****

**THE REPUBLIC OF KENYA**

**COMPETENCY BASED CURRICULUM**

**FOR**

**INSURANCE SALES AGENCY**

**LEVEL 3**



TVET CDACC

P.O. BOX 15745-00100

NAIROBI

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# FOREWORD

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

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

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

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

**PRINCIPAL SECRETARY, VOCATIONAL AND TECHNICAL TRAINING**

**MINISTRY OF EDUCATION**

# PREFACE

Kenya’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 to address the mismatch between skills acquired through training and skills needed by industry as well as increase the global competitiveness of Kenyan labour force.

TVET Curriculum Development, Assessment and Certification Council (TVET CDACC) in conjunction with Business Sector Skills Advisory Committee (SSAC) have developed this curriculum.

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

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

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

**CHAIRPERSON,**

 **TVET CDACC**

# ACKNOWLEDGMENT

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

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

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

**COUNCIL SECRETARY/CEO**

**TVET CDACC**

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# ACRONYMS AND ABBREVIATIONS

A Control Version

BC Basic Competency

CBET Competency-Based Education and Training

CDACC Curriculum Development, Assessment and Certification Council

CR Core Competency

CU Curriculum

ICT Information communication technology

IT Insurance Technician

NEMA National Environment Management Authority

OSH Occupational Safety and Health

SA Sales Agent

TVET Technical and Vocational Education and Training

# KEY TO UNIT CODE

 **BUS/CU/SA/BC/01/3/A**

Industry or sector

Curriculum

Occupational area

Type of competency

Competency number

Competency level

Control version

# COURSE OVERVIEW

Insurance Sales Agent level 3 qualification consists of competencies that a person must achieve to enable him/her to effectively discharge insurance works and contributes towards meeting the insurance sales agent requirements. They include providing financial security awareness, providing financial security, processing insurance administrative services and providing customer care services.

The units of competency comprising insurance sales agent Level 3 qualification include the following:

**Basic Units of Learning**

|  |  |  |  |
| --- | --- | --- | --- |
| **Unit Code** | **Unit Title** | **Duration in Hours** | **Credit factor** |
| BUS/CU/SA/BC/01/3/A | Communication skills | 15 | 1.5 |
| BUS/CU/SA/BC/02/3/A | Numeracy skills  | 15 | 1.5 |
| BUS/CU/SA/BC/03/3/A | Digital literacy | 20 | 2 |
| BUS/CU/SA/BC/04/3/A | Entrepreneurial skills | 40 | 4 |
| BUS/CU/SA/BC/05/3/A | Employability skills | 20 | 2 |
| BUS/CU/SA/BC/06/3/A | Environmental literacy | 15 | 1.5 |
| BUS/CU/SA/BC/07/3/A | Occupational safety and health practices | 15 | 1.5 |
| **Total** | **140** | **14** |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Unit Code** | **Unit Title** | **Duration in Hours** | **Credit factor** |
| BUS/CU/SA/CR/01/3/A | Financial security awareness | 40 | 4 |
| BUS/CU/SA/CR/02/3/A | Financial security | 40 | 4 |
| BUS/CU/SA/CR/03/3/A | Insurance administrative services | 40 | 4 |
| BUS/CU/SA/CR/04/3/A | Customer care services | 40 | 4 |
|  | Industrial attachment | 300 | 30 |
| **Total** | **460** | **46** |
| **Grand total** | **600** | **60** |

The total duration of the course for an average trainee is 600 hours including 300 hours (12 weeks) of field attachment

**Entry Requirements**

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

1. Kenya Certificate of Primary Education (KCPE)

**Or**

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

**Field attachment**

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

**Trainer qualification**

A trainer for this course should have a higher qualification than the level of this course

**Assessment**

The course will be assessed at two levels:

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

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

**Certification**

An individual will be awarded a Certificate of Competency on demonstration of competence in a unit of competency. To be awarded Certificate in Insurance sales agent Level 3, an individual must demonstrate competence in all the units of competency.

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

# BASIC UNITS OF LEARNING

# COMMUNICATION SKILLS

**UNIT CODE:** BUS/CU/SA/BC/01/3/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Communication Skills

**Duration of Unit:** 15 hours

**Unit Description**

This unit specifies the competencies required to demonstrate communication skills. It involves, obtaining and conveying workplace information, speaking English at a basic operational level, participating in workplace meetings and discussions, and completing relevant work-related documents.

**Summary of Learning Outcomes**

1. Obtain and convey workplace information
2. Speak English at a basic operational level
3. Participate in workplace meetings and discussions
4. Complete relevant work-related documents

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Obtain and convey workplace information
 | * Communication process
* Modes of communication
* Medium of communication
* Effective communication
* Barriers to communication
* Flow of communication
* Sources of information
* Types of questions
* Organizational policies
* Workplace etiquette
* Ethical work practices in handling communication
 | * Written tests
* Oral questioning
 |
| 1. Speak English at a basic operational level
 | * English grammar
	+ Nouns, verbs, adjectives, adverbs, pronouns prepositions
* English speaking
	+ Pronunciation
	+ Simple conversations
* Taking verbal instructions
* Reading and writing in English
* Forms of expression in English
 | * Written tests
* Oral
* Role play
 |
| 1. Participate in workplace meetings and discussions
 | * Nature of workplace meetings
* Meeting protocols
* Workplace interactions
 | * Oral questioning
* Written tests
 |
| 1. Complete relevant work-related documents
 | * Types and purposes of workplace documents and forms
* Methods used in filling forms and documents
* Recording workplace data
* Process of distributing workplace forms and documents
* Report writing
* Types of workplace reports
 | * Written tests
* Oral questioning
 |

**Suggested Methods of Instruction**

* Discussion
* Role play
* Brainstorming
* Viewing of related videos
* Role play

**Recommended Resources**

* Desktop computers/laptops
* Projectors
* Report writing templates
* Pens
* Notebooks

# NUMERACY SKILLS

**UNIT CODE:** BUS/CU/SA/BC/02/3/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Numeracy Skills

 **Duration of Unit:** 15 hours

**Unit Description**

This unit covers the competencies required to identify and undertake simple numerical processes. The person who is competent in this unit shall be able to use / work with whole numbers and money up to one hundred thousand; Locate, compare and use highly familiar measurement; Use highly familiar maps and diagrams; Identify and use some common 2D shapes; and locate specific Information in highly familiar tables, graphs and charts for work.

**Summary of Learning Outcomes**

1. Use whole numbers for work
2. Locate, compare and use highly familiar measurement for work
3. Use highly familiar maps and diagrams for work
4. Identify and use some common 2D shapes for work
5. Locate specific Information in highly familiar tables, graphs and charts for work

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Use whole numbers for work
 | * Whole numbers
* Use of Zeros
* Use of halves
* Sizes
* Grouping of numbers
* Addition and subtraction of whole numbers
* Numerical information,
* Symbols
 | * Written tests
* Assignments
* Supervised exercises
 |
| 1. Locate, compare and use highly familiar measurement for work
 | * Measurements
* Units of measurements and their use
* Digital time am and pm
* Calendars
 | * Written tests
* Assignments
* Supervised exercises
 |
| 1. Use highly familiar maps and diagrams for work
 | * + Use of Maps and
* Diagrams simple
* symbols and pictorial
	+ Giving simple oral directions to locate objects
 | * Oral
* Assignments
* Supervised exercises
 |
| 1. Identify and use some common 2D shapes for work
 | * + Two dimensional shapes
	+ Describe common objects in terms of size and shape
	+ Compare objects
	+ Group common objects based on shape, size, color and features
 | * Written tests
* Assignments
* Supervised exercises
 |
| 1. Locate specific Information in highly familiar tables, graphs and charts for work
 | * + Simple tables
	+ Features of simple graphs and charts
	+ Numerical information in tables, graphs & charts
 | * Oral
* Assignments
* Supervised exercises
 |

**Suggested Methods of Instruction**

* Instructor led facilitation of theory.
* Practical demonstration of tasks by trainer
* Role play
* Discussion
* Demonstration by trainees and comments and corrections by trainers

**Recommended Resources**

* Common 2D shapes objects
* Calculator
* Basic measuring instruments
* Mathematical tables

# DIGITAL LITERACY

**UNIT CODE:** BUS/CU/SA/BC/03/3/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Digital Literacy

**Duration of Unit:** 20 hours

**Unit Description**

This unit covers the competencies required to demonstrate digital literacy in a working environment. It entails identifying computer software and hardware, applying security measures to data, hardware, software, applying computer software in solving tasks and applying internet and email in communication at workplace.

**Summary of Learning Outcomes**

1. Identify computer hardware and software
2. Apply security measures to data, hardware and software
3. Apply computer software in solving tasks
4. Apply internet and email in communication at workplace

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Identify computer hardware and software
 | * Definition of a computer
* Functions of a computer
* Components of a computer
* Classification of computers
* Computer software
 | * Written tests
* Practice assignments
 |
| 1. Apply security measures to data, hardware and software
 | * Data security and control
* Security threats and control measures
* Types of computer crimes
* Detection and protection against computer crimes
 | * Written tests
* Oral presentation
 |
| 1. Apply computer software in solving tasks
 | * Operating systems
* Word processing
* Spread sheets
* Data base
 | * Oral questioning
* Practical
 |
| 1. Apply internet and email in communication at workplace
 | * Computer networks
* Uses of internet
* Electronic mail (e-mail) concept
 | * Oral questioning
* Oral presentation
* Written test
 |

**Suggested Methods of Instruction**

* Instructor led facilitation of theory
* Demonstration by trainer
* Assignments
* Viewing of related videos
* Group discussions

**Recommended Resources**

* Desk top computers
* Laptop computers
* Other digital devices
* Printers
* Storage devices
* Internet access
* Computer software

# ENTREPRENEURIAL SKILLS

**UNIT CODE:** BUS/CU/SA/BC/04/3/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Entrepreneurial Skills

**Duration of unit:** 40 hours

**Unit description**

This unit describes the competencies required to demonstrate entrepreneurial competencies. It involves, developing entrepreneurial culture, identifying entrepreneurial opportunities, starting, operating and growing a small business.

**Summary of Learning Outcomes**

1. Develop entrepreneurial culture
2. Identify entrepreneurial opportunities
3. Start a small business
4. Operate a small business
5. Grow a small business

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Develop entrepreneurial culture
 | * Definition of entrepreneur
* Importance of entrepreneurship
* Common terminologies in entrepreneurship
* Entrepreneurship and employment creation
* Formal and informal employment
* Habits that promote entrepreneurial development
* Cultural factors that inhibit entrepreneurship
 | * Individual/group assignments
* Written tests
* Oral
 |
| 1. Identify entrepreneurial opportunities
 | * Types, characteristics, qualities & role of entrepreneurs
* SWOT analysis
* Generating Business ideas
* Business opportunities
* Evaluation of business opportunities
 | * Individual/group assignments
* Written tests
* Oral questioning
* Oral presentation
 |
| 1. Start a small business
 | * Factors to consider when starting a small business
* Legal requirement for starting a small business
* Procedure of starting a small business
* The dos and don’ts of starting a small business
* Challenges faced when starting a small business and mitigating factors
* Launch of a small business
 | * Oral questioning
* Individual/group assignments
* Written tests
 |
| 1. Operate a small business
 | * Organizational structure of a small business
* Managing small business finances
* Book keeping
* Business support services
* Marketing for small businesses
* Basic IT application in small business
 | * Individual/group assignments
* Written tests
 |
| 1. Grow a small business
 | * Methods of growing/expanding a small business
* Resources for growing small business
* Small business growth plan
* ICT and business growth
 | * Individual/group assignments
* Written tests
 |

**Suggested Methods of Instruction**

* Instructor led facilitation of theory
* Demonstration by trainer
* assignments
* Role play
* Case study

**Recommended Resources**

* Case studies for small businesses
* Business plan template
* Laptop/ desktop computer
* Internet
* Telephone
* Writing materials

# EMPLOYABILITY SKILLS

**UNIT CODE:** BUS/CU/SA/BC/05/3/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Employability Skills

**Duration of Unit:** 20 hours

**Unit Description**

This unit covers competencies required to demonstrate employability skills. It involves conducting self-management, demonstrating critical safe work habits, demonstrating workplace learning and workplace ethics.

**Summary of Learning Outcomes**

1. Conduct self-management
2. Demonstrate critical safe work habits
3. Demonstrate workplace learning
4. Demonstrate workplace ethics

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Conduct self-management
 | * Self-awareness
* Formulating personal vision, mission and goals
* Strategies for overcoming life challenges
* Emotional intelligence
* Assertiveness
* Developing and maintaining high self-esteem
* Developing and maintaining positive self-image
* Accountability and responsibility
* Good work habits
* Self-awareness
* Financial literacy
* Healthy lifestyle practices
 | * Written tests
* Oral questioning
* Portfolio of evidence
* Third party report
 |
| 1. Demonstrate critical safe work habits
 | * Stress and stress management
* Punctuality and time consciousness
* Interpersonal communication
* Sharing information
* Resources utilization
* HIV and AIDS
* Drug and substance abuse
* Handling emerging issues
 | * Written tests
* Oral questioning
* Portfolio of evidence
* Third party report
 |
| 1. Demonstrate workplace learning
 | * Personal training needs identification and assessment
* Cultural aspects of work
* Application of learning
* Safe use of technology
* Identifying opportunities
* Workplace innovation
* Handling emerging issues
* Future trends and concerns in learning
 | * Written tests
* Oral questioning
* Portfolio of evidence
* Third party report
 |
| 1. Demonstrate workplace ethics
 | * Meaning of ethics
* Ethical perspectives
* Values and beliefs
* Organization code of ethics
* Common ethical dilemmas
* Organization culture
* Corruption, bribery and conflict of interest
* Privacy and data protection
* Harassment and mutual respect
* Financial responsibility/accountability
* Etiquette
* Emerging issues in ethics
 | * Written tests
* Oral questioning
* Portfolio of evidence
* Third party report
 |

**Suggested Methods of Instruction**

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

**Recommended Resources**

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

# ENVIRONMENTAL LITERACY

**UNIT CODE**: BUS/CU/SA/BC/06/3/A

**Relationship to Occupational Standards**:

This unit addresses the Unit of Competency: Demonstrate Environmental Literacy

**Duration of Unit:** 15 hours

**Unit Description**

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

**Summary of Learning Outcomes**

1. Control environmental hazard
2. Control environmental Pollution
3. Demonstrate sustainable resource use

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** |  **Content** | **Suggested Assessment Methods** |
| 1. Control environmental hazard
 | * Environmental Management and Coordination Act 1999
* Solid Waste Act
* Storage of environmentally hazardous materials
* Disposal of hazardous wastes
* Types and uses of PPEs in line with environmental regulations
* Occupational Safety and Health Act 2007
 | * Written tests
* Oral questions
* Observation of work procedures
 |
| 1. Control environmental pollution
 | * Types of pollution
* Environmental pollution control and management
* Procedures for waste management
 | * Written tests
* Oral questions
* Observation of work procedures
 |
| 1. Demonstrate sustainable use of resource
 | * Types of resources
* Sustainable resource use and management
* Principles of 3Rs (Reduce, Reuse, Recycle)
 | * Written tests
* Oral questions
* Observation of work procedures
 |

**Suggested Methods of Instruction**

* Instructor led facilitation theory
* Discussion
* Demonstration by trainer
* Assignments
* Field trip

**Recommended Resources**

* Standard operating and/or other workplace procedures manuals
* Specific job procedures manuals
* Solid Waste Act
* Environmental Management and Coordination Act 1999
* Machine/equipment manufacturer’s specifications and instructions
* Personal Protective Equipment (PPE)

# OCCUPATIONAL SAFETY AND HEALTH PRACTICES

**UNIT CODE:** BUS/CU/SA/BC/07/3/A

**Relationship to Occupational Standards**

This unit addresses the unit of competency: Demonstrate safety and health practices

**Duration of Unit:** 15 hours

**Unit Description**

This unit specifies the competencies required to practice and promote safety and health at work. It entails preparing to practice safety and health at work and complying and promoting compliance of workers to organization’s occupational safety and health instructions and requirements.

**Summary of Learning Outcomes**

1. Prepare to apply workplace safety and health practices
2. Compliance with occupational safety and health Act

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Prepare to apply workplace safety and health practices
 | * Awareness of legislation that outlines the minimum standards for occupational safety and health requirements/ regulations
* Benefits of implementing an occupational safety and health program
* Safety requirements/ regulations of own work and of other workers
* Workplace standards and procedures for incidents and emergencies
* Prevention and Control Measures for accidents, injuries and sickness
 | * Oral tests
* Written questions
* Observation of work procedures
 |
| 2. Compliance with occupational safety and health Act | * Safety instructions and safety signs
* Safe handling of tools, equipment and materials
* Use of safe guards and safety devices
* Reporting of hazards, incidents, injuries and sickness in the workplace
 | * Written tests
* Oral questions
* Observation of work procedures
 |

**Suggested Methods of Instruction**

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

**Recommended Resources**

* Occupational safety and health standards
* Standard operating and/or other workplace procedures manuals
* Specific job procedures manuals
* Client/supplier instructions
* Organizational or external personnel
* Machine/equipment manufacturer’s specifications and instructions
* Quality standards

# CORE UNITS OF LEARNING

# FINANCIAL SECURITY AWARENESS

**UNIT CODE:** BUS/CU/SA/CR/01/3/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Provide financial security awareness

**Duration of Unit:** 40 Hours

**Unit Description**

This unit specifies the competencies required to Provide financial security awareness. It involves prospecting for potential clients, planning for sales activities, creating insurance awareness and documenting potential customer data.

**Summary of Learning Outcomes**

1. Prospect for potential clients
2. Plan for sales activities
3. Create insurance awareness
4. Document potential customer data

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Prospect for potential clients
 | * Introduction to insurance
* Meaning of insurance
* Meaning of a prospect
* Determining potential client’s location
* Classification of clients
* Methods of approaching potential clients
* Meeting potential clients needs
 | * Oral questioning
* Written test
* Assignments
 |
| 1. Plan for sales activities
 | * Introduction to sales plan
* How to achieve given sales target
* How to develop a cost effective budget for sales activities
* Determining suitable product for given audience
* Personal presentation practices
 | * Written tests
* Oral questioning
* Assignments
* Case study
* Practical
 |
| 1. Create insurance awareness
 | * Insurance awareness program
* Insurance awareness work plan preparation
* Need - based approach
* Presentation of promotional materials
* Resource management
 | * Written tests
* Oral questioning
* Assignments
* Case study
* Practical
 |
| 1. Document potential customer data
 | * Customer data capturing
* Professionalism and privacy of customer data
* Importance of customer data update
* Frequency in updating customer data
 | * Written tests
* Oral questioning
* Assignments
* Case study
* Practical
 |

**Suggested Methods of Instruction:**

* Direct instruction
* Field trips/ site visits
* Group discussions
* Demonstration by trainer
* Practice by the trainee

**List of Recommended Resources**

* Computer
* Stationery
* Projector
* Flip charts

# FINANCIAL SECURITY

**UNIT CODE:** BUS/CU/SA/CR/02/3/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Provide financial security

**Duration of Unit:** 40 Hours

**Unit Description**

This unit specifies the competencies required to Provide financial security. It involves approaching potential clients, matching clients’ insurance needs to available products, developing financial security proposal and closing insurance product sales process.

**Summary of Learning Outcomes**

1. Approach potential clients
2. Match clients’ insurance needs to available products
3. Develop financial security proposal
4. Close insurance product sales process

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Approach potential clients
 | * + Contacting clients based on mapping
	+ Identification of financial security needs of clients
	+ Insurance product features
 | * Written tests
* Observation
* Oral questions
* Third party report
 |
| 1. Match clients’ insurance needs to available products
 | * Identification of client needs tools
	+ Analysis and profiling of financial security needs of clients
* Matching client’s needs
 | * Written tests
* Observation
* Oral questions
* Third party report
 |
| 1. Develop financial security proposal
 | * Financial security sale proposal preparation
	+ Clients needs assessment based on available products
	+ Handling client’s objections
	+ Seeking client’s opinions
* Incorporation of clients opinion for financial security sale consensus
 | * Written tests
* Observation
* Oral questions
* Case study
 |
| 1. Close insurance product sales process
 | * Complete proposal forms
* Insurance premiums consensus
* Close of insurance product sale
	+ Signing of proposal forms
 | * Written tests
* Observation
* Oral questions
* Third party report
 |

**Suggested Methods of Delivery:**

* Direct instruction
* Group discussions
* Field trips /site visits
* Demonstration by trainer
* Practice by the trainees
* Viewing of related videos
* Emerging issues by guest speakers from the industry

**List of Recommended Resources:**

* Computers
* Projectors
* Flip charts
* Internet
* Relevant videos
* Smart phones

# INSURANCE ADMINISTRATIVE SERVICES

**UNIT CODE:** BUS/CU/SA/CR/03/3/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Provide insurance administrative services

**Duration of Unit:** 60 Hours

**Unit Description**

This unit specifies the competencies required to Provide insurance administrative services. It involves planning for insurance administrative services, facilitating insurance contract documentation process and delivering and explaining policy contract documents to clients. It also entails facilitating the claims process and updating client on policy status.

**Summary of Learning Outcomes**

1. Plan for insurance administrative services
2. Facilitate insurance contract documentation process
3. Deliver and explain policy contract documents to clients
4. Facilitate the claims process
5. Update client on policy status

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Plan for insurance administrative services
 | * Insurance administrative activities
	+ Recording of proposal forms
	+ Handing over client’s documents
	+ Capturing client details
* Insurance resources
* Administrative services work plan
 | * Oral questions
* Written tests
* Assignments
 |
| 1. Facilitate insurance contract documentation process
 | * Obtaining client details
* Identification of policy application templates
* Completion of insurance application documents
* Submission of insurance application
 | * Written tests
* Observation
* Assignments
 |
| 1. Deliver and explain policy contract documents to clients
 | * Delivery of policy contract documents to clients
* Client guidance through the policy contract
* Addressing clients concerns on insurance contract
* Follow up on policy contract adjustments
 | * Written tests
* Oral questions
* Assignments
 |
| 1. Facilitate the claims process
 | * Communication on claims procedure
* Claims processing requirements
* Claims status update
 | * Written tests
* Oral questions
* Assignments
 |
| 1. Update client on policy status
 | * Updating clients on policy status
* Procedure of follow up of client policy status
* Effective communication of next course of action and recommendations
 | * Written tests
* Oral questions
* Assignments
 |

**Suggested Methods of Delivery:**

* Direct instruction
* Field trips/site visits
* Group discussions
* Demonstration by trainer
* Practice by the trainee
* Exercises
* Viewing of related videos

**List of Recommended Resources**

* Computers
* Projectors
* Flip charts
* Internet
* Smart phones

# CUSTOMER CARE SERVICES

**UNIT CODE:** BUS/CU/SA/CR/04/3/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Provide customer care services

**Duration of Unit:** 40 Hours

**Unit Description**

This unit specifies the competencies required to Provide customer care services. It involves soliciting for clients’ feedback, addressing clients concerns, communicating clients’ solutions and maintaining client relationships.

**Summary of Learning Outcomes**

1. Solicit for clients’ feedback
2. Address clients concerns
3. Communicate clients’ solutions
4. Maintain client relationships

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Solicit for clients’ feedback
 | * Client feedback collection tools
* Collection of clients feedback
* Profiling of client’s feedback
 | * Oral questions
* Written tests
* Assignments
 |
| 1. Address clients concerns
 | * Handling client’s concerns
* Referral of client’s concerns based on nature/complexity
* Follow up on escalated concerns
 | * Written tests
* Observation
* Assignments
 |
| 1. Communicate clients’ solutions
 | * Obtaining clients solutions
* Communication of client’s solutions
 | * Written tests
* Oral questions
* Assignments
 |
| 1. Maintain client relationships
 | * Enhancing client interactions
* Identification and exploitation of new needs
 | * Written tests
* Oral questions
* Assignments
 |

**Suggested Methods of Delivery:**

* Direct instruction
* Field trips/site visits
* Group discussions
* Demonstration by trainer
* Practice by the trainee
* Exercises

**List of Recommended Resources**

* Computers
* Projectors
* Flip charts
* Internet