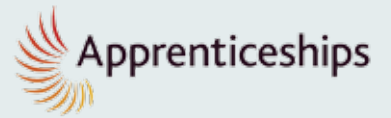


Chartered  
Insurance  
Institute  
Standards. Professionalism. Trust.



# An introduction to apprenticeships



# Contents

<b>The Apprenticeships Challenge</b>	<b>3</b>
Apprenticeships: Snapshot	4
Apprenticeships: Supporting the sector	5
Apprenticeships: 9 steps to success	6
 <b>Apprenticeships: Hot topics</b>	 <b>7</b>
What to consider when... first looking at apprenticeships	8
What to consider when... developing your apprenticeship strategy	9
What to consider when... understanding apprenticeships standards	10
What to consider when... selecting a Training Provider	11
What to consider when... developing your apprenticeship programme	12
What to consider when... tackling the 20% off-the-job training requirement	13
What to consider when... dealing with End-Point Assessment (EPA)	14
What to consider when... your firm has operations based across the UK	15

# The Apprenticeships Challenge

Whether you are new to apprenticeships or have had a programme for some time, the CII is here to help. This booklet provides a high-level introduction to Apprenticeships in the insurance and financial planning sectors.

Indepth practical guidance shaped around the CII's '9 steps to success' can be accessed by registering at: <http://bit.ly/2A6RqXC>

# Apprenticeships: Snapshot

Apprenticeships form a key element of the government's push to increase the skill levels and drive up the productivity of UK plc. Reforming the apprenticeship system aims to bring training in-line with the needs of business and individuals.










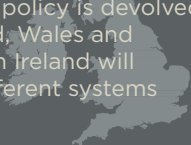
As a profession, insurance and financial planning face immediate and longer-term skills challenges. We are not alone in this and competition for talent is fierce. Apprenticeships can be part of the solution for our sector. They provide access to talent pools

that, traditionally, might not have been explored, and support the re-skilling and up-skilling of the existing workforce.

## Employer-led

The move to employer-created apprenticeships (so-called trailblazers) and the introduction of the apprenticeship levy, has brought apprenticeships sharply into focus for more employers than ever before. Through the levy, many firms now have an investment in the apprenticeship system. Apprenticeships will become an integral part of a firm's people strategy and have the potential to fundamentally change how you approach training and development.

## Key Facts: Apprenticeship funding in England

 <b>APRIL 2017</b> Apprenticeship levy introduced.	 <b>£3m +</b> UK employers with a paybill above £3m are liable to pay the levy.	<b>0.5%</b> Percentage of payroll paid to HMRC.	 <b>£15,000</b> Levy allowance per year. So if your annual levy contribution is £100,000 you pay £85,000.
 <b>10%</b> Government top up for levy payers. So for every £1 you put in you have £1.10 to spend.	<b>24 Months</b> Levy funds expire after two years. The system works on a first-in, first-out basis. 	 <b>APPRENTICESHIP SERVICE</b> Online system to manage and utilise levy funds.	<b>90:10%</b> For non-levy payers government will contribute 90% to the cost of apprentice training.
 <b>SPENDING</b> Funds can only be spent on approved English apprenticeships with an approved provider.	 <b>TRAINING, ASSESSMENT AND CERTIFICATION</b> Funding is used to pay for these. It cannot be used for wages.	<b>NEW AND EXISTING STAFF</b> Funding can be used to train new and existing staff. 	<b>HOME NATIONS</b> Your levy account will only include digital funds that relate to the paybill where staff live in England. As skills policy is devolved, Scotland, Wales and Northern Ireland will have different systems in place. 

# Apprenticeships: Supporting the sector in three key ways

## 1. Inclusive leadership across the sector

Apprenticeships continue to evolve, changing to meet the needs of employers and the economy. To ensure that they work for our sector, are delivered consistently and firms have access to best practice guidance and support, the CII is collaborating with experts, employers and government.

## 2. Ensuring quality in apprenticeships

Being able to trust the quality of apprenticeships is key to embedding them into our sector's psyche.

The CII's Apprenticeship Training Provider Accreditation is a kite mark for employers to know that a training provider has met a range of standards independently assessed by the CII.

We are working with our accredited providers to ensure that firms, whatever their size, across insurance and financial planning can access

apprenticeship training. So, for the smaller firms in our sector, CII accredited training is available to small general insurance intermediaries through Babington and financial planning firms should look to use the Personal Finance Society's ASPIRE programme. (England only)

In addition, we are providing the quality assurance of end point assessment across insurance apprenticeship standards.

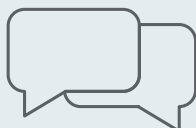
## 3. Accessible guidance and support

Working with partners, including the National Apprenticeship Service and CII accredited training providers, we provide guidance and support wherever you are on the apprenticeship journey – from making the initial decision and developing a strategy, though to managing a programme, evaluating its effectiveness and identifying future enhancements.

Register today at <http://bit.ly/2A6RqXC> for in-depth guidance and insights on how to maximise your firm's apprenticeship programme



**CII Guide to  
Apprenticeships**



**CII Live Webinar**



**CII Podcast Series**



**Accredited  
CII Accredited  
Training Providers**



**National  
Apprenticeship  
Service Helpline  
08000 150 600**

Helpline: To ensure you receive tailored advice, when using the National Apprenticeship Service Helpline, please mention the Chartered Insurance Institute or the Personal Finance Society.

# Apprenticeships: 9 steps to success

Apprenticeships help develop a motivated, skilled and qualified workforce, while ultimately improving productivity. Follow our 9 steps to success to reap the benefits of apprenticeship training:



For in-depth guidance and insights for your firm, **register at** <http://bit.ly/2A6RqXC>

# Apprenticeships: Hot topics

Based on research conducted by the Chartered Insurance Institute with firms across our sector, a handful of reoccurring themes came out loud and clear. This section takes a high level look at what you need to consider when looking to address these issues in your firm.

More in-depth practical guidance on these themes can be accessed by registering at:  
**<http://bit.ly/2A6RqXC>**



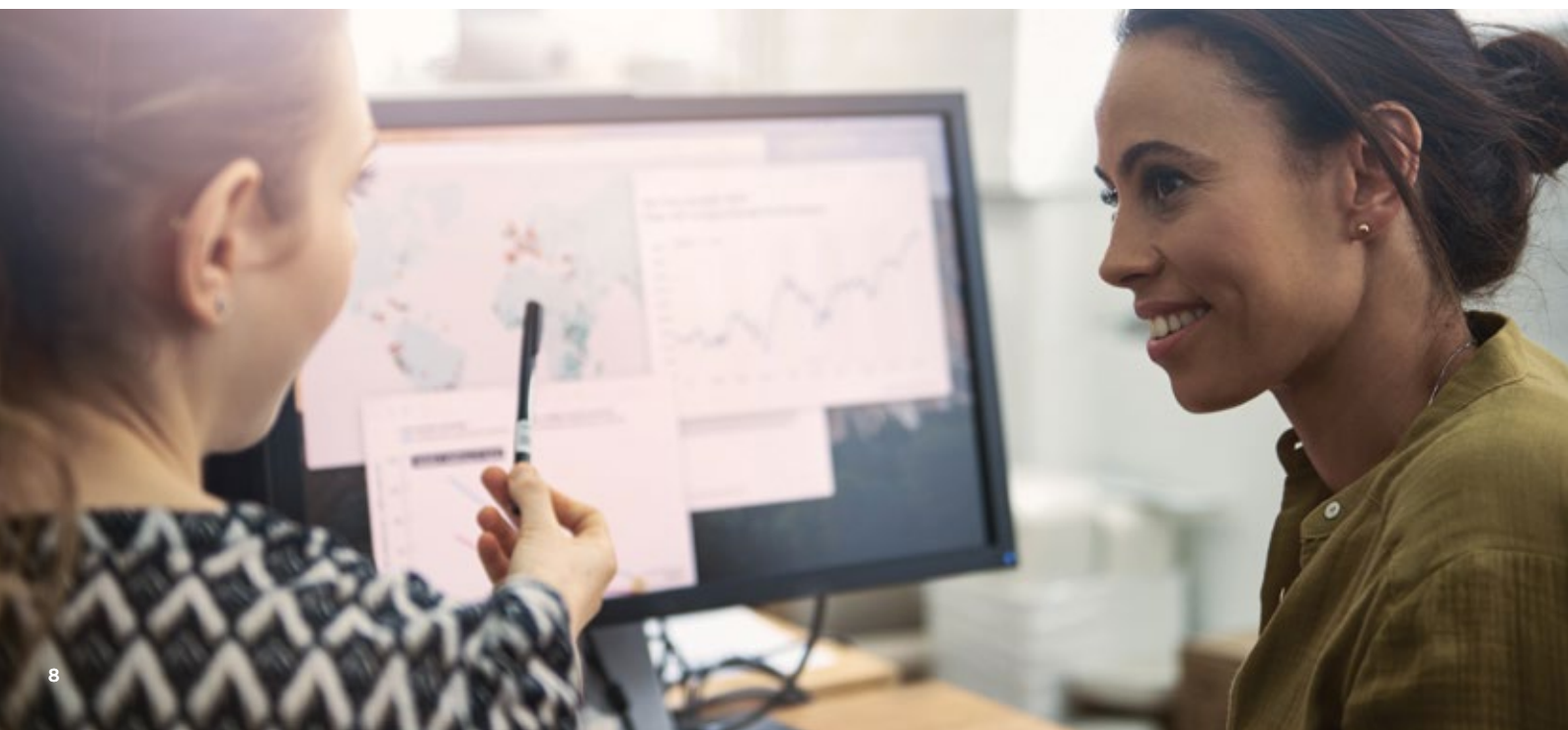
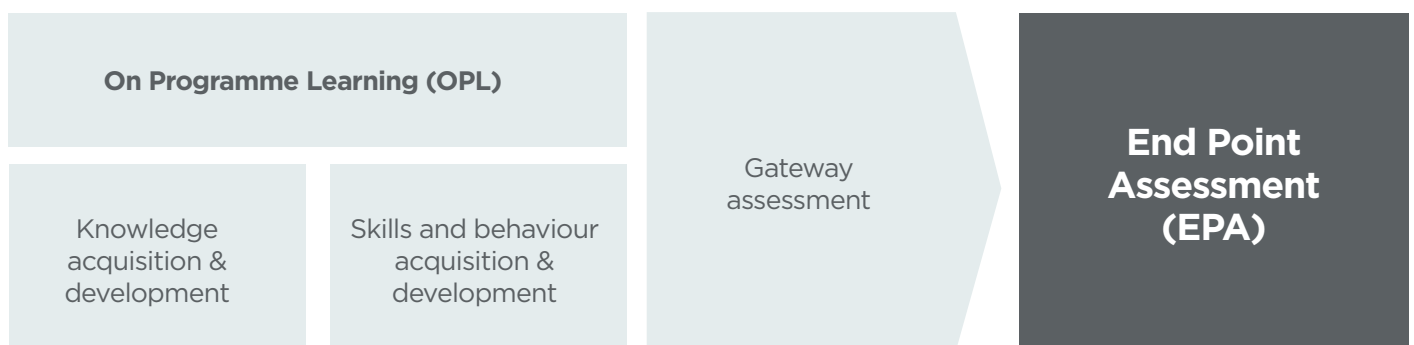
# What to consider when... first looking at apprenticeships

Apprenticeships are work-based training programmes that are an excellent way of attracting new and developing existing talent. An apprentice can be anyone over the age of 16.

An apprenticeship is a real job with elements of both on the job and off the job training (20% of the apprenticeship has to be 'off the job

training'). The training element (on programme learning) must last at least 12 months and aims to develop the knowledge, skills and behaviours set out in the relevant apprenticeship standard. Where necessary this period will include the successful completion of any requisite CII units/qualifications.

Following the completion of the training element, the apprentice will undergo an independent end point assessment. This will test the individual's occupational competence in their role. Upon passing this assessment, the apprentice will have completed their apprenticeship.





# What to consider when... developing your apprenticeship strategy

## Key employer actions

Apprenticeships are now an integral part of how our sector attracts, develops and retains talent. They should be viewed, not in isolation, but as an **integral part of an overall people strategy**.

Apprenticeships have the potential to fundamentally change how firms approach training and development.

Ensuring **executive level commitment** and buy-in to develop an apprenticeship strategy is essential to its success. Best practice suggests that maximum impact is achieved when business leaders work with HR, Learning and Finance to explore and agree where apprentices fit within strategic plans and developing the business case for delivering apprenticeships.

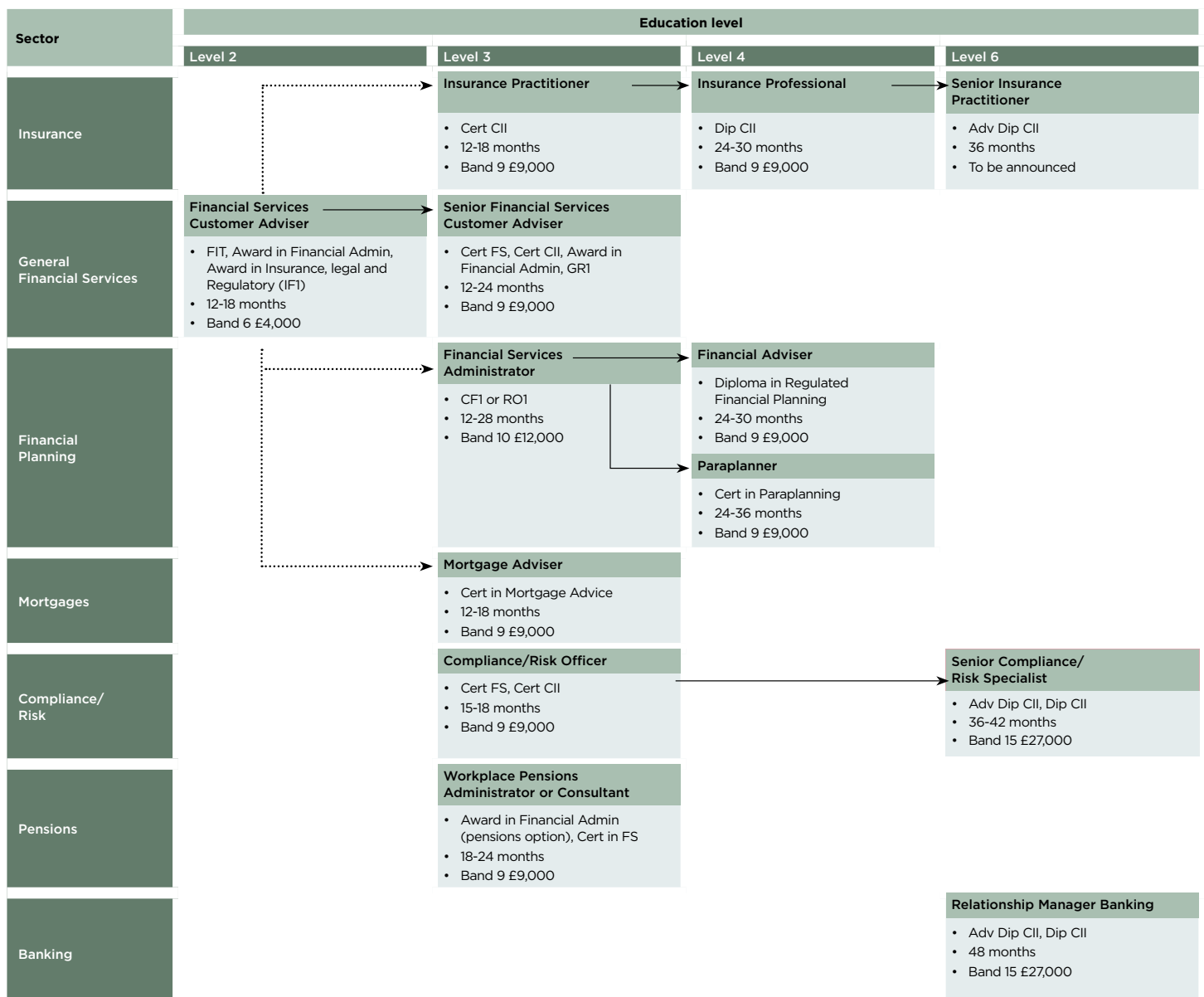
1	2	3	4	5
Apprenticeship funding changes in England now mean that apprentices can be all ages and levels of education, including graduates.	Understand your staff breakdown across the United Kingdom and, if you pay the levy, its impact on contribution in England v devolved nations.  If you pay the levy you will be able to access data via the Apprenticeship Service.	Review learning needs across all functions and levels.  Convert existing training programmes into funded apprenticeship programmes e.g. graduate and management schemes.	Review recruitment and retention strategies.  As degree apprenticeships become a viable alternative to traditional university routes, how will apprenticeships fit into your future workforce and how will this impact graduate schemes?	Invest in:  Key roles and functions  Processes and systems  Data and quality assurance  Set KPIs and agree measures of success.  Celebrate success
Funding	Eligibility criteria	Learning needs	Recruitment needs	Implementation

# What to consider when... understanding apprenticeships standards

Apprenticeships are available in 1500 occupations across 170 industries. A number of these have been developed to serve the insurance and financial planning sector, with CII qualifications integrated into them.

## Key:

Suggested progression pathway —————> Potential progression pathway .....>



For a full list of apprenticeship standards approved for delivery, visit <http://bit.ly/2zXhtzx>

# What to consider when... selecting a Training Provider

Choosing the right training provider for your needs is vital to the success of any apprenticeship scheme. Treat selecting the apprenticeship training provider like you would any procurement process and enter into a commercial negotiation.

Apprenticeships are a competitive market and the **employer is empowered to make the decision around who to appoint**. The training provider you select should give you clear information on the level of service you can expect and set out what your responsibilities are throughout the programme. Remember, you can select and work with multiple training providers, depending on your appetite to do this and the depth and breadth of your apprenticeship programmes.

The CII offers Apprenticeship Training Provider Accreditation, a kite mark for employers to know that a training provider has met a range

of standards independently assessed by the CII. This shows a training provider has the appropriate management controls, training skills and capability. For a list of accredited providers, visit: <http://bit.ly/2zSOx0X>

**All organisations delivering apprenticeship training need to be on the Register of Approved Training Providers (RoATP)**  
<http://bit.ly/2hR7GrB>

Some firms may choose to deliver some or all of the apprenticeship training in-house. In order to do this, the employer must register to become an Employer Provider.



# What to consider when... developing your apprenticeship programme

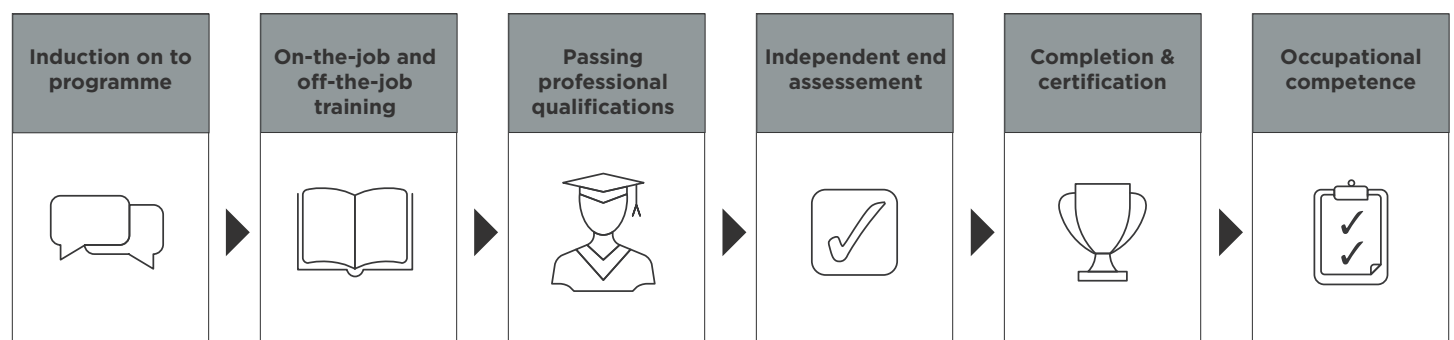
Apprentices require a minimum period of 12 months on-programme learning, which will include training to develop the skills, knowledge and behaviours detailed in the standards and completion of any mandated qualifications.

You should work with your training provider to develop a training programme that meets your needs and those of the apprentice.



## The lifecycle of an apprenticeship

All apprentices have to follow these core stages to complete their apprenticeship.

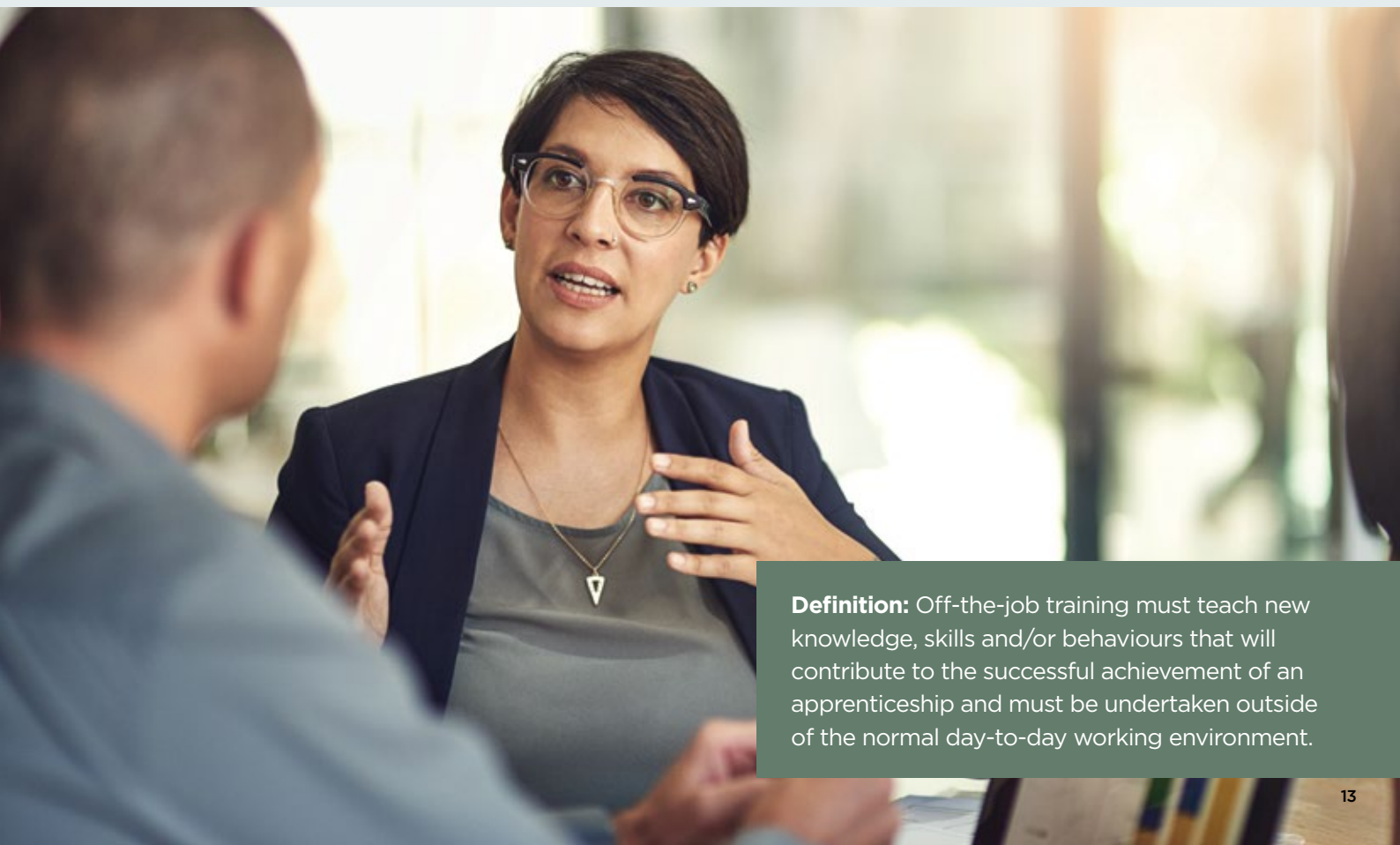


# What to consider when... tackling the 20% off-the-job training requirement

## What does this mean for your business?

Understanding how the 20% off-the-job training requirement can be applied is one of the most frequently asked questions from employers. This can be met in a number of ways and does not necessarily mean the apprentice has to attend classroom type training for one day a week.

Apprenticeship programmes comprise of both on-the-job learning and off-the-job learning. The 20% off-the-job training is an essential part of an apprenticeship and therefore must take place during employed time. Employers may find that a lot of what they already offer as part of their learning and development delivery counts as part of the 20% and we would recommend that you explore this with your training provider to understand how it can be addressed in your programme.



**Definition:** Off-the-job training must teach new knowledge, skills and/or behaviours that will contribute to the successful achievement of an apprenticeship and must be undertaken outside of the normal day-to-day working environment.

# What to consider when... dealing with End-Point Assessment (EPA)

All apprentices must undertake an independent end-point assessment assessing the skills, knowledge and behaviours that have been learnt through the apprenticeship. The purpose of the assessment is to make sure the apprentice meets the standard set by employers and is fully competent in the role.

## Selecting an end point assessment organisation

As with selecting a training provider, employers have a choice when it comes to End Point Assessment organisations. In making your selection we suggest that you seek to identify an assessment organisation that follows these best practice steps:





# What to consider when... your firm has operations based across the UK



As skills policy has been devolved, governments in each of the devolved nations will receive a 'population share' of the Apprenticeship levy.

For those firms with offices across the UK, the government will utilise home address data to calculate how much levy will be made available to spend in England via the apprenticeship service.

The funding rules do allow the opportunity for staff who spend at least 50% of their working hours in England, over the duration of the apprenticeship to access funding in England.

If you're an employer with operations in Scotland, Wales or Northern Ireland, you may want to contact your apprenticeship authority.

**Scotland:**

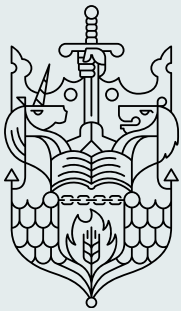
<http://bit.ly/2kW8nAe>

**Wales:**

<http://bit.ly/2ytLtVP>

**Northern Ireland:**

<http://bit.ly/2yuxsYd>



Chartered  
Insurance  
Institute

Standards. Professionalism. Trust.

Chartered Insurance Institute  
20 Aldermanbury  
London  
EC2V 7HY

**National Apprenticeship Service Helpline:**

08000 150 600 (Please reference CII when calling)

**Speak to the CII Corporate Team:**

[apprentice@cii.co.uk](mailto:apprentice@cii.co.uk)

**[www.cii.co.uk/apprenticeships](http://www.cii.co.uk/apprenticeships)**