



City Skills

**Insurance Practitioner
Knowledge Skills and
Behaviours**

The Insurance Practitioner apprenticeship requires the development of the following professional behaviours, knowledge and skills:

Professional Knowledge

What is required-

- K1** How own role supports the insurance organisations strategic vision, commercial aims and objectives.
- K2** The range of potential insurance data and other information sources and how to use this to make informed judgements.
- K3** Take appropriate action on insurance issues within the limits of own authority and the relevant escalation procedures.
- K4** Engage with all relevant stakeholders - internal and/or external, to ensure successful insurance conclusions within the limits of their authority.
- K5** The principles of data integrity, including its importance and application.
- K6** Techniques for working compliantly, including the insurance policies and procedures to be followed.
- K7** Techniques for verifying and recording customer information securely using an IT system.
- K8** Verify and record customer identity, in accordance with data protection (GDPR), Financial Conduct Authority (FCA) regulation Anti-Money Laundering/Combating the Financing of Terrorism (AML/CFT) and Know your Customer and organisational procedures.

- K9** Fraud indicators specific to the claims handled including the potential consequences of not managing risk.
- K10** The claims handling process.
- K11** Risk indicators specific to the underwriting processes
- K12** The underwriting limits operating within the area of responsibility.
- K13** Insurance products and services available in the relevant market sector and appropriate for the client.
- K14** The organisational structures and control systems that are designed to ensure efficiency and accountability.

Professional Skills

What is required-

- S1** Achieve desired business outcomes within own area of insurance responsibility, in line with the organisation's commercial aims and objectives.
- S2** Identify information from a range of sources to determine an appropriate course of action including a recommendation, a decision or a referral.
- S3** Analyse data to make evidence-based decisions.
- S4** Apply organisational quality assurance policies and procedures in their role and within the limits of their own authority.
- S5** Apply the appropriate method of communication for the audience and circumstances.

- S6** Records verify, maintains and where appropriate, shares information.
- S7** Compliant with relevant governance, policies and procedures.
- S8** Identify work with stakeholders and creates and maintains a network of stakeholders needed to undertake casework effectively and to a conclusion.
- S9** Balances competing for priorities in order to meet deadlines.
- S10** Identify potential claims fraud and determine the correct action to prevent loss.
- S11** Builds and maintains positive relationships.
- S12** Manage insurance claims and/or payments within the limits of responsibility in line with policies and procedures.
- S13** Identify and manage insurance risks within the limits of responsibility in line with policies and procedures.
- S14** Gather and interpret relevant information to provide a return on insurance decisions.
- S15** Match clients' needs with available insurance products and services.

Recommend insurance and premiums decisions within the limits of
- S16** responsibility and in line with organisational policies and procedures.
- Optimises the potential return on insurance decisions within the
- S17** scope of own role by identifying and positioning the client's case with the insurer.

K18 Work as part of a team to help achieve results.

Professional Behaviours

What is required- developed and exhibited in the workplace

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



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