An introduction to apprenticeships
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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: www.cii.co.uk/apprenticeships
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

<table>
<thead>
<tr>
<th>APRIL 2017</th>
<th>£3m +</th>
<th>0.5%</th>
<th>£15,000</th>
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<tbody>
<tr>
<td>Apprenticeships levy introduced.</td>
<td>UK employers with a paybill above £3m are liable to pay the levy.</td>
<td>Percentage of payroll paid to HMRC.</td>
<td>Levy allowance per year. So if your annual levy contribution is £100,000 you pay £85,000.</td>
</tr>
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</table>

10% Government top up for levy payers. So for every £1 you put in you have £1.10 to spend.

24 Months Levy funds expire after two years. The system works on a first-in, first-out basis.

APPRENTICESHIP SERVICE Online system to manage and utilise levy funds.

90:10% For non-levy payers government will contribute 90% to the cost of apprentice training.

SPENDING Funds can only be spent on approved English apprenticeships with an approved provider.

TRAINING, ASSESSMENT AND CERTIFICATION Funding is used to pay for these. It cannot be used for wages.

NEW AND EXISTING STAFF Funding can be used to train new and existing staff.

HOME NATIONS 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 www.cii.co.uk/apprenticeships for in-depth guidance and insights on how to maximise your firm’s apprenticeship programme

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 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:

1. Shape your firm’s training and development strategy aligned with corporate objectives
2. Identify available funding for your firm
3. Set targets to monitor success
4. Manage your apprenticeship programme
5. Build your apprenticeship programme
6. Evaluate your apprenticeship programme
7. Recruit and onboard your apprenticeses
8. Evolve your apprenticeship programme
9. Select organisations to work with

For in-depth guidance and insights for your firm, register at www.cil.co.uk/apprenticeships
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: www.cii.co.uk/apprenticeships
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. **Apprenticeship funding changes in England**
   - 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.

2. **Eligibility criteria**
   - Review learning needs across all functions and levels.
   - Convert existing training programmes into funded apprenticeship programmes e.g. graduate and management schemes.

3. **Learning needs**
   - 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?

4. **Recruitment needs**
   - Invest in: Key roles and functions, Processes and systems, Data and quality assurance, Set KPIs and agree measures of success.
   - Celebrate success

5. **Implementation**
   - Funding
   - Eligibility criteria
   - Learning needs
   - Recruitment needs
   - Implementation
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

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<thead>
<tr>
<th>Sector</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 6</th>
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<tbody>
<tr>
<td>Insurance</td>
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<td>Insurance Practitioner</td>
<td>Insurance Professional</td>
<td>Senior Insurance Practitioner</td>
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<td></td>
<td></td>
<td>• Cert CII</td>
<td>• Dip CII</td>
<td>• ADip CII</td>
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<td></td>
<td>• 12-18 months</td>
<td>• 24-30 months</td>
<td>• 36 months</td>
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<td>• Band 9 £9000</td>
<td>• Band 9 £9000</td>
<td>• Band to be announced</td>
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<tr>
<td>General Financial Services</td>
<td>Financial Services Customer Adviser</td>
<td>• FIT, Award in Financial Admin, Award in Insurance, legal and Regulatory (FIT)</td>
<td>• Cert FS, Award in Retail Banking, Cert CII, Award in Financial Admin, Git</td>
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<tr>
<td></td>
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<td>• 12-18 months</td>
<td>• 12-24 months</td>
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<td>• Band 6 £4000</td>
<td>• Band 9 £9000</td>
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<td>Financial Planning</td>
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<td>• CF1 or RO1</td>
<td>Financial Planner</td>
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<td></td>
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<td>• 12-28 months</td>
<td>• Diploma in Regulated Financial Planning</td>
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<td>• Band 10 £1200</td>
<td>• 24-30 months</td>
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<tr>
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<td>Mortgages</td>
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<td>Financial Planner</td>
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<td></td>
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<td>• Cert in Mortgage Advice</td>
<td>• Cert in Paraplanning</td>
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<td>• 12-18 months</td>
<td>• 24-36 months</td>
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<td>• Band 9 £9000</td>
<td>• Band 9 £9000</td>
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<td>Compliance/Risk</td>
<td>Compliance/Risk officer</td>
<td>• Cert PFS, Cert CII</td>
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<td></td>
<td></td>
<td>• 15-18 months</td>
<td>• Adv Dip FP, Dip in FP, R01-R05, CF6</td>
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<td></td>
<td></td>
<td>• Band 9 £9000</td>
<td>• 36-42 months</td>
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<td></td>
<td>Workplace Pensions Administrator or Consultant</td>
<td>• Award in Financial Admin (pensions option), Cert in FS, Cert in LP18-24 months</td>
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<td>• Band 9 £9000</td>
<td>• Adv Dip FP, Dip in FP, R01-R05, CF6</td>
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<td>Relationship Manager Banking</td>
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<td>• Band 15 £2700</td>
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<tr>
<td>Banking</td>
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For a full list of apprenticeship standards approved for delivery, visit [https://www.gov.uk/government/collections/apprenticeship-standards](https://www.gov.uk/government/collections/apprenticeship-standards)
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: www.cii.co.uk/accredited-training-providers

All organisations delivering apprenticeship training need to be on the Register of Approved Training Providers (RoATP) www.gov.uk/government/publications/register-of-apprenticeship-training-providers

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:

1 ENGAGEMENT
Meet with the employer, training provider and other key stakeholders to confirm all EPA requirements

2 PRE-GATEWAY
Confirmation of apprentice ‘readiness’
Schedule dates and time for EPA and other activities

3 END-POINT ASSESSMENT ACTIVITIES
Progress of apprentice fed back to employer and training provider
Confirmation of final assessment dates

4 FINAL END-POINT ASSESSMENT
Designed to cover all activities required by the assessment plan for each standard

5 CERTIFICATION
Once decision reached, formal certification is requested from the ESFA (Education and Skills Funding Agency) and distributed
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:

Wales:
https://businesswales.gov.wales/skillsgateway/apprenticeship-levy

Northern Ireland: