



TRAINING STANDARDS COUNCIL

INSPECTION REPORT JULY 2000

Apex Management Consultants

SUMMARY

Apex Management Consultants provide satisfactory work-based training in insurance for modern apprentices. The resources for training are good. The provider's equal opportunities policy does not cover all the relevant legislation and there is no assurance that employers have their own policies. Trainers provide trainees with prompt assistance and pastoral support is good. Progress reviews are frequent. Although there is a move to make management systems more formal, the company relies heavily on informal methods of working. There are good arrangements for gathering feedback from trainees on the quality of training, but the company does not have an effective quality assurance framework.

GRADES

OCCUPATIONAL AREAS	GRADE
Management & professional	3

GENERIC AREAS	GRADE
Equal opportunities	4
Trainee support	3
Management of training	3
Quality assurance	4

KEY STRENGTHS

- ◆ excellent working relationships with trainees and employers
- ◆ frequent visits to trainees by trainers/assessors
- ◆ wide range of evidence in portfolios
- ◆ good resources
- ◆ strong pastoral support
- ◆ good internal communications
- ◆ strong commitment to improve the quality of training

KEY WEAKNESSES

- ◆ poor presentation of work in portfolios
- ◆ trainees' lack of access to their portfolios
- ◆ inadequate equal opportunities policy
- ◆ trainees' and employers' lack of understanding of equal opportunities
- ◆ training plans not influenced by initial assessment
- ◆ failure to co-ordinate on- and off-the-job training effectively
- ◆ no quality assurance framework
- ◆ incomplete set of management procedures

INTRODUCTION

1. Apex Management Consultants Limited is a specialist insurance and financial services training company with an office in West Sussex. The company has held a contract with Sussex Enterprise, the local training and enterprise council (TEC), since 1998 and there are currently 36 modern apprentices training in insurance. The trainees are employed in companies across Sussex. Most training takes place on the job. Apex is an accredited centre for an awarding body and it offers training in a wide range of subjects including insurance, life assurance, customer service, key skills, supervision and management as well as training and development. Two big insurance companies use Apex in a subcontracting role for their in-house modern apprenticeship programmes, but Apex has no subcontracting arrangements with other organisations. As well as government-funded training, the company offers commercial consultancy services and commercial training for staff working in large organisations such as banks and private health care companies. Apex has two directors. The other three people working for the business are self-employed training consultants.

2. The economy in Sussex remains buoyant. Current economic growth is 2 per cent per annum compared with the national average of 1.5 per cent. The growth is particularly strong in the north of the county, where Gatwick Airport and Crawley are situated. Gatwick airport continues to generate new economic activity. Sussex also has a substantial number of high technology businesses, and new call-centre operations are being established. There are proportionately fewer employees in manufacturing industries and more employees in health, financial services and air transport than in the rest of the UK. A greater proportion of the workforce is employed in high technology industries (4.8 per cent) compared with the average nationally (4 per cent).

3. In 1999, 78.4 per cent of the population of Sussex was economically active compared with a figure of 82.6 per cent for the Southeast as a whole. The unemployment rate for Sussex was 3.1 per cent, ranging from 1.3 per cent in western central Sussex to 6.5 per cent in Brighton. Of the 50,000 businesses in Sussex, 86 per cent employed less than 10 people but they accounted for only 24 per cent of jobs. In contrast the largest businesses, employing more than 100 people, accounted for 1.4 per cent of businesses but 39 per cent of jobs. Nineteen per cent of the workforce was self-employed compared with national average of 13 per cent. Fifty-one per cent of those in employment were men, 49 per cent women. At the 1991 census, minority ethnic groups comprised 1.9 per cent of the population of West Sussex compared with an average of 5.5 per cent for Great Britain as a whole.

4. At present, 43 per cent of the workforce hold level 3 qualifications and the number gaining vocational qualifications is rising. In 1999, the percentage of



school leavers achieving five or more general certificates of general education (GCSEs) at grade C or above was 53.7 per cent in West Sussex and 49.6 per cent in East Sussex compared with a national average of 47.9 per cent.

INSPECTION FINDINGS

5. One of the directors of Apex Management Consultants drew up a self-assessment report for the TEC in September 1998, before the first trainees had started on their modern apprenticeship programme. The second report, dated September 1999, was produced as part of the TEC's annual quality assurance cycle. When the company knew that an inspection was imminent, the second self-assessment report was updated and several parts re-written. The final draft of the report was seen and commented on by one of the company's internal verifiers before being submitted to the TEC and the TSC. The report provides a fair amount of background information on the company and its training activities. It identifies strengths and weaknesses and states clearly where supporting evidence can be found. The weaknesses identified are currently being addressed through an action plan. Inspectors agreed with some of the strengths and most of the weaknesses. They considered a number of strengths to be no more than normal practice.

6. Three inspectors and one occupational expert spent a total of 12 days at the company during July 2000. Inspectors visited the premises of seven of the 12 employers involved in training. They held interviews with eight employers, 11 trainees and two of Apex's staff. They also examined a broad range of written material, including trainees' portfolios, review records, files and external verifiers' reports.

OCCUPATIONAL AREAS

Management & professional

Grade 3

7. The company offers modern apprenticeship programmes in insurance. At present, it has 36 trainees, all of whom are full-time employees of small or large organisations offering life pensions and general insurance products. Trainees' jobs are primarily focused on customer service and administration and they follow the customer service strand of the modern apprenticeship framework. The programme comprises the customer service NVQs at level 3, three units of the insurance NVQ at level 3, key skills units and an insurance professional qualification. The professional qualification is either the insurance foundation certificate part 1 or 2, or the financial-planning certificate, parts 1 and 2. Part 3 of the financial-planning certificate is available as an additional course. Training is provided through individual and group sessions at the workplace. Employers release the trainees for occasional day workshops at the company's office. The two directors of Apex work with the self-employed training consultants. All staff have appropriate occupational qualifications, industrial experience and assessor awards. The trainer/assessor visits the trainees every month to cover the theoretical training and to monitor progress with NVQs and key skills. Two trainees have completed the full individual training plan out of the 50 who have started since January 1999.

Thirty have achieved the NVQ in customer service, two have achieved units in the insurance NVQ, 17 have gained part 1 of the foundation or financial-planning certificate and 10 have gained part 2. Thirty-six trainees remain on programme. The self-assessment report identified nine strengths and five weaknesses. Seven of the strengths were no more than normal practice, while another strength and some weaknesses related more to generic areas of provision. Inspectors identified other strengths and weaknesses and awarded a lower grade than that given in the self-assessment report.

STRENGTHS

- ◆ the company's excellent rapport with trainees and employers
- ◆ wide range of assessment methods
- ◆ good resources and opportunities for learning
- ◆ good off-the-job training

WEAKNESSES

- ◆ lack of detail in trainees' action plans
- ◆ trainees' lack of access to their portfolios
- ◆ poor presentation of some work in portfolios

GOOD PRACTICE

One trainee identified the need to develop improved procedures for communication between the independent financial advisers associated with the company. Work on the procedures formed the basis of a successful NVQ project and the company's implementation of the recommendations led to cost savings and improved efficiency.

8. Apex works closely with a relatively small group of companies and has spent time building up excellent working relationships with them and the trainees they employ. The trainees are highly motivated. Employers offer them good opportunities to learn and to accumulate evidence for their NVQs. Trainees receive coaching on the job from work-based managers and quickly acquire new skills. Trainers from the company provide further training during their monthly visits. They hold group discussions, ask probing questions, observe trainees at work and carry out individual coaching. Assessors observe and question trainees and the outcomes are systematically recorded. Other evidence comes from witness testimonies and personal statements. Portfolios contain a wide range of evidence. Where the opportunity to demonstrate competence in a particular skill is inadequate, case studies have been introduced. Trainers/assessors offer assistance and guidance at any time through e-mail and telephone. Employers and trainees recognise and appreciate this support and trainees gain in confidence.

9. Trainees have clear career goals and see the training as the means of achieving them. Their jobs enable them to practise their skills and generate evidence for their qualifications. Resources include good open-learning packs and computer-based material. Employers recognise the value of developing their employees' knowledge and skills and the benefits training brings to their business.

10. In addition to the training provided in the workplace, the company offers revision workshops to help trainees with their final preparations for insurance

examinations. Since the workshops have been introduced there has been a significant improvement in achievement rates.

GOOD PRACTICE

One employer with a large group of trainees has appointed one of the trainees as a co-ordinator. The co-ordinator provides a point of contact which helps the employer to keep in touch with the trainees. The role of co-ordinator has also helped the trainee concerned to develop communications and organisational skills and to accumulate evidence for key skills units.

11. Trainees are unclear about the progress they are making towards their NVQs. Milestones are recorded on an assessment plan drawn up at the beginning of the programme. However, action plans drawn up after the monthly assessments are not detailed enough to provide the trainee with an explicit account of the progress made and the targets yet to be achieved. Action plans are set out on a single page with boxes which trainees found inadequate in size for the amount of detail that needed to be recorded.

12. Trainees' portfolios are stored in the company's office which means that trainees do not have access to them on a continuous basis. This prevents them from building up their evidence in a regular and constructive manner and lessens their feelings of responsibility for a key element of their training.

13. Some portfolios proved difficult to inspect because the content was arranged so haphazardly. All evidence is grouped together, rather than filed in a chronological sequence. Portfolios have no contents page and there are no sample signatures of assessors, internal verifiers or workplace managers to assure the authenticity of the evidence.

GENERIC AREAS

Equal opportunities

Grade 4

14. Responsibility for equal opportunities rests with one of the owners of Apex Management Consultants. The company has a short equal opportunities statement which meets the contract requirement of the local TEC. The induction for trainees covers equal opportunity issues but employers do not automatically receive a copy of the company's equal opportunities policy and they are not required to produce evidence that they have a policy of their own. During the year 1999-2000, none of the trainees starting training programmes were from minority ethnic groups and none of them were disabled. Seventy-one per cent of trainees are women. The company occupies the ground floor of a two-storey building which is accessible to those with restricted mobility. The self-assessment report for equal opportunities was not critical enough. It identified two strengths and one weakness. However, inspectors did not agree with either of the strengths and they identified additional weaknesses to those mentioned in the report. They awarded a lower grade than that given by the company.

STRENGTHS

- ◆ clear appeals and complaints procedures

WEAKNESSES

- ◆ inadequate equal opportunities policy
- ◆ trainees and employers' poor understanding of equal opportunities
- ◆ inadequate analysis of data relating to equality of opportunity

15. The company's appeals and complaints procedures are clear. They are described thoroughly at trainees' induction and subsequently discussed at trainees' reviews. Trainees are required to sign a document which acknowledges their understanding of the appeals process. The document provides information on who to contact should they experience any difficulties or have cause to complain about their training programme. Trainees are aware of their right to appeal against assessment decisions and of who will deal with any complaints they may have. Complaints from trainees are taken seriously and responded to very quickly.

16. The equal opportunities statement has been reviewed at various intervals since it was written but there has not been a comprehensive review of its content to ensure that this reflects the most recent legislation. The policy is not detailed enough and it fails to refer to recent legislation such as the *Disability Discrimination Act, 1995*.

17. As a consequence of its self-assessment the company has started to develop and improve the emphasis given to equal opportunities. For example, induction now routinely covers equal opportunities issues in a way which is meaningful to trainees. It is too early to determine if this initiative is increasing trainees' awareness of equal opportunities. Apex staff have not received specific training in equal opportunities. The company collects data on trainees' gender, ethnicity and disabilities but only in so far as this is necessary to meet the requirements of the awarding body. The data are not analysed systematically to provide information for planning, decision-making and marketing. The company produces no promotional materials to make its training provision known to a wider audience. There is no attempt to target under-represented groups and widen participation in training.

Trainee support

Grade 3

18. Most trainees are referred to the company by their employers or recruited as a result of Apex approaching employers to offer training to suitable employees. There are no specific selection criteria other than that applicants are already employed in the sector and fall within the age range required for a modern apprenticeship. Trainees receive a short induction from Apex staff which includes

an introduction to the key requirements of the training programme, an overview of the modern apprenticeship framework, the requirements relating to the examined part of the training, the review process, health and safety and equal opportunities. The induction is usually held at the trainee's workplace and conducted with individuals or small groups. Sometimes, the employer joins the sessions. The trainees are also given an explanation of the progression routes they can follow. The company invites trainees to complete a short questionnaire designed to assess their preferred methods of learning and another to assess skills and the suitability of their work in creating evidence for the NVQ. Trainers visit trainees in the workplace to review progress and to provide additional training in theory. The self-assessment report identified two strengths and two weaknesses for this generic area. Inspectors agreed with the weaknesses identified but did not agree with the strengths. They identified additional strengths and awarded the same grade as the company.

STRENGTHS

- ◆ good additional training and revision workshops
- ◆ strong pastoral support

WEAKNESSES

- ◆ inadequate individual training plans
- ◆ little accreditation of prior learning

GOOD PRACTICE

Many employers offer a significant financial reward to the trainee for successful completion of the exam-based aspects of training.

19. The company offers regular additional training and revision workshops which focus clearly on examination requirements for the financial-planning certificate. Well-qualified, experienced insurance professionals who are very familiar with the requirements of the examination and the demands of the industry staff the workshops. Workshop sessions cover each aspect of the examination in a manageable format. The workshops are designed to build on work which trainees have undertaken, and trainees are required to read up on the planned topics for the training session. The company provides all trainees with good specialist reading material to support their studies and they are offered several opportunities to practise for the exam by working on past examination papers. Practise papers are marked and trainees receive detailed feedback and guidance. Individual trainees receive additional support, where this is required.

20. Trainees receive good personal and professional support from the small team of trainers. Help is sometimes provided outside normal office hours and at locations away from the company's premises or the workplace. Trainees are encouraged to take additional qualifications over and above the requirements of the modern apprenticeship framework. For example, one trainee followed a presentation-software course and others are working towards a financial-planning certificate level 3, a full level 3 insurance NVQ, or other professional

qualifications.

21. At the start of their training, all trainees complete their own assessment of their skills and knowledge. In addition, they respond to a recently introduced questionnaire on their preferred methods of learning. The results of these initial assessments, however, are not always reflected in trainee's individual training plans. There is no initial assessment of trainees' occupational skills or key skills, but trainees who enter training having successfully achieved key skills units, for example, as part of a GNVQ, receive appropriate accreditation against relevant aspects of the modern apprenticeship framework. There is no other formal accreditation of prior learning. Many trainees already have a number of general certificates of education advanced levels (A levels) or other qualifications, but these are not used as indicators of their likely pace of progress or their ability to achieve higher level qualifications when initial training plans are drawn up. Records of progress reviews do not contain information on pastoral and work experience matters. Apex records personal information on a separate system to ensure that confidentiality is maintained. Apex has recently reviewed and revised the documents used in the review process. The original individual training plan is not regarded as a working document, so the company has generated substitute paperwork to meet the same needs. There are missed opportunities to use progress reviews to urge and encourage trainees to achieve key skills qualifications, as well as occupational qualifications, within a timescale that reflects their ability.

Management of training

Grade 3

22. The two directors who own the company run apex Management Consultants. The company is based in a single large office which is also used as a training room. The company employs no staff but they have links with three self-employed consultants from whom they purchase training, assessment and internal verification services. This is the second year Apex has contracted with the TEC to offer modern apprenticeships in insurance. Targets set by the TEC for recruitment and NVQ achievements are being met. There is no staff appraisal system, but there are written job descriptions for each of the directors and for the consultants. The directors and the consultants are well qualified and experienced. The strengths identified in the self-assessment report were more applicable to the occupational area. Inspectors agreed with the identified weaknesses, which were already being addressed by the company before the inspection took place. Inspectors identified further strengths and weaknesses and awarded the same grade as that given by the company.

STRENGTHS

- ◆ good internal communication
- ◆ detailed staff development plans
- ◆ good co-operation with employers in planning individual training

WEAKNESSES

- ◆ lack of on- and off-the-job co-ordination
- ◆ heavy dependence on guidance from external bodies

23. Apex is a small company employing staff on a consultancy basis to carry out certain training, assessment and internal verification tasks. The team has complementary skills and members work well together. They inform each other of developments and feel no inhibition about suggesting changes and improvements to the training. They communicate on an informal basis, mainly by telephone. However, the company has recognised the need for more formal communication and is moving to a system in which there are regular scheduled meetings and minutes which are subsequently circulated. The developments include internal verifiers' meetings and separate assessors' meetings. Although the company is small, staff development plans are drawn up for each of the full-time members of staff and the consultants. The plans indicate in detail how training will take place and what additional help is needed to achieve the targets set. Plans are considered at each staff meeting and amended where necessary.

24. The company has a good informal relationship with employers. In most cases, there is more than one trainee with each employer. The consultants do not work on regular days but arrange their inputs to meet the needs of the trainees and the employers. For example, when it suits the employer, all trainees are trained as a group at the employer's premises and, at other times, the trainees visit the company's office for individual or group training. The company has produced a consultation paper on improving employers' involvement in training. It has been circulated to the TEC, which has commented on the proposals. Action points put forward in the paper are now being implemented, on a trial basis, with two employers. Part of the purpose of these is to achieve greater co-ordination of on- and off-the-job training.

25. At present, there is no co-ordination between the company and the employers to ensure that activities on the job provide the training required to enable trainees to achieve the NVQ. The employer is not given a copy of the training schedule and does not know when certain topics are being covered. Reviews take place regularly, and employers and managers know the programme the trainee is undertaking, but at no time do the trainer/assessor, trainee and workplace manager sit down together to share experiences and plan ahead. The employer receives a copy of the review sheet, but not of the action plan. The need for closer integration of on- and off-the-job training has been recognised and things are changing for new trainees. One company, which has recently taken on three new trainees, has been provided with a detailed list of topics to be covered at each training session, and a named person has been appointed as co-ordinator to strengthen links between on- and off- the-job training.

26. Trainers are experienced in, and knowledgeable about, all aspects of the training. Until recently, the company had not placed enough emphasis on developing effective procedures to underpin the training. Apex has responded

quickly to suggestions made by the external verifier and the TEC and has accepted recommendations from the TEC, following recent health and safety and financial audits. Until September last year, there were no formal internal verification records. The company has now produced an internal verification strategy and guidance for assessors to ensure that assessors and internal verifiers are more accountable.

Quality assurance

Grade 4

27. One of the directors has overall responsibility for quality assurance. Quality assurance procedures meet the requirements of the TEC and the awarding body but they do not cover all aspects of the company's work. The self-assessment report for this generic area was not very detailed. The company recognised the need to undertake an overall review of its arrangements for quality assurance. Inspectors identified additional strengths and weaknesses and awarded a lower grade than that given by the company.

STRENGTHS

- ◆ a strong commitment to improve the quality of training
- ◆ comprehensive feedback from trainees

WEAKNESSES

- ◆ no quality assurance framework
- ◆ lack of formal procedures

28. The company shows a strong commitment to improve the quality of training and to help individual trainees reach their true potential. There is a willingness to move forward and to respond quickly to ideas and suggestions which would benefit trainees or help the company to run smoothly. The introduction of formal meetings is starting to ensure that good practice is shared.

29. The company found the self-assessment process informative. They wrote their first report before they had taken on any trainees. The second report was written to comply with TEC requirements and it was amended many times before the inspection. The accompanying action plan covered both strengths and weaknesses and included timescales within which actions were to be completed and success criteria. The company has worked well in implementing this action plan.

30. The self-assessment report contains good background information on the company and the training that it provides. Inspectors agreed with some of the strengths and weaknesses identified but did not support some of the grades which were awarded. The company did not have a thorough enough understanding of the

quality statements in *Raising the Standard* and failed to unpack each statement before applying it to the work of the company and writing the report. In addition to the self-assessment, Apex conducted a review of its work during the first year of trading. The subsequent report was an open and self-critical account of performance, measured against five objectives which had been set at the beginning of the year. One of the objectives was to meet targets set by the TEC. Another was to collect and analyse achievement data. No significant trends in achievement have been detected at this stage and the company plans to monitor at further six monthly intervals. The reasons for trainees leaving their training early are recorded in detail.

31. The company has developed a comprehensive questionnaire to elicit feedback from trainees. It covers the training elements of the programme and pastoral support. The form is designed in such a way that trainees can write a fair amount in response to each question. The response rate from trainees is good and the completed questionnaires contain much valuable detail. Apex has acted on some of the suggestions made by trainees; for example, group training sessions that run for a whole day rather than the more frequent two-hour sessions. Trainees also said that the textbook being used was too detailed. So, staff have written sets of notes for each chapter outlining the objectives and the key learning points. One director from Apex now carries out all the trainees' reviews, to obtain a more effective overview of the quality of training.

32. The company has no quality assurance policy. There is no statement of the rationale for quality assurance or the objectives to be pursued. The company does not have an overarching quality assurance system that controls, measures and evaluates all aspects of the training programme. Various quality assurance procedures have yet to be brought together and, for some aspects of work, there are no written policies and procedures. The company relies mainly on feedback from trainees and internal verification for its quality assurance. There is no feedback from workplace supervisors and employers and there is no interview with trainees when they have completed their programmes. The company tries to ensure that it meets the standards set by the TEC and the awarding bodies. However, there remain gaps in assuring the quality of provision. At present, for example, there is no means of measuring the effectiveness of induction and initial assessment other than through the views of trainees. There is also the question of the criteria for making judgements. For example, the managing director monitors the performance of each assessor and trainer and writes a report, but there is no written criteria for the assessment.

33. The company has developed a range of policies, including policies on internal verification and equal opportunities but procedures relating to these policies are not comprehensive enough, are too informal, or have yet to be developed.