A2A Qualifications

*Turning Aspiration to Achievement*

QUALIFICATION SPECIFICATION

# Insurance Professional Level 4

ST0241 · Assessment plan version 2.0 · Ofqual 610/8444/X



| 3 | 60 | 60 | Grading |
|---|---|---|---|
| **assessment components**<br>Portfolio of evidence<br>Presentation with Q&A<br>Professional discussion | **minute presentation with questions and answers** | **minute professional discussion** | **Distinction, Pass or Fail** |

## Which version applies

This specification is for apprentices on **ST0241 assessment plan version 2.0** who started on or after 14 May 2026, until a new version is released. The version is set by the apprentice's start date, not by the current version. **The assessment plan takes precedence** over this specification and all A2A guidance materials, and apprentices and training providers should use it as their first port of call for guidance.
Read it at https://skillsengland.education.gov.uk/apprenticeships/st0241-v2-0

## The assessment at a glance

| 1 Portfolio | 2 Presentation and Q&A | 3 Professional discussion |
|---|---|---|
| **COVERS**<br>All five outcomes and **all 27 statements**<br>**WHEN**<br>Reviewed **at least 2 weeks** before the professional discussion<br>**GRADE**<br>**Pass or Fail** | **COVERS**<br>AO2, AO3 and AO4<br>**WHEN**<br>Submit slides **14 days** before Q&A<br>**60 minutes** (54 to 66)<br>**GRADE**<br>Distinction, Pass or Fail | **COVERS**<br>AO1 and AO5<br>**WHEN**<br>After the portfolio has passed.<br>**60 minutes** (54 to 66)<br>**GRADE**<br>Distinction, Pass or Fail |

OVERVIEW

# Your assessment journey

**ST0241 · Assessment plan v2.0 · Starts from 14 May 2026**

Four stages from building your portfolio to completing your apprenticeship. Each card shows who is responsible.

## 1 Build your portfolio

APPRENTICE

Throughout your apprenticeship, collect real evidence from your role, mapped to **all 27 statements** across the five outcomes. Your workplace project can be used as evidence.

## 2 Submit your evidence

TRAINING PROVIDER

Your slides reach A2A **at least 14 days** before your presentation. Your portfolio and mapping document are reviewed **at least 2 weeks** before your professional discussion.

## 3 Your assessments

APPRENTICE AND A2A ASSESSOR

A **60 minute presentation with Q&A** on a project or improvement from your workplace
AND
Once your portfolio has passed, a **60 minute professional discussion**.

## 4 Results and completion

A2A, EMPLOYER AND CII

Results **within 7 working days**. You need **95 CII Diploma credits**, your employer confirms your **behaviours**, and the **Gateway to Completion Declaration** is signed before your certificate is requested.

### Applying to the CII

Once you have passed, you can apply directly to the CII for recognition of prior learning towards the CII Diploma in Insurance, using proof from A2A that you have passed.

## Key information

| | |
|---|---|
| **Purpose** | Confirms occupational competence as a Level 4 insurance professional |
| **Qualification** | A2A Qualifications Level 4 Apprenticeship Assessment for ST0241 Insurance Professional (610/8444/X) |
| **Assessment plan** | Version 2.0. https://skillsengland.education.gov.uk/apprenticeships/st0241-v2-0 |
| **Grading** | Fail, Pass or Distinction (portfolio: Pass or Fail) |
| **Delivery** | Remote and online. Set and delivered by A2A Qualifications. Marked by A2A, or the portfolio by an A2A approved training provider |
| **Funding** | £15,000 |
| **Behaviours** | Confirmed by the employer. Not assessed or graded by A2A |
| **Document** | Document revision 2.0 Final, issued 22 November 2026 |

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# 01 About this specification

This specification sets out how A2A Qualifications assesses the Level 4 Insurance Professional apprenticeship (ST0241) for apprentices on assessment plan version 2.0. It is written for training providers, employers, apprentices and A2A assessors.

The assessment plan version tells you which apprentices this document applies to. The document revision is A2A's own version number for this specification, which changes when A2A updates the document. This is document revision 2.0 Final.

**Disclaimer**

The assessment plan published by Skills England takes precedence over this specification and overall A2A guidance materials. Where they differ, the assessment plan applies. Apprentices and training providers should refer to the assessment plan as their first port of call for guidance. The assessment plan is at https://skillsengland.education.gov.uk/apprenticeships/st0241-v2-0

Supporting documents, including example questions, the portfolio mapping document, apprentice guidance and the Employer Behaviour Approval Form, are available on the A2A Assessment Platform to training providers with apprentices registered with A2A.

A2A Qualifications Ltd is an Ofqual regulated awarding organisation (RN6096) and is on the register of apprenticeship assessment organisations (EPAO0889). All A2A assessment is delivered remotely.

# 02 Purpose of the assessment

The objective of this apprenticeship assessment is to confirm that the apprentice is occupationally competent as an insurance professional at Level 4. They must have shown the knowledge and skills in occupational standard ST0241 to the standard set out in assessment plan version 2.0.

In line with Ofqual's general purposes for apprenticeship assessment, it is designed to:

- show that the apprentice can apply their knowledge and skills in different but comparable contexts, for example with a different employer
- give employers reliable evidence of the apprentice's attainment, so they can be confident the expected performance standard has been reached
- build the apprentice's confidence in the workplace

# 03 The occupation

Insurance professionals work across the insurance industry and the wider financial services sector, in organisations ranging from sole traders and small brokerages to large national and multinational insurers. Roles include underwriting, broking, claims, loss adjusting, reinsurance, pricing and risk analysis.

They use specialist expertise in a defined area of insurance to manage complex products and services, resolve complex queries with minimum supervision and provide tailored solutions for clients, in line with FCA requirements, the Insurance Act, consumer duty and other legislation. They may support or validate the work of junior colleagues.

# 04 Entry and completion requirements

## Entry

There are no entry requirements set by the assessment plan beyond those of the employer. Apprentices must follow the English and maths requirements in the Department for Education apprenticeship funding rules. The CII Diploma in Insurance is a mandatory qualification for this standard.

## When the apprentice can be assessed

There is no gateway before assessment. The training provider registers the apprentice with A2A when the apprentice is ready, and the apprentice can take the components at any appropriate point during the apprenticeship. Components can be taken in any order, on the same or different days, except that the professional discussion cannot take place until the portfolio has been passed.

## Language of assessment

All assessment is carried out in English. British Sign Language may be used as a reasonable adjustment.

## Recognition of prior learning

Prior learning or experience cannot be used to exempt the apprentice from any part of this assessment. All evidence must be produced during the apprenticeship. This is separate from the CII's recognition of prior learning scheme for the CII Diploma in Insurance, described in the CII section of this specification.

## Completing the apprenticeship

Before A2A can request the apprenticeship certificate, all of the following must be confirmed:

- all assessment methods passed
- the minimum time on programme met (currently 8 months) and the off-the-job training requirements met (minimum 578 hours), as set out in the funding rules
- English and maths requirements met
- behaviours confirmed by the employer on the A2A Employer Behaviour Approval Form
- the CII Diploma in Insurance: at least 95 Diploma-level CII credits completed and passed before the end of the apprenticeship

The employer, the apprentice and the training provider confirm these requirements by signing the **A2A Gateway to Completion Declaration**. A2A requests the apprenticeship certificate once all the requirements of the assessment plan and A2A's requirements are met, and the signed declaration has been received.

# 05 The assessment methods

The apprentice completes three components: a portfolio of evidence, a presentation with questions and answers, and a professional discussion. All are set and delivered by A2A. The portfolio is graded Pass or Fail and must be passed before the professional discussion. The presentation with Q&A and the professional discussion are each graded Fail, Pass or Distinction. The live components are always marked by A2A. The portfolio is marked by A2A unless a training provider has been approved to mark it, as explained below. Each component uses the same headings: what to prepare, what happens and how it is graded.

## Synoptic assessment

The presentation with Q&A and the professional discussion together form the synoptic part of this assessment. They are the two graded components and between them cover all five assessment outcomes. In each, the apprentice draws on real work from their role, combining knowledge and skills across outcomes, for example presenting a workplace project that brings together technical operations, regulatory awareness and digital tools, and discussing how they manage stakeholders and contribute to improvement. Assessors may also refer to other areas of the standard.

### Training provider marking

In line with the apprenticeship assessment reforms, A2A Qualifications may approve a training provider to mark the portfolio on A2A's behalf. A training provider can only mark once A2A has approved it in writing and A2A Qualifications' external quality assurance (EQA) and Centre Assessment Standards Scrutiny (CASS) requirements are fully met. Provider markers must meet the same requirements as A2A assessors and take part in A2A standardisation. A2A samples provider marking and can change any grade. The presentation with Q&A and the professional discussion is always marked by A2A. Unless a training provider has been approved, all marking is carried out by A2A.

# 06 Component 1: Portfolio of evidence

## What to prepare

The portfolio is real, authentic evidence of the apprentice's own work, built throughout the apprenticeship. It must evidence **all five assessment outcomes and all 27 statements**. It typically contains 10 to 15 pieces of work, such as a complex claim or query, a technical report or an improvement the apprentice suggested. One strong piece of evidence can cover several statements, and the workplace project from component 2 can be used as evidence.

The portfolio must be submitted electronically. It can contain:

- written work
- work-based product evidence
- reflective accounts written by the apprentice
- records of professional discussions

Evidence must not contain client names, personal details, or health or other sensitive personal information: remove or blank these out before submission.

The apprentice completes the A2A mapping document, showing where each statement is evidenced. The apprentice and employer sign its declaration to confirm the portfolio is the apprentice's own work. Nobody else may write, rewrite or produce evidence for the apprentice.

### What happens

The training provider uploads the portfolio and mapping document to the A2A Assessment Platform. The A2A assessor reviews them **at least 2 weeks before the professional discussion** and uses them to plan questions.

If the mapping document does not cover every statement, it is returned before the professional discussion is booked. This does not count as an attempt. If evidence arrives late, the assessment is rebooked. Late evidence is not a fail.

### How it is graded

The portfolio is graded **Pass or Fail** holistically by an independent A2A assessor, or by an A2A approved training provider where approval has been given. To pass, every statement must be evidenced to the pass standard. The portfolio must be passed before the professional discussion can take place.

## 07 Component 2: Presentation with Q&A

### What to prepare

The apprentice prepares a presentation on a **project or improvement activity from their own workplace**, showing how they applied their knowledge and skills across AO2, AO3 and AO4. The presentation slides must be submitted to A2A **at least 14 days before the assessment**, so the assessor can review them and prepare questions. Example questions are available to training providers on the A2A Assessment Platform.

### What happens

The session is held online with an independent A2A assessor and lasts **60 minutes**, with a 10% tolerance either way (54 to 66 minutes). The apprentice presents for typically 25 minutes, sharing their screen with their camera on, and the assessor uses the rest of the time for questions. The assessor can adjust the split between presenting and questions as needed. Questions explore the apprentice's knowledge and decisions in depth and cover every mandatory statement for AO2, AO3 and AO4, plus rotated non-mandatory statements. The assessor may rephrase questions and ask follow-up questions, but will not lead the apprentice towards an answer.

On the day:

- The apprentice shows photographic ID to the assessor before the recording starts. No copy is taken.
- The apprentice shows the assessor around the room before the session. This is done off the recording, for privacy.
- The apprentice is on their own, unless a support person has been agreed in advance as a reasonable adjustment.
- The camera stays on throughout. Smart watches and other wearable devices must not be worn.
- Internet searches, ChatGPT and other AI tools must not be used during the session.
- The session is recorded for quality assurance and assessor training.

- If technology fails and cannot be fixed, the session is rebooked and does not count as an attempt.
- There is no break during the session. If more than one component is taken on the same day, a break of at least 15 minutes between them is recommended.

### How it is graded

The assessor grades the component **Fail, Pass or Distinction** against AO2, AO3 and AO4, using the criteria in the Grading criteria by outcome section.

## 08 Component 3: Professional discussion

### What to prepare

The professional discussion assesses AO1 and AO5. The assessor uses the apprentice's portfolio to personalise questions, so the apprentice should know their portfolio well and be ready to give real examples of what they did, why and what happened. Example questions are available to training providers on the A2A Assessment Platform.

The apprentice can have with them:

- their portfolio
- up to two pages of their own notes

### What happens

The professional discussion is a structured, two-way conversation with an independent A2A assessor, held online. It lasts **60 minutes**, with a 10% tolerance either way (54 to 66 minutes), and can only take place after the portfolio has been passed. The assessor covers every mandatory statement for AO1 and AO5, plus rotated non-mandatory statements, and may refer to other areas of the standard at their discretion. The assessor may rephrase questions and ask follow-up questions, but will not lead the apprentice towards an answer.

On the day:

- The apprentice shows photographic ID to the assessor before the recording starts. No copy is taken.
- The apprentice shows the assessor around the room before the session. This is done off the recording, for privacy.
- The apprentice is on their own, unless a support person has been agreed in advance as a reasonable adjustment.
- The camera stays on throughout. Smart watches and other wearable devices must not be worn.
- Internet searches, ChatGPT and other AI tools must not be used during the session.
- The session is recorded for quality assurance and assessor training.
- If technology fails and cannot be fixed, the session is rebooked and does not count as an attempt.
- There is no break during the session. If more than one component is taken on the same day, a break of at least 15 minutes between them is recommended.

### How it is graded

The assessor grades the component **Fail, Pass or Distinction** against AO1 and AO5, using the criteria in the Grading criteria by outcome section.

# 09 Grading

## Grading each method

- **Portfolio.** Pass or Fail. Every statement is evidenced to the pass standard.
- **Pass (presentation and professional discussion).** Every assessment outcome for the component is demonstrated, every response is at pass level, and the pass descriptors are met. A shortfall in one area cannot be made up by strength in another.
- **Distinction (presentation and professional discussion).** The apprentice meets every pass requirement and shows **at least two of the three distinction criteria in each assessment outcome covered by the component**, as set out in the Grading criteria by outcome section.
- **Fail.** The pass requirements are not met.

Where the evidence for a statement is weak, the A2A assessor and internal quality assurer moderate the decision together and may award a Fail at their discretion.

The grading criteria for each assessment outcome, showing what is needed for a pass and for a distinction, are set out in the **Grading criteria by outcome** section at the back of this specification.

## What pass and distinction look like

A simple guide, based on Bloom's taxonomy, to the difference between the two grades.

**Remember › Understand › Apply › Analyse › Evaluate › Create**

### Pass

REMEMBER, UNDERSTAND, APPLY

- Explains what they do and why, using real examples from their own work
- Applies procedures and tools correctly in routine, familiar tasks
- Follows legislation and organisational rules accurately

### Distinction

ANALYSE, EVALUATE, CREATE

- Analyses situations and explains the reasons behind their choices
- Evaluates what worked, adapts when requirements change and shows the difference their work made
- Uses judgement, anticipates needs and applies rules with confidence

This is a guide to the level expected. Assessors grade against the performance descriptors in the assessment plan, and a distinction is not guaranteed.

## Overall grade

The apprentice must pass all three components to pass the apprenticeship. A distinction overall needs a distinction in both the presentation with Q&A and the professional discussion.

| Portfolio | Presentation with Q&A | Professional discussion | Overall grade |
|---|---|---|---|
| Fail in any component | | | **Fail** |
| Pass | Pass | Pass | **Pass** |
| Pass | Distinction | Pass | **Pass** |
| Pass | Pass | Distinction | **Pass** |
| Pass | Distinction | Distinction | **Distinction** |

## Performance descriptors

The assessment plan sets pass and distinction descriptors for six performance categories. A2A assessors use these descriptors to grade the presentation with Q&A and the professional discussion.

| Performance category | Pass | Distinction |
|---|---|---|
| **Applied Knowledge** | Uses insurance knowledge effectively to solve problems that are complex but clearly defined, achieving outcomes that meet organisational expectations. | Applies insurance knowledge confidently and accurately, producing consistently high-quality results and often improving processes or outcomes. |
| **Applied Skills** | Selects and uses appropriate practical and thinking skills to complete tasks in an insurance context, adapting when needed. Methods are suitable, and results meet organisational standards. | Adapts and applies practical and thinking skills with flexibility and fluency, choosing the best methods to ensure work is efficient and of high quality. |
| **Regulatory and Procedural Awareness** | Applies relevant insurance laws, regulations, and company procedures correctly, making sensible adjustments for different situations. | Interprets and applies rules and procedures with insight, showing understanding of implications and making well-informed decisions in different situations. |
| **Communication and Collaboration** | Communicates clearly and works well with colleagues and stakeholders, helping to deliver good customer service. | Communicates and collaborates confidently, tailoring approach for different stakeholders, leading on customer service and improving teamwork and outcomes. |
| **Information Use and Decision Making** | Analyses and uses relevant insurance information to make informed decisions, showing awareness of the role and its context. | Analyses and evaluates information from different sources, justifies decisions clearly, and shows strong understanding of the wider implications in insurance. |
| **Responsibility and Autonomy** | Takes responsibility for own actions and decisions within set limits. Manages own work and, if needed, oversees others or resources with awareness of risks and priorities. | Proactively takes responsibility for their actions and decisions, manages their own work (and if needed, coordinates others), using sound judgement to manage risks and priorities independently. |

# 10 Results, feedback and appeals

Results are released **within 7 working days** of the assessment. Each assessment is internally quality assured before the result is released. The apprentice receives a feedback form for each method, and results are available to the training provider on the A2A Assessment Platform.

The feedback form confirms the result for each assessment method. It is not an apprenticeship certificate. A2A requests the apprenticeship certificate once all the requirements of the assessment plan and A2A's requirements are met. Apprentices then download their certificate from the GOV.UK website.

Appeals, complaints and other policies are published at www.a2aqualifications.co.uk/policies.

# 11 Resits and retakes

A resit is a further attempt without additional learning. A retake is a further attempt after additional learning. The employer and training provider must agree to any resit or retake.

- The apprentice only resits or retakes the method they did not pass.
- If one method is not passed and the apprentice does not complete or pass the other method, or does not resit or retake within the time allowed, A2A may award an **overall Fail** grade.
- Resit and retake grades are not capped, so a distinction is still possible.
- Resits and retakes must be completed **within 6 months** of the result, unless A2A agrees more time. A failed component can be attempted up to three times. Further attempts may be considered with Lead IQA approval, in line with Ofqual requirements.
- An apprentice who has passed a method can resit it to try for a distinction. The apprentice must let A2A know **within 7 calendar days** of the result, by email to info@a2aqualifications.co.uk. Up to three improvement resits are allowed per method, and more only with A2A approval. The higher grade stands.
- Resits, retakes and improvement resits are **charged in full**. The training provider is responsible for paying and may pass the cost on to the employer if it wishes. Apprentices are never charged.

## If the portfolio is not passed

The apprentice can resubmit the whole portfolio or add further evidence to the existing portfolio, with an updated mapping document if needed. This is a resit if the apprentice only reorganises or improves existing evidence, or a retake if they add new evidence after further learning. The assessor then grades the portfolio again as a whole, including any new evidence. The professional discussion cannot take place until the portfolio has been passed.

# 12 The CII and recognition of prior learning

The Chartered Insurance Institute (CII) is the professional body for this standard. The CII Diploma in Insurance is a mandatory qualification: apprentices must have completed and passed at least 95 Diploma-level CII credits before the end of the apprenticeship. The full Diploma requires 120 credits.

A2A Qualifications is working with the CII to approve recognition of prior learning (RPL) for this apprenticeship. Once approved, apprentices who pass the apprenticeship assessment may be eligible to claim a further 25 Diploma-level CII credits, equivalent to one Diploma-level unit. Apprentices apply **directly to the CII**, not through A2A or their training provider, once they have proof from A2A that they have passed. Apprentices should check the CII website for the current scheme rules, application process and fees.

As part of approving and maintaining RPL, the CII may sample A2A's assessments for quality assurance. At the start of assessment, on the Access to Assessment Form, the apprentice agrees that their evidence may be shared with the CII for this purpose. Only what the CII needs is shared, securely, in line with UK GDPR and A2A's privacy notice. This may include assessment materials, recordings, portfolio and presentation evidence, recording forms and feedback, and IQA sampling records.

# 13 Reasonable adjustments and special consideration

Reasonable adjustments are available so that apprentices can show what they know and can do on equal terms. A2A uses the Skills England reasonable adjustment matrix to decide which adjustments are suitable for each assessment method.

The training provider requests an adjustment by completing the **reasonable adjustment request form**, which is available with the support materials on the A2A Assessment Platform. The form should be submitted as early as possible, and before the assessment is booked, so the adjustment can be in place on the day.

Adjustments do not change the standard the apprentice must meet. Decisions are made by the A2A head office team in line with the A2A Reasonable Adjustments and Special Considerations Policy, and the assessor is told about any agreed adjustment before the assessment.

## Special consideration

If something outside the apprentice's control affects their assessment, such as illness or bereavement, the training provider can apply for special consideration. Requests are considered in line with the A2A Reasonable Adjustments and Special Considerations Policy, published at www.a2aqualifications.co.uk/policies.

# 14 Use of AI

Apprentices can use AI tools, as long as the use is honest and the work remains their own. Any AI use must be declared on the mapping document, and the assessor may ask about it. It is good practice to save the prompts used and include them in an appendix to the portfolio. AI must not be used to produce evidence for the apprentice, to replace their own judgement or to answer questions during a live session.

# 15 Malpractice and maladministration

A2A Qualifications takes malpractice and maladministration seriously. Malpractice includes:

- submitting work that is not the apprentice's own
- using AI to produce evidence or answers without declaring it
- using AI to produce false records, or to answer questions during a live session
- copying, or receiving help that is not allowed
- impersonation
- a provider or employer completing or changing evidence for the apprentice

Training providers and employers must report any suspected malpractice or maladministration to compliance@a2aqualifications.co.uk straight away. A2A investigates in line with its Malpractice and Maladministration Policy, published at www.a2aqualifications.co.uk/policies. Results may be withheld while an investigation takes place.

# 16 Assessors and quality assurance

## Assessors

Every A2A assessor:

- has relevant occupational experience and knowledge of insurance, kept up to date through CPD, which is checked by the lead IQA at least once a year
- holds a recognised assessing qualification, such as CAVA or AVRA, or is registered and working towards one, completing it within 12 months
- completes A2A training and standardisation before their first assessment on the standard, and at least once a year after that
- has no conflict of interest and does not assess apprentices from an organisation they also work for

## Internal quality assurance

Every A2A internal quality assurer holds a recognised internal quality assurance qualification and relevant occupational knowledge. A2A samples assessment decisions in line with its sampling policy, using recordings, recording forms and feedback forms, before results are released.

# 17 Assessment outcomes and statements

The assessment plan groups 13 knowledge and 14 skills statements into five assessment outcomes. These summarise the content not fully assessed by the CII Diploma in Insurance, which assesses the remaining statements in the occupational standard. All five outcomes must be assessed. Statements marked as mandatory (shaded) must be assessed in every version of the assessment. There are 23 mandatory and 4 non-mandatory statements (S3, S8, S16 and S17).

At A2A, the portfolio must evidence every statement. In the presentation with Q&A and the professional discussion, the assessor covers every mandatory statement for the outcomes being assessed and a rotated selection of the non-mandatory statements. The apprentice will not know in advance which non-mandatory statements will be covered, so they should be ready to give examples for all of them. Every response, including those on non-mandatory statements, must be at pass level for a pass.

## AO1: Customer and stakeholder relationship management

Builds and maintains professional stakeholder relationships by applying customer service principles, adapting communication styles, and using influencing techniques, while demonstrating effective information recording and prioritisation to meet deadlines in support of fair outcomes and organisational aims.

**DEPTH AT LEVEL 4:** At Level 4, the apprentice manages complex and non-standard customer and stakeholder situations with minimum supervision, balancing fair customer outcomes with business needs and adapting communication for financial and non-financial audiences.

| Ref | Knowledge and skills statement | Mandatory |
|---|---|---|
| **K3** | The principles of customer service and how to apply them to deliver positive relationships for key stakeholders, including the significance and importance of Knowing Your Customer (KYC), Treating Customers Fairly (TCF), and dealing with vulnerable customers. | **Yes** |
| **K7** | Techniques to develop and maintain collaborative and positive stakeholder relationships. | **Yes** |
| **K8** | Influencing techniques, and how to apply them to achieve required aims and outcomes relevant to their role. | **Yes** |
| **K13** | Communication techniques, methods, and strategies, and the importance of adapting communication style to facilitate understanding for financial and non-financial stakeholders, for example, active listening, team communications, conflict management, and diversity and inclusion considerations. | **Yes** |
| **S1** | Provide customer service by making informed decisions whilst balancing the needs of stakeholders and the organisation, prioritising fair customer outcomes in all decisions, for example determining a high value insurance payout while balancing business needs with customer retention practices. | **Yes** |
| **S4** | Communicate with stakeholders using methods appropriate for the intended audience in line with organisational expectations, including verbal, written, digital, and virtual. | **Yes** |
| **S5** | Interpret and communicate insurance and business information in a way that facilitates understanding for the intended audience, for example finance and non-finance stakeholders. | **Yes** |
| **S6** | Build and maintain collaborative, professional relationships with internal and external stakeholders. | **Yes** |
| **S9** | Use influencing techniques to achieve required aims and outcomes relevant to their role. | **Yes** |

## AO2: Technical insurance operations

Applies organisational procedures and technical knowledge to interpret and present insurance data in appropriate formats, provide technical advice, and support colleagues in delivering accurate and compliant insurance services.

**DEPTH AT LEVEL 4:** The apprentice applies in-depth technical procedures in their area of insurance, analyses and presents insurance data for different audiences, and acts as a source of technical advice and an escalation point for junior colleagues.

| Ref | Knowledge and skills statement | Mandatory |
|---|---|---|
| **K11** | The organisational processes and procedures relevant to the technical requirements of their role. | **Yes** |
| **K14** | How to analyse and present insurance data in different formats, for example reports, presentations, graphical images. | **Yes** |
| **S12** | Provide technical advice and support for colleagues, for example acting as an escalation point for junior colleagues or providing feedback to ensure compliance and accuracy. | **Yes** |

## AO3: Regulatory and market awareness

Evaluates market and legislation changes, regulatory developments, and competitor activity to inform business decisions and mitigate risk, while working within authority limits, escalating issues, and addressing potential non-compliance.

**DEPTH AT LEVEL 4:** The apprentice evaluates how market, competitor and regulatory changes affect their organisation and products, and takes action on potential non-compliance within their authority. They are not expected to set organisational strategy.

| Ref | Knowledge and skills statement | Mandatory |
|---|---|---|
| **K2** | How changes in the wider insurance market impact their organisation and influence decisions. | **Yes** |
| **K6** | How changes to regulation and legislation can impact products and services. | **Yes** |
| **K10** | The organisation's aims and objectives, and how these relate to own role and team, and the wider insurance market. | **Yes** |
| **K12** | The impact of competitor activity on their organisation, for example changes in a competitor's insurance rates, or innovative new products which could impact account retention. | **Yes** |
| **S3** | Work within limits of own authority, and escalating issues where appropriate. | No |
| **S11** | Identify potential non-compliance issues and take action to avoid or mitigate issues in line with financial services regulation, legislation and the insurance principles. | **Yes** |

## AO4: Digital tools and data security

Uses digital tools and techniques to support insurance operations while ensuring secure handling of client data in compliance with data legislation and cyber security requirements.

**DEPTH AT LEVEL 4:** The apprentice uses the digital tools of their role confidently and handles client data securely and lawfully, understanding current data and cyber security requirements as they apply to their work.

| Ref | Knowledge and skills statement | Mandatory |
|---|---|---|
| **K17** | Current data legislation, cyber security regulations and organisational policies for compliant handling of data and working securely online. | **Yes** |
| **S14** | Use digital tools and techniques relevant to own role and workplace, for example, AI analytics, modelling, telematics, portals, online placements, products, pricing. | **Yes** |
| **S15** | Comply with current data legislation, cyber security regulations, and organisational policies, including when managing and storing client data safely and securely. | **Yes** |

## AO5: Organisational contribution and continuous improvement

Contributes to team and organisational objectives by identifying improvement opportunities, mentoring others, and applying sustainability and EDI principles in daily practice.

**DEPTH AT LEVEL 4:** The apprentice contributes to team and organisational objectives, recommends improvements to processes, and applies sustainability and equity, diversity and inclusion principles in their own work and with colleagues.

| Ref | Knowledge and skills statement | Mandatory |
|---|---|---|
| **K9** | Principles and policies of equity, diversity, and inclusion, and their impact on the organisation and own stakeholders. | **Yes** |
| **K18** | Current and developing sustainability principles within insurance products and working practices. | **Yes** |
| **S7** | Contribute towards achieving team and organisational objectives. | **Yes** |
| **S8** | Identify opportunities for continuous improvement and recommend solutions to improve processes. | No |
| **S16** | Apply current and developing sustainability principles relevant to insurance products and working practices within their business area. | No |
| **S17** | Apply principles and policies of equity, diversity, and inclusion where appropriate. | No |

# 18 Grading criteria by outcome

These criteria show what the apprentice must demonstrate in each assessment outcome. They reflect the performance descriptors in the assessment plan. The portfolio is assessed against the pass criteria for all five outcomes. The presentation with Q&A is graded against AO2, AO3 and AO4, and the professional discussion against AO1 and AO5. Statement references are shown in brackets.

**Pass:** every pass criterion for the outcomes covered by the component is met. **Distinction:** every pass criterion is met and the apprentice shows at least two of the three distinction criteria in each outcome covered by the component.

## AO1: Customer and stakeholder relationship management

### Pass

- Applies customer service principles, including KYC, Treating Customers Fairly and support for vulnerable customers, making informed decisions that prioritise fair customer outcomes (K3, S1)
- Builds and maintains collaborative, professional relationships with internal and external stakeholders using suitable techniques (K7, S6)
- Uses influencing techniques to achieve required aims and outcomes in their role (K8, S9)
- Communicates with stakeholders using appropriate methods, adapting style and interpreting insurance information for financial and non-financial audiences (K13, S4, S5)

### Distinction

- Balances competing stakeholder needs in complex situations and justifies their decisions in terms of fair outcomes and business impact
- Tailors communication and influencing approaches confidently to different stakeholders, with evidence of improved outcomes
- Leads on customer service, for example resolving a difficult or sensitive case in a way that strengthened the relationship

## AO2: Technical insurance operations

### Pass

- Applies organisational processes and procedures correctly to the technical requirements of their role (K11)
- Analyses and presents insurance data in formats suited to the audience, such as reports, presentations or graphics (K14)
- Provides technical advice and support to colleagues, acting as an escalation point or giving feedback to ensure compliance and accuracy (S12)

### Distinction

- Evaluates data from different sources and presents it in a way that clearly supports a decision or recommendation
- Improves the quality or efficiency of technical work, for themselves or colleagues
- Supports colleagues in a way that builds their capability, not only resolving the immediate issue

## AO3: Regulatory and market awareness

### Pass

- Explains how changes in the wider insurance market and competitor activity affect their organisation and influence decisions (K2, K12)
- Explains how changes to regulation and legislation affect products and services (K6)
- Relates the organisation's aims and objectives to their own role, team and the wider market (K10)
- Works within the limits of their authority, escalating issues where appropriate, and identifies and acts on potential non-compliance (S3, S11)

### Distinction

- Interprets market, competitor and regulatory changes with insight and explains their implications for decisions in their area
- Anticipates potential non-compliance and takes well judged action to prevent it
- Justifies decisions about authority and escalation clearly, showing understanding of the wider risk to the organisation and customers

## AO4: Digital tools and data security

### Pass

- Uses digital tools and techniques relevant to their role, such as analytics, portals or pricing tools, to support insurance operations (S14)
- Complies with data legislation, cyber security regulations and organisational policies when managing and storing client data (K17, S15)

### Distinction

- Chooses and uses digital tools to improve the efficiency or quality of their work, and explains the benefits
- Explains confidently how data and cyber security requirements shape their decisions, with real examples
- Identifies data or cyber risks in their area and takes or recommends action to reduce them

## AO5: Organisational contribution and continuous improvement

### Pass

- Contributes towards team and organisational objectives (S7)
- Identifies opportunities for continuous improvement and recommends solutions to improve processes (S8)
- Applies current and developing sustainability principles relevant to insurance products and working practices (K18, S16)
- Applies principles and policies of equity, diversity and inclusion, and explains their impact on the organisation and stakeholders (K9, S17)

### Distinction

- Shows the measurable impact of an improvement they recommended or led
- Explains how sustainability or EDI considerations have shaped a decision or practice in their area
- Supports or mentors others to contribute to team objectives or improvement

# 19 Behaviours

The behaviours below are part of the occupational standard. They are not assessed or graded by A2A. The employer confirms the apprentice has shown them by completing the A2A Employer Behaviour Approval Form, which is required before the certificate can be requested.

| Ref | Behaviour |
|---|---|
| **B1** | Displays a growth mindset and uses own initiative, learning from failures and spotting opportunities. |
| **B2** | Demonstrates empathy and fairness, treating others with respect. |
| **B3** | Works flexibly and adapts to changing circumstances, including overcoming challenges and responding to setbacks. |
| **B4** | Maintains confidentiality and acts with due care and diligence. |
| **B5** | Reflects on own practice and seeks learning opportunities for Continuing Professional Development (CPD). |

# 20 Glossary

Plain English meanings of the terms used in this specification.

| | |
|---|---|
| **A2A Assessment Platform** | The online system training providers use to register apprentices, upload evidence and see results. |
| **Apprenticeship assessment** | The independent assessment that confirms the apprentice is competent in their occupation. |
| **Assessment outcome** | A group of related knowledge and skills statements from the assessment plan. Every outcome must be assessed. |
| **Assessment plan** | The document published by Skills England that sets out how the apprenticeship must be assessed. It takes precedence over this specification. |
| **Gateway to Completion Declaration** | The A2A form signed by the employer, apprentice and training provider to confirm all completion requirements are met before the certificate is requested. |
| **Improvement resit** | A further attempt at a method the apprentice has already passed, to try for a distinction. |
| **Mandatory statement** | A knowledge or skills statement shown in bold in the assessment plan, which must be assessed in every version of the assessment. |
| **Non-mandatory statement** | A knowledge or skills statement that is assessed across the assessment as a whole, but not necessarily in every assessment. |
| **Performance descriptor** | The plan's description of the level of performance needed for a pass or a distinction in each performance category. |

| | |
|---|---|
| **Resit** | A further attempt at a method that was not passed, without additional learning. |
| **Retake** | A further attempt at a method that was not passed, after a period of additional learning. |
| **Synoptic assessment** | Assessment in which the apprentice brings together knowledge and skills from across the standard to show they are competent in an integrated way. |

# 21 Contact and document control

| | |
|---|---|
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Apprentices should contact their training provider first with any questions.

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## Document control

| | |
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# A2A Qualifications

*Turning Aspiration to Achievement*

## Questions about your assessment?

Apprentices should contact their training provider first. Providers can contact us at any time.

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