claims handling mechanisms are developed based company policy.
4. Strategies for operation within global claims reserve are developed based company objectives.
5. Company global claims reserve is set based on company objectives.
6. Limits of claims settlement approval authority are set based on competence and experience.
7. Levels of claims handled by categories of claims managers are determined based on company objectives.
8. Claims handling process and procedures are developed based on company policy.
9. Claims service level agreements are developed based on company policy.
10. Levels of claims handled by service providers are determined based on company objectives.
11. Claims audit procedures are established based on company policy
 |
| 1. Coordinate claims functions
 | 1. ***Claims activities*** are identified and classified based on their nature.
2. ***Policy contract terms and conditions*** are implemented based on nature of claim.
3. Implementation of service level contract agreements is monitored and evaluated based on company policy.
4. Claims recovery guidelines are implemented based on company objectives.
5. Implementation of claims approval authority levels is monitored based on company policy.
6. Procedure for collaboration is established and implemented based on the nature of services required.
7. ***Claims service providers*** are identified and engaged based on their technical expertise.
8. Claims service providers’ performance is monitored and evaluated based on company policy.
9. Claims audit procedures are implemented based on company policy.
10. ***Disputed claims handling mechanisms*** are implemented based company policy and insurance practice.
 |
| 1. Manage claims portfolio
 | 1. Claims reserving policy is implemented based on company objectives.
2. Claims ratio monitoring and evaluation is done based on company objectives***.***
3. Mechanisms to reduce claims ratio are implemented based on company objectives.
4. Corrective measures are taken for high claims ratios as per based on company policy.
5. Developed claim settlement procedures are implemented based on company policy
6. Customer relationships are managed based on company policy.
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Claims functions operational structure may include but not limited to:
 | * Acknowledgment of claims notification
* Claims registration
* Appointment of service providers
* Claims settlement
 |
| 1. Operational resources may include but not limited to:
 | * Human
* Financial
* Material
 |
| 1. Claims activities may include but not limited to:
 | * Acknowledgment of claims notification
* Claims registration
* Appointment of service providers
* Claims settlement
 |
| 1. Policy contract terms and conditions may include but not limited to:
 | * Excess
* Subrogation condition
* Contribution condition
* Arbitration condition
 |
| 1. Claims service providers may include but not limited to:
 | * Investigators
* Loss adjustors
* Motor assessors
* Medical practitioners
 |
| 1. Disputed claims handling mechanisms may include but not limited to:
 | * Arbitration
* Litigation
* Alternative Dispute Resolution Mechanisms
	+ Mediation
	+ Expert appraisal
	+ Conciliation
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communications
* Problem solving
* Interpersonal
* Analytical
* Time management
* Critical thinking
* Presentation
* ICT
* Computation
* Administration
* Management
* Marketing
* Public relations

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Basic research
* Management
* Strategic planning
* Resource mobilization
* Basic accounting and finance (Budgeting)
* Procurement management/supply chain management
* Inventory management
* Operations management
* Communication
* Occupation safety and health/environment
* Basic HRM
* Basic policy development and management
* Basic accounting
* Risk management
* Security, safety and health

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | 1. Determined claims operations structure functions correctly.
2. Developed company claims operational structure correctly.
3. Determined company claims units’ technical capacity appropriately.
4. Allocated operational resources appropriately
5. Established reporting structures effectively.
6. Set limits of claims settlement approval authority appropriately
7. Set company global claims reserve accurately.
8. Developed strategies for operation within global claims reserve appropriately
9. Determined levels of claims handled by categories of claims managers correctly.
10. Developed claims handling process and procedures appropriately.
11. Determined levels of claims handled by service providers correctly.
12. Developed claims service level agreements appropriately.
13. Developed insurance claims guidelines appropriately.
14. Developed claims manuals appropriately.
15. Established claims audit procedures appropriately.
16. Developed claims handling mechanisms appropriately.
17. Identified and classified claims activities correctly.
18. Implemented policy contract terms and conditions correctly.
19. Monitored and evaluated implementation of service level contract agreements effectively.
20. Implemented claims recovery guidelines effectively.
21. Monitored and implemented claims approval authority levels appropriately.
22. Engaged claims service providers appropriately.
23. Monitored and evaluated claims service providers’ performance correctly.
24. Established and implemented procedure for collaboration effectively.
25. Implemented claims audit procedures effectively.
26. Implemented disputed claims handling mechanisms effectively.
27. Implemented claims reserving policy effectively.
28. Monitored and evaluated claims ratio correctly***.***
29. Implemented mechanisms to reduce claims ratio effectively.
30. Undertook corrective measures for high claims ratios effectively.
31. Managed Customer relationships effectively.
32. Implemented corporate social responsibility programs effectively.
33. Demonstrated knowledge of insurance claims.
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace where assessment can take place
2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: * 1. Observation
	2. Written tests
	3. Oral questioning
	4. Interviewing
	5. Portfolio of evidence
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:* 1. On-the -job
	2. Off-the-job
	3. During industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# MANAGE INSURANCE UNIT

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

**UNIT DESCRIPTION**

This unit covers the competencies required to manage insurance unit. It involves planning, organizing, staffing, directing and controlling insurance unit activities.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up company function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Plan insurance unit activities
 | 1. Unit operations research is conducted as per company objectives.
2. ***Insurance unit objectives*** are set based on company objectives.
3. ***Insurance unit activities/tasks*** are identified based on unit objectives.
4. Insurance unit strategic plan is developed based on company objectives.
5. ***Insurance unit operational resources*** are identified based on unit activities.
6. Insurance unit budget estimates are prepared based on proposed activities.
7. Insurance unit inventory is managed based on company procurement policy.
8. Insurance unit human resource needs are identified based on unit activities.
 |
| 1. Organize insurance unit activities
 | 1. Insurance unit structure is designed based on unit activities or tasks.
2. ***Insurance unit guidelines*** are formulated based on company objectives, legal requirements and regulations.
3. Insurance unit resources are allocated based on structure and tasks to be undertaken.
 |
| 1. Staff the insurance unit
 | 1. Insurance unit staff recruitment, selection and placement is done based on strategic plan as per company human resource policy.
2. Insurance unit staff is trained and developed based on gap analysis report.
3. Insurance unit staff is remunerated/ compensated based on labour laws and human resource policy.
4. Insurance unit employee relations are built based on human resource policy.
5. ***Insurance unit staff grievances*** are managed based on human resource policy and labour laws.
6. Insurance unit staff performance is managed based on set targets.
7. Insurance unit staff diversity is managed based on legal requirement.
 |
| 1. Direct insurance unit activities
 | 1. Leadership is provided based on strategic plan.
2. Insurance unit communication is managed as per company policy.
3. Staff motivation is conducted as per company policy.
 |
| 1. Control insurance unit activities
 | 1. Internal processes control system is established as per company policy.
2. Performance variances are analysed and managed based on set targets and company objectives.
3. Insurance unit activities are monitored and evaluated based on set targets.
4. ***Insurance unit risks*** are identified and managed based on magnitude of impact and company policy.
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Insurance unit objectives may include but not limited to:
 | * Strategic
* Long term
* Medium term
* Short term
 |
| 1. Insurance unit operational resources may include but not limited to:
 | * Human
* Financial
* Material
* Physical
* Intellectual
 |
| 1. Insurance unit activities/tasks may include but not limited to:
 | * Underwriting
	+ Risk assessment
	+ Policy documentation
	+ Policy administration
* Claims
	+ Processing
	+ Payment
	+ Disputes
	+ Recovery
* Sales and marketing
	+ Research
	+ Product development
	+ Awareness creation
	+ Selling
 |
| 1. Insurance unit guidelines may include but not limited to:
 | * Underwriting guidelines
	+ Risk acceptance
	+ Premium rating
	+ Terms and conditions
	+ Re-insurance
* Claims guidelines
	+ Claims processing
	+ Claims reserve
	+ Claims settlement
* Sales and marketing
	+ Budget
	+ Control system
	+ Approval authority
 |
| 1. Insurance unit staff grievances may include but not limited to:
 | * Staff conflicts
* Working conditions
* Remuneration
* Benefits
* Promotion
* Welfare
* Communication
* Discipline
* Termination
 |
| 1. Insurance unit risks may include but not limited to:
 | * Staff turn over
* Occupational health issues
* Conflict of interest
* Fraud
* Poor supervision
* Incompetency
* Staff indiscipline
* Lack of professionalism
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communications
* Problem solving
* Interpersonal
* Analytical
* Time management
* Critical thinking
* Presentation
* ICT
* Computation
* Administration
* Management
* Marketing
* Public relations

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Basic research
* Management
* Strategic planning
* Resource mobilization
* Basic accounting and finance (Budgeting)
* Procurement management/supply chain management
* Inventory management
* Operations management
* Communication
* Occupation safety and health/environment
* Basic HRM
* Basic policy development and management
* Basic accounting
* Risk management
* Security, safety and health

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate:1. Conducted unit market research appropriately.
2. Set appropriate insurance unit objectives.
3. Developed appropriate insurance unit strategic plan.
4. Identified adequate insurance unit operational resources.
5. Prepared realistic insurance unit budget estimates.
6. Managed insurance unit inventory effectively.
7. Identified insurance unit activities/tasks correctly.
8. Identified insurance unit human resource needs correctly.
9. Designed appropriate insurance unit organization structure.
10. Formulated effective insurance unit guideline.
11. Staffed insurance unit adequately and effectively.
12. Capacity built insurance unit staff appropriately.
13. Remunerated insurance unit staff adequately.
14. Managed staff welfare effectively.
15. Managed insurance unit staff performance objectively.
16. Managed insurance unit staff diversity effectively.
17. Provided leadership for insurance unit staff effectively.
18. Managed insurance unit communication effectively.
19. Motivated staff appropriately.
20. Established effective internal processes control system.
21. Analysed and managed performance variances effectively.
22. Monitored and evaluated insurance unit activities effectively.
23. Identified and managed insurance unit risks effectively.
24. Demonstrated knowledge of insurance unit management.
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace where assessment can take place
2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: * 1. Observation
	2. Written tests
	3. Oral questioning
	4. Interviewing
	5. Portfolio of evidence
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:* 1. On-the -job
	2. Off-the-job
	3. During industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# CONDUCT RESEARCH ON INSURANCE

**UNIT CODE: BUS/OS/INS/CC/05/6/A**

**UNIT DESCRIPTION**

This unit covers the competencies required to 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. .

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms*** ***are elaborated in the Range*** |
| 1. Prepare research proposal
 | 1. Research problem is identified based on the company objectives
2. Research problem title is formulated based on the study objective
3. Research objectives are formulated based on the purpose of the study
4. Background information on the research problem is sought based on the objectives of the study
5. Research problem is stated as per the study objective
6. Literature is reviewed based on the study objectives
7. Research methodology is selected and applied based on the purpose of the study
 |
| 1. Prepare data collection tools, research budget and work plan
 | 1. ***Data collection tools*** are developed based on study objectives
2. Research budget estimate is prepared based on the scope of the study
3. Work plan for the research is developed based on the time frame of the study
 |
| 1. Conduct insurance research
 | 1. Data collection tools are piloted based on the purpose of the study
2. Data collection assistants are identified, recruited and trained in accordance with the purpose of the study
3. Data is collected based on the research objectives
4. Research study is conducted
 |
| 1. Analyse research data
 | 1. Research data is processed as per the objectives of the study
2. Data is analysed in accordance with data analysis techniques Analysed data is presented and interpreted as per research questions or hypothesis Conclusions and recommendations are made based research findings
 |
| 1. Disseminate research findings
 | 1. Research report is compiled as per the recommended format
2. Research report is shared with ***stakeholders*** as per the company policy
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Data collection tools mayinclude but not limited to
 | * Questionnaires
* Interview guides
* Observation check lists
* Recorders
* Cameras
 |
| 1. Stakeholders may include but not limited to:
 | * Government
* Government agencies
* Financial institutions
* Insurance companies
* Policy holders
* Shareholders/investors
* Regulator
* Tax authority
* Credit rating agencies
* Company Management
* Employees
* Brokers and tied agents
* Reinsurer
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communication
* Research writing
* Problem identification
* Problem solving
* Record keeping
* Data collection and analysis
* Presentation
* Basic management
* Time management
* Report writing
* Interpersonal

**Required knowledge**

The individual needs to demonstrate knowledge of:

* Research ethical requirements
* Insurance practice
* Legal requirements and regulations in research
* Methods of data collection
* Data analysis and interpretation
* Research documentation
* Basic computer operations
* Proposal writing
* Budgeting
* Planning

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate: 1. Identified research problem correctly.
2. Formulated research title/study correctly.
3. Formulated research objectives correctly.
4. Sought background information on the research problem adequately.
5. Stated research problem appropriately.
6. Reviewed literature adequately.
7. Selected and applied research methodology appropriately.
8. Developed appropriate data collection tools.
9. Prepared research budget estimate accurately.
10. Developed work plan for the research correctly.
11. Wrote research proposal correctly.
12. Piloted data collection tools appropriately.
13. Trained data collection assistants appropriately.
14. Conducted research study effectively.
15. Processed and analysed research data accurately.
16. Presented and interpreted analysed data objectively.
17. Made conclusions and recommendations accurately.
18. Compiled research report correctly.
19. Dissemination research findings appropriately.
20. Demonstrated knowledge of Insurance research.
 |
| 1. Resource implications
 | The following resources should be provided:1. Access to relevant workplace where assessment can take place
2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: * 1. Observation
	2. Written tests
	3. Oral questioning
	4. Interviewing
	5. Portfolio of evidence
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:* 1. On-the -job
	2. Off-the-job
	3. During industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |