

Barriers to effective supervisory oversight of work-based learners in the non-life insurance sector in Ireland

by

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Declaration

I hereby certify this material, which I now submit for assessment on the programme of study learning to the award of the MA in Training and Education, is my own; based on my personal study and/or research, and that I have acknowledged all material and sources used in its preparation. I also certify that I have not copied in part or whole or otherwise plagiarised the work of anyone else, including other learners.

Signed:



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Dated:

26th April 2019

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ABSTRACT

Supervision of new entrants in the the non-life insurance sector in Ireland is a mandated function stipulated by the Central Bank. Due to the growth in the industry, there is a requirement for 3,000 new entrants by 2020. The research aims to understand the barriers to effective supervisory oversight of work-based learners in the non-life insurance sector. Through a quantitative survey, the study identified a lack of understanding of the function, that the appointment of a supervisor is often based on compliance rather than a broader skillset to support the work-based learner. The key challenges impacting on effective supervision are time, confidence and a lack of pedagogical training. The study identified several anomalies around experience, gender and qualifications but ultimately, there is a need to move beyond a regulatory framework to a supervision framework incorporating skills and competencies drawn from international best practice.

Key words: Supervision, work-based learning, pedagogical learning.

Table of Contents

Chapter 1	1
1. Introduction	1
1.1. Research Question	3
1.2. Research Aim	3
1.3. Research Objectives.....	4
1.3.1. Research Objective 1.....	4
1.3.2. Research Objective 2.....	4
1.3.3. Research Objective 3.....	4
1.4. Policy context.....	5
Chapter 2	6
2. Literature Review	6
2.1. Introduction	6
2.2. Insurance Regulated Education	6
2.3. What is Supervision	8
2.3.1. Definition.....	8
2.3.2. The Benefits of Supervision	10
2.3.3. Insurance Supervision Competencies	11
2.3.4. Insurance Human Capital Challenges.....	12
2.3.5. Supervision, a fragmented concept	12
2.4. Work-based Learning	15
2.5. Work-based Learning Theory	16
2.6. Supervisory Skills and Traits	19
2.6.1. Supervisor behaviours	24
2.6.2. Mutual Learning	25
2.6.3. Development in Work-Based Training	25
2.7. Summary	28
Chapter 3	30
3. Research Methodology	30
3.1. Introduction	30
3.2. Research Objectives.....	31
3.3. Research Approach	31
3.4. Research Philosophy.....	32
3.5. Research Action	33
3.6. Research Design	34
3.7. Quantitative Survey Method	35

3.8.	Time Horizon	36
3.9.	Data Collection	36
3.10.	Data Analysis.....	37
3.11.	Ethical Issues.....	38
3.12.	Data Protection	38
3.13.	Limitation of this Study.....	38
Chapter 4	40
4. Findings and Data Analysis	40
4.1.	Survey Findings	41
4.1.1.	Question 1 - Consent to take Survey	42
4.1.2.	Question 2 - Are you a supervisor under the Minimum Competency Code?	42
4.1.3.	Question 3 - How long have you held the role of a supervisor in your organisation or another? .	42
4.1.4.	Question 4 - How were you selected for the role?	43
4.1.5.	Question 5 - At what level is your current role in your organisation?	44
4.1.6.	Question 6 - How many years' experience did you have in the industry before being appointed a supervisor? (please use numbers only, i.e., 8 not 'eight' or 'eight years'.....	44
4.1.7.	Question 7 - What training did you receive before taking up a role as supervisor?	47
4.1.8.	Question 8 - Did you receive training after taking up your role as supervisor?	48
4.1.9.	Question 9 - What role do you carry out as supervisor? (tick all that apply)	49
4.1.10.	Question 10 - What level of learner are you currently supporting in your supervisory role? (tick all that apply).....	50
4.1.11.	Question 11 - Which elements of your role as supervisor do you find challenging? (tick all that apply).....	51
4.1.12.	Question 12 - What barriers, if any, exist in your organisation with regards to supervision and potential training? (tick all that apply).....	54
4.1.13.	Question 13 - Which of the following elements do you consider necessary for a supervisor to effectively carry out their role?	56
4.1.14.	Question 14 - Which of the following delivery channels would you prefer?.....	58
4.1.15.	Question 15 - Do you have a mentor?	59
4.1.16.	Question 16 - Do you mentor other supervisors?	60
4.1.17.	Question 17 - How do you perceive your own performance as a supervisor to new entrants under MCC? (1 is unsatisfactory and 100 is satisfactory)	61
4.1.18.	Question 18 - Do you feel confident in your supervision skills? (1 is unconfident and 100 is confident).....	63
4.1.19.	Question 19 What does the role of supervisor mean to you?	64
4.1.20.	Question 20 - What is your age?	65
4.1.21.	Question 21 - What is your gender?	66
4.1.22.	Question 22 - What qualifications do you hold?.....	66
4.1.23.	Question 23 - How many years have you been actively employed in the insurance industry (non-life)?.....	67
4.1.24.	Question 24 - How many people work in your organisation in Ireland?	68
4.1.25.	Question 25 - What is the highest level of qualification you have obtained?	69
4.1.26.	Question 26 - What is the highest level insurance designation you have obtained?.....	70

Chapter 5	71
5. Data Analysis	71
5.1. Perception and understanding of supervision	71
5.2. Challenges – Time.....	73
5.3. Challenges – Selection Process of Supervisors.....	77
5.4. Challenges – Confidence.....	79
5.4.1. Performance by industry qualification and years of industry experience.....	82
5.4.2. Confidence by industry qualification and years of industry experience.....	83
5.5. Challenges – Lack of Training in Pedagogical Practice in Work-based Learning.....	84
5.6. Challenge: Supervision moving beyond a regulated function	86
Chapter 6	89
6. Conclusions and Recommendations	89
6.1. Conclusions	89
Research Objective 1	89
Research Objective 2.....	89
Research Objective 3.....	90
6.2. Towards a Supervision Framework	91
6.3. Recommendations.....	92
Bibliography	94
Appendix A – Glossary of Insurance Technical Terms	A-1
Appendix B – Central Bank List of Controlled Functions	B-1
Appendix C – S.I. No. 485/2015 – European Union (Insurance and Reinsurance) Regulations 2015	C-1
Appendix D – Minimum Competency Recognised Qualification	D-1
Appendix E – National Framework of Qualification (NFQ) & Level 7 Descriptors	E-1
Appendix F – National Framework of Qualifications – Level Descriptors	F-1
Appendix G – Ethical Standards and Data Privacy Policies (Griffith College)	G-1
Appendix H – Ethical Standards and Data Privacy Policies (The Insurance Institute) H-1	
Appendix I – Survey Communications	I-1
Appendix J – Additional Quotations from Survey	J-1
Theme - Time.....	J-1
Theme - Selection based on Experience	J-3
Theme - Regulatory rather than learning role	J-4
Theme - Need for pedagogical skills.....	J-5

Table of Figures

Figure 1 - The Four Elements of Supervision (Thompson 2015, p.55)	3
Figure 2 - Raelin's Comprehensive Model of Work-based Learning (Raelin, 1997, p.573)	15
Figure 3 - The organisational and pedagogical dimensions of good workplace learning (adapted from Vaughan 2008, p.p. 40-41)	16
Figure 4 - Accounting, nurturative and transformative (Newton, 2012, p.104)	20
Figure 5 - Development Process in Supervision (Newton and Napper, 2007 p. 156)	20
Figure 6 - The Balance of Supervision Functions (Newton and Napper, 2007 p. 151)	21
Figure 7 - The Supervisory Process (adapted from J.L Anderson, 1988 p. 62)	21
Figure 8 - Functions within Supervision (Newton and Napper, 2007 p. 151)	22
Figure 9 - Forces and actors in developing the master learner (Schumacher et al., 2013, p.1636)	23
Figure 10 - Workplace Supervisor Training (Ireland) (Broek et al., 2017, p.71)	27
Figure 11 - The Research 'Onion' (Saunders et al., 2009, p. 138)	31
Figure 12 - Glaser Deduction and Induction (adapted from Heath and Cowley, 2004, p.144).....	34
Figure 13 - Survey Response Rate.....	40
Figure 14 - Acting as supervisor (response rate).....	41
Figure 15 – Survey replies to Question 3 (graphic)	42
Figure 16 - Survey replies to Question 4 (graphic)	43
Figure 17 - Survey replies to Question 5 (graphic)	44
Figure 18 -Survey replies to Question 6 (graphic)	45
Figure 19 - Survey replies to Question 7 (graphic)	47
Figure 20 - Survey replies to Question 8 (graphic)	48
Figure 21 - Survey replies to Question 9 (graphic)	49
Figure 22 - Survey replies to Question 10 (graphic)	50
Figure 23 - Survey replies to Question 11 (graphic)	52
Figure 24 - Survey replies to Question 12 (graphic)	54
Figure 25 - Survey replies to Question 13 (graphic)	56
Figure 26 - Survey replies to Question 14 (graphic)	58
Figure 27 - Survey replies to Question 15 (graphic)	59
Figure 28 - Survey replies to Question 16 (graphic)	60
Figure 29 - Survey replies to Question 17 (graphic)	61
Figure 30 - Survey replies to Question 18 (graphic)	63
Figure 31 - Split of what the role of supervisor means to respondents	64
Figure 32 - Survey replies to Question 20 (graphic)	65
Figure 33 - Survey replies to Question 21 (graphic)	66
Figure 34 - Survey replies to Question 23 (graphic)	67
Figure 35 - Survey replies to Question 24 (graphic)	68
Figure 36 - Survey replies to Question 25 (graphic)	69

Figure 37 - Survey replies to Question 26 (graphic)	70
Figure 38 - Time management issues by years of supervisory experience	74
Figure 39 - Average number of supervisory roles carried out.....	74
Figure 40 - Supervisory level of confidence by 'Time'	75
Figure 41 - Years of industry experience profile	78
Figure 42 - Respondent highest industry qualification by type	81
Figure 43- Performance by industry qualification and years of industry experience	83
Figure 44 - Confidence by industry qualification and years of industry experience.....	84
Figure 45 - Supervisory training profile subsequent to assuming the role.....	85
Figure 46 - Supervision Framework, Hodson, 2019, adapted from Vaughan (2008, p.p. 40-41) and Newton & Napper (2007, p.151)	91

List of Tables

Table 1 - Survey Question list.....	41
Table 2- Primary analysis of question 3 replies	42
Table 3- Primary analysis of question 4 replies	43
Table 4- Primary analysis of question 5 replies	44
Table 5 - Primary analysis of question 6 replies	46
Table 6 - Primary analysis of question 7 replies	48
Table 7 - Primary analysis of question 8 replies	48
Table 8 - Record analysis of question 9 replies	49
Table 9 - Primary analysis of question 9 replies	50
Table 10 - Record analysis of question 10 replies	50
Table 11 - Primary analysis of question 10 replies	51
Table 12 - Record analysis of question 11 replies	51
Table 13 - Primary analysis of question 11 replies	52
Table 14 - Record analysis of question 12 replies	54
Table 15 - Primary analysis of question 12 replies	55
Table 16 - Record analysis of question 13 replies	56
Table 17 - Primary analysis of question 13 replies	57
Table 18 - Primary analysis of question 14 replies	58
Table 19 - Primary analysis of question 15 replies	59
Table 20 - Primary analysis of question 16 replies	60
Table 21 - Primary analysis of question 17 replies	61
Table 22 - Primary analysis of question 18 replies	63
Table 23 -Most Common words provided in response to Q.19	64
Table 24 - Primary analysis of question 20 replies	65
Table 25 - Primary analysis of question 21 replies	66
Table 26 - Primary analysis of question 23 replies	67
Table 27 - Primary analysis of question 24 replies	68
Table 28 - Primary analysis of question 25 replies	69
Table 29 - Primary analysis of question 26 replies	70
Table 30 - Years of industry experience by length, performance index and confidence index	78
Table 31 - More than or less than 12 years of industry experience, performance index and confidence index.....	78
Table 32 - Insurance Qualification/Designations	80
Table 33 - Industry qualification by years of industry experience (Levels)	80
Table 34 - Industry qualification by years of industry experience	81
Table 35 - Performance by industry qualification and years of industry experience	82
Table 36 - Confidence by industry qualification and years of industry experience	83

List of Abbreviations Used

Abbreviation	Meaning
ACII	Associate of the Chartered Insurance Institute
APA	Accredited Product Adviser
CBI	Central Bank of Ireland
CEDEFOP	European Centre for the Development of Vocational Training
CIP	Certified Insurance Practitioner
CIPD	Chartered Institute of Personnel Development
CF	Controlled Function
CPD	Continuing (Continuous) Professional Development
ETB	Education and Training Board
FCA	Financial Conduct Authority
FCII	Fellow of the Chartered Insurance Institute
IDD	Insurance Distribution Directive
IITD	Irish Institute of Training & Development
MCC	Minimum Competency Code 2011 & 2017 Referred to in this document as MCC or the Code
MCR	Minimum Competency Regulation 2017
MCR	Minimum Competency Requirements 2007
MDI	Management Diploma in Insurance
OECD	Organisation for Economic Co-operation and Development
PCC	Pedagogical Competence Certificate
SME	Small and Medium-sized Enterprises

Chapter 1

1. Introduction

The insurance industry in Ireland employs more than 28,000 people, and it generates more than €47 billion in premium income, both domestically and overseas (Insurance Ireland, 2019). The industry operates in two distinct sectors, life insurance and non-life insurance. Put simply, non-life insurance is any insurance that is not related to life and includes personal, commercial and private medical insurances. In terms of employment, the non-life sector attracts approximately 1,200 new entrants each year (Insurance Institute of Ireland, 2018). To assist the reader a glossary of technical terms is presented in Appendix A.

The insurance recruitment market is currently in a period of growth evidenced by the number of non-life insurance companies establishing their European operations in Ireland; these include Travelers, XL Insurance, Beazley, Hiscox, Bupa and Royal London Insurance, (Brennan, 2019). The insurance sector forecasts that an additional 3,000 jobs will be required in order to meet demand by 2020, (Insurance Ireland, 2014).

New employees, known as new entrants in the industry, must act under the immediate direction and oversight of a nominated supervisor as mandated by Central Bank regulations (Central Bank, 2017). The supervisors are thus acting in a regulated role, which is known, as a Controlled Function (CF), (Appendix B). The new entrant is responsible for ensuring that all documentation relating to their performance in the workplace is checked and approved in writing by their supervisor while also working towards obtaining a relevant recognised qualification as set down by the Central Bank's Minimum Competency Code (MCC) from 2017.

Supervisors under the MCC must hold a recognised qualification relevant to the function they perform or are 'grandfathered' through their years of professional experience in respect of that function. The qualifications recognised by the Central Bank for the non-life insurance sector are all technical in nature. There are currently no management or supervisory qualifications required to act as a supervisor. In contrast, UK insurance supervisors must have, according to their regulations, "the necessary coaching and assessment skills as well as technical knowledge and experience to act as a competent supervisor and assessor" (Financial Conduct Authority, 2019, p.2).

Supervisors provide "scaffolding" that is essential for new entrants as they begin their professional development, ensuring that high-quality advice and ethical guidance are provided.

This research set out to investigate the supervision of new entrants as they begin their careers in the industry.

New entrants comprise school leavers, third level graduates and career changers. Career changers are individuals who have moved to insurance from a different industry. With growing numbers of these career changers joining the industry, the average age of new entrants is now thirty years of age with a gender split of approximately 55% female and 45% male. The research attempts to explore and document the challenges that exist for supervisors in respect of their role, the training they receive and its efficiency and ultimately to develop policy advice on a supervision framework to incorporate a pedagogical, organisational and personal learning taxonomy.

Definitions

In order to fully appreciate the complexity of work-based learning and the role of a supervisor/supervision, both concepts must be defined within the literature. Work-based learning refers to “all and any learning” that is “situated in the workplace” or results “directly out of workplace concerns” (Lester and Costley, 2010, p.12). Kilminster and Jolly define supervision of work-based learning in a broad sense comprising:

monitoring, guidance and feedback on matters personal, professional and educational development. This would include the ability to anticipate the supervisees strengths and weaknesses (Kilminster and Jolly, 2000, p.828)

According to Thompson (2015, p.53), supervision consists of four main elements: managerial accountability and standard setting, staff development and learning, staff care and support and mediation and conflict resolution.



Figure 1 - The Four Elements of Supervision (Thompson 2015, p.55)

Kolb describes the four stages of learning as concrete experience, reflective observation, abstract conceptualisation and active experimentation. All four stages must be experienced if learning is to be optimised. Elaine Patterson in the seminal book, *Full Spectrum Supervision*, expands on the concept that one of the primary functions of a supervisor is to help the supervisee to “unlock the emotion behind the need to learn”. The supervisor can help shift the supervisee from “knowing what” to “knowing how” to “knowing why” to the crucial point of “caring why” (Patterson, 2013, p.108).

A search for the term “supervision” on the Central Bank of Ireland’s website generates 2,871 results, which highlights the ubiquity of the term in the financial regulatory space (Central Bank of Ireland, 2019). In the main, however, ‘supervision’ for the Central Bank relates to its supervisory and regulatory function.

However, it could be argued that a mandated requirement to supervise new entrants cannot be viewed exclusively by the industry as a regulatory requirement but as a way of developing the future talent pipeline of the Irish insurance industry.

1.1. Research Question

The research question is to understand what are the barriers and challenges to effective supervision in the non-life insurance sector in Ireland.

1.2. Research Aim

The aim of the research is to evaluate the current role of supervisors of new entrants in the non-life insurance industry in order to identify the challenges and obstacles that they experience in their work. As explained above, to act in the role of a supervisor today only a

technical qualification is required, rather than evidence of skills in mentoring and guidance of new entrants. The research will examine how this affects both the recruitment and performance of the supervisors.

1.3. Research Objectives

1.3.1. Research Objective 1

The first objective is to engage with the non-life insurance membership through quantitative analysis to identify the perceived barriers to effective supervision.

1.3.2. Research Objective 2

The second objective is to review best practice in supervision through a review of the literature and an assessment of how supervision in the non-life insurance industry compares with these practices.

1.3.3. Research Objective 3

The third objective is to examine the need for a supervision framework (a pedagogical, organisational and personal taxonomy) to support the development of a competencies profile for the role of work-based supervisors.

There has been no research conducted in Ireland regarding the work of supervisors or work-based supervision in insurance or in financial services more widely. This study will provide valuable information for the industry and its primary education provider, the Insurance Institute.

The Insurance Institute, the professional development body for the non-life insurance sector in Ireland, provides a pathway of technical insurance qualifications for its members. However, this pathway does not include any supervisory skills training. Currently, the Institute does not identify or record members who work in a supervisory function, or if those working in this role receive any training.

This study will support the Institute in understanding the knowledge, skills and competencies required by supervisors as they develop their careers and the careers of their protégés.

The OECD Review of Vocational Education and Training (2018) acknowledges that there has been a revival in work-based learning as it can deliver skills and competencies needed by industry. However, there is also an acknowledgement that not all employers can train employees (OECD, 2018, p.13).

1.4. Policy context

The Irish government's ambitious policy goal is to have the best performing education and training system in Europe by 2026 (Department of Education & Skills, 2018). To achieve this education and training systems will need to be flexible enough to respond to a rapidly changing workplace. A commitment to lifelong learning by Government and industry will also be vital. To meet new and emerging skills needs and job profiles, people will be encouraged to consider changing career direction (McNaboe et al., 2017).

The government envisages that through the IFS 2020 Action Plan 2018, it will transform Ireland into:

a leading global location for specialist international financial services, across all sub-sectors while building on our strengths in innovative technologies, data analytics, governance, risk and compliance. The Government also set an ambitious medium-term objective: to grow the numbers directly employed in the international financial services sector by 10,000 – a net increase of almost 30% - over the five-year term of the Strategy (Department of Finance, 2018, p.5).

With the current re-emergence of work-based learning practices, ambitious government projections for the insurance sector and the growing need to attract and retain relevantly qualified individuals, the non-life insurance sector will, in the coming years, require more supervisors than ever before.

Chapter 2

2. Literature Review

2.1. Introduction

"There are moments when supervisee and supervisor are so in time, like a tuning fork and a violin, that the notion of leader and follower, teacher and student, evaporate into a cloud of exploration and insight in which there is no hierarchy. Both partners to the dance of supervision are learners" (Magill, 2012).

(coaching supervision academy, 2012)The Central Bank of Ireland licenses over 130 non-life insurance undertakings to operate in Ireland and these companies transact 18 different classes of non-life business, (Appendix C).

The ability to attract the best talent in a competitive market is crucial if the non-life insurance industry is to compete with the predicted 10,000 new jobs in the financial services sector that the Government has committed to create as part of their IFS 2020 Strategy (Department of Finance, 2018).

The growth in the non-life insurance industry coincides with the sector experiencing an unprecedented rate of change as a result of increased regulation and governance. Also, the exponential rise of innovation in technology such as telematics and wearable devices will change the way insurers analyse customer behaviour and ultimately impact how they price and sell their products (Deloitte, 2016).

2.2. Insurance Regulated Education

One of the main regulatory changes that has impacted on the education and training of new entrants to the insurance sector has been the Minimum Competency Requirements introduced in 2007 (MCR). The MCR regulations were introduced by the Central Bank of Ireland to comply with the European Communities (Insurance Mediation) Regulation. The Regulation introduced in 2007, granted the Central Bank of Ireland oversight powers to establish minimum competency standards for financial services providers with a particular emphasis on consumer protection (Financial Regulator, 2006). The MCR was updated in 2011 and was renamed the Minimum Competency Code (MCC). In 2017, the MCC was reviewed for a third time, and additional regulations were added to the Minimum Competency Regulations (MCR) which

contained the Insurance Distribution Directives, Mifid II and the Mortgage Credit Regulations (2017).

These new regulations require all new entrants in non-life insurance who are working as an “accredited person” or carrying out a “relevant or specified function” to participate in a training programme while working towards obtaining a “recognised qualification” as defined by the Central Bank under the MCC, (Appendix D, categories 4, 5 & 6). The new entrant must obtain this qualification within a maximum period of four years while acting under the immediate direction and supervision of a nominated person (Central Bank of Ireland, 2018a, p.10). The qualifications must “have their underlying academic qualifications included in the National Framework of Qualifications (or equivalent) at Level 7 (or equivalent) or higher” (Central Bank of Ireland, 2017, p.18), (See Appendix E & Appendix F for NFQ and Level 7 descriptors).

As stated earlier, the primary purpose of the Minimum Competency Code is to protect consumers. The term competency is core to the MCC, Jones and Voorhees define competency as “a combination of skills, abilities, and knowledge needed to perform a specific task” (2002, p.8). Minimum competency reflects what Murphy & Calway present as “developing and assessing competency to a sufficiency standard of knowledge for professionals” (2008, p.426). They maintain that “sufficiency standards” are put in place to protect the public through risk minimisation.

The MCC requires that the employer, as the ‘regulated firm’ ensure that the new entrant synthesises their learning and apply it in the workplace. In this regard, the employer must appoint a ‘nominated person’ (a supervisor) to support the new entrant’s induction and training. To meet the requirements of the regulation, this supervisor must have obtained their required minimum competency qualification, and complete the requisite 15 hours continuing professional development (CPD) annually. Under the regulation, there are no additional requirements on the individual (or the employer) to possess any supplementary supervision competencies or have completed any prescribed years of service in the insurance industry.

It is the supervision competencies that form the basis of the research. This study will firstly attempt to identify and evaluate the current role of supervisors within non-life insurance organisations within the context of the MCC criteria. Secondly, it will explore the role of supervision from a broader educational perspective drawing on best practice and will identify possible skills gaps within the current supervision function. Ultimately, the aim is to discover, what barriers, if any, exist to effective supervision oversight of work-based learners in the non-life insurance sector.

The researcher looked to other professions for guidance on supervision, including nursing (Butterworth and Faugier, 1992); (Proctor, 2010), medicine (Kilminster and Jolly, 2000);

(Schumacher *et al.*, 2013), social work (Kadushin and Harkness, 2014) and education (Lee, 2008); (Lester and Costley, 2010).

2.3. What is Supervision

2.3.1. Definition

Supervision has no one definition in the literature, but in essence, it is a relationship between two individuals in a professional context. Carroll describes supervision as “conversation-based learning”, which entails moving from “I-learning to We-learning” (2010, p.19). Halpern and McKimm (2009) describe it as “a conversation between professionals” aimed at promoting learning and reflective practice which in turn will improve the quality of customer care. The most relevant literature to support this study comes from the work in the caring professions such as teaching, medicine, nursing and social work. The non-life insurance industry manages and mitigates risk and supports society in taking risks, such as driving a car or buying a house. Insurance permits people to protect the things they value and provides reassurance for people when they are at their most vulnerable. Many of the functions carried out by insurance professionals, therefore, necessitate an understanding of interpersonal, communication skills and professional competencies similar to a caring professional as prescribed by Englander *et al.* and their taxonomy of competency domains (2013, p.1092).

Developing insurance professionals is no different to developing other professionals that require a certain level of education to master specific skills, knowledge and competencies in the field as well as fostering high ethical standards and a commitment to lifelong learning (Colby and Sullivan, 2008).

Kilminster and Jolly when defining supervision in medicine settled on the following definition;

Supervision is the provision of monitoring, guidance and feedback on matters personal, professional and educational development. This would include the ability to anticipate the supervisees strengths and weaknesses (Kilminster and Jolly, 2000, p.828)

This definition could equally apply to the supervision of financial services professionals where the supervisor is maximising their supervisees’ ability to provide advice, respond to claims and deal with complaints for insurance consumers. Thompson (2015, p.51) suggests in his book “People Skills” that supervision is the process through which organisations seek to meet their objectives by empowering their workforce through a range of activities which include:

-
- monitoring tasks and workloads
 - supporting staff through difficulties
 - promoting staff development
 - acting as mediators between staff at different levels of the organisation, where necessary
 - problem-solving
 - ensuring legal and organisational requirements and policies are adhered to; and promoting teamwork and collaboration.

These responsibilities highlighted by Thompson bring to the fore the need for a well-balanced and result-orientated supervisory function with frequent interaction between, learners, supervisors, employers and external qualification providers. The combination of skills needed to be an effective supervisor are therefore much greater than those currently set out in the Minimum Competency Code.

With a rapidly changing insurance landscape, many supervisors, whether novice or veterans, may not be equipped to meet new entrants training and developmental needs. With five generations now working side-by-side in the workplace, each generation has its own psychological as well as technological traits, developmental challenges and feedback requirements (Twenge and Campbell, 2007).

Schumacher *et al.* (2013) advocate that although novice learners must assume responsibility for their learning, supervisors can be role models providing support and feedback to guide the development of the supervisees' self-assessment skills.

2.3.2. The Benefits of Supervision

Thompson in his book, “People Skills” declares that,

Effective supervision can often be the difference between: success and failure; stress and job satisfaction; worry and reassurance; good practice and excellent practice. Its significant role should therefore not be underestimated

(Thompson, 2015, p.57).

The importance of a good supervisor is evidenced in the literature. Evans argues that in the absence of clear guidance and support “students will struggle to appreciate the complexities and practicalities of the environment in which they are working in” (Evans *et al.*, 2017).

Morrison (2013) accentuates the values of supervision as:

- Supervision is the worker's most crucial professional relationship
- Supervision is a multifaceted and skilled process which can be learnt — you are not born with or without those skills
- Supervision is improved by reflection on what is felt, thought and completed and by trying new things or with the support of others
- Supervision is one of the most important managerial activities in a company
- Supervision is an organisation strategy which can protect the novice employee as well as the consumer
- Supervision can be a very rewarding task.

2.3.3. Insurance Supervision Competencies

The MCC outlines the tasks that the “nominated person” must carry out by way of supervising the “new entrant”:

The new entrant must act under the immediate direction and supervision of another nominated person, who is a person who meets the Standards set out in Section 1.3(a) in respect of the particular function being carried out by the new entrant.

(Central Bank, 2017, p.10)

This instruction in the MCC gives little direction to the supervisor, employer or indeed the new entrant as to what is expected of each party. The challenge for the insurance industry is to facilitate the transfer of knowledge within the workplace to enable new entrants to meet their regulatory requirements while meeting the strategic demands of the business.

Beddoe (2010) warns that mandated supervision of professionals solely for regulatory oversight of practice in order to eliminate risk might threaten its integrity as a learning-focused activity.

The UK’s Financial Conduct Authority also expressed similar concerns in its consultation paper CP10/12 Competence and Ethics commenting that:

“We are concerned there is insufficient focus on coaching and too much focus on monitoring.” (FCA) (2010, p.8)

The FCA when developing its competency document for the financial services sector provided more guidance regarding the supervisor role. The UK code states that work-based supervisors must “have the necessary coaching and assessment skills as well as technical knowledge to act as a competent supervisor and assessor” (Financial Conduct Authority, 2018). The FCA consultation guide on competencies observes, “we see the supervisor’s role as paramount in ensuring good quality competence assessments within firms. For the avoidance of doubt: a file check is not supervision” (Financial Conduct Authority, 2010, p.9). The FCA also contend that supervisors should have sufficient experience in the industry before taking on the supervision role;

We expect supervisors to have gained enough experience to be considered competent by, for example, spending a significant amount of time on the job before they become a supervisor. We do not expect an individual who has recently been assessed as competent to be able to successfully fulfil the role of a supervisor immediately.

(Financial conduct Authority, 2010, p.8)

2.3.4. Insurance Human Capital Challenges

With increased automation of work practices, poor claims performance, downsizing, flattening hierarchies and outsourcing in the industry, there has been an exponential growth in the number of experienced senior managers taking early retirement and voluntary redundancy packages over the last few years (Weston 2015); (O'Dwyer, 2015); (Walsh and Clifford, 2011). This will ultimately impact on the availability of suitably experienced individuals to supervise and will contribute to a loss of tacit knowledge from the profession.

Deloitte (2018, p.2) reported that "leadership is consistently rated as a top human capital priority, with 91.17% of insurance respondents supporting this."

The Central Bank's Demographic Analysis (2019) published in March 2019 highlighted the acute lack of diversity in the industry at senior levels. The Deputy Governor, Ed Sibley, recommended that the industry build a better pipeline of talent and identify and reduce barriers to change.

2.3.5. Supervision, a fragmented concept

Supervision is a term that in itself has undergone a transformation in the last decade. In the UK, the Institute of Leadership & Management was formed in November 2001 through the merger of the Institute of Supervision and Management (ISM) and the National Examining Board for Supervision and Management (NEBS) bringing supervision under the mantle of leadership.

The literature indicates that the role of a supervisor can differ depending on the profession or industry. In some professions it is viewed as "mentoring", in others "coaching" and in some, it is even understood as a mode of "appraisal" (Halpern and McKimm, 2009, p.226).

Goodyear and Bernard (2009) point to the barriers when studying supervision literature as they warn about the interchangeable use of the terms supervision and training. Another challenge that emerges in the research is that there is no coherent theory of learning which can apply to supervision. Pampallis-Paisley (2006, p.10) concludes that the nearest theory of

learning relating to supervision is Kolb's (2014) experiential learning, where he describes experiential learning as creating learning partnerships. The current supervisory role in non-life insurance is closer to the regulatory understanding of supervision that involves accountability and evaluating compliance with laws and regulations.

Thompson concludes that there are four elements to supervision, which include accountability, staff development, mediation and staff care, and they are all intertwined. He warns against supervisors focusing on one particular area because they are more comfortable with this element (2015, p.55).

There are common threads in the literature across various professions. They are around roles, function and complexity of supervision. Broek *et al.* (2017) indicate a concern about the fragmented information for supervisory activities in work-based learning in relation to their titles, roles and functions. Kilminster & Jolly (2000) declared that "supervision is a complex activity occurring in a variety of settings, has various definitions, functions and modes of delivery". They maintain that despite these challenges the most important aspect is that it is an interpersonal exchange (2000, p. 828).

The premise that effective supervision should develop a culture of learning demonstrates a requirement for a more coherent, competency-driven structure. Rowe and Haywood in the foreword of "Providing Effective Supervision" (2007) suggest the function of supervision should contribute to the development of a learning ethos that promotes and develops a culture of learning for not just the novice learner but also the supervisor. They suggest that it should form part of the supervisor's continuous professional development (CPD) (Warner, 2007, p.2).

The MCC currently has a CPD requirement for all professionals holding a "recognised qualification". However, the 15 hours of formal CPD is restricted to a narrow range of topics and relates specifically to the retail financial products and "does not include topics relating to the general operation of the firm's business" (Central Bank of Ireland, 2017).

Importantly, there is no CPD requirement specifically for supervisors.

The Association of Medical Education in Europe (AMEE) guidelines suggest the role of supervisory responsibility should reside with the employer. Employers need to ensure that preparation for and monitoring of supervision are practical, robust and transparent although the supervisors are ultimately responsible for ensuring that supervision takes place in accordance with the required guidelines (Kilminster et al., 2002).

Many professions provide training for supervisors to cover both regulatory and soft skills where appropriate. Researchers have consistently identified the type of knowledge needed to

successfully operate in a work environment as “being a combination of theoretical and practical knowledge” (Griffith & Guile, 2003, p. 62).

The Insurance Institute, the education accredited body for the industry, provides the technical and theoretical knowledge for the new entrant and the employer supports the novice learner in transferring that knowledge into their ‘on the job’ work practices. The Institute and the employer have a shared interest in developing the new entrant into a qualified professional. The nominated supervisor and work environment are critical components in the relationship between work, learning and knowledge. Carroll (2010) posits the concept that supervisors, as part of their role, are gatekeepers to ensure high standards are maintained for themselves, new entrants, the organisation where they are employed and by the profession in which they belong.

Caley (2006) proposes that there are three categories of work-based learning; these include learning “for” work, learning “at” work and learning “through” work. She proposes that “organisation commitment” is vital to the success of work-based learning and she believes that the supervisor/line manager support for learners is critical to success. Foster (2017) warns that “one of the direct impacts of bad management can be worker stress, which could be triggered by instances such as a strained relationship with a supervisor.”

Lester and Costley maintain that ‘work-based learning’ refers to all and any learning that is “situated in the workplace” or results “directly out of workplace concerns” (2010, p.562).

Tough (1971) maintains that learning is about change in one or more of the following domains:

- Skills — our performance of behaviours
- Knowledge — our understanding, involving know-how and know-why
- Attitudes — our values, beliefs and mind-set.

2.4. Work-based Learning

Work-based learning is a way of integrating academically accredited programmes of study with structured workplace learning programmes. Raelin (1997) defines work-based learning as a mechanism where companies can engage in a combination of theory, practice, knowledge and experience to solve problems and create solutions. The supervisor shares the tacit knowledge they have gained through experience supporting the novice learner in dealing with real problems in the workplace. It is the reflection of how these problems are resolved that form the real learning for the novice. Raelin (1997) emphasises the importance of the supervisor as the facilitator of the learning.

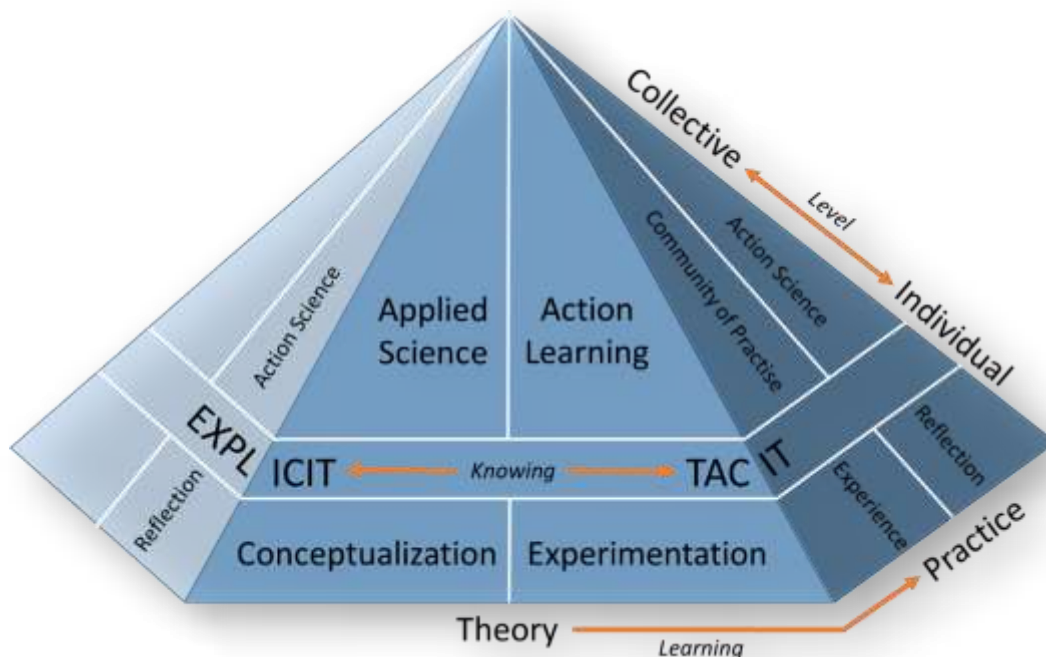


Figure 2 - Raelin's Comprehensive Model of Work-based Learning (Raelin, 1997, p.573)

Chapman and Howkins (2003) refer to work-based learning as a *learning* process rather than a *teaching* process which develops attitudes and skills that support lifelong learning and encourages employees to take ownership of their learning.

This concept of the learner taking responsibility for their own learning is referenced in the MCR, where the Code requires the Regulated Firm to, “9 (b) agree with the new entrant a plan for obtaining a recognised qualification” (Central Bank, 2017, p.9).

Siebert and Walsh (2012) refer to work-based learning as a tripartite agreement between the learner, the academic body/institute and the employer. In their view the word ‘agreement’ suggests that the interests of all parties should be reconciled.

This tripartite model could legitimately be expanded to include a fourth player, the supervisor, as the learner may often have a greater dependence on their supervisor to support them in their work-based learning. In some instances, the new entrant in Insurance will be based in a firm with a staff of 500 or more. Given the supervisor's role in signing off on all correspondence before qualification, it is clear that the supervisor is a critical player for the learner.

In research undertaken by Vaughan *et al.* (2011) on different professions and how they learn they acknowledge that supervision by experts or more experienced workers is crucial to the scaffolding of learning in workplaces. Figure 3 below, adapted from Vaughan (2008) illustrates the organisational and pedagogical dimensions of good workplace learning.

The organisational and pedagogical dimensions of good workplace learning	
Organisational dimensions of good workplace learning	Pedagogical dimensions of good workplace learning
<ul style="list-style-type: none"> • Learning is aligned with or reflects, the (desired) culture • Strategic directions are reflected in aims and processes • Learning is adequately resourced • Commitment to everyone's learning is shown • Sufficient time is given for meaningful learning • Innovation and thoughtful risk-taking are encouraged • Opportunities to learn are part of everyday work • Formal, non-formal, and informal learning are integrated • Learning is recognised and rewarded. 	<ul style="list-style-type: none"> • Sensitivity to the learners' pace and level is shown • Previous learning experiences are taken into account and built on • Learners and mentors have shared understanding of learning goals and processes • Learners are engaged and have some ownership over the goals and processes • Learning is relevant (personal and to the workplace) • Learning frequently occurs in the context in which it will be used • A flexible range of pedagogical approaches is understood and used appropriately • Learners are supported to demonstrate new learning in context and given useful feedback to guide future learning.

Figure 3 - The organisational and pedagogical dimensions of good workplace learning (adapted from Vaughan 2008, p.p. 40-41)

2.5. Work-based Learning Theory

Work-based learning is a hands-on method of teaching the skills, knowledge, and competencies to perform a specific role within the workplace. In studying the different work-based learning theories such as reflective learning (Schon, 1987); (McNiff, 2010), experiential learning (Boud et al., 1993); (Kolb, 2014), problem-based learning (Barrett, 2017), relational learning (Rogers, 2004), cognitive apprenticeship (Collins et al., 1988), activity learning (Engestrom, 1994), the learning theory most relevant to the insurance sector is situated learning (Lave and Wenger, 1991).

'Situated learning' supports novice learners by integrating them into a community of practice. A community of practice (CoP) can evolve naturally because of the members' shared interest in a particular domain or area, or it can be created deliberately with the goal of gaining knowledge related to a specific field. It is through the process of sharing information and experiences with the group that members learn from each other, and have an opportunity to develop personally and professionally (Lave and Wenger, 1991).

The Insurance Institute of Ireland was established in 1885, to educate, inspire and connect its members who currently number over 20,000 countrywide. It is a community of practice, much like many professions which require prolonged training and a formal qualification. Experienced members in insurance share their knowledge with those less experienced through various channels including; curriculum development, CPD lectures, industry events and conferences. Knowledge and best practice is further shared with international insurance professionals throughout Europe, US, Canada and Australia through memoranda of understanding.

Butler *et al.* propose that knowledge should be considered as "fluid, that it is produced and continually constructed through the relationships and interactions between individuals, rather than as an object which is acquired, internalised and owned" (2004, p.6).

The MCC sets out what is required as an entry level qualification which allows new entrants to work in the insurance industry, but as Butler *et al.* (2004) inferred this knowledge is constructed on a continuous basis. The qualification, therefore, is but the foundation and starting point of a career. The new entrants gain informal on-the-job learning by accessing the insurance community. "To become a full member of a community of practice requires access to a wide range of ongoing activity, old-timers, and other members of the community; and to information, resources and opportunities for participation (Lave and Wenger, 1991, p.101).

The supervisor's role in this community of practice can support the novice learner in applying on the job what they have learned while studying for their recognised qualification. The more experienced the supervisor, the more significant the learning can be in this respect. Lave and Wenger (1991) infer that through this relational structure, the new entrant can progress to become a fully-fledged member of the team and advance in the profession ultimately achieving expert status. This is reached not only by mastering particular task-related skills but also by learning how to be a valuable member of the profession.

The MCC ensures that the new entrant is supervised and meets the following:

- a) Until the new entrant obtains a recognised qualification in respect Of the function carried out and at least six months relevant experience in the case of MiFID services or activities, that all documentation relating to the performance of a relevant function is checked and approved in writing by the supervisor
- b) When a new entrant is performing a relevant function, that an initial period is specified during which the new entrant must be accompanied at all times by the supervisor
- c) Provision for an incremental reduction in the level of accompaniment for a new entrant following the initial period referred to subparagraph (b)
- d) That there are regular meetings and contact between the supervisor and the new entrant.

The MCC does not in its current format (regulation) promote advancement through a framework of higher order qualifications. It is the supervisor in this 'community of practice' that has the opportunity to provide the new entrant with a support structure to help scaffold the learning and help the new entrant develop advanced skills or an insurance specialism. The supervisor can provide the novice learner with a wider perspective to support the learner in an 'observational lookout post' which crucially involves the learner in participating by absorbing and being absorbed in – the “culture of practice” (Lave and Wenger, 1991, p.95).

The 'legitimate peripheral participation' that Lave and Wegner (1991, p.95) refer to allows the novice learner to appreciate;

who is involved, what they do, what everyday life is like; how masters talk, walk, work and generally conduct their lives; how people who are not part of the community of practice interact with it; what other learners are doing; and what learners need to know to become full practitioners.

(Lave and Wenger, 1991 , p.95).

The new entrants as they move through “a complex form of practice creates possibilities for understanding the world” they have experienced (Lave and Wenger, 1991, p.122). Successful mastery of functions in the Insurance industry and meeting the MCC would allow the novice learner to develop their own identity in the insurance community and help motivate them to become “full practitioners” (Lave and Wenger, 1991, p.122).

Despite many researchers presenting the benefits of work-based learning, some have also cautioned against drawbacks and obstacles.

They point to the factors which can inhibit learning:

“such as the feeling of being pressured by the demands of production and the unpredictable quality of workplace trainers in terms of ability to impart knowledge and skills.”
(Harris et al., 1998, p.264)

Billett (2001) reinforces this concern by offering six possible limitations to the effectiveness of work-based learning including,

- The construction of inappropriate knowledge
- Limits of access to authentic activities
- Reluctance of experts
- Access to expertise
- The opaqueness of some knowledge
- Access to instructional media

Within insurance, “regulated firms” vary in size, Cornford and Gunn (1998) posit that small- and medium-sized enterprises (SME’s) face particular challenges when it comes to work-based learning “in terms of variety of work and opportunity for deliberate practice on account of operating pressures for which there may be no easy solution” (1998, p.563). Their research also indicates that

"effective workplace learning involving superior skills related to international best practice will only come about if employers and managers have knowledge about learning and are themselves trained to assist in the learning process", (Cornford and Gunn, 1998, p.563).

2.6. Supervisory Skills and Traits

The researcher has examined views by several authors concerning the competencies and qualities that a supervisor should have to be effective in their role. Evanciew & Rojewski argue that the quality of learning will depend on the “enthusiasm, standards, values, knowledge and mentoring skills” of the supervisor (Harris et al., 1998, p.274).

Kadushin (1985) puts forward three distinct functions of supervision, namely management, support and education/development. Proctor (2008) argues that supervisors and the supervisees must share responsibility for normative tasks (including monitoring standards and

ethics) as well as restorative and formative tasks. Hawkins and Smith (2006) contend that for coaching the functions are better described as qualitative, resourcing and developmental. Newton (2012) expands the functions to accounting, nurturative and transformative.

Author	Kadushin (1976)	Proctor (2000, 2008)	Hawkins & Smith (2006)	Newton (2012)
Domain	Social Work	Counseling	Coaching	Transactional Analysis
Context	Role of Supervisor	Supervisee benefit	Process	Transformation
Functions	Managerial Supportive Educational	Formative Restorative Normative	Qualitative Resourcing Developmental	Accounting Nurturative Transformative

Figure 4 - Accounting, nurturative and transformative (Newton, 2012, p.104)

The following diagram illustrates the on-going learning cycle that forms part of the supervisory development process.

Newton and Napper (2007) argue that it is essential to balance the supervision function to maximise the new entrant’s development. If there is too much importance given to theory the novice learner will feel “impotent and restricted and fail to thrive”. If the new entrant is given too much support, this can lead to complacency and an inability to develop. If the learning is too difficult, then the new entrant can become anxious, feel pressurised and will fail to develop at an acceptable pace (2007, p.151).

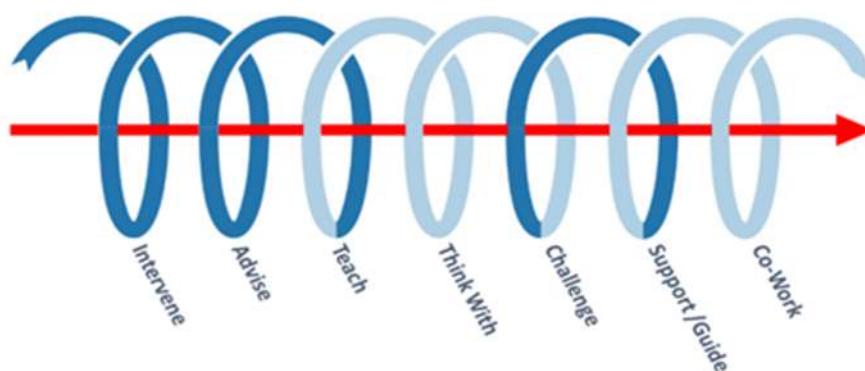


Figure 5 - Development Process in Supervision (Newton and Napper, 2007 p. 156)



Figure 6 - The Balance of Supervision Functions (Newton and Napper, 2007 p. 151)

Newton and Napper (2007) indicate that the supervision of learners is a support process rather than a judgemental process. The support process in figure 7 is a continuum where ongoing supervision is a developmental process that begins with management intervening and assessing the learner. The supervisor then moves to a supportive role through facilitation and co-working. Figure 8 illustrates the roles and activities that the supervisor might employ. This is indicated along the left side of the line, and the consequent actions and processes are to the right.

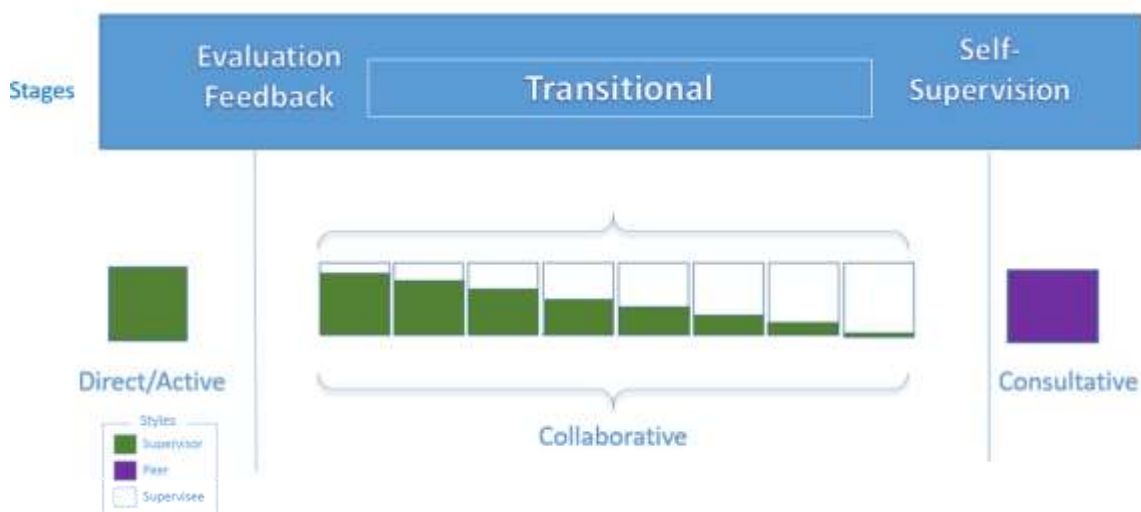


Figure 7 - The Supervisory Process (adapted from J.L Anderson, 1988 p. 62)



Figure 8 - Functions within Supervision (Newton and Napper, 2007 p. 151)

As Newton and Napper indicate, the continuum is an ongoing development process with a supervisor utilising a range of skills and competencies, which ensure the novice learner is supported. Currently, within the MCC, there are no supervisory competencies outlined, and ongoing supervisory tasks relate specifically to regulatory oversight and sign-off. The nature of this work can often be bureaucratic, and in a pressurised commercial environment, other elements of supervision can be neglected. Thompson acknowledges that a good supervisor is one that can balance all elements of the supervisory role (2015, p.55).

Schumacher *et al.* (2013) illustrate the lifelong learning journey which the novice medical student undertakes, gaining self-assessment and self-directed learning skills in the process. The supervisor needs to support the learner in gaining these lifelong learning skills.

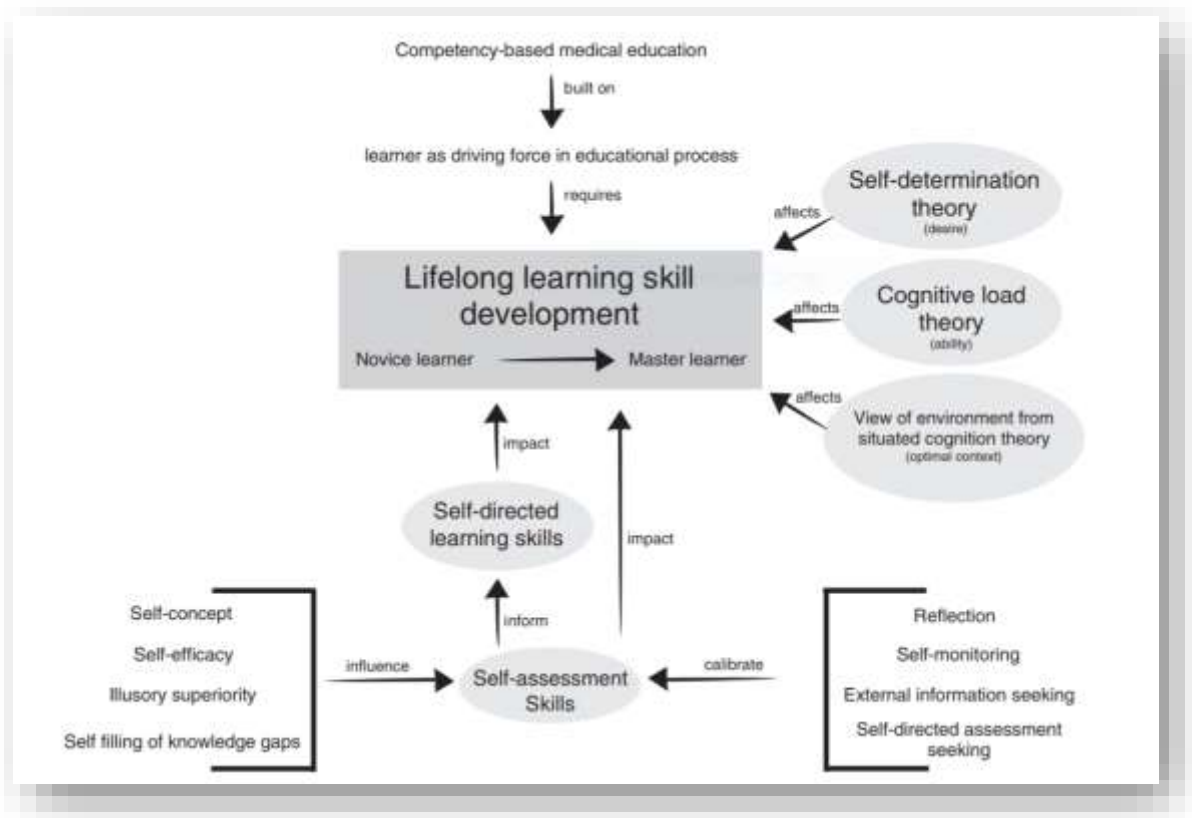


Figure 9 - Forces and actors in developing the master learner (Schumacher et al., 2013, p.1636)

On completion of the minimum competency qualification, the new entrant is released from their regulatory supervision requirement and, depending on the quality of the supervision afforded to them, they will become self-directed learners. However, the Code allows a supervisor to have up to seven new entrants at any one time. This is a considerable number of novice learners generating significant documentation for oversight. If the supervisor is to offer optimum scaffolding, they should understand individual learning needs. Tomlinson & Eidson (2003), emphasise that supervisory instruction needs be modified and adapted to meet the needs of academically diverse learners by respecting each student's learning needs and in turn maximising each student's learning capabilities. The challenge for the supervisor is how to differentiate their instruction to meet the needs of the individual learner under the MCC with the limited time available.

Research carried out by Duncan Waite (1993) and Edward Pajak (1990) regarding the knowledge, skills and traits that supervisors should possess highlight the following:

- supervisors should have knowledge and experience significantly beyond that of the individual who is being supervised,

-
- supervisors need to be up to speed with current trends, have a sound knowledge of the curriculum and have a good knowledge of their supervisees including personal issues which could impact negatively on performance (Waite, 1993, p.12).

2.6.1. Supervisor behaviours

According to Kilminster *et al*, (2007) and Proctor, (2010) traits of effective supervisors include:-

- Empathy,
 - Offer support
 - Flexibility
 - Instruction
 - Knowledge
 - Interest in Supervision
 - Good observation of supervisees
 - Interpersonal and reflective
 - Respectful
 - Focussed
 - Practical
 - Authenticity
 - The ability to be able to compromise and
 - The ability to build and enhance a learner's self-confidence and self-direction.
- Kilminster et al,(2007) and Proctor, (2010).

Supervisors need the skills of both a leader and a follower (Glickman et al., 2001) and (Waite, 1993). Research by Pajek found that “a love and like of people is among the vital ingredients for supervisory excellence” (Pajak, 1990, p.78).

Ineffective supervisor behaviour, on the other hand, includes-

"Rigidity, low empathy, low support, failure to consistently track supervisees concerns, failure to teach or instruct, being indirect and intolerant, being closed, lacking respect for differences, being non-collegial, lacking in praise and encouragement, being sexist, and emphasising evaluation, weakness and deficiencies.-

(Watkins, 2008. p.168)

This raises the question considered by Glickman *et al.* (2001): are these positive traits pre-existing or can they be developed? Should supervisory roles be screened or could all qualified personnel potentially supervise new entrants? Under the current MCC, becoming a supervisor is only dependent on the qualification standards being met.

2.6.2. Mutual Learning

Newton and Napper observe that supervision is a “co-creative process that emphasises mutual development”, they consider that the supervisor and the supervisee are both learning and that “together they are creating new knowledge and information through discourse and through their relationship” (2007, p.152). They reference Clarkson (2013), who contends that “the skill of the supervisor lies in keeping in mind the importance of management and support needs whilst being engaged and totally present in the mutual learning process that is happening in the reflective space” (Newton and Napper, 2007, p.153).

2.6.3. Development in Work-Based Training

Newton and Napper’s theme of supervision as a process of mutual development ties into the European Commission’s strategy to improve the quality and relevance of education and training systems, which includes a commitment to lifelong learning. The European agenda is “to develop new skills for new jobs”, and they suggest this can be done through better collaboration with employers through work-based learning (European Centre for the Development of Vocational Training, 2017, p.8).

Ireland’s National Skills Strategy for 2025 acknowledges that employers cannot build workforces equipped for future needs without the active participation of all stakeholders. If employers are to source more appropriate skills, such as “relevant knowledge, entrepreneurial agility and analytical skills” they require responsive and active participating of all stakeholders including learners, employees, educators and relevant State Departments and agencies. With regards to workplace learning the strategy recommends that “Ireland needs to increase its lifelong learning levels substantially” (2016, p.70).

The report refers to the need for “training and executive education” for managers and recommends that “Ireland’s Higher and Further Education providers and the networks supported by Skillnet have a pivotal role in providing continuing professional development (CPD) for enterprises of all sizes” (2016, p.43). The report places a significant emphasis on SME’s and the role of managers in developing workforce skills.

A survey carried out in 2005 by FAS/Expert Group on Future Skill Needs in Ireland on general management skills in Irish SMEs were assessed as weak. One respondent stated that “they don’t manage, they firefight”. Another noted, “the passion and the work input are there, but they can’t manage” (Department of Enterprise and Development, 2005, p.11).

The main barriers to management training in recent reports include “time, financial cost” and “lack of appreciation of the need for, or the benefit of, management development” (Department of Enterprise and Development, 2005, p.42).

The National Skills Strategy for 2025 provided a commitment that “SOLAS would profile the existing skills base in Education and Training Boards (ETB’s) to inform the development of a CPD Strategy for ETB staff involved in the delivery of further education and training programmes” (2016, p.46). This document provided no recommendation for work-based supervisors but did acknowledge the challenge faced by smaller businesses. “They need to be encouraged and incentivised to invest more in continuous workforce training. There is also a need for managers to up-skill, especially in SMEs, to underpin company development and growth” (2016, p.49).

Cedefop (2015) the European Centre for the Development of Vocational Training acknowledges the increased focus on workplace and work-based learning in companies. The report defined in-company trainers as “those who regularly (on a weekly or daily basis) provide training or learning facilitation related to activities for at least one hour of working time and/or have training tasks explicitly mentioned in their job role”, (2015, p.27). The report acknowledges that these trainers are an “indispensable component of any lifelong learning strategy”(Cedefop, 2015, p.11). The survey maintains that “more often, employees are entrusted with training tasks or responsibilities based on their substantial experience in the field in which they train, and are less likely to have training-related certificates”. Employers considered the most important competencies for these trainers to possess were “professional or technical experience whilst pedagogical competencies or formal training qualifications” were considered less important (2015, p. 17). In Portugal, there is a legal requirement for work-based trainers to hold a Pedagogical Competence Certificate (PCC).

An OECD Review of Education and Training Report (2018) focused on the revival of apprenticeship programmes. The Department of Education (2019) in its Action Plan for

Education has committed to providing 31,000 apprenticeship places by 2020 through 100 different apprenticeship schemes, one of which includes the insurance practitioner apprenticeship scheme. Each apprentice under the National Apprenticeship Programme must have a work-based supervisor and mentor.

The OECD report contends that “employers who supervise apprentices in the workplace have heavy responsibilities. New apprentices not only have to learn a range of technical skills but also need to acquire a diverse set of soft skills regarding how they work with colleagues, relate to their boss, communicate with customers and sometimes handle conflict” (OECD, 2018, p.95).

With mandatory training for apprenticeship supervisors in Germany, the Netherlands, Ontario and Switzerland, the OECD emphasizes that “better-prepared apprenticeship supervisors underpin high-quality training.” (OECD, 2018, p.95). The European Commission in their report on Teachers and Trainers in work-based learning/apprenticeships reference a two-day programme for Career Traineeships developed by SOLAS (Broek et al., 2017), (Figure 8). The Generation Apprenticeship Programme would benefit from a similar programme.

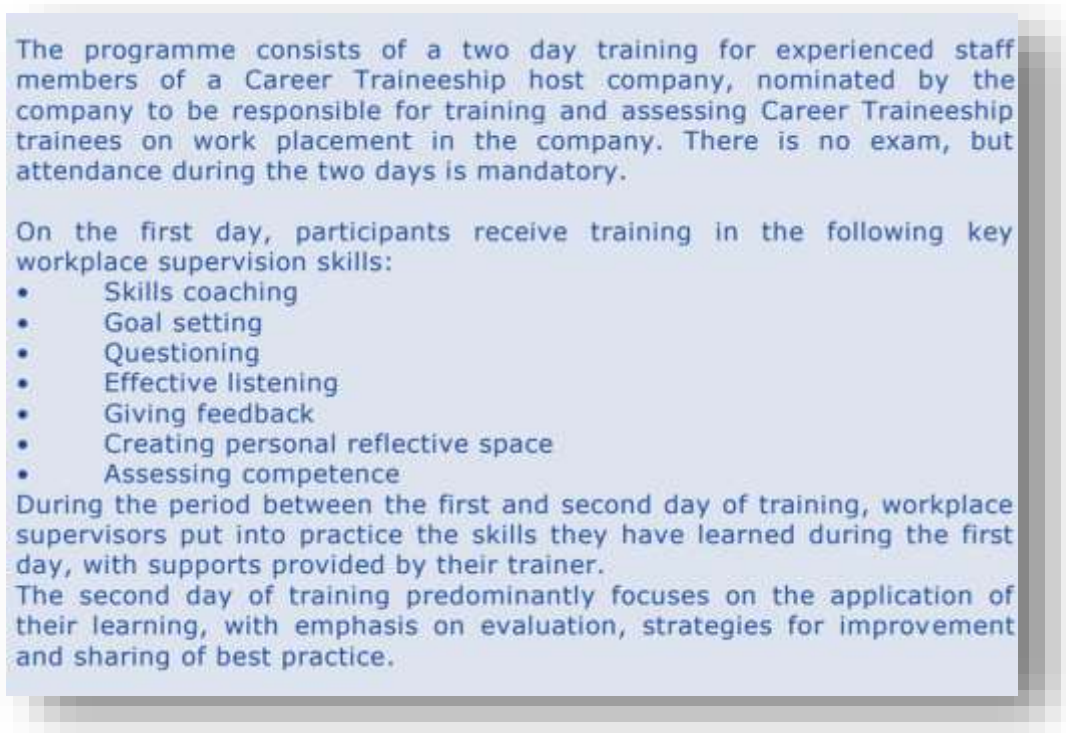


Figure 10 - Workplace Supervisor Training (Ireland) (Broek et al., 2017, p.71)

Throughout the literature, there are a number of recurring themes that work-based learning is essential in providing the competencies necessary to manage the seismic transformation of the workplace in the 21st century. The key stakeholders in managing this transformation are

educators, employees, employers and governments. Within the workplace, the supervisors are a key driver in supporting new skill development yet this group seem a disparate group with many titles and job roles and with limited pedagogical training supports.

A supervisor may be responsible for supervising a new entrant to gain their minimum entry level qualifications but with the right scaffolding new entrants to the non-life insurance industry can be encouraged to become self-directed learners with a passion for lifelong learning.

2.7. Summary

Supervision of new entrants in the non-life insurance sector in Ireland is a mandated function stipulated by the Central Bank. The purpose of the Minimum Competency Code is to protect financial services consumers. Under the regulation, the supervisory function is purely regulatory in nature.

There is no agreement on the definition of supervision in the literature; much of the research that currently exists does so in the clinical or educational spaces. Pampallis-Paisley (2006, p.10) concludes that Kolb's experiential learning is most relevant to supervision.

Thompson, (2015) suggests that supervision is the process through which organisations seek to meet their objectives by empowering their workforce through a range of activities including monitoring, supporting, promoting, problem-solving, teamwork and collaboration. Kadushin (1985) presented the three functions of supervision as management, support and education/development

It is this broader skillset that is being considered within the research and the possible need for a supervision framework, which outlines skills and competencies, required within the role. "Without clear guidance and support, students will struggle to appreciate the complexities and practicalities of the environment in which they are working in" (Evans et al., 2017).

The UK Financial Conduct Authority (FCA) (2010, p.8) in their consultation paper on competence and ethics indicated they were concerned there is "insufficient focus on coaching and too much focus on monitoring". Their framework requires supervisors to have gained enough experience to be deemed competent, spending a significant amount of time on the job before they can become a supervisor.

The literature has reviewed current thinking on work-based learning and Kilminster & Jolly (2000); Proctor, (2010); Vaughan, (2008) and Newton & Napper, (2007) were most relevant to the research in the areas of mutual learning, organisational and pedagogical dimensions of good workplace learning and the development of work-based training.

Ireland's National Skills Strategy for 2025 acknowledges that employers cannot build workforces equipped for future needs without the active participation of all stakeholders. The workplace learning strategy recommends that "Ireland needs to increase its lifelong learning levels substantially" (2016, p.70).

This is inline with the European Commission's strategy to improve the quality and relevance of education and training systems, which includes a commitment to lifelong learning. The European agenda is "to develop new skills for new jobs".

In conclusion, the literature review highlighted the key role that supervisors play in supporting and scaffolding the learner in work-based learning. These supervisors require a range of skills beyond regulatory compliance to be effective.

Chapter 3

3. Research Methodology

Bassey classifies educational researchers into two categories; the first tries to *understand* a certain aspect of education and the other hopes to *change* a certain aspect of education. He describes how the first category of research, “to describe, interpret and explain what is happening without inducing any change” (Bassey, 1992, p.3). The researcher exposes the issues without attempting to disturb them. The second category of researcher “has the purpose of trying to induce some change which they see as beneficial” (1992, p.3). This, he states, is usually carried out by insiders.

The researcher in this instance has over thirty-four years’ experience working across a variety of roles in the non-life insurance industry, including for the last two years as Director of Education and Development with the Insurance Institute of Ireland. The research being undertaken is based on situational conditions that have emerged over the past ten years as a result of the financial regulator introducing requirements for education and supervision.

3.1. Introduction

The purpose of the research is to explore answers to questions through the application of scientific procedures (Kothari, 2013). The research method chosen should always be focused on securing high-quality accurate information. Saunders *et al.* (2009) suggest a robust way to evaluate an appropriate approach to the research process. They symbolise the process as peeling back the layers of the ‘research onion’ as shown in Fig 10. The research design, represented by this layered model, supports the researcher in choosing the appropriate research design and selecting the relevant research philosophy and research strategies with which to undertake the research.

The research onion depicts the stages covered when undertaking research Saunders *et al.* (2009, p.138); working from the outside in each layer in the ‘research onion’ describes a more comprehensive stage in the research process.

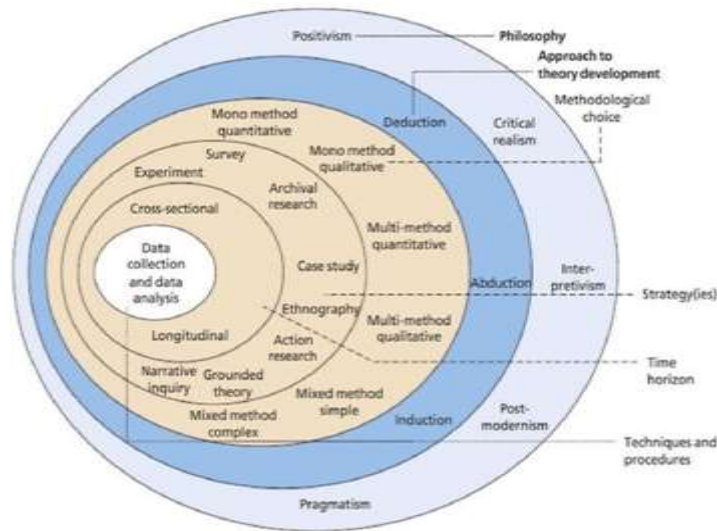


Figure 11 - The Research 'Onion' (Saunders et al., 2009, p. 138)

3.2. Research Objectives

This supervision requirement for new entrants in financial services has been in place since January 2007, but little is known about the mentors supervising these new recruits. The only requirement under the Minimum Competency Code is that supervisors must hold the minimum competency level insurance technical qualification or have been “grandfathered” through years of professional experience.

This research study investigates the challenges faced by mentors/members of staff from the insurance sector who are nominated under the Minimum Competency Code (MCC) to supervise work-based learners until those novice learners gain their regulatory qualification.

The overall objective of the research is to deduct:

“Barriers to effective supervisory oversight of work-based learners in the non-life insurance sector in Ireland”.

The research will investigate the attitudes of the industry to work-based supervision to see where challenges lie and discover how this critical function can be best supported.

3.3. Research Approach

This exploratory work will examine the attitudes, beliefs and knowledge regarding the supervision of novice learners in the non-life insurance industry. In opening the discussion about the role of supervision in insurance education, the study will attempt to identify and understand barriers to effective work-based supervision. The researcher will explore possible

training and further education programmes that could support new entrants to the insurance profession.

3.4. Research Philosophy

According to Saunders *et al.* (2009), the research philosophy that is adopted for a research study contains assumptions about how the researcher views the world. These assumptions subsequently inform the overall research strategy and the associated research methods. The three main branches of research philosophy include ontology (which refers to the study of our existence and the fundamental nature of reality) epistemology (which examines the relationship between knowledge and the researcher during discovery) and axiology (the study of the nature and types of value and value judgements especially in ethics).

Guba and Lincoln define paradigms as “basic belief systems based on ontological, epistemological and methodological assumptions” (1994, p.107). Axiology is also recognised as an integral consideration in relation to a paradigm (Guba and Lincoln, 1994). A research paradigm is “the set of common beliefs and agreements shared between scientists about how problems should be understood and addressed” (Kuhn, 1962, p.45). According to Guba and Lincoln (1994) the ontological, epistemological and methodological assumptions within inquiry paradigms are so interrelated that answering one question shapes how others will be answered.

Saunders *et al.*'s ‘research onion’ represents the nature of knowledge and identifies five philosophies (Saunders *et al.*, 2009);

1. Positivism
2. Critical Realism
3. Interpretivism
4. Post-modernism
5. Pragmatism

The researcher has taken a pragmatic philosophical position regarding this research. Badley observes that research should be conceived more like a journey during which “the issues raised and the processes undergone contribute to the researcher’s own personal critical reflection as well as helping to generate socially useful knowledge” (2003, p.302).

Since the introduction of mandatory insurance competency requirements 12 years ago, the researcher has observed the membership of the Insurance Institute grow from 4,000 to over 20,000 members, with around 1,200 students taking exams each year (The Insurance Institute of Ireland, 2018). Novice learners have four years to gain a technical insurance qualification

during which time they must be supervised. The supervisory function is enshrined in Central Bank of Ireland regulation, but unlike other countries, there is no pedagogical or coaching competencies requirement for supervisors.

3.5. Research Action

The research action plan will:

- Review the literature to understand the issues relating to work-based supervision skills and competencies, regulated insurance education and future skills needed by insurance professionals. Glaser (2002) recommends that the researcher needs to read a wide range of literature relating to the problem areas in order to expose themselves to a wide range of possibilities.
- The researcher will determine issues relating to mandatory work-based supervision.
- The research will test the hypotheses by socialising the problem through a survey of Insurance Institute members that meet the MCC supervisory standard and currently hold this supervisory function.
- Through the analyse of the survey findings, the researcher will identify barriers to effective supervision.
- The findings will provide the researcher with a better understanding of any barriers, if they can be removed and what type of training may be needed to support both novice and veteran supervisors.
- The conclusion will provide a taxonomy to support the development of supervisory competencies in the non-life insurance sector.

The approach selected for this research is deductive as the researcher has access to a large sample of 9,272 learners but the timeframe is limited. A deductive approach as stated by Corbin and Strauss (1990) allows the researcher to consider the perceived gaps and use deductive reasoning by “looking for data rather than looking at data”.

The data generated as part of this research study will lead to further inductive studies looking in more detail at particular aspects of supervisors training requirements.

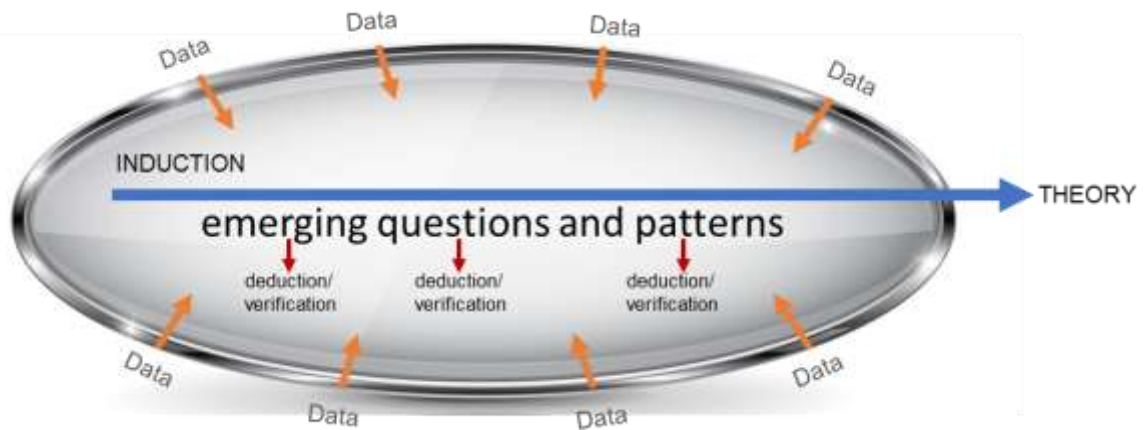


Figure 12 - Glaser Deduction and Induction (adapted from Heath and Cowley, 2004, p.144)

3.6. Research Design

Research design is defined as a plan or blueprint for approaching, operationalising and investigating the research questions. It comprises the approach, theories and methodologies to be engaged. This includes the type of data necessary and how this data is to be collected and from whom, which is the population or sample.

The researcher identified the population size from all Insurance Institute members who met the MCC standard to supervise and were in full-time employment. The number totalled 9,272. The population was justified in terms of this research as it was appropriate that the researcher contacted all the population that held the relevant supervisory credentials.

The population characteristics included:-

- Holders Of the following qualifications and in employment: -
- Accredited Product Adviser (Personal General Insurance) (Institute Of Banking School of Professional Finance, LIA and The Insurance Institute of Ireland)
- Accredited Product Adviser (Commercial General Insurance) (Institute of Banking School of Professional Finance, LIA and The Insurance Institute of Ireland)
- Accredited Product Adviser (Private Medical Insurance) (Institute of Banking School of professional Finance, LIA and The Insurance Institute of Ireland)
- Certified Insurance Practitioner (The Insurance Institute of Ireland)
- Associate or Fellow of the Chartered Insurance Institute
- Holders of a Grandfathered Status as per Section 1.5 of the MCC Code
- A Grandfathered person had four years' experience carrying out the function to be exercised in the period 1 January 1999 to 1 January 2007

Saunders *et al.* (2009) clarify “methods” as the techniques used to obtain and analyse data. Quantitative methods deal with anything that is measurable using systematic techniques to investigate phenomena and their inter-relationships. Leedy & Ormrod (2015) describe how quantitative methods are used to answer questions on relationships using measurable variables with an intention to explain, forecast and control occurrences.

A quantitative research method provided the researcher with an objective method of answering the hypothesis raised. Yilmaz argues that a quantitative approach “endorses the view that psychological and social phenomena have an objective reality that is independent of the subjects being studied, i.e. the knower or the researcher and the known subjects are viewed as relatively separate and independent” (2013, p.312). The researcher selected this objective method of research over more subjective methods to avoid possible bias resulting from the long association of the researcher with professional education in the insurance sector.

3.7. Quantitative Survey Method

Survey research is defined as "the collection of information from a sample of individuals through their responses to questions" (Check and Schutt, 2012, p.160). The significant advantage of this method is that it allows the researcher “to measure the responses of a (large) number of participants to a limited set of questions, thereby facilitating comparison and

statistical aggregation of the data” (Yilmaz, 2013, p.3). The researcher received approval from The Insurance Institute to approach all 9,272 individuals that meet the required MCC standard to supervise new entrants.

The researcher designed the questionnaire for the online survey using mainly yes/no, closed-ended, multiple-choice, Likert and open-ended questions. This survey structure was designed to help identify any pattern in members’ reactions to the hypothesis being tested. The generalised findings then required a deductive approach to analyse the set of standardised responses to the hypothesis regarding barriers to effective supervision in work-based learning. The survey was a cost-effective way of reaching the full population.

As the researcher does not know which members act as supervisors to new entrants the online survey was constructed in a flexible manner so respondents not acting as supervisors only answer questions applicable to them. Conducting an online questionnaire allowed the respondents to complete the questions at their convenience and allows a significant amount of information to be gathered using a diversity of question types. The respondents may take as much time as they need to answer individual questions. Based on the large population size it is easier for responses to be tabulated and then analysed (Evans and Mathur, 2005, p.197).

Although there is no optimum sample size Fraenkel *et al.* (2011) recommend a minimum of 50 to 100 as a representative sample size.

3.8. Time Horizon

This research is a cross-sectional study, also known as a one-shot or status survey (Kumar, 2011, p. 107). A cross-sectional approach has been utilised in this study, as it is the most appropriate in terms of obtaining an overall picture of what barriers exist for supervisors within the timeframe provided.

3.9. Data Collection

The choice of a survey for data collection is central to the research as it allows the researcher to quantify “or put a numeric description of trends, attitudes, or opinions of a population by studying a sample of that population” (Fowler, 2013, p.13) and also highlights the data that may require additional analysis.

The survey was designed in SurveyMonkey and distributed by email through HubSpot; the marketing software used by the Insurance Institute. A/B testing was employed when sending the email; two different versions were created with version A sent to 25% of the total population and version B sent to a further 25%, (Appendix I). After a period of four hours, the best performing email was sent to the remaining 50% of recipients. Of the 9,272 emails distributed

only eight bounce-backs were received as a result of out-of-date or incorrect email details being used. Of the 9,264 emails correctly distributed, there was a 58% open rate. Of the 5,373 emails opened, 1,777 responded to the survey, which provided the researcher with a 33% response rate. The Institute's Digital Experience Specialist acted as gatekeeper to safeguard the data.

The researcher adhered to the BERA Ethical Guidelines for Educational Research (2018) in respect of consent, Griffith College (Appendix G) and The Insurance Institute (Appendix H) provided ethical approval for the survey, and as gatekeeper, the Institute's Ethical Standards and Data Privacy Policy was adhered to.

Non-response is a concern for any researcher, so the researcher adopted two strategies to encourage participation. A practice often employed by the Insurance Institute as regards survey responses is to incentivise participation through the use of a draw. This was deemed appropriate in this case, as it fits with the Insurance Institute's practice and a voluntary prize draw of a €200 All4One voucher was offered.

The researcher also sent an introduction email to key corporate stakeholders in the industry explaining the purpose of the research and looking for their support (Appendix I). This email was followed up with a thank you email two days before the survey closed as a reminder and as recognition of the support provided for the research (Appendix I). The survey was issued at a time that did not interfere with Insurance Institute exam timetabling. The survey opened for a three-week window with one reminder email issued at the mid-point to all participants who had not responded.

3.10. Data Analysis

At its simplest, data analysis involves making sense of text and data. As a process, it involves preparing data for analysis and analysing/interpreting it using appropriate techniques. (Creswell, 2009, p.185)

The use of a relational database and business intelligence tools required the use of coding to ensure data integrity. Coding is the process of organising the material into chunks of related information before bringing meaning to the data (Rossman and Rallis, (1998), cited in (Creswell, 2009, p.187). The final step in the data analysis involved interpreting the data with a comparison of the findings with information gleaned from existing literature and theories. In this way, the researcher can suggest if the findings conform to past information or diverge from it (Creswell, 2009). The researcher used Access and PowerBI, a Microsoft business analytics solution tool to visualise data and present the insights in the research findings.

3.11. Ethical Issues

Researchers have an ethical responsibility to the participants to respect and preserve their dignity as human beings. An ethical piece of research must demonstrate rigour and quality in its design, conduct, analysis and reporting of the researcher (Morrison, 1996).

Research ethics relates to questions about how the research topic is formulated and designed, how data is accessed, collected, processed, stored and that the research findings are written in a moral and responsible way (Saunders *et al.*, 2009, p.184).

The following ethical considerations were borne in mind during this research: (Saunders *et al.*, 2009, p. 191)

- Personal behaviour and objectivity of the researcher
- Consent of participants
- The necessity to guarantee anonymity and confidentiality of the participants
- Voluntary nature of participation and the right to withdraw from the research process
- Maintenance of the confidentiality of the data provided by the participants.

3.12. Data Protection

All information collected during this study was stored using the participant's ID number without names or other identifying information. Personal details provided by any participants who voluntarily consented to enter the survey draw was deleted once the prizewinner had been randomly selected.

All electronic data files used were password protected and stored on an encrypted laptop. All data was backed up monthly. Hardcopy records will be stored under the participant's ID number only, and records were stored in a locked filing cabinet in the researcher's home office with access limited to the researcher. Data will be held for the duration of the submission of the final thesis and deleted off all devices and hardcopy shredded in a confidential and secure manner. This project will be subject to the Data Protection Acts 1988 to 2018.

3.13. Limitation of this Study

Irrespective of the nature of the research strategy and design there are inherent limitations regarding the overall philosophy and data strategy, which must be factored into the research.

Time scarcity was an issue as the research had to be completed in order to meet an academic timeline.

The researcher has more than three decades of professional experience in the non-life insurance industry and has held prominent roles campaigning for support for professional qualifications. The Insurance Institute membership is aware of the researcher's current role as Director of Education & Development at the Institute, and this could have potentially biased any face to face interviews with Institute members.

The researcher has used a standardised questionnaire which can provide a breath of feedback, but it can be difficult to obtain a deep understanding of issues including contextual differences relating to supervisors training as a result of individuals working in diverse business environments with different learning cultures (Kuchinke, 2002).

Chapter 4

4. Findings and Data Analysis

This chapter presents the findings generated from the primary data collected and analysed in accordance with the research methodology outlined in the previous chapter. The findings from the survey are represented graphically in order to support further analysis by the researcher on the themes that emerge and support the literature review.

The population consists of 9,272 people who received a 26 question survey on the barriers to effective supervisory oversight of work-based learners in the non-life insurance sector. The response rate was over 19%.

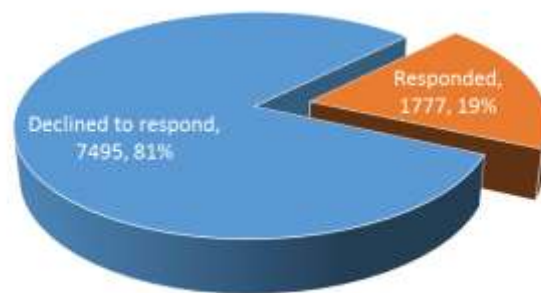


Figure 13 - Survey Response Rate

Of the 1,777 individuals who responded to the survey and were eligible under the code to supervise, 1,430 were not acting in a supervisory role, 347 individuals reported acting as nominated supervisors under the Minimum Competency Code. It is these 347 respondents that the researcher has used in the analysis as all respondents completed all 26 questions, validating the data. This cohort of 347 respondents constitutes the primary and sole dataset upon which the research analysis is based. The data is balanced in terms of gender with 174 males and 173 females responding.

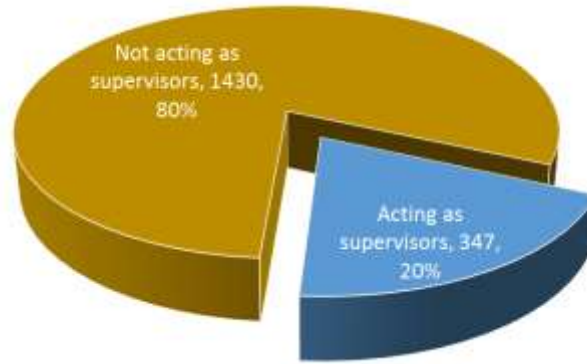


Figure 14 - Acting as supervisor (response rate)

4.1. Survey Findings

This section will present the main findings for each question following the order in which the respondents replied (Table 1 below):

Question#	Question
1	Consent
2	Are you a supervisor under the Minimum Competency Code?
3	How long have you held the role of a supervisor in your organisation or another?
4	How were you selected for the role?
5	At what level is your current role in your organisation?
6	How many years experience did you have in the industry before being appointed a supervisor? (please use numbers only, ie, 8 not 'eight' or 'eight years')
7	What training did you receive before taking up a role as supervisor?
8	Did you receive training after taking up your role as supervisor?
9	What role do you carry out as supervisor? (tick all that apply)
10	What level of learner are you currently supporting in your supervisory role? (tick all that apply)
11	Which elements of your role as supervisor do you find challenging? (tick all that apply)
12	What barriers, if any, exist in your organisation with regards to supervision and potential training? (tick all that apply)
13	Which of the following elements do you consider necessary for a supervisor to effectively carry out their role?
14	Which of the following delivery channels would you prefer?
15	Do you have a mentor?
16	Do you mentor other supervisors?
17	How do you perceive your own performance as a supervisor to new entrants under MCC? (1 is unsatisfactory and 10 is satisfactory)
18	Do you feel confident in your supervision skills? (1 is unconfident and 10 is confident)
19	What does the role of supervisor mean to you?
20	What is your age?
21	What is your gender?
22	What qualifications do you hold?
23	How many years have you been actively employed in the insurance industry (non-life)?
24	How many people work in your organisation in Ireland?
25	What is the highest level of qualification you have obtained?
26	What is the highest level insurance designation you have obtained?

Table 1 - Survey Question list

4.1.1. Question 1 - Consent to take Survey

All 347 respondents provided consent.

4.1.2. Question 2 - Are you a supervisor under the Minimum Competency Code?

All 347 respondents confirmed that they are acting in a supervisory capacity under the Minimum Competency Code.

4.1.3. Question 3 - How long have you held the role of a supervisor in your organisation or another?

The Minimum Competency Code is in existence for nearly twelve years. 35% of the respondents have over ten year's supervisory experience. Of these experienced supervisors, 66% were male. 33% of the supervisors have 3 years' experience or less, and 61% of this cohort is female.

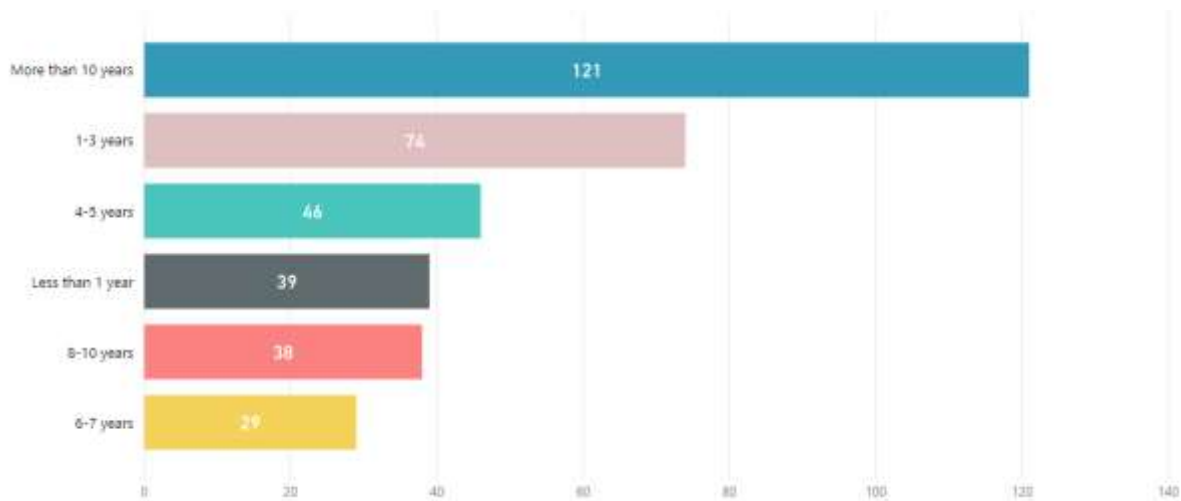


Figure 15 – Survey replies to Question 3 (graphic)

Answer	Respondent	Line %	Run Total	Run %
Less than 1 year	39	11.24%	39	11.24%
1-3 years	74	21.33%	113	32.56%
4-5 years	46	13.26%	159	45.82%
6-7 years	29	8.36%	188	54.18%
8-10 years	38	10.95%	226	65.13%
More than 10 years	121	34.87%	347	100.00%
Total	347	100.00%		

Table 2- Primary analysis of question 3 replies

4.1.4. Question 4 - How were you selected for the role?

The majority of the supervisors were selected for their role as a result of industry experience; with 8% being selected as a result of their experience as supervisors and 5% had training experience. Of the 6% who categorised themselves as “Other”, the majority of them interviewed for their role.

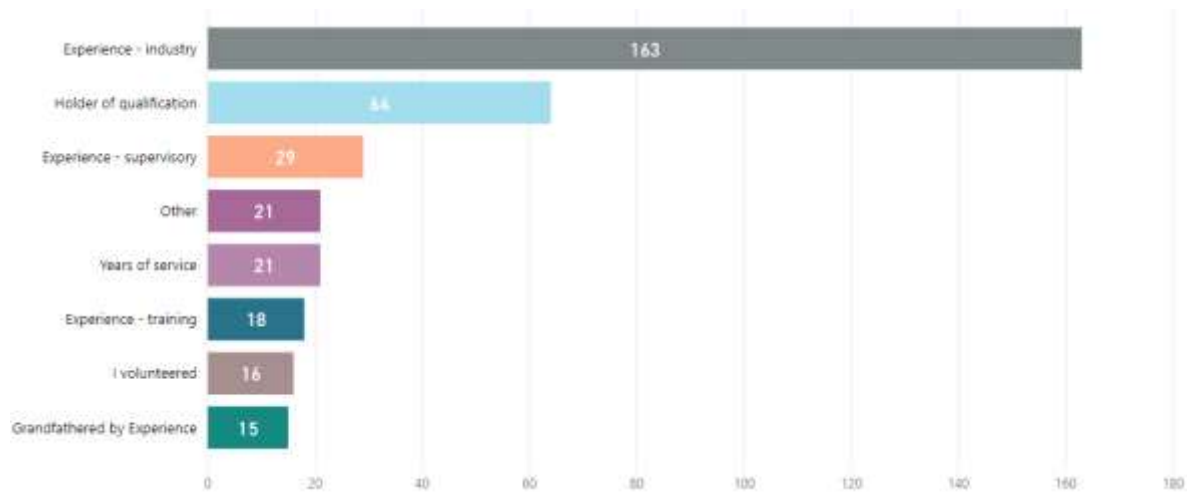


Figure 16 - Survey replies to Question 4 (graphic)

Answer	Respondent	Line %	Run Total	Run %
Experience - industry	163	46.97%	163	46.97%
Experience - supervisory	29	8.36%	192	55.33%
Experience - training	18	5.19%	210	60.52%
Years of service	21	6.05%	231	66.57%
Holder of qualification	64	18.44%	295	85.01%
Grandfathered by Experience	15	4.32%	310	89.34%
I volunteered	16	4.61%	326	93.95%
Other	21	6.05%	347	100.00%
Total	347	100.00%		

Table 3- Primary analysis of question 4 replies

4.1.5. Question 5 - At what level is your current role in your organisation?

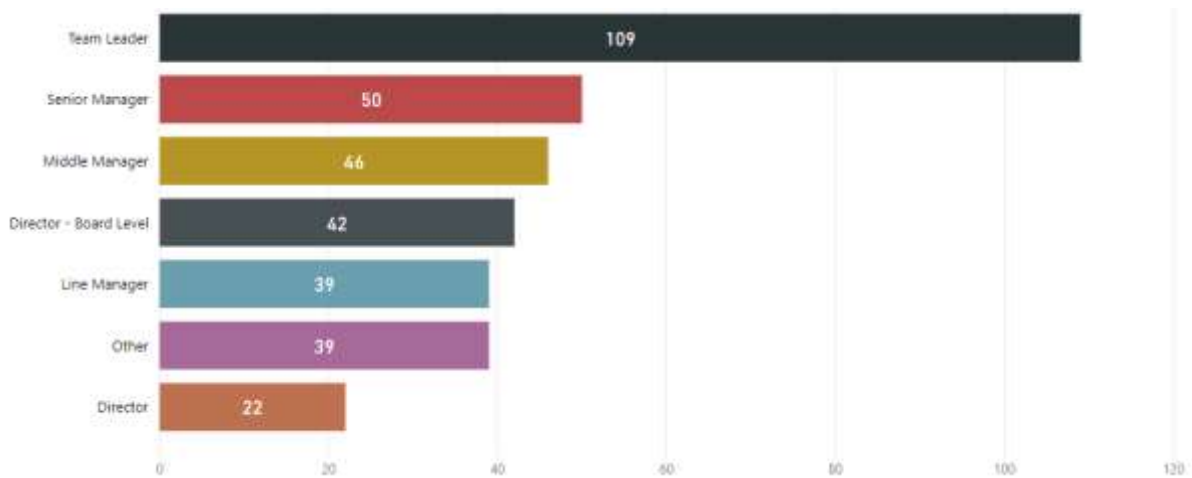


Figure 17 - Survey replies to Question 5 (graphic)

Supervisors within the non-life insurance sector have a prescribed regulatory function, but they hold a myriad of roles within the industry. The most common role which holds a supervisory function is Team Leader, yet there were over nineteen different roles listed.

Answer	Respondent	Line %	Run Total	Run %
Team Leader	109	31.41%	109	31.41%
Line Manager	39	11.24%	148	42.65%
Middle Manager	46	13.26%	194	55.91%
Senior Manager	50	14.41%	244	70.32%
Director	22	6.34%	266	76.66%
Director - Board Level	42	12.10%	308	88.76%
Other	39	11.24%	347	100.00%
Total	347	100.00%		

Table 4- Primary analysis of question 5 replies

4.1.6. Question 6 - How many years' experience did you have in the industry before being appointed a supervisor? (please use numbers only, i.e., 8 not 'eight' or 'eight years')

The number of years of experience in the industry before people are appointed supervisors ranges from zero to forty years. The highlighted categories represent the farthest ends of the experience spectrum and raise the question as to why two people with forty years' experience are only taking on a supervisory role now. It is also of note that four people with no industry experience have taken on a role as supervisor.

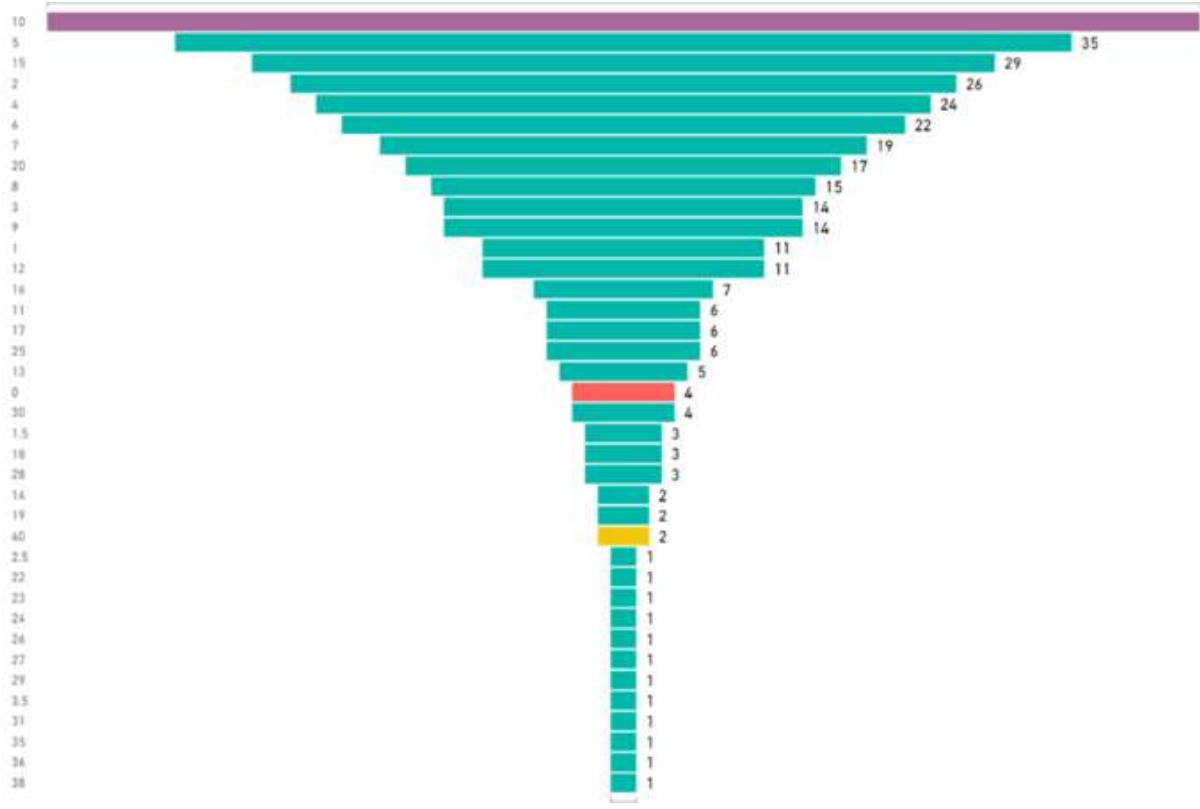


Figure 18 -Survey replies to Question 6 (graphic)

Answer	Respondent	Line %	Run Total	Run %
0.0 Years	4	1.15%	4	1.15%
1.0 Years	11	3.17%	15	4.32%
1.5 Years	3	0.86%	18	5.19%
2.0 Years	26	7.49%	44	12.68%
2.5 Years	1	0.29%	45	12.97%
3.0 Years	14	4.03%	59	17.00%
3.5 Years	1	0.29%	60	17.29%
4.0 Years	24	6.92%	84	24.21%
5.0 Years	35	10.09%	119	34.29%
6.0 Years	22	6.34%	141	40.63%
7.0 Years	19	5.48%	160	46.11%
8.0 Years	15	4.32%	175	50.43%
9.0 Years	14	4.03%	189	54.47%
10.0 Years	45	12.97%	234	67.44%
11.0 Years	6	1.73%	240	69.16%
12.0 Years	11	3.17%	251	72.33%
13.0 Years	5	1.44%	256	73.78%
14.0 Years	2	0.58%	258	74.35%
15.0 Years	29	8.36%	287	82.71%
16.0 Years	7	2.02%	294	84.73%
17.0 Years	6	1.73%	300	86.46%
18.0 Years	3	0.86%	303	87.32%
19.0 Years	2	0.58%	305	87.90%
20.0 Years	17	4.90%	322	92.80%
22.0 Years	1	0.29%	323	93.08%
23.0 Years	1	0.29%	324	93.37%
24.0 Years	1	0.29%	325	93.66%
25.0 Years	6	1.73%	331	95.39%
26.0 Years	1	0.29%	332	95.68%
27.0 Years	1	0.29%	333	95.97%
28.0 Years	3	0.86%	336	96.83%
29.0 Years	1	0.29%	337	97.12%
30.0 Years	4	1.15%	341	98.27%
31.0 Years	1	0.29%	342	98.56%
35.0 Years	1	0.29%	343	98.85%
36.0 Years	1	0.29%	344	99.14%
38.0 Years	1	0.29%	345	99.42%
40.0 Years	2	0.58%	347	100.00%
Total	347	100.00%		

Table 5 - Primary analysis of question 6 replies

4.1.7. Question 7 - What training did you receive before taking up a role as supervisor?

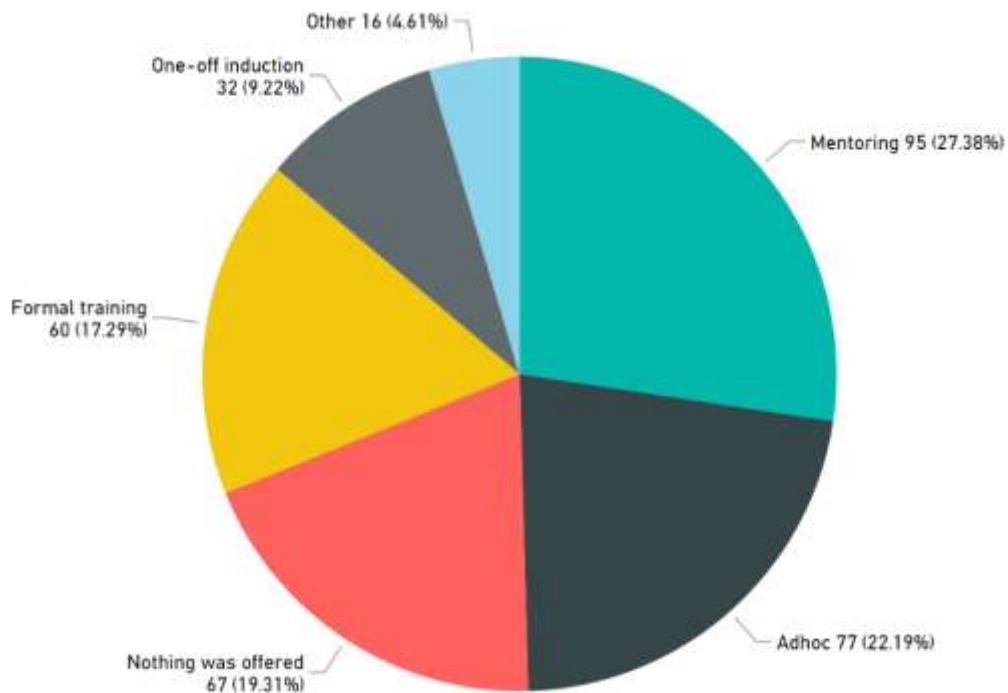


Figure 19 - Survey replies to Question 7 (graphic)

Nearly 20% of respondents did not receive any form of training before taking on the supervisory role.

Respondent 7 stated,

“I did not receive any formal or informal training. I believe my selection was based on my product knowledge at the time.”

For those that did receive training (80%), this consisted of either mentoring (27%) or ad-hoc training (22%). Only 17% received formal training. Of the supervisors who received mentoring before taking on the supervisory role, 59% were men.

Answer	Respondent	Line %	Run Total	Run %
One-off induction	32	9.22%	32	9.22%
Formal training	60	17.29%	92	26.51%
Adhoc	77	22.19%	169	48.70%
Mentoring	95	27.38%	264	76.08%
Nothing was offered	67	19.31%	331	95.39%
Other	16	4.61%	347	100.00%
Total	347	100.00%		

Table 6 - Primary analysis of question 7 replies

4.1.8. Question 8 - Did you receive training after taking up your role as supervisor?

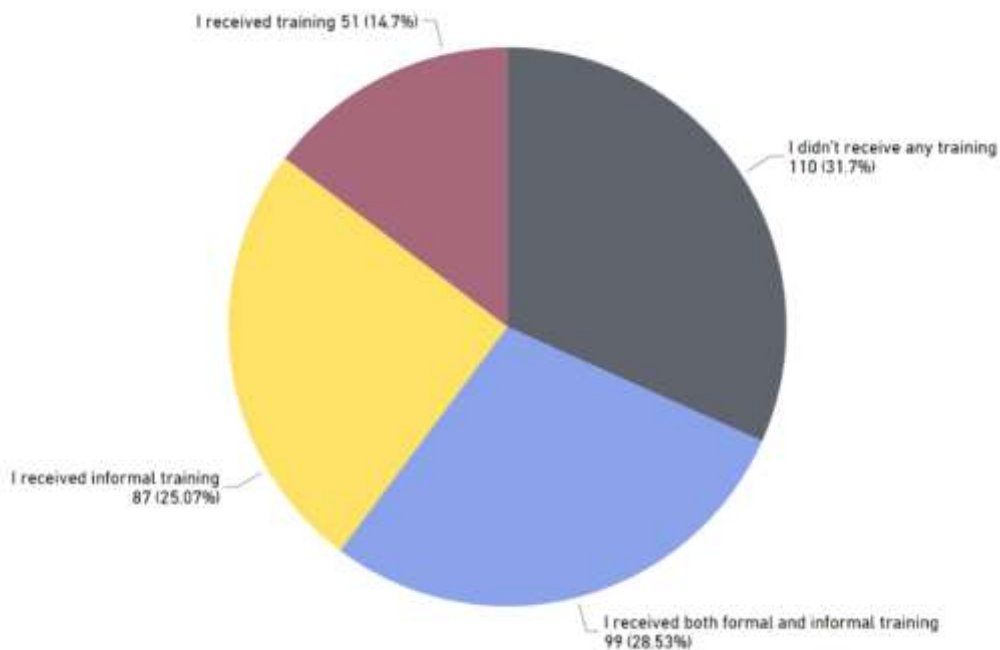


Figure 20 - Survey replies to Question 8 (graphic)

Answer	Respondent	Line %	Run Total	Run %
I received training	51	14.70%	51	14.70%
I received informal training	87	25.07%	138	39.77%
I received both formal and informal training	99	28.53%	237	68.30%
I didn't receive any training	110	31.70%	347	100.00%
Total	347	100.00%		

Table 7 - Primary analysis of question 8 replies

On taking up the supervisory role, 32% of the supervisory community did not receive any training. These numbers are of concern. For supervisors who do receive training, more females (55%) were trained than males.

4.1.9. Question 9 - What role do you carry out as supervisor? (tick all that apply)

Note: In answering this question, respondents were invited to select all items that apply. In this regard 1,057 responses were received from 347 respondents, averaging 3.1 elements per respondent (Table 8, below)

Selections	Respondents	Records returned
Selected 1 from 5	48	48
Selected 2 from 5	54	108
Selected 3 from 5	93	279
Selected 4 from 5	138	552
Selected 5 from 5	14	70
	347	1057

Table 8 - Record analysis of question 9 replies

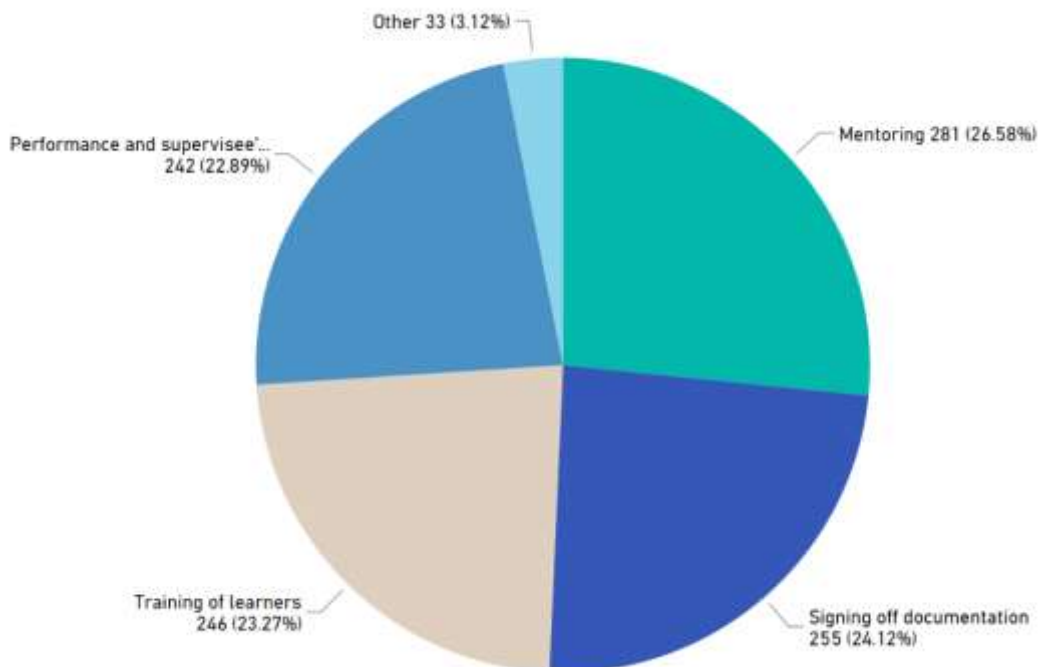


Figure 21 - Survey replies to Question 9 (graphic)

The MCC outlines the tasks to be carried out by supervisors of novice learners. These include signing-off of documentation, such as correspondence to customers, supervising the performance of the new entrant and supporting them until they gain their entry-level regulatory professional qualification. Mentoring is not prescribed under the code, yet 26% of the respondents include this as part of their supervisory role. The additional tasks supervisors included under “other” involve quality control, disciplinary issues, performance appraisals and talent development.

Answer	Respondent	Line %	Run Total	Run %
Signing off documentation	255	24.12%	255	24.12%
Training of learners	246	23.27%	501	47.40%
Mentoring	281	26.58%	782	73.98%
Performance and supervisee's KPI measurement	242	22.89%	1024	96.88%
Other	33	3.12%	1057	100.00%
Total	1057	100.00%		

Table 9 - Primary analysis of question 9 replies

4.1.10. Question 10 - What level of learner are you currently supporting in your supervisory role? (tick all that apply)

Note: In answering this question, respondents were invited to select all items that apply. In this regard 568 responses were received from 347 respondents, averaging 1.6 elements per respondent (Table 10, below)

Selections	Respondents	Records returned
Selected 1 from 5	201	201
Selected 2 from 5	88	176
Selected 3 from 5	41	123
Selected 4 from 5	17	68
Selected 5 from 5	0	0
	347	568

Table 10 - Record analysis of question 10 replies

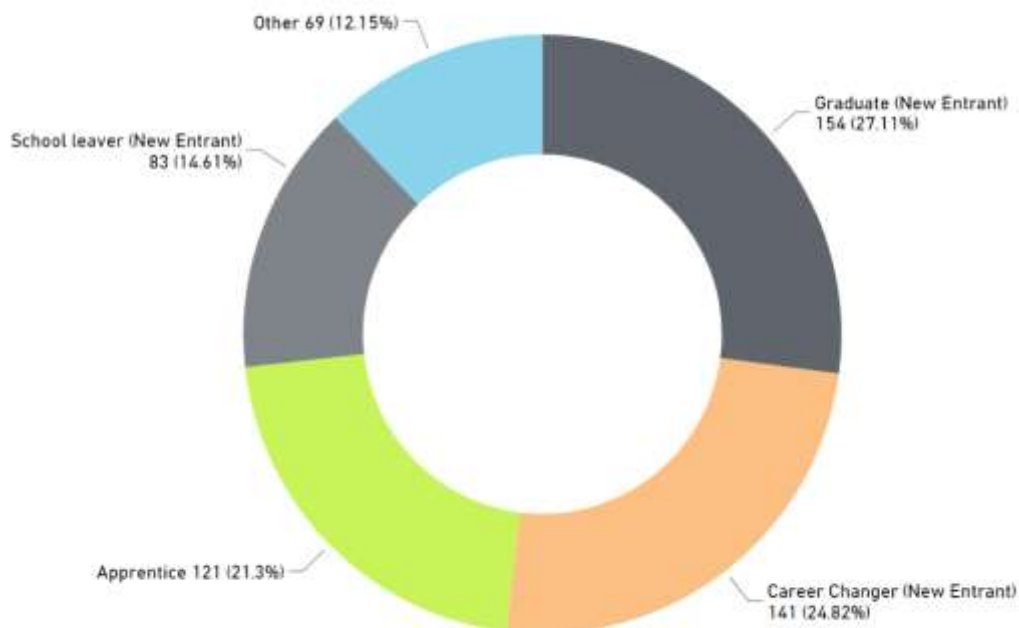


Figure 22 - Survey replies to Question 10 (graphic)

Answer	Respondent	Line %	Run Total	Run %
Apprentice	121	21.30%	121	21.30%
Graduate (New Entrant)	154	27.11%	275	48.42%
School leaver (New Entrant)	83	14.61%	358	63.03%
Career Changer (New Entrant)	141	24.82%	499	87.85%
Other	69	12.15%	568	100.00%
Total	568	100.00%		

Table 11 - Primary analysis of question 10 replies

Nearly a quarter of new entrants have moved from another career, and less than 15% were school leavers. The number of apprentices was as a direct result of the New Generation Insurance Apprenticeship Programme, which the Insurance Institute launched in 2016 as a way of attracting new entrants to the insurance industry. This “earn and learn” apprenticeship model allows new entrants to work five days in an insurance organisation, but on one of those days they receive their classes live-streamed to their offices from IT Sligo. The apprentices at the end of three years and on successful completion of the programme will receive a Level 8 honours degree in insurance practice.

The “Other” category relates to experienced people who now require a qualification. These experienced people include APA qualified staff, “grandfathered” staff and bank executives.

4.1.11. Question 11 - Which elements of your role as supervisor do you find challenging? (tick all that apply)

Note: In answering this question, respondents were invited to select all items that apply. In this regard 581 responses were received from 347 respondents, averaging 1.7 elements per respondent (Table 12, below)

Selections	Respondents	Records returned
Selected 1 from 8	181	181
Selected 2 from 8	114	228
Selected 3 from 8	41	123
Selected 4 from 8	7	28
Selected 5 from 8	3	15
Selected 6 from 8	1	6
Selected 7 from 8	0	0
Selected 8 from 8	0	0
	347	581

Table 12 - Record analysis of question 11 replies

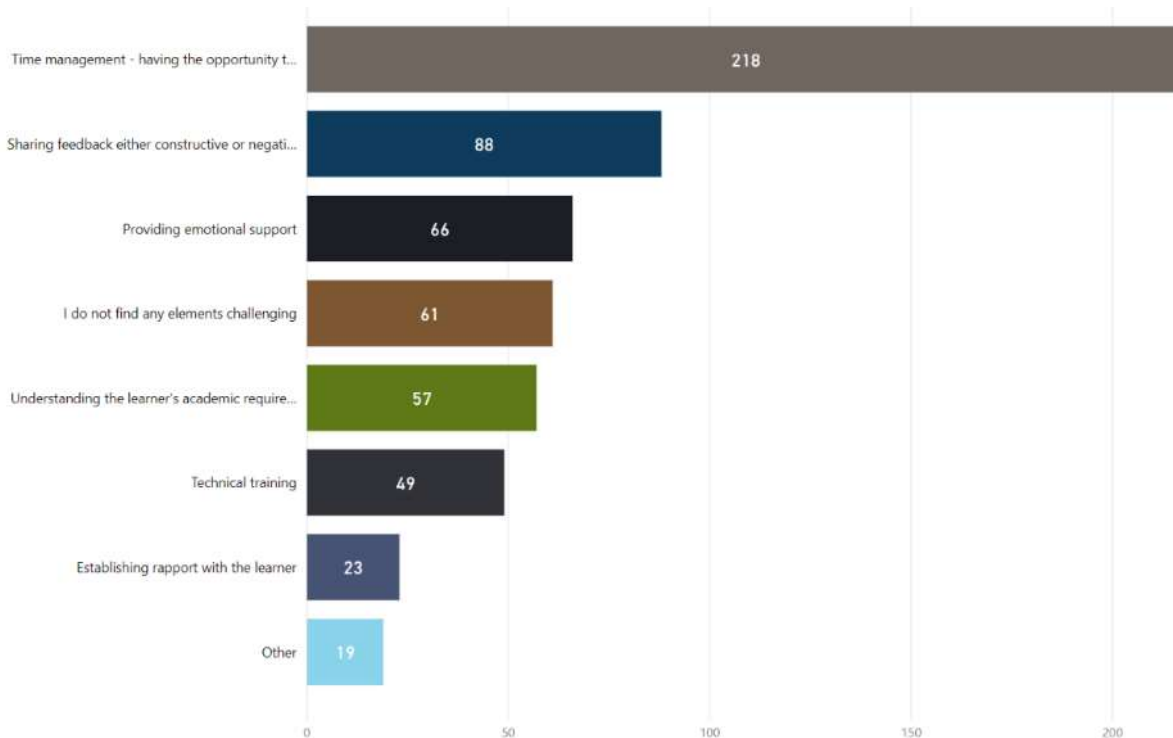


Figure 23 - Survey replies to Question 11 (graphic)

Answer	Respondent	Line %	Run Total	Run %
Technical training	49	8.43%	49	8.43%
Establishing rapport with the learner	23	3.96%	72	12.39%
Sharing feedback either constructive or negative	88	15.15%	160	27.54%
Providing emotional support	66	11.36%	226	38.90%
Understanding the learner's academic requirements	57	9.81%	283	48.71%
Time management - having the opportunity to support and guide the learner	218	37.52%	501	86.23%
I do not find any elements challenging	61	10.50%	562	96.73%
Other	19	3.27%	581	100.00%
Total	581	100.00%		

Table 13 - Primary analysis of question 11 replies

The main element that challenged supervisors in their role was time management; there were many examples of how time impacted on supervisors.

Some of the comments were as follows:

Respondent 3

"there is too much admin work and less time to support/coach."

Respondent 7

"Lack of time means support is mostly confined to set pieces and immediate (time driven) situations."

Respondent 11

"Time management in respect of keeping up with my own workload while supporting the needs of learners."

Respondent 16

"Time management can be an issue depending on what is on and what I have on my desk on a particular day when a scheduled mentoring hour is due to take place."

Sharing feedback either constructive or negative was the next most significant challenge for supervisors.

In terms of gender differences, 53% of male supervisors found that the provision of emotional support significantly more challenging than their female counterparts. Both genders found time management a challenge; females found it 13% more challenging than that of their male peers. 35% of male supervisors found no aspects of supervision challenging.

Finally, supervisors who did not find any element of supervision challenging, there were 35% more males in this category.

4.1.12. Question 12 - What barriers, if any, exist in your organisation with regards to supervision and potential training? (tick all that apply)

Note: In answering this question, respondents were invited to select all items that apply. In this regard 658 responses were received from 347 respondents, averaging 1.9 elements per respondent (Table 14, below)

Selections	Respondents	Records returned
Selected 1 from 9	172	172
Selected 2 from 9	90	180
Selected 3 from 9	50	150
Selected 4 from 9	24	96
Selected 5 from 9	8	40
Selected 6 from 9	1	6
Selected 7 from 9	2	14
Selected 8 from 9	0	0
Selected 9 from 9	0	0
	347	658

Table 14 - Record analysis of question 12 replies

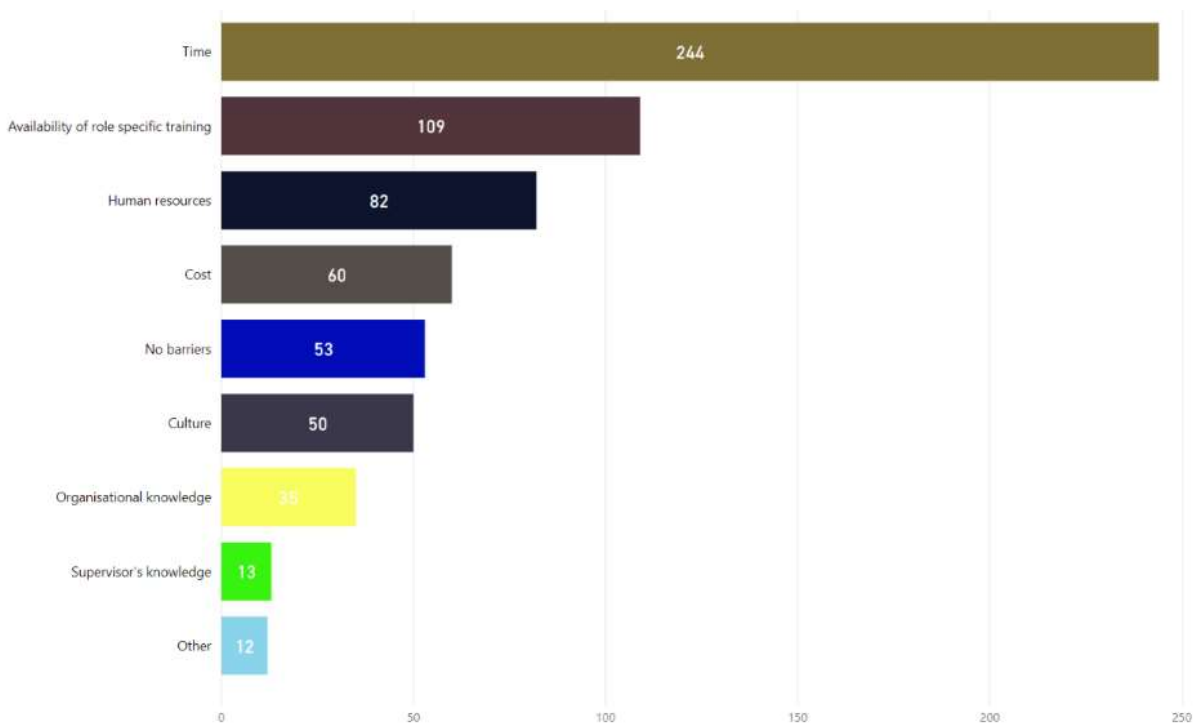


Figure 24 - Survey replies to Question 12 (graphic)

Answer	Respondent	Line %	Run Total	Run %
Cost	60	9.12%	60	9.12%
Time	244	37.08%	304	46.20%
Culture	50	7.60%	354	53.80%
Organisational knowledge	35	5.32%	389	59.12%
Supervisor's knowledge	13	1.98%	402	61.09%
Human resources	82	12.46%	484	73.56%
Availability of role specific training	109	16.57%	593	90.12%
No barriers	53	8.05%	646	98.18%
Other	12	1.82%	658	100.00%
Total	658	100.00%		

Table 15 - Primary analysis of question 12 replies

Time management again is seen as the single most significant barrier to supervision; females found this issue more of a barrier.

Male supervisors found the availability of role-specific training and HR more of a barrier than their female peers did.

Many of the comments from respondents focused on the administrative burden associated with the regulatory supervision function;

Respondent 7, "Documenting supervision records is not an easy process as it is all paper-based."

Other challenges include the lack of training space and poor communication between teams, which caused scheduling issues for trainers.

What is particularly interesting is that those who felt there were no barriers to supervision were the most confident (Q18) and perceived their performance as a supervisor (Q17) most favourably, and the largest group who felt there were no barriers to supervision were Level 5 Leaving Certificate holders. However, 68% of this group had some training before taking on the role, and 74% had received training after taking on the role of supervisor.

4.1.13. Question 13 - Which of the following elements do you consider necessary for a supervisor to effectively carry out their role?

Note: In answering this question, respondents were invited to select all items that apply. In this regard 965 responses were received from 347 respondents, averaging 2.8 elements per respondent (Table 16, below)

Selections	Respondents	Records returned
Selected 1 from 8	78	78
Selected 2 from 8	78	156
Selected 3 from 8	97	291
Selected 4 from 8	55	220
Selected 5 from 8	24	120
Selected 6 from 8	6	36
Selected 7 from 8	8	56
Selected 8 from 8	1	8
	347	965

Table 16 - Record analysis of question 13 replies

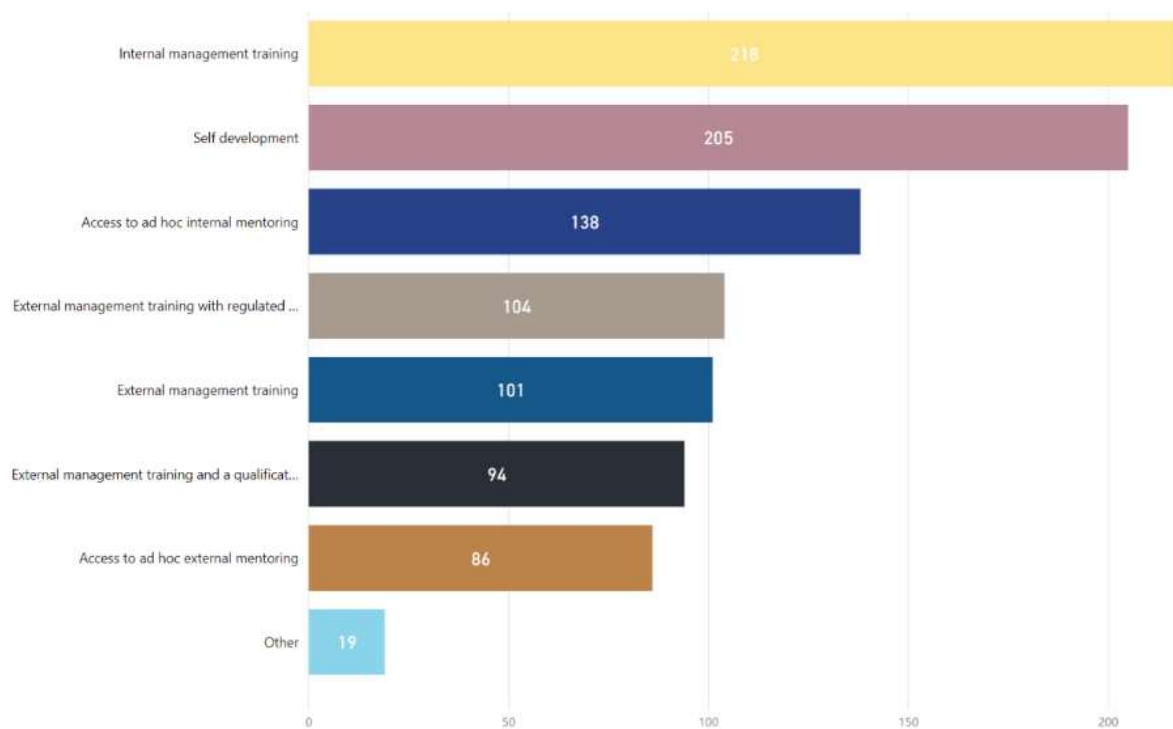


Figure 25 - Survey replies to Question 13 (graphic)

Answer	Respondent	Line %	Run Total	Run %
External management training	101	10.47%	101	10.47%
External management training and a qualification	94	9.74%	195	20.21%
External management training with regulated CPD	104	10.78%	299	30.98%
Internal management training	218	22.59%	517	53.58%
Access to ad hoc internal mentoring	138	14.30%	655	67.88%
Access to ad hoc external mentoring	86	8.91%	741	76.79%
Self development	205	21.24%	946	98.03%
Other	19	1.97%	965	100.00%
Total	965	100.00%		

Table 17 - Primary analysis of question 13 replies

53% believed internal management training was the primary element deemed necessary for their role followed closely by self-development.

Male supervisors had a preference for all external based training while female supervisors have a preference for internal training.

Female supervisors showed an 11% preference over men for self-development.

Respondent 18

"All of the above - as an industry I don't think we put enough emphasis in developing management and leadership skills and quite often promote those who have succeeded as brokers to leadership as opposed to those most suitable to lead."

4.1.14. Question 14 - Which of the following delivery channels would you prefer?

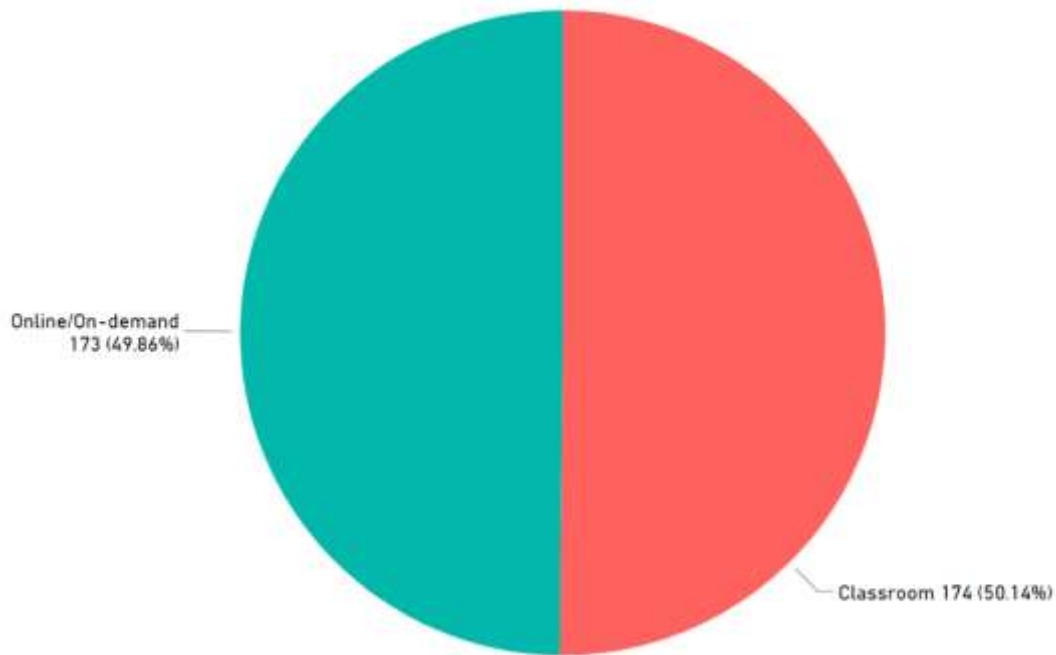


Figure 26 - Survey replies to Question 14 (graphic)

Selected Answer	Responses	Percent
Online/On-demand	173	49.86%
Classroom	174	50.14%
Total	347	100.00%

Table 18 - Primary analysis of question 14 replies

There was a near perfect split between classroom and online/on-demand as an overall training delivery channel.

Females aged 40-49 had a 70% greater preference for online/on-demand training than their male peers. This preference was reversed at the age of 55 where more men wished for online/on-demand training than their female counterparts.

Women in their mid-thirties had a much stronger preference for classroom training than their male colleagues.

4.1.15. Question 15 - Do you have a mentor?

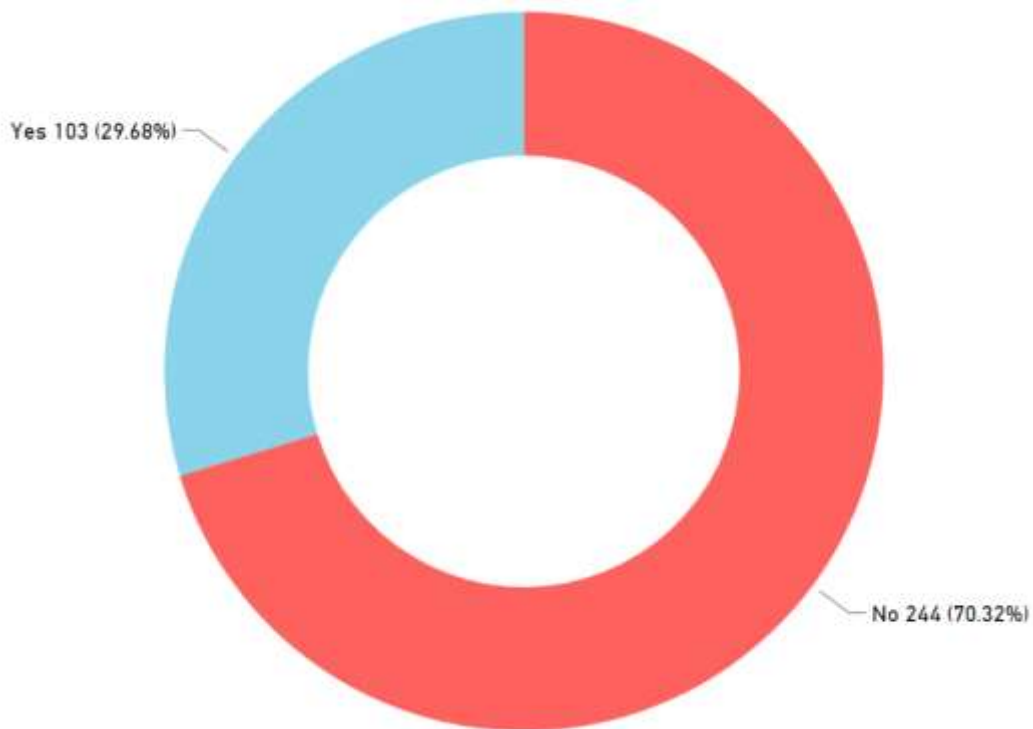


Figure 27 - Survey replies to Question 15 (graphic)

Selected Answer	Responses	Percent
Yes	103	29.68%
No	244	70.32%
Total	347	100.00%

Table 19 - Primary analysis of question 15 replies

Mentoring has been recognised as a means of transferring learning (Swap et al., 2001) and yet 70% of supervisors do not have a mentor. Of the 30% of supervisors who do have a mentor (53% female - 47% male), the majority are in the age range of 35-44. Only 14% of the supervisors under 29 have a mentor.

4.1.16. Question 16 - Do you mentor other supervisors?

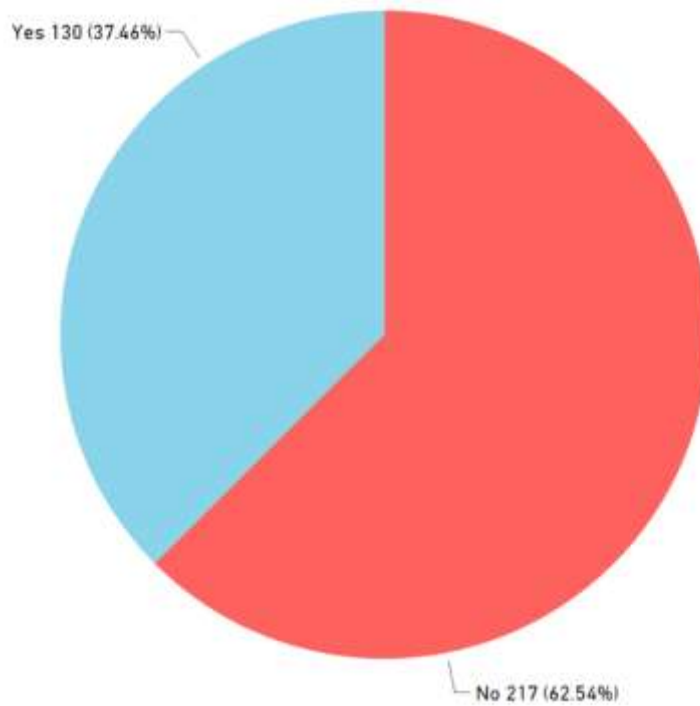


Figure 28 - Survey replies to Question 16 (graphic)

Selected Answer	Responses	Percent
Yes	130	37.46%
No	217	62.54%
Total	347	100.00%

Table 20 - Primary analysis of question 16 replies

37% of supervisors mentor other supervisors. 67% of the mentors are males. After 40, the percentage of males mentoring increases to 73%.

4.1.17. Question 17 - How do you perceive your own performance as a supervisor to new entrants under MCC? (1 is unsatisfactory and 100 is satisfactory)

Value	# Resp.	Value Total	Run Total
4	1	0.3%	0.3%
5	3	0.9%	1.2%
6	2	0.6%	1.7%
7	9	2.6%	4.3%
8	12	3.5%	7.8%
9	3	0.9%	8.6%
10	4	1.2%	9.8%
22	1	0.3%	10.1%
34	1	0.3%	10.4%
38	2	0.6%	11.0%
40	1	0.3%	11.2%
42	1	0.3%	11.5%
48	1	0.3%	11.8%
49	2	0.6%	12.4%
50	10	2.9%	15.3%
51	6	1.7%	17.0%
52	1	0.3%	17.3%
54	3	0.9%	18.2%
56	2	0.6%	18.7%
57	3	0.9%	19.6%
58	2	0.6%	20.2%
59	4	1.2%	21.3%
60	2	0.6%	21.9%
61	4	1.2%	23.1%
62	3	0.9%	23.9%
63	3	0.9%	24.8%
64	1	0.3%	25.1%
65	4	1.2%	26.2%
66	4	1.2%	27.4%
67	1	0.3%	27.7%
68	4	1.2%	28.8%
69	3	0.9%	29.7%
70	30	8.6%	38.3%
71	6	1.7%	40.1%
72	4	1.2%	41.2%
73	3	0.9%	42.1%
74	10	2.9%	45.0%
75	29	8.4%	53.3%
76	8	2.3%	55.6%
78	6	1.7%	57.3%
79	6	1.7%	59.1%
80	27	7.8%	66.9%
81	3	0.9%	67.7%
82	9	2.6%	70.3%
83	2	0.6%	70.9%
84	7	2.0%	72.9%
85	21	6.1%	79.0%
86	5	1.4%	80.4%
87	5	1.4%	81.8%
88	1	0.3%	82.1%
89	6	1.7%	83.9%
90	24	6.9%	90.8%
91	3	0.9%	91.6%
92	1	0.3%	91.9%
93	1	0.3%	92.2%
94	2	0.6%	92.8%
95	1	0.3%	93.1%
96	2	0.6%	93.7%
97	1	0.3%	93.9%
98	1	0.3%	94.2%
99	1	0.3%	94.5%
100	19	5.5%	100.0%

Table 21 - Primary analysis of question 17 replies

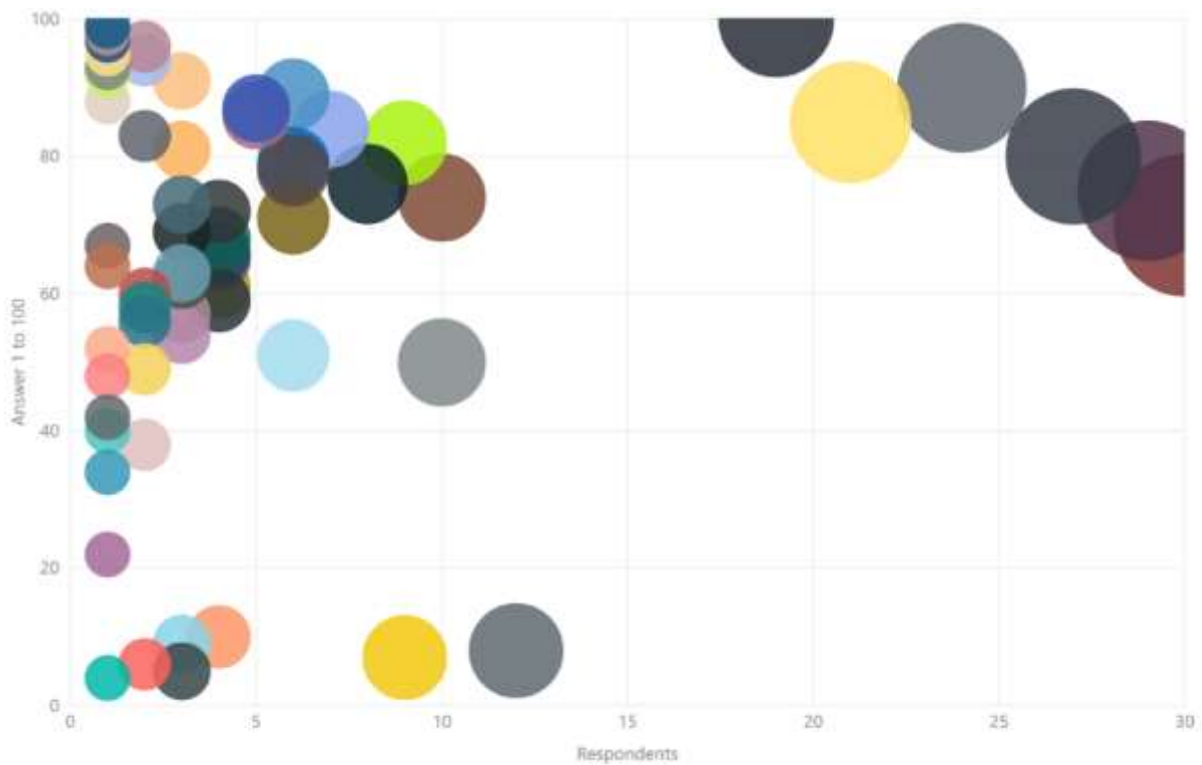


Figure 29 - Survey replies to Question 17 (graphic)

This scatter diagram represents the respondent's perception of their ability to supervise new entrants. Overall 70% of respondents are satisfied with their performance as supervisors.

Supervisors with 5-9 years of experience are the most satisfied.

APA, the minimum entry qualification, are the most satisfied. However, the age profile of those most satisfied is 45-49 and 30-34 years.

4.1.18. Question 18 - Do you feel confident in your supervision skills? (1 is unconfident and 100 is confident)

Value	# Resp.	Line %	Run %
2	1	0.3%	0.3%
5	3	0.9%	1.2%
6	2	0.6%	1.7%
7	4	1.2%	2.9%
8	9	2.6%	5.5%
9	7	2.0%	7.5%
10	9	2.6%	10.1%
28	1	0.3%	10.4%
31	1	0.3%	10.7%
33	1	0.3%	11.0%
45	1	0.3%	11.2%
46	1	0.3%	11.5%
47	1	0.3%	11.8%
49	1	0.3%	12.1%
50	6	1.7%	13.8%
51	4	1.2%	15.0%
52	1	0.3%	15.3%
53	1	0.3%	15.6%
54	1	0.3%	15.9%
55	2	0.6%	16.4%
57	1	0.3%	16.7%
59	2	0.6%	17.3%
60	4	1.2%	18.4%
61	2	0.6%	19.0%
62	1	0.3%	19.3%
63	2	0.6%	19.9%
64	2	0.6%	20.5%
65	8	2.3%	22.8%
66	1	0.3%	23.1%
68	3	0.9%	23.9%
69	7	2.0%	25.9%
70	16	4.6%	30.5%
71	4	1.2%	31.7%
72	5	1.4%	33.1%
73	2	0.6%	33.7%
74	6	1.7%	35.4%
75	19	5.5%	40.9%
76	3	0.9%	41.8%
77	2	0.6%	42.4%
78	4	1.2%	43.5%
79	1	0.3%	43.8%
80	26	7.5%	51.3%
81	1	0.3%	51.6%
82	2	0.6%	52.2%
83	5	1.4%	53.6%
84	4	1.2%	54.8%
85	19	5.5%	60.2%
87	7	2.0%	62.2%
88	3	0.9%	63.1%
89	7	2.0%	65.1%
90	33	9.5%	74.6%
91	5	1.4%	76.1%
92	4	1.2%	77.2%
93	3	0.9%	78.1%
94	4	1.2%	79.3%
95	6	1.7%	81.0%
96	3	0.9%	81.8%
97	4	1.2%	83.0%
98	4	1.2%	84.1%
99	8	2.3%	86.5%
100	47	13.5%	100.0%

Table 22 - Primary analysis of question 18 replies

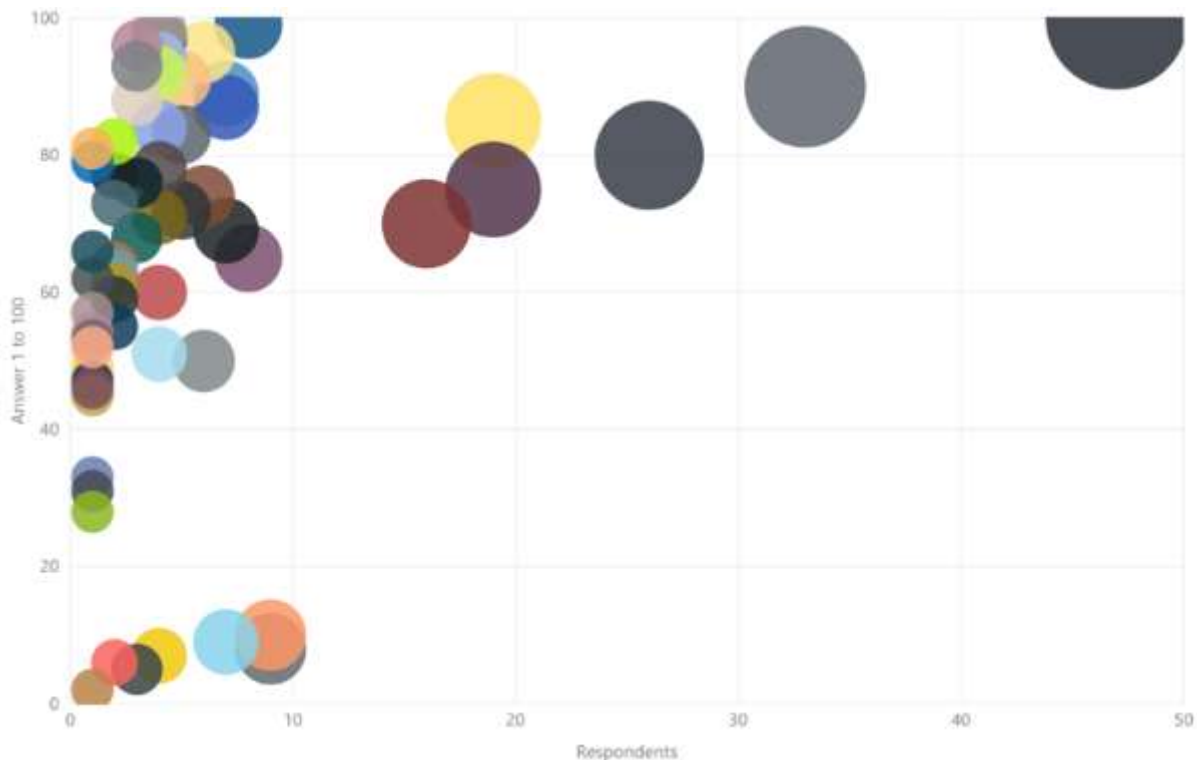


Figure 30 - Survey replies to Question 18 (graphic)

The most confident are those that see no barriers to supervision, hold PhD qualifications, hold MDI designations, have 5 to 9 years' experience, supervise school leavers and have received some form of supervisory training.

4.1.19. Question 19 What does the role of supervisor mean to you?

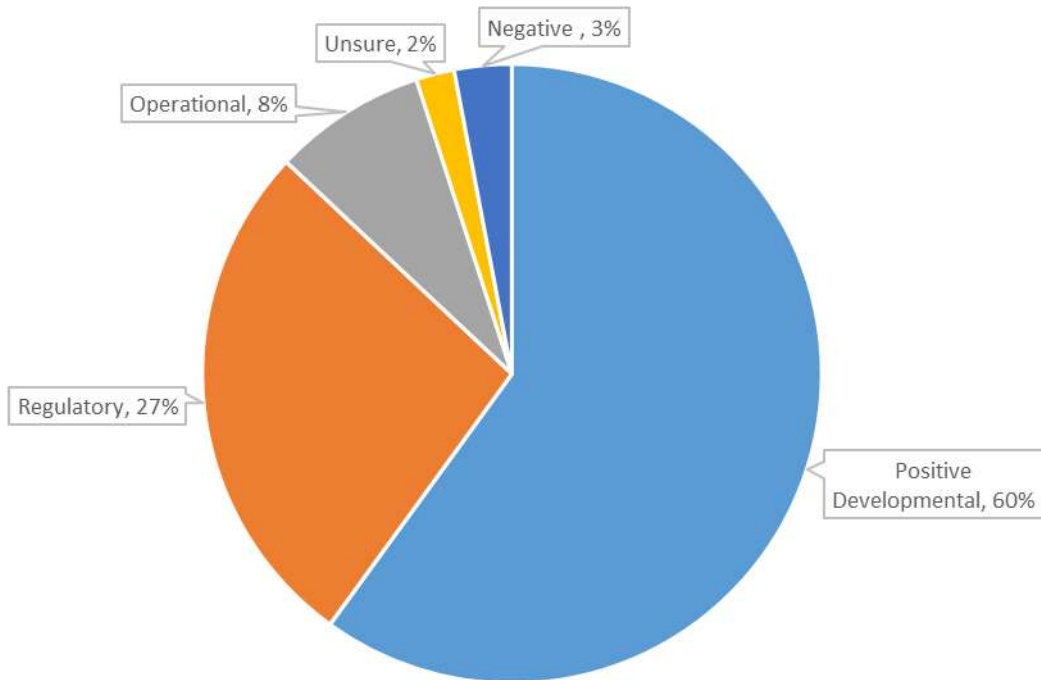


Figure 31 - Split of what the role of supervisor means to respondents

Positive Developmental 60%	Regulatory 27%	Operational 8%	Unsure 2%	Negative 3%
Approachable Encourage Enjoyable Guidance Helping Others Knowledge Sharing Mentoring Motivational Rewarding Supportive Training Upskilling	Adherence to the Code Consumer Protection Legislative Requirements Mandatory Role MCC Oversight Regulatory Standards	Customer Operational Orchestrating & Controlling Work Organising Workflow Oversee Work Processes & Quality Control Set Goals	Don't Know Not Sure	More Work Necessary Pain Not Important to Career Too Much Paperwork

Table 23 -Most Common words provided in response to Q.19

4.1.20. Question 20 - What is your age?

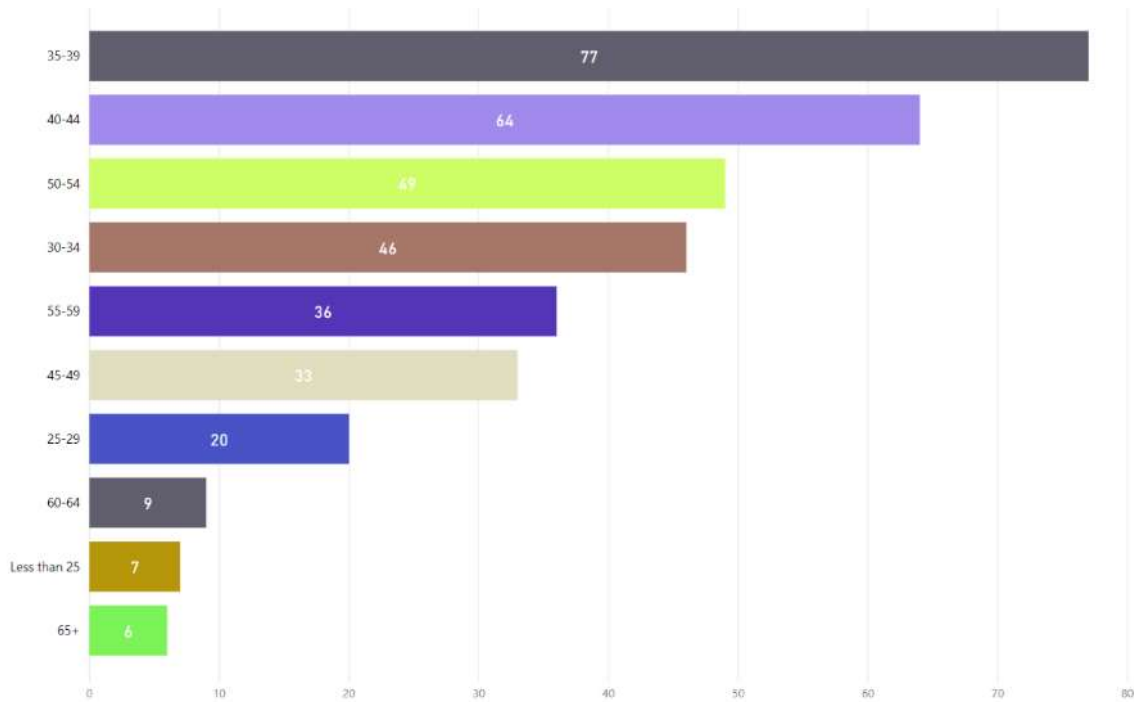


Figure 32 - Survey replies to Question 20 (graphic)

Answer	Respondent	Line %	Run Total	Run %
Less than 25	7	2.02%	7	2.02%
25-29	20	5.76%	27	7.78%
30-34	46	13.26%	73	21.04%
35-39	77	22.19%	150	43.23%
40-44	64	18.44%	214	61.67%
45-49	33	9.51%	247	71.18%
50-54	49	14.12%	296	85.30%
55-59	36	10.37%	332	95.68%
60-64	9	2.59%	341	98.27%
65+	6	1.73%	347	100.00%
Total	347	100.00%		

Table 24 - Primary analysis of question 20 replies

The majority of supervisors are in the 35 to 44 age brackets.

4.1.21. Question 21 - What is your gender?

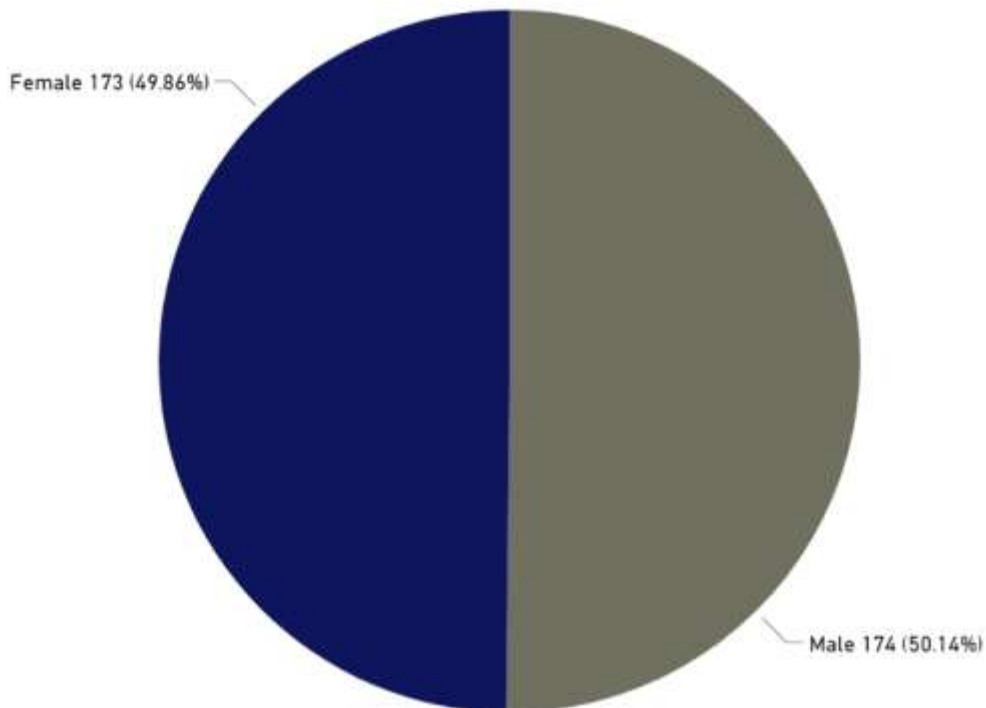


Figure 33 - Survey replies to Question 21 (graphic)

Selected Answer	Responses	Percent
Male	174	50.14%
Female	173	49.86%
Total	347	100.00%

Table 25 - Primary analysis of question 21 replies

4.1.22. Question 22 - What qualifications do you hold?

1,120 respondents answered this question. 44% hold the CIP qualification, which was the original minimum qualification.

Of the 44% of CIP designation holders, 22% hold a Level 8/9 qualification. The majority of degrees were in Business and Law followed by Economics, Science and Geography. One person held a BA in Education and Training.

Three CIP holders also acknowledged holding additional training qualifications including CIPD and IITD Train the Trainer course.

The MA qualifications varied considerably but included Business, International Law, Forensic Science, Ethics, Criminology and Engineering.

4.1.23. Question 23 - How many years have you been actively employed in the insurance industry (non-life)?

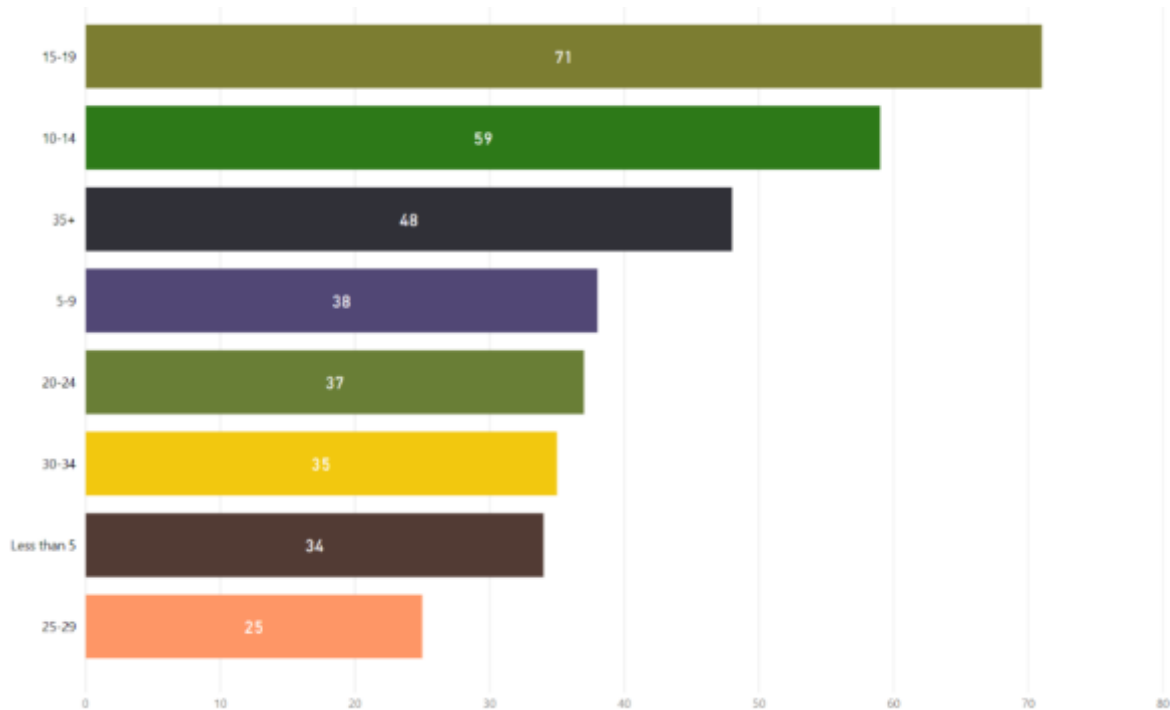


Figure 34 - Survey replies to Question 23 (graphic)

Answer	Respondent	Line %	Run Total	Run %
Less than 5	34	9.80%	34	9.80%
5-9	38	10.95%	72	20.75%
10-14	59	17.00%	131	37.75%
15-19	71	20.46%	202	58.21%
20-24	37	10.66%	239	68.88%
25-29	25	7.20%	264	76.08%
30-34	35	10.09%	299	86.17%
35+	48	13.83%	347	100.00%
Total	347	100.00%		

Table 26 - Primary analysis of question 23 replies

20% of supervisors have between 15-19 years of active employment in the insurance industry. Of this group, over 70% are women. Females hold the highest percentage of supervision based on years of service until they reach 25 years of service, but following this, their numbers dramatically decline. Of the supervisors with 35 years' service, only nine are women.

4.1.24. Question 24 - How many people work in your organisation in Ireland?



Figure 35 - Survey replies to Question 24 (graphic)

Answer	Respondent	Line %	Run Total	Run %
1-10	29	8.36%	29	8.36%
11-99	97	27.95%	126	36.31%
100-249	78	22.48%	204	58.79%
250+	143	41.21%	347	100.00%
Total	347	100.00%		

Table 27 - Primary analysis of question 24 replies

Of 347 supervisors over 60% are employed in a company with over 100 employees. Employers with over two-hundred and fifty employees have a 50/50 split between males and female supervising new entrants, yet companies with fewer than 100 employees are more likely to have male staff members acting in a supervisory role.

4.1.25. Question 25 - What is the highest level of qualification you have obtained?

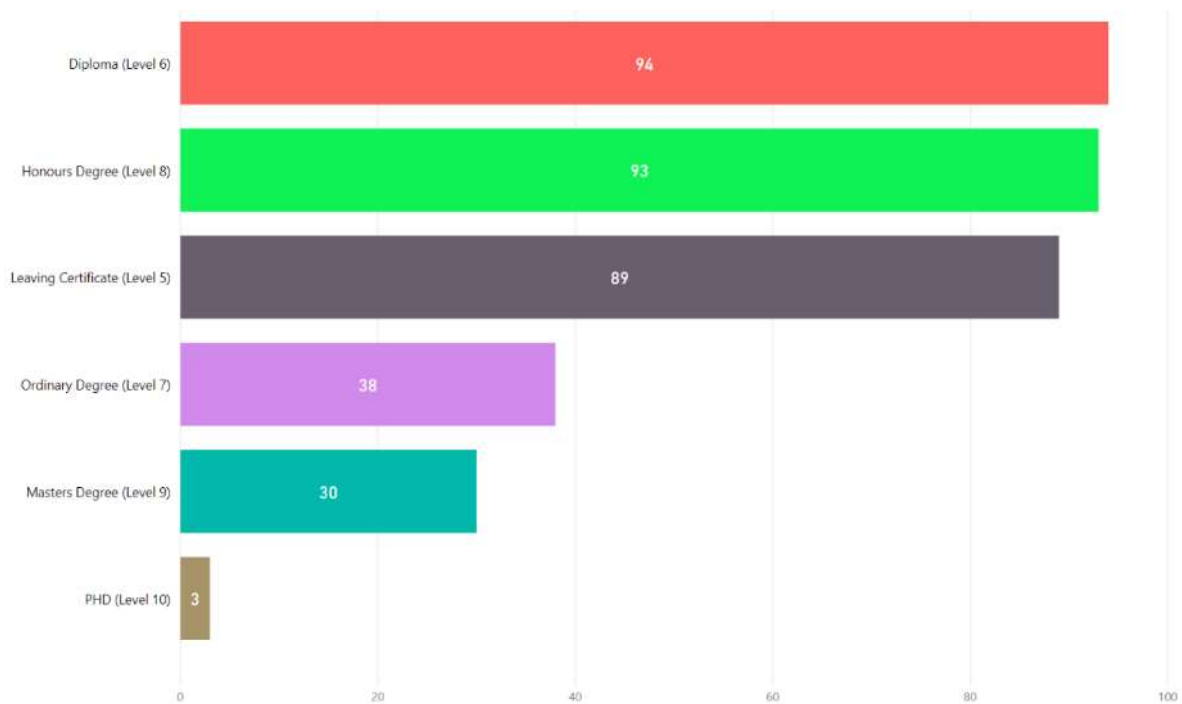


Figure 36 - Survey replies to Question 25 (graphic)

Answer	Respondent	Line %	Run Total	Run %
Leaving Certificate (Level 5)	89	25.65%	89	25.65%
Diploma (Level 6)	94	27.09%	183	52.74%
Ordinary Degree (Level 7)	38	10.95%	221	63.69%
Honours Degree (Level 8)	93	26.80%	314	90.49%
Masters Degree (Level 9)	30	8.65%	344	99.14%
PHD (Level 10)	3	0.86%	347	100.00%
Total	347	100.00%		

Table 28 - Primary analysis of question 25 replies

Of the respondents, 70% male and 30% female have obtained a qualification to masters' level. Male supervisors in the 25 to 60 years are most likely to hold a masters qualification. However, no female supervisors over 45 years hold a masters qualification. Of the supervisors holding a Level 6 qualification, 59% are female.

4.1.26. Question 26 - What is the highest level insurance designation you have obtained?

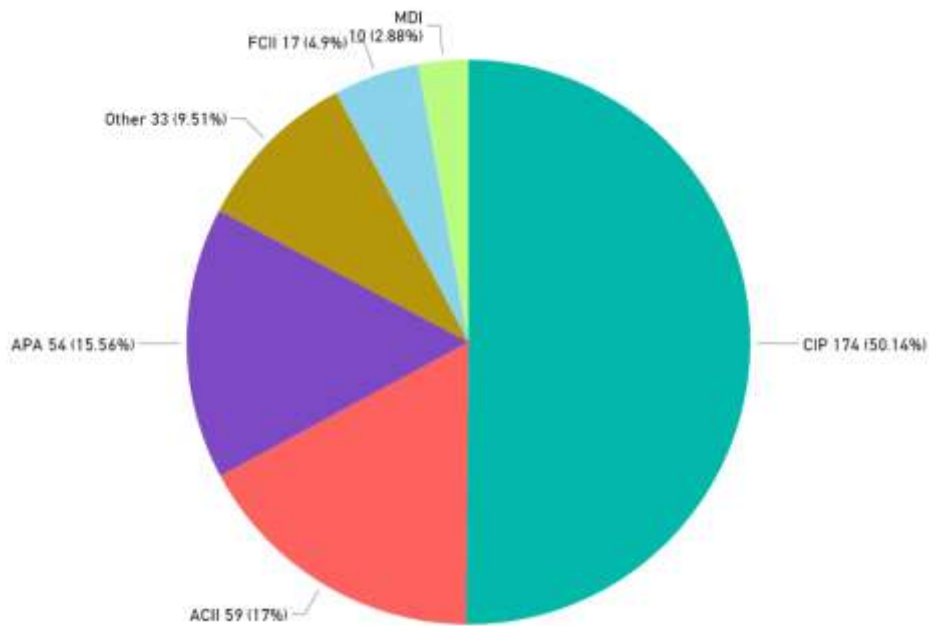


Figure 37 - Survey replies to Question 26 (graphic)

Answer	Respondent	Line %	Run Total	Run %
APA	54	15.56%	54	15.56%
CIP	174	50.14%	228	65.71%
MDI	10	2.88%	238	68.59%
ACII	59	17.00%	297	85.59%
FCII	17	4.90%	314	90.49%
Other	33	9.51%	347	100.00%
Total	347	100.00%		

Table 29 - Primary analysis of question 26 replies

Over 59% hold a CIP designation. 68% holding ACII and 82% holding FCII are predominantly males over 45 years of age.

Chapter 5

5. Data Analysis

This chapter will analyse and discuss the main findings revealed from the survey data and compare these findings with the themes that emerged from the literature. A selection of quotations from the respondents are included in this chapter, and a more complete list of quotations is included in Appendix J.

The analysis will focus in particular on the following questions:

1. How do supervisors perceive their role?
2. What challenges do supervisors of new entrants to the non-life insurance sector face?
3. How could a supervision framework help supervisors in their role, notably as regards clarity on the competencies required for supporting new entrants?

5.1. Perception and understanding of supervision

Goodyear and Bernard (2009) and Halpern and McKimm (2009) highlight the interchangeability of the term supervision with training, mentoring and coaching. This misconception of the role of a supervisor is one of a number of distinct challenges within the role of the mandated supervisory function.

Respondent 882

“It is a bit of an old-fashioned term, it suggests monitor/overseeing the work of others”

The literature proposes that “supervision” has no definitive definition and can include a range of competencies. This is supported by the research data, which highlights the wide-ranging and diverse views of what the role of supervisor entails. Over 40% of respondents felt that supervision was merely regulatory, operational in nature and indeed some respondents had an overall negative view of the role.

Respondent 1599

"Ensuring regulatory requirements and SLAs are met. Maintaining efficient processes, measuring and tracking KPIs, organising and planning work, identifying blockers, communicating with the tem and the business."

Respondent 55

"It is a necessary pain and a distraction. I am very senior in organisation and I wish I didn't have to do this."

This would lead the researcher to believe that supervision, under the MCC does not reflect the literature which advocates a multi-faceted role in which the supervisor provides “guidance and feedback on matters personal, professional and educational development” Kilminster and Jolly (2000, p.828).

Thompsons (2015) endorses this perspective by reiterating that supervisors empower their workforce through a range of activities including:-

- monitoring tasks and workloads
- supporting staff through difficulties
- promoting staff development
- acting as mediators between staff at different levels Of the organisation, where necessary
- problem-solving
- ensuring legal and organisational requirements and policies are adhered to; and
- promoting teamwork and collaboration.

Beddoe (2010) warns of “mandated supervision” being solely for regulatory oversight, and as such it threatens the integrity of supervision as a learning-focused activity. It is of note that the concept of a supervisor having multi-faceted roles is captured by many respondents who held the role since before the arrival of MCC. This may indicate that when it became a mandated function, the perception of the role changed

Respondent 310

"To be able to pass on the knowledge and experience that I have gained over nearly 20 years is important and it is rewarding to see the development of individuals through the mentoring process"

Respondent 1095

"A supervisor should be both an educational mentor and teaching guide to a new entrant. Imparting relevant regulatory knowledge with respect to aspects of the role and the industry while also supervising & reviewing the new entrants in scope activities. They should assist them in mapping & achieving their educational journey in a timely manner and be available to answer queries and questions in real time. Supervision should be proactive, relevant and ongoing."

Respondent 1107

"As a supervisor I see myself as the face of the company to any new starters. The supervisory role is a vital element in my eyes that went and was completely lacking back in the late 90s early 00s. New starters now are given support from day one and it is my role as a supervisor to ensure that this happens to make the whole experience, in what can be a very daunting one for trainees, the best it can be."

5.2. Challenges – Time

The most significant barrier to effective supervision for the majority of respondents was time. Time relates to supervisors completing their functions as well as undertaking training, time spent with the supervisee and time spent on administrative tasks associated with the supervisory function. Time was a factor irrespective of the respondent's age, gender, experience, qualification, designation, level of the role and training provided.

However, 73% of those supervisors who found time a challenge, they had only been in the role since the introduction of the MCR in 2007. This might suggest that the selection criteria for supervision based on qualifications may not be sufficient and that the selection process before regulation may have taken additional criteria such as personality type on board.



Figure 38 - Time management issues by years of supervisory experience

The supervisors most challenged by time constraints were those that were performing more/additional tasks within this role.

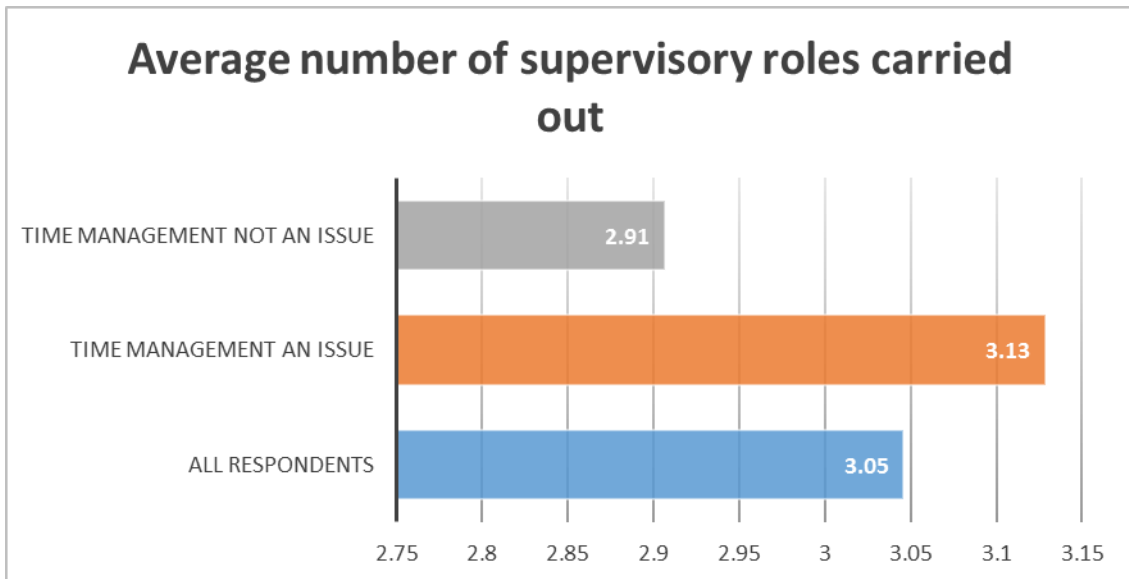


Figure 39 - Average number of supervisory roles carried out

Supervisors who do not consider time a challenge are more confident in their role.

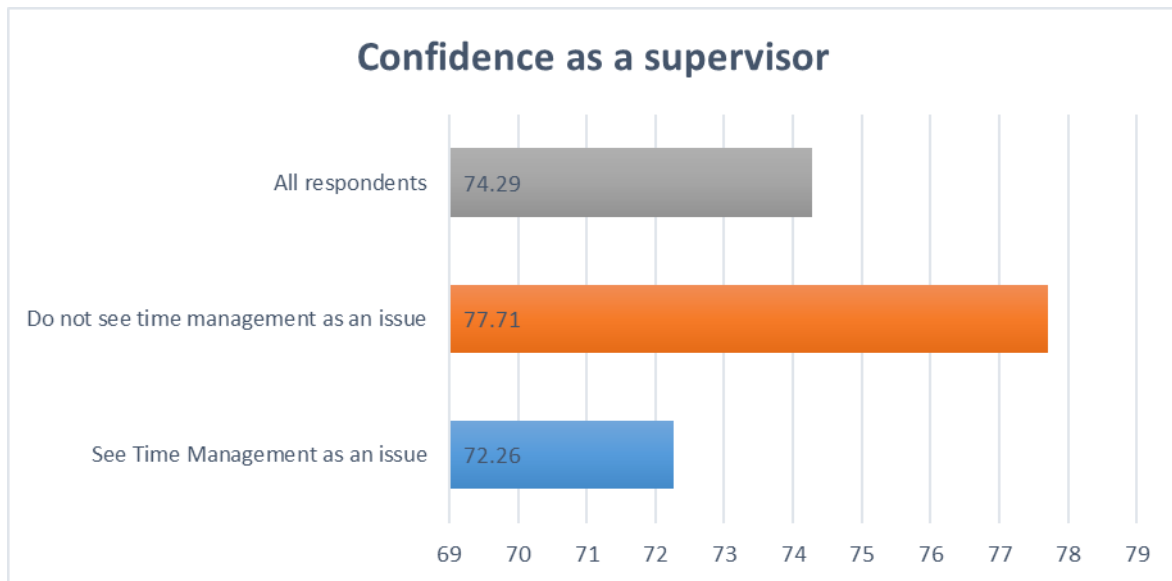


Figure 40 - Supervisory level of confidence by 'Time'

43% of supervisors who found time a constraint worked in companies with over 250 staff. Those supervisors in organisations with fewer than 10 staff were less challenged by time. This might relate to the workload or the fact that a supervisor in a larger organisation may have more supervisees. Under the MCC, supervisors can have up to seven new entrants to supervise.

However, it is interesting to note that the only significant factor alleviating time pressure was where supervisors had themselves a mentor. This supports the view of Thompson (2015, p.19) who contends that collaboration can support confidence-building which in turn creates positive energy and motivation.

Respondent 175

“Too much admin and less time to support/coach”

Respondent 230

"Ensuring that the individual given sufficient knowledge. This should come from an academic approach and exposure to the working environment. As much help should be given as is reasonable due to demands on my time and the skill level required in the new entrant's role.

Respondent 453

"Lack of time means support is mostly confined to set piece and immediate (time driven) situations"

5.3. Challenges – Selection Process of Supervisors

A report by Cedefop on workplace learning found that “more often than not employees are entrusted with training tasks or responsibilities based on their substantial experience in the field in which they train, and are less likely to have training-related certificates”.

According to the report, employers considered the most important competencies for these trainers to possess were “professional or technical experience whilst pedagogical competencies or formal training qualifications” were considered less important (Cedefop, 2015, p.17). The research concurs with Cedefop’s findings with over 50% of supervisors selected based on their industry experience.

The literature would indicate that basic training (for supervisors) in teaching skills, facilitation skills, negotiation and assertiveness skills, counselling and appraisal skills, mentoring, knowledge of learning resources and qualification requirements is advisable (Kilminster and Jolly 2000, p.833).

What was apparent from the data was that many experienced supervisors find their supervisory role challenging. With this in mind, there could be an important role for ongoing CPD training.

Respondent 398

"The role brings a lot of responsibility and other employees success is somewhat dependant on you."

Respondent 1217

"Pressure, responsibility and opportunities to grow"

Respondent 1597

"Demanding yet fulfilling"

Years Experience Profile

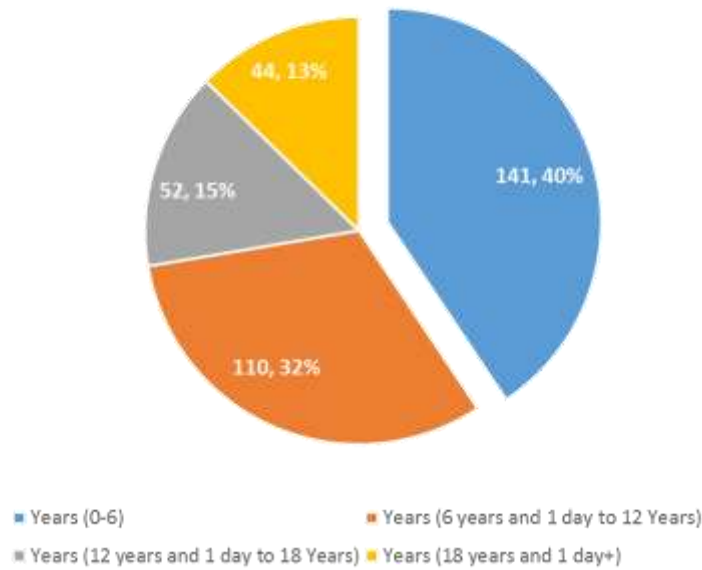


Figure 41 - Years of industry experience profile

	No. of Respondents	Percent of Total	Average of Performance as a Supervisor	Average of Confidence as a Supervisor
Years (0-6)	141	40.6%	70.82	76.28
Years (6 years and 1 day to 12 Years)	110	31.7%	68.70	74.25
Years (12 years and 1 day to 18 Years)	52	15.0%	67.46	68.98
Years (18 years and 1 day+)	44	12.7%	69.25	74.25
	347	100.0%	69.44	74.29

Table 30 - Years of industry experience by length, performance index and confidence index

	No. of Respondents	Percent of Total	Average of Performance as a Supervisor	Average of Confidence as a Supervisor
12 years and less	251	72.3%	69.89	75.39
Over 12 years	96	27.7%	68.28	71.40

Table 31 - More than or less than 12 years of industry experience, performance index and confidence index

When undertaking this study, the researcher expected that novice supervisors would face more barriers and challenges to effective supervision. However, the research findings showed that veteran supervisors considered themselves to be less confident in their role.

Supervisors with less than six years' experience were the most confident in their supervisory role. Anecdotally, confidence could be due to youthful exuberance, or it may be a case of 'you don't know what you don't know until you know it'.

At the other end of the experience spectrum, supervisors with 12-18 years' experience appeared to have a dip in confidence. Is the more bureaucratic nature of the work as a result of additional regulatory requirements today creating this lack of confidence for these experienced professionals? Or is it the changing dynamic of the new entrant (the millennial generation) which has caused this drop in confidence? Further research is necessary to ascertain these confidence anomalies.

Respondent 869

"I no longer act in a supervisor role but when I did it, it worked no differently than a buddy system that was in place when I joined the industry almost 20 years ago except more paperwork involved."

5.4. Challenges – Confidence

Supervisors' evaluation of their own performance and confidence levels (Questions 17-18) revealed several surprising findings. Those over 35 years of age were least satisfied and least confident in their performance. This potentially indicates a need for additional training to address this lack of confidence. Supervisors with a PhD were most confident overall, however, these respondents made up only a small cohort of the overall dataset. The next 'most confident' group were those supervisors, holding a Level 6 qualification. Level 8 degree holders were the least confident and rank below Level 5 Leaving Certificate holders.

Technical insurance qualifications alone were not an indicator of performance or confidence in the supervisory role. If CPD was extended to incorporate non-technical competencies, it could potentially support those supervisors that lack confidence in their performance.

Insurance Qualification/Designations

Award	Year	Provider	Level	Modules
ACII	1900's	The Chartered Insurance Institute, UK.	Ofqual Level 6 (NFQ Level 8)	Approx 9 modules (290 credit structure)
FCII	1900's	The Chartered Insurance Institute, UK.	Designation awarded to ACII's following additional study and experience	Completion of dissertation or additional study, ethics case studies, CPD & additional material.
MDI	2012	The Insurance Institute of Ireland	Currently not on NFQ	5 modules (135 CII credits)
CIP	2007	The Insurance Institute of Ireland	SPA NFQ Level 7	6 modules (65 CII credits)
APA	2011	The Insurance Institute of Ireland	SPA NFQ Level 7	3 modules (0 credits)

Table 32 - Insurance Qualification/Designations

Qualification Type	Qualification Level* (value assigned according to academic hierarchical level*)
No Qualification	L0
APA	L1
CIP	L2
MDI	L3
ACII	L4
FCII	L5

Table 33 - Industry qualification by years of industry experience (Levels)

*Value assigned according to hierarchical academic level, for instance, APA is the entry level qualification for the industry and under the Central Bank rules must be at Level 7. However, it sits at the bottom of the table from an academic perspective (it is a special purpose award 15 ECTS credits) as it only requires the learner to pass one product area (3 modules) whereas CIP consists of a broader subject range (6 modules – or 30 ECTS credits).

14 respondents who recorded qualifications outside of this grading scheme were classified as other and were excluded from the hierarchical analysis.

	Industry Experience (Years)				Total per level	Percent of total per level	Run Percent of total per level
	Years (0-6)	Years (6 years and 1 day to 12)	Years (12 years and 1 day to 18)	Years (18 years and 1 day+)			
No Qualification (L0)	6	7	3	3	19	5.5%	5.5%
APA (L1)	32	14	4	4	54	15.6%	21.0%
CIP (L2)	76	51	31	16	174	50.1%	71.2%
MDI (L3)	5	5	0	0	10	2.9%	74.1%
ACII (L4)	12	24	10	13	59	17.0%	91.1%
FCII (L5)	3	6	3	5	17	4.9%	96.0%
Other (NA)	7	3	1	3	14	4.0%	100.0%
	141	110	52	44	347	100.0%	

Table 34 - Industry qualification by years of industry experience

50% of respondents were qualified to CIP level (50.1%). CIP was the minimum recognised qualification when the Code was developed in 2007 and this is most likely reflected in the numbers.

71.2% have no qualification (grandfathered) or have an APA or CIP. Only 25% have higher-level qualifications (ACII, FCII or MDI).

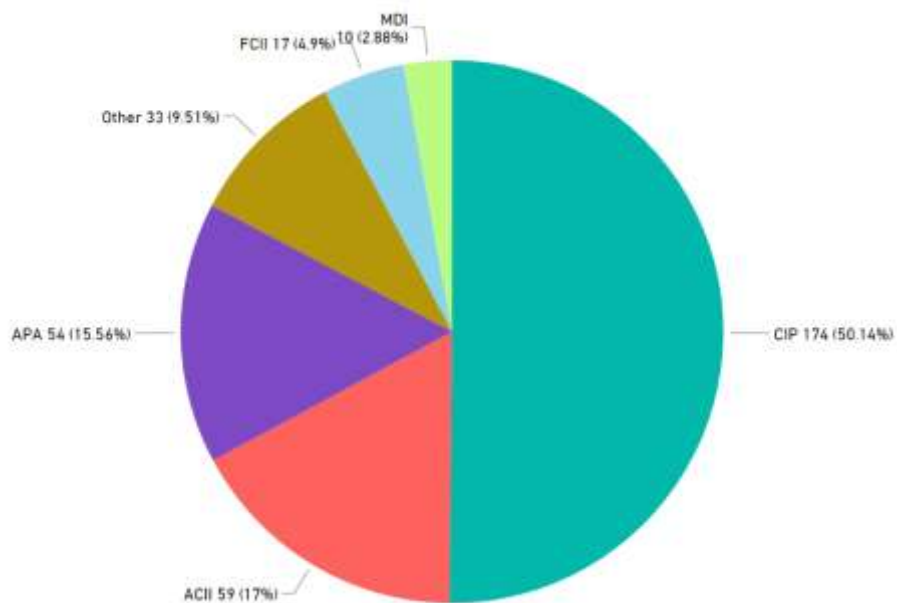


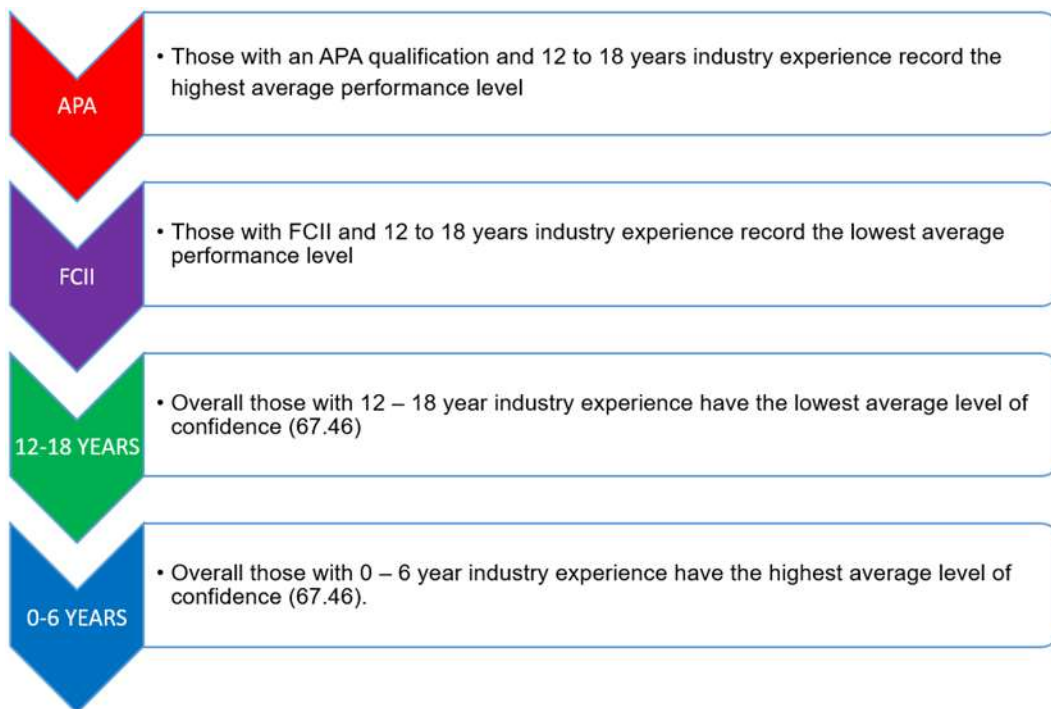
Figure 42 - Respondent highest industry qualification by type

5.4.1. Performance by industry qualification and years of industry experience

	Industry Experience (Years)				Overall Ave. by Qualification Type	
	Years (0-6)	Years (6 years and 1 day to 12 Years)	Years (12 years and 1 day to 18 Years)	Years (18 years and 1 day+)		
No Qualification (L0)	77.17	69.57	54.00	82.00	71.47	Above overall average
APA (L1)	72.72	78.29	87.50	78.50	75.69	Above overall average
CIP (L2)	72.51	66.71	70.39	65.75	69.81	Above overall average
MDI (L3)	69.20	67.40			68.30	Below overall average
ACII (L4)	63.83	63.96	64.00	62.85	63.69	Below overall average
FCII (L5)	50.67	75.17	29.00	74.80	62.59	Below overall average
Other (NA)	60.00	83.00	87.00	81.33	71.43	Above overall average
	70.82	68.70	67.46	69.25	69.44	

■ = Lowest average performance in range
■ = Highest average performance in range

Table 35 - Performance by industry qualification and years of industry experience



Looking at how supervisors rated their performance, those with no qualification (grandfathers) or entry-level APA qualification holders rate their performance the highest (71.47 and 75.69). Those supervisors who did not progress beyond an APA technical qualification are the only cohort that rates their performance above average. This was the case irrespective of the number of years working in the industry.

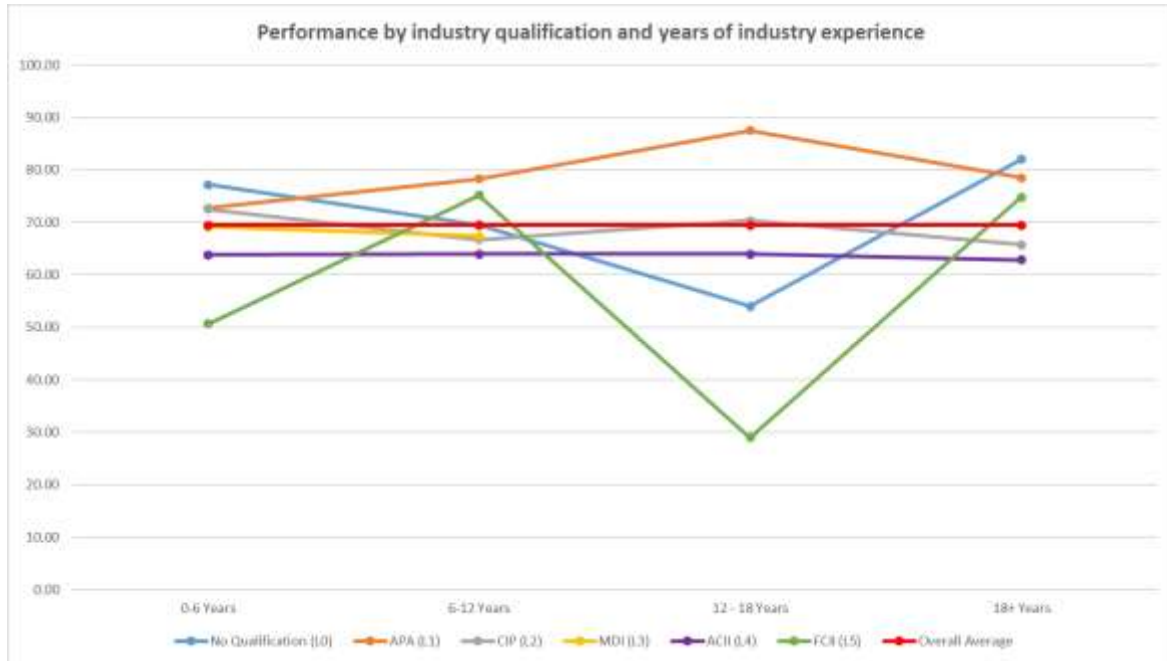


Figure 43- Performance by industry qualification and years of industry experience

5.4.2. Confidence by industry qualification and years of industry experience

	Industry Experience (Years)				Overall Ave. by	
	Years (0-6)	Years (6 years)	Years (12 years)	Years (18 years)		
No Qualification (L0)	87.17	74.71	58.67	87.00	78.05	Above overall average
APA (L1)	77.16	79.57	76.75	73.00	77.44	Above overall average
CIP (L2)	78.20	71.96	73.68	69.81	74.79	Above overall average
MDI (L3)	74.20	83.60			78.90	Above overall average
ACII (L4)	64.75	70.04	64.00	71.23	68.20	Below overall average
FCII (L5)	56.00	77.83	29.00	83.60	67.06	Below overall average
Other (NA)	72.00	98.33	93.00	84.33	81.79	Above overall average
	76.28	74.25	68.98	74.25	74.29	

 = Lowest average performance in range

 = Highest average performance in range

Table 36 - Confidence by industry qualification and years of industry experience

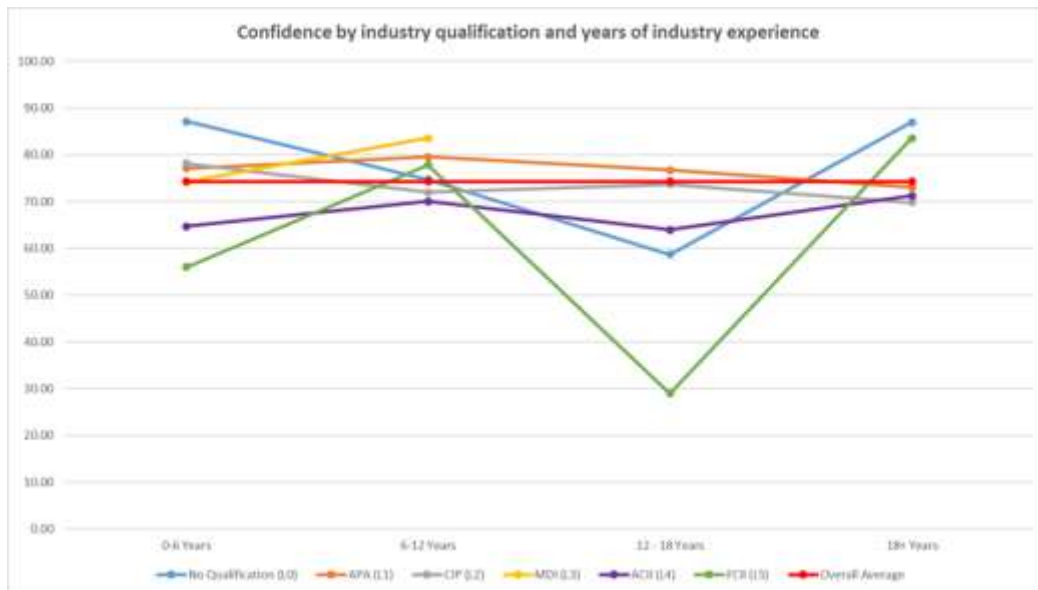


Figure 44 - Confidence by industry qualification and years of industry experience

When looking at confidence levels of supervisors, a similar pattern emerges. The least confident were the highest designation holders with a dip in those with 12-18 years of experience. Although the dataset was small with regards to individuals with 12-18 years of experience further research is needed to evaluate why ACII and FCII's are experiencing a crisis of confidence in their supervisory roles.

What was interesting was that the most recently qualified supervisors were the most confident.

5.5. Challenges – Lack of Training in Pedagogical Practice in Work-based Learning

According to the literature, relevant and tailored training is required for supervision to be effective, but the findings from this study do not support this. Those that have received training are not, in fact, more confident in the role. To understand the benefits of supervision in terms of lifelong learning and empowerment, a level of knowledge with regards to what supervision actually entails would help manage expectations. Training requires commitment and planning, including the provision of financial and human resources. Companies do not have unlimited training budgets, and their priority can often be focussed on compulsory regulatory education.

In Portugal, there is a legal requirement for work-based trainers to hold a Pedagogical Competence Certificate (PCC). With changes in workforce dynamics, a supervisor may have to support new entrants from a number of different entry routes including school leavers, apprentices, career changers or people returning to the workforce after taking time off. This diverse group may have a range of learning requirements, and without teacher training, the supervisor may not be adequately equipped to facilitate the learning differences of these new

entrants. So a pedagogical competency training programme like that offered in Portugal might offer something positive for supervisors.

32% of supervisors received no training after taking on the role. This percentage was highest for supervisors who have held the role for over ten years. Due to the evolving nature of the workplace/workforce, it could be argued that supervisors would benefit from having pedagogical training as part of their continuous professional development requirements.

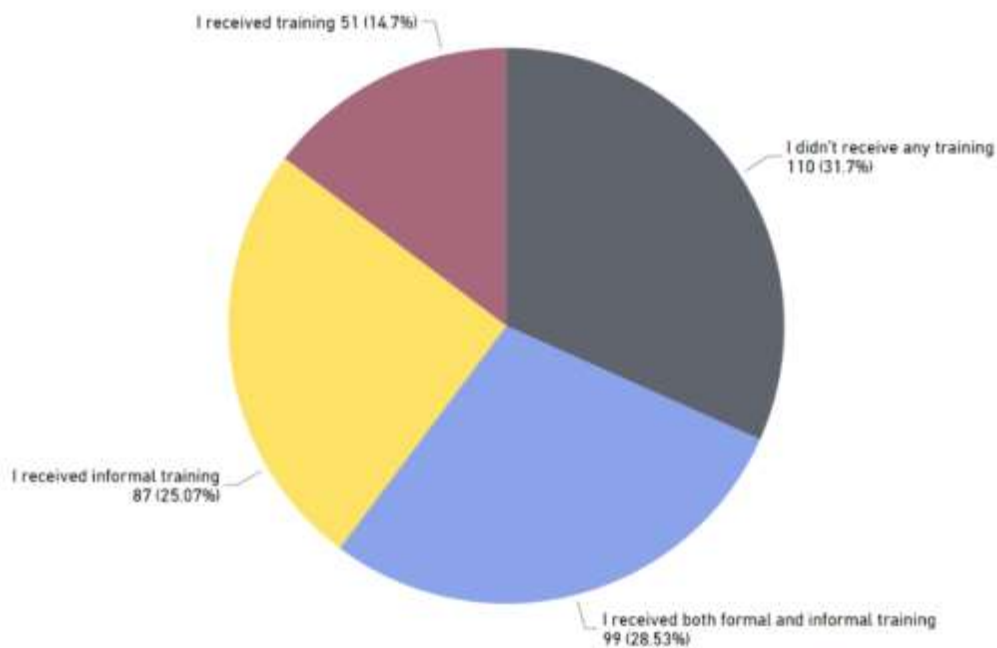


Figure 45 - Supervisory training profile subsequent to assuming the role

Respondent 725

"The opportunity to assist people develop, learn and progress in the industry as they wish to. Every person wants something different and this can change over time so to have the leadership skills to work with people to give them the space, ownership, trust and technical skills and knowledge so that they can achieve their goals."

Respondent 443

"Teaching, motivating, listening, understanding needs, directing, monitoring, controlling."

Respondent 672

Pedagogical training might help reduce some of the barriers currently experienced by supervisors including time management, sharing feedback, providing emotional support and understanding the learner's needs.

Respondent 246

"It is extremely important to me. I believe that as much training and encouragement as possible should be provided by Supervisors to junior staff so they can not only progress on the career ladder but also find job satisfaction in their existing role. I actively encourage younger members of staff to obtain their Ill qualifications and I'm more than willing to provide guidance and support to them. I get great satisfaction in seeing junior staff members that I have trained and mentored going on to better roles and obtaining their qualifications."

5.6. Challenge: Supervision moving beyond a regulated function

Carroll describes supervision as "conversation-based learning", which entails moving from "I-learning to We-learning" (2010, p.19). In a similar vein, Newton and Napper observe that supervision is a "co-creative process that emphasises mutual development", they consider that both the supervisor and the supervisee are both learning and that "together they are creating new knowledge and information through discourse and through their relationship" (2007, p.152).

Butler *et al.* (2004, p.6) propose that knowledge should be considered as "fluid, that is produced and continually constructed through the relationships and interactions between individuals, rather than as an object which is acquired, internalised and owned".

Supervision is about the relationship between the supervisor and their supervisee.

Respondent 223

"Helping to change the culture of the insurance industry through education, real dialogue and enhanced relationships."

Supervisors who see their role as limited to what has been defined under the code may benefit from more clarity on what the pedagogical, organisational and relationship element of the role should entail.

Respondent 413

"Someone who has explicit responsibility to manage and oversee the work of another. The specifics should be defined and the relationship clear."

Developing supervision as a critical role to support and motivate new entrants to the insurance sector requires a change in mind-set for those supervisors who only perceive the role as a regulated function. A change could bring considerable personal growth not just for the supervisee but also the supervisor. However, it could also raise issues for those who may be lacking the emotional and interpersonal skillset to nurture these relations.

Respondent 243

"It's about developing, coaching and mentoring your team to become the best version of themselves. We have organisational goals that need to be met and working with staff so they understand their role in meeting that goal and self-developing along the way."

Respondent 258

"It is very important to me. I feel responsibility for instilling a love of the job and the positives /challenges of the job with the apprentices particularly when they have having a bad day. It is my job to be enthusiastic and encouraging as these students will become the future of the industry. I also encourage them to become actively involved throughout the organisation to expose them to other elements of the business they do not deal with day to day. The role also benefits me personally by developing my people management skills and learning to manage different types of personalities."

The insurance profession has embraced the regulatory requirements for qualifications for all new entrants to the industry. A similar competency standard for supervisors would help clarify what this role entails in its fullest sense. This could help create a fresh mind-set and a better understanding within the industry of this vital leadership role.

A competency framework would bring more clarity and transparency to the role of supervisor. It would help identify the critical knowledge, skills and abilities that individuals in supervision are expected to demonstrate.

Proctor (1987) advocates how clinical supervision frameworks exist in the medical professions and are highly regarded. They are seen as:

-
- Formative (educative/development of skills) function
 - Restorative (supporting personal well-being) function
 - Normative (managerial/organisational responsibility) function

A quality framework in learning recognises the importance of appropriate teaching and training and draws on a wide body of research that suggests that excellence in teaching is the most powerful influence on learner achievement. It acknowledges the pedagogical skills required to enable high-quality learner experiences and outcomes. Vaughan *et al.* (2011) acknowledge that supervision by experts or more experienced workers is crucial to the scaffolding of learning. The research shows the clear need to scaffold the supervisor to enable them to perform their role in supporting the new entrant.

Chapter 6

6. Conclusions and Recommendations

6.1. Conclusions

“Leadership is not about title or designation. It’s about impact, influence and inspiration. Impact involves getting results, influence is about spreading the passion you have for your work, and you have to inspire teammates and customers.”

Robin S Sharma, 2010, (Stincelli, 2015)

The demand for new entrants to the non-life insurance sector is on the rise. The growth in the sector will require more work-based supervisors than ever to meet the Central Bank’s MCC. Based on this research, there is a definite need to review the role of supervision within the sector, to determine what skills and competencies are required to support the new entrant, to meet the Central Bank’s MCC and align the function with strategic, financial and HR business objectives.

Research Objective 1

The first objective was to engage with the non-life insurance membership through quantitative analysis to identify the perceived barriers to effective supervision.

The research study has found that there is a myriad of opinions on what the role of supervision entails. The study has identified a number of barriers to effective supervision in the non-life insurance sector. They include a lack of understanding of the role, confidence around ability, lack of pedagogical training and a general paucity of time to carry out the work. How supervisors are selected was seen as a barrier as it was often based on MCC compliance which does not include any of the skills and competencies identified in the research as key competencies for the job.

Research Objective 2

The second objective was to review best practice in supervision through the literature and assess how this correlates with supervision in the non-life insurance industry.

The study highlights the dearth of research in the sector. However, in reviewing best practice in other professions and jurisdictions, a need to move beyond merely a regulatory function was identified as key. As Evanciew & Rojewski (1999) observed, the role of the supervisor is the most critical factor in work-based learning; they contend that the quality of the learning is

dependent upon the supervisors “enthusiasm, standards, values, knowledge and mentoring skills”(Harris et al., 2001, p.274).

Research Objective 3

The third objective was to examine the need for a supervision framework to support supervisors and ascertain the competencies required for this role.

The findings indicate that the industry would benefit from having an agreed competency framework for supervisors. The benefit of this has been experienced in other professions as outlined by Englander *et al.* (2013, p.9) when they developed a taxonomy for the healthcare professional declaring that

“shared language is important in leading adaptive change. When people begin to use the same words with the same meaning, they communicate more effectively, minimise misunderstandings, and gain the sense of being on the same page, even while grappling with significant differences on the issues”.

The aim of a supervision framework could be to:

- The establishment of a framework for supervision in the non-life industry in Ireland will help create the conditions to allow a clearer understanding of the pedagogical, organisational and personal learning taxonomy which supports best practice for the development of supervisors.
- Delineate in a clear and transparent way, the roles and responsibilities of a supervisor.
- Help build capacity, skills and competency within the non-life insurance sector in respect of supervision to meet the training requirements of the growing sector which includes the learning needs of new entrants and supervisors alike.
- Help identify appropriate training and relevant outgoing continuous professional development.
- Would help formalise and give more recognition to the position of supervisor. This, in turn, could allow for more time to be allocated to supervisors to perform their tasks in a more effective way.

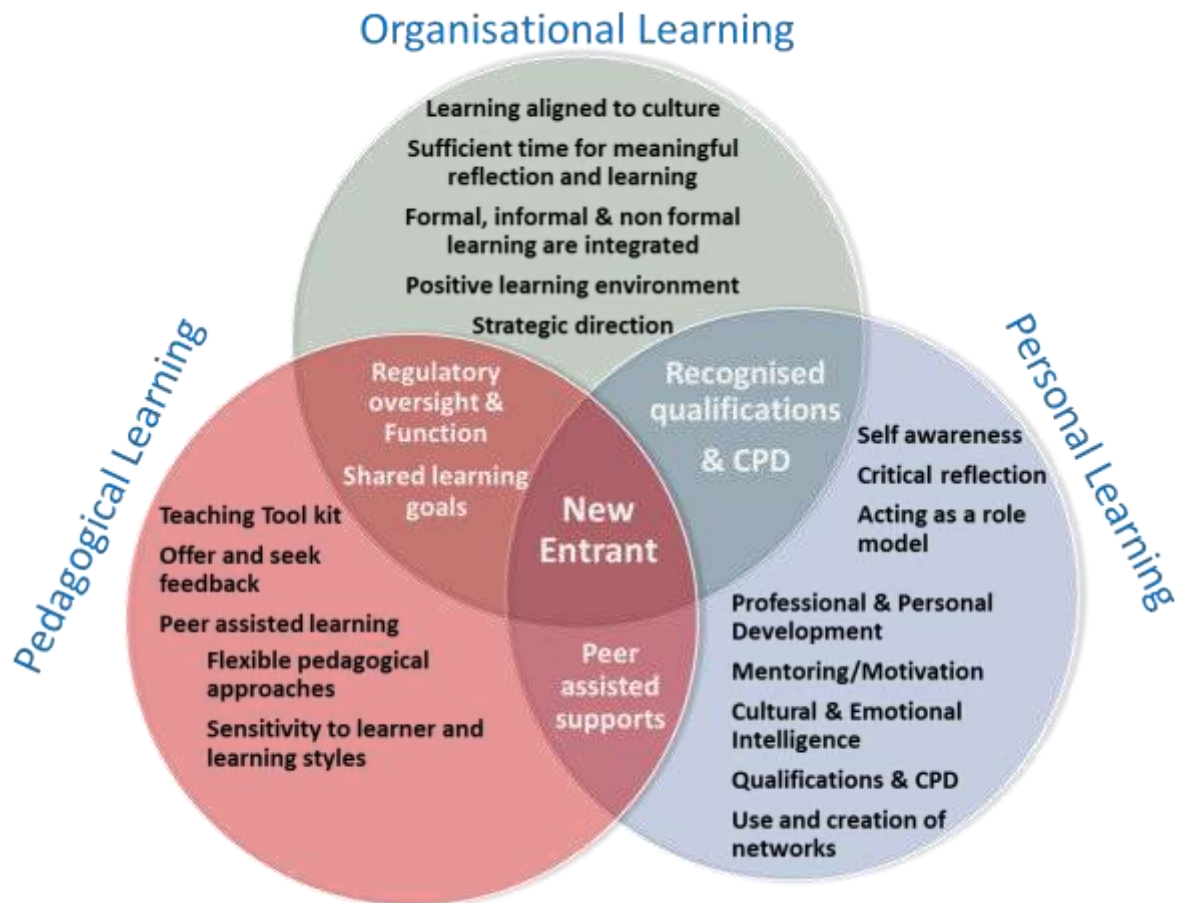


Figure 46 - Supervision Framework, Hodson, 2019, adapted from Vaughan (2008, p.p. 40-41) and Newton & Napper (2007, p.151)

6.2. Towards a Supervision Framework

A dedicated supervision framework would support the creation/development of a community of practice within the non-life insurance industry. It would also provide a taxonomy that the Central Bank could draw on if and when they update the MCC regulatory education to better reflect and support the needs of a new entrant into the sector.

The researcher's supervision framework builds on Vaughan's (2008) organisational and pedagogical dimensions of good workplace learning and incorporates Newton and Napper's functions within supervision. The researcher has created three learning dimensions, a tripartite model of Pedagogical Learning, Organisational Learning and Personal Learning. This framework goes beyond Vaughan to include peer assisted learning and supports and reflects the importance of a positive learning environment. The need for a teaching toolkit to support the supervisor in this critical role is also included within the framework criteria. The researcher's model references the mandatory and regulatory nature of supervision and the requirement/necessity for professional qualifications and continuous professional

development. However, it highlights (as does the findings of the study) that the function of supervision should not be limited to simply a regulatory role.

Newton and Napper's highlight in their 'function within supervision' the roles and processes of a supervisor and the continuum of ongoing development. The researcher has added to this continuum in the framework by suggesting additional competencies such as self-awareness, cultural and emotional intelligence, motivation, critical reflection and the creation and importance of networks.

Due to the nature of the non life insurance industry and the findings from the research none of these learning dimensions should be viewed in isolation. Personal learning and development is crucial for supervisors to operate effectively. By selecting the most suitable people as supervisors and providing them with an industry-recognised training programme/supervision framework these individuals can provide the correct scaffolding to support not just their own career development potential but that of new entrants to the industry

6.3. Recommendations

The following recommendations are advocated arising from the study:

1. The non-life insurance sector would benefit from the Central Bank defining the role of the supervisor under the MCC. This is the case in the UK with the Financial Conduct Authority.
2. SOLAS should consider expanding their Career Traineeship Supervisor Programme to the new Generation Apprenticeship Programmes; the researcher has made a request to SOLAS in this regard to extending their two-day supervision training programme to the Insurance Practitioner Apprenticeship supervisors.
3. As outlined above, a supervision framework needs further research and development and could be a very valuable body of work.
4. With five generations now working together, the industry would benefit from considering all aspects of mentor programmes including, peer mentors, reverse mentors and senior/coach mentors. Reverse mentoring may support some of the older supervisors who are experiencing a dip in confidence in the supervisory roles. In the spirit of lifelong learning, an innovative collaborative mentoring programme would benefit the industry.

Research practice is a continuous cycle. Research does not follow a straight line but instead can uncover further insights. These insights are worth further exploratory research. The researcher believes further research is justified in;

-
1. Developing a supervisory framework for the non-life insurance sector.
 2. Establishing why experienced supervisors suffer from diminishing confidence.
 3. Progressing the Central Bank's diversity and inclusion agenda, to understand why females over 40 years of age are not participating in post-graduate education.

The researcher believes that the insurance industry would benefit from continuous research to ensure that all insurance professionals receive the right scaffolding as they build a sustainable career that is challenging and rewarding.

Developing an insurance professional that is technically competent, agile and efficient will benefit society. A skilled insurance workforce will encourage foreign investors to consider Ireland as a centre of excellence for financial services. The Central Bank had the foresight to develop a minimum competency framework that is underpinned with academic qualifications and technical continuous professional development. The regulator and the insurance industry can further enhance the learning agenda integral to the MCC by integrating a supervision framework that supports collaborate learning for all generations.

This study has highlighted the importance of lifelong learning approach to work-based learning. Developing a consistent framework throughout the financial services sector will deliver a workforce that has a clear understanding of the supervision function and the competency, skills and knowledge required to carry out this role with confidence.

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Appendix A – Glossary of Insurance Technical Terms

‘Accredited Product Adviser’ “APA”	The APA is a designation which is the basic entry level qualification which is accredited under the Minimum Competency Code (MCC) and is based on one or more categories of retail financial products covered under the Code. There are three non-life insurance APA awards in Personal, Commercial and Private Medical Insurance. The APA is three modules underpinned with an academic qualification, the Certificate in Insurance Product Advice which is a Special Purpose QQI award at Level 7 on the NFQ (15 ECTS) and is accredited by IT Sligo. A person who holds the APA professional designation is entitled to use the designatory letters ‘APA (Name of APA(s))’.
‘Advice’	The provision of a personal recommendation to a person whether at the person’s request or at the initiative of the firm, in the course of performing a relevant function.
‘Certified Insurance Practitioner’ “CIP”	The CIP is a professional designation which is the second entry level qualification which is accredited under the Minimum Competency Code (MCC) and is based on two retail financial products and two function categories covered under the Code. The CIP comprises six modules underpinned with an academic qualification, the Certificate in Insurance Practice which is a Special Purpose QQI award at Level 7 on the NFQ (30 ECTS) and is accredited by IT Sligo. A person who holds the CIP professional designation is entitled to use the designatory letters ‘CIP’.

‘Commercial General Insurance’	Refers to insurance protection for business owners from sole traders to large global organisations; Insurance cover includes public and employers liability, property, business interruption, professional indemnity, medical malpractice, aircraft, maritime, among others.
‘Consumer’ (under the Central Bank Codes)	Means any of the following: a) a person or group of persons, but not an incorporated body with an annual turnover in excess of €3,000,000 (for the avoidance of doubt, a group of persons includes partnerships and other unincorporated bodies such as clubs, charities and trusts, not consisting entirely of bodies corporate); b) incorporated bodies having an annual turnover of €3,000,000 or less in the previous financial year (provided that such body shall not be a member of a group of companies having a combined turnover greater than the said €3,000,000); and includes, where appropriate, a potential consumer (within the meaning above).
‘Controlled function’	Means a function prescribed as a controlled function under the Central Bank Reform Act 2010 (Sections 20 and 22) Regulations 2011 (S.I. No. 437 of 2011), (copy can be found in Appendix C of this document).

‘CPD’

Means continuing professional development. Under the MCC a person holding a recognised qualification or a grandfathered person must complete a minimum of 15 hours of CPD each year.

The content of the CPD hours must be directly relevant to the functions of the qualified person or grandfathered person. The CPD material for these persons must therefore be related to the competencies set out in Appendix 3 of the MCC 2017. These competencies relate specifically to the retail financial product and do not include topics relating to the general operation of the firm’s business.

‘ECTS credits’

Following successful completion of academic studies, ECTS credits are awarded. One academic year corresponds to 60 ECTS credits that are normally equivalent to 1,500–1,800 hours of total workload, irrespective of standard or qualification type. ECTS credits are used to facilitate transfer and progression throughout the European Union.

‘Grandfathered person’

A grandfathered person is a provision made on the introduction of the MCC which allows a person who did not hold a recognised qualification to carry out a controlled function including the supervision of a new entrant as a result of their experience in the industry. The time period in which the grandfathered provision applies is clearly outlined in the MCC.

‘Mentoring’

Mentoring has been defined as a relationship between an older and more experienced person and a younger, less experienced protégé for the purpose of helping and developing the protégé’s career, (Ragins and Kram, 2007, p.5).

‘Peer mentoring’

Means a method of mentoring that usually takes place between a person who has lived through a specific experience a peer mentor and a person who is new to that experience and the peer mentee. In work-based education peer assisted study support groups are a great way of a recently qualified employee coaching other colleagues.

‘Reverse mentoring’

Means an initiative in which older employees are paired with and mentored by younger employees on topics that they may not be as confident with such as technology and social media.

‘MiFID II’

Means Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014² on markets in financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU.

**‘Minimum Competency Code’
“MCC”**

The Central Bank of Ireland (the “Central Bank”) issued its new Minimum Competency Code (the “Code”) on 1 September 2011 replacing the Minimum Competency Requirements (the “Requirements”) which came into effect on 1 January 2007.

The Code took effect on 1 December 2011 and replaces the Requirements from that date. The Requirements were implemented to improve the quality of service provided to consumers by setting down minimum standards of skill and knowledge for staff providing advice on, or arranging, retail financial products. The Code is now more closely integrated with the revised Fitness and Probity Standards (the “Fitness and Probity Standards”) which were issued under S.I. 437 Central Bank Reform Act (Sections 20 and 22) Regulations 2011 (as amended by S.I. 615 of 2011) (the “Regulations”) which also came into effect on 1 December 2011.

The Central Bank undertook a review of the MCC 2011 due to EU developments in the area of professional knowledge and competence requirements contained in the Mortgage Credit Regulations, the MiFID II and the IDD.

The MCC 2017 and the Minimum Competency Regulations 2017 came into force on the 3 Jan 2018.

**Minimum Competency
Requirements
“MCR”**

The Minimum Competency Requirements (Requirements) were first introduced on 1 January 2007 and established minimum professional standards for staff of financial service providers with particular emphasis on staff dealing with consumers in relation to retail financial products. Following a review of the Requirements in 2011, they were replaced by the MCC, which came into effect on 1 December 2011 and updated further in 2017.

**‘Minimum Competency
Regulations’
“MCR”**

MCR came into effect in January 2007 with regular updates including MCC 2011 and MCC & MCR 2017. These various regulatory requirements introduce a competency framework that is designed to establish minimum standards for regulated financial services entities.

Firms will be required to ensure that individuals who provide advice on or sell retail financial products or who undertake certain specified activities on their behalf acquire the competencies set out with new entrants required to undertake a professional designation that is underpinned with an academic qualification. In addition, individuals will be required to undertake a programme of Continuing Professional Development (CPD) on annual basis.

‘New Entrant’

Means:

- a) an individual who wishes to act for the first time in a controlled function the exercise of which includes any of the relevant functions but who does not hold a recognised qualification, or
- b) an individual who wishes to act for the first time in a controlled function the exercise of which includes the provision of MiFID services or activities but who does not have at least six months’ experience on a full time equivalent basis, or
- c) an individual who already meets the Standards set out in Section 1.3(a) of this Code in respect of a relevant function but who wishes to undertake a new relevant function in respect of which the individual does not meet the Standards set out in Section 1.3(a) of this Code.

‘National Framework of Qualifications’
“NFQ”

National qualifications frameworks describe what learners should know, understand and be able to do on the basis of a given qualification.

The Irish NFQ, established in 2003, is a framework through which all learning achievements may be measured and related to each other in a coherent way. The many different types and sizes of qualifications included in the NFQ, are organised based on their level of knowledge, skill and competence.

These frameworks also show how learners can move from one qualification, or qualification level, to another within a system. Over 150 countries are now developing, or have developed, a national qualifications framework.

‘Personal General Insurance’	Refers to coverage that protects families or individuals against unforeseeable financial losses. These insurance products lower the financial risks of driving a car, owning a home, renting a property, owning valuable goods like electronic devices, and so on. Unlike commercial general insurance, the policies do not cover businesses. Motor third party liability insurance is a compulsory insurance requirement in Ireland.
‘Private Medical and Associated Insurances’	Refers to health insurance contracts as defined in the Health Insurance Act 2015, including the following associated non-life insurance policies; major medical expenses, dental insurance, health cash plans and travel insurance.
‘Professional designation’	Means a designation conferred by a professional educational body to indicate that the holder has specified qualifications, training or expertise.
‘Quality and Qualifications Ireland’ “QQI”	Quality and Qualifications Ireland is an independent State agency responsible for promoting quality and accountability in education and training services in Ireland. It was established in 2012 by the Qualifications and Quality Assurance (Education and Training) Act 2012.
‘Qualified person’	Means a person with one or more recognised qualification(s) which are relevant to the function to be exercised.
‘Recognised qualification’	Means a qualification listed in Appendix 4 of the MCC. For the non-life sector, these qualifications are listed in Appendix D of this document.

‘Regulated firm’

Means any of the following:

- a) a financial services provider authorised, licensed or registered by the Central Bank of Ireland (except moneylenders authorised under the Consumer Credit Act 1995 (No. 24 of 1995));
- b) a certified person;
- c) a financial services provider authorised, licensed or registered in another EU or EEA Member State when providing services into the State on a branch or cross-border basis, accept where responsibility for requirements in relation to the provision of such services into the State is reserved to that provider's home state regulator by a provision of EU law.

‘Specified function’

Means a function specified in the MCC and detailed in Appendix B of this document.

‘Telematics’

Is an interdisciplinary field that encompasses telecommunications, vehicular technologies, for instance, road transportation, road safety, electrical engineering (sensors, instrumentation, wireless communications, etc.), and computer science (multimedia, Internet, etc.).

Currently telematics is used in private motor and commercial vehicle insurance to monitor a driver's performance and to offer lower insurance premiums based on good driving behaviours.

‘Wearable devices’

Means devices that are worn to measure a person's vital signs and health statistics.

Appendix B – Central Bank List of Controlled Functions

Controlled Functions (CFs)

- CF1 Ability to exercise a significant influence on the conduct of the affairs of a regulated financial service provider.
- CF2 Ensuring, controlling or monitoring compliance by a regulated financial service provider with its relevant obligations.
- CF3 Giving of advice to a customer of the regulated financial service provider.
- CF4 Arranging a financial service for a customer of the regulated financial service provider.
- CF5 Assisting a customer in the making of a claim under a contract of insurance or reinsurance.
- CF6 Determining the outcome of a claim arising under a contract of insurance or reinsurance.
- CF7 Management or supervision of those persons undertaking CF3 to CF6 roles.
- CF8 Adjudicating on any complaint communicated to a regulated financial service provider by a customer.
- CF9 Insurance and reinsurance intermediaries who direct and manage the undertaking or are directly involved in insurance or reinsurance mediation.
- CF10 Dealing in or having control over property of a customer of the regulated financial service provider.
- CF11 Dealing in or with property on behalf of the regulated financial service provider.

Appendix C – S.I. No. 485/2015 – European Union (Insurance and Reinsurance) Regulations 2015

Schedule 1

Classes of business (Non-life)

1. **Accident (including industrial injury and occupational diseases)**
 - a) fixed pecuniary benefits,
 - b) benefits in the nature of indemnity,
 - c) combinations of the 2, and
 - d) injury to passengers.

2. **Sickness**
 - a) fixed pecuniary benefits,
 - b) benefits in the nature of indemnity, and
 - c) combinations of the 2.

3. **Land vehicles (other than railway rolling stock).** All damage to or loss of
 - a) land motor vehicles, and
 - b) land vehicles other than motor vehicles.

4. **Railway rolling stock.** All damage to or loss of railway rolling stock.

5. **Aircraft.** All damage to or loss of aircraft.

6. **Ships (sea, lake and river and canal vessels).** All damage to or loss of
 - a) river and canal vessels,
 - b) lake vessels, and
 - c) sea vessels.

7. **Goods in transit (including merchandise, baggage, and all other goods).**

All damage to or loss of goods in transit or baggage, irrespective of the form of transport.

-
8. **Fire and natural forces.** All damage to or loss of property (other than property included in classes 3, 4, 5, 6 and 7) due to
- a) fire,
 - b) explosion,
 - c) storm,
 - d) natural forces other than storm,
 - e) nuclear energy, and
 - f) land subsidence.
9. **Other damage to property.**
- All damage to or loss of property (other than property included in classes 3, 4, 5, 6 and 7) due to hail or frost, and any event such as theft, other than that included in class 8.
10. **Motor vehicle liability.**
- All liability arising out of the use of motor vehicles operating on the land (including carrier's liability).
11. **Aircraft liability.**
- All liability arising out of the use of aircraft (including carrier's liability).
12. **Liability for ships (sea, lake and river and canal vessels).**
- All liability arising out of the use of ships, vessels or boats on the sea, lakes, rivers or canals (including carrier's liability).
13. **General liability.**
- All liability other than the liabilities referred to in classes 10, 11 and 12.
14. **Credit**
- a) insolvency (general),
 - b) export credit,
 - c) instalment credit,
 - d) mortgages, and
 - e) agricultural credit.
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15. **Suretyship**

- a) suretyship (direct), and
- b) suretyship (indirect).

16. **Miscellaneous financial loss**

- a) employment risks,
- b) insufficiency of income (general),
- c) bad weather,
- d) loss of benefits,
- e) continuing general expenses
- f) unforeseen trading expenses,
- g) loss of market value,
- h) loss of rent or revenue,
 - i) other indirect trading loss,
 - j) other non-trading financial loss, and
 - k) other forms of financial loss.

17. **Legal expenses**

Legal expenses and costs of litigation.

18. **Assistance**

Assistance provided for persons who get into difficulties while travelling, while away from their home or their habitual residence as described in Article 2(2) of the Directive.

(Government of Ireland, 2015, p.207)

Appendix D – Minimum Competency Recognised Qualification

PART 1 Category of retail financial product Qualifications which are recognised in respect of retail financial products and associated specified functions

Category of retail product	Qualifications which are recognised in respect of retail financial products and associated specified functions
4. Personal General Insurance	<ul style="list-style-type: none">● Certified Insurance Practitioner (<i>The Insurance Institute of Ireland</i>)● Associate or Fellow of the Chartered Insurance Institute● Accredited Product Adviser (Personal General Insurance) (<i>Institute of Banking School of Professional Finance, LIA and The Insurance Institute of Ireland</i>)● Accredited Product Professional (Personal General Insurance) (<i>National College of Ireland</i>)
5. Commercial General Insurance	<ul style="list-style-type: none">● Certified Insurance Practitioner (<i>The Insurance Institute of Ireland</i>)● Associate or Fellow of the Chartered Insurance Institute● Accredited Product Adviser (Commercial General Insurance) (<i>Institute of Banking School of Professional Finance, LIA and The Insurance Institute of Ireland</i>)● Accredited Product Professional (Commercial General Insurance) (<i>National College of Ireland</i>)
6. Private Medical Insurance and Associated Insurances	<ul style="list-style-type: none">● Certified Insurance Practitioner (<i>The Insurance Institute of Ireland</i>)● Associate or Fellow of the Chartered Insurance Institute● Diploma in Private Medical Insurance (<i>The Insurance Institute of Ireland</i>)● Accredited Product Adviser (Personal General Insurance) (<i>Institute of Banking School of Professional Finance, LIA and The Insurance Institute of Ireland</i>)● Accredited Product Adviser (Private Medical Insurance) (<i>Institute of Banking School of Professional Finance, LIA and The Insurance Institute of Ireland</i>)● Accredited Product Professional (Private Medical Insurance) (<i>National College of Ireland</i>)● Accredited Product Professional (Personal General Insurance) (<i>National College of Ireland</i>)

Appendix E – National Framework of Qualification (NFQ) & Level 7 Descriptors



Appendix F – National Framework of Qualifications – Level Descriptors

GRID OF LEVEL INDICATORS



LEVEL 6	LEVEL 7	LEVEL 8	LEVEL 9	LEVEL 10	
Specialised knowledge of a broad area.	Specialised knowledge across a variety of areas.	An understanding of the theory, concepts and methods pertaining to a field (or fields) of learning.	A systematic understanding of knowledge, its, or informed by the forefront of a field of learning.	A systematic acquisition and understanding of a substantial body of knowledge which is at the forefront of a field of learning.	Knowledge Breadth
Some theoretical concepts and abstract thinking, with significant underpinning theory.	Recognition of limitations of current knowledge and familiarity with sources of new knowledge; integration of concepts across a variety of areas.	Detailed knowledge and understanding in one or more specialised areas, some of it at the current boundaries of the field(s).	A critical awareness of current problems and/or new insights, generally informed by the forefront of a field of learning.	The creation and interpretation of new knowledge, through original research, or other advanced scholarship, of a quality to satisfy review by peers.	Knowledge Kind
Demonstrate comprehensive range of specialised skills and tools.	Demonstrate specialised technical, creative or conceptual skills and tools across an area of study.	Demonstrate mastery of a complex and specialised area of skills and tools; use and modify advanced skills and tools to conduct closely guided research, professional or advanced technical activity.	Demonstrate a range of standard and specialised research or equivalent tools and techniques of enquiry.	Demonstrate a significant range of the principal skills, techniques, tools, practices and/or materials which are associated with a field of learning; develop new skills, techniques, tools, practices and/or materials.	Know-How & Skill Range
Formulate responses to well-defined abstract problems.	Exercise appropriate judgement in planning, design, technical and/or supervisory functions related to products, services, operations or processes.	Exercise appropriate judgement in a number of complex planning, design, technical and/or management functions related to products, services, operations or processes, including resourcing.	Select from complex and advanced skills across a field of learning; develop new skills to a high level, including novel and emerging techniques.	Respond to abstract problems that expand and redefine existing procedural knowledge.	Know-How & Skill Selectivity
Act in a range of varied and specific contexts involving creative and non-routine activities; transfer and apply theoretical concepts and/or technical or creative skills to a range of contexts.	Utilise diagnostic and creative skills in a range of functions in a wide variety of contexts.	Use advanced skills to conduct research, or advanced technical or professional activity, accepting accountability for all related decision making; transfer and apply diagnostic and creative skills in a range of contexts.	Act in a wide and often unpredictable variety of professional levels and ill-defined contexts.	Exercise personal responsibility and largely autonomous initiative in complex and unpredictable situations, in professional or equivalent contexts.	Competence Context
Exercise substantial personal autonomy and often take responsibility for the work of others and/or for allocation of resources, form, and function within multiple complex and heterogeneous groups.	Accept accountability for determining and achieving personal and/or group outcomes; take significant or supervisory responsibility for the work of others in defined areas of work.	Act effectively under guidance in a peer relationship with qualified practitioners; lead multiple, complex and heterogeneous groups.	Take significant responsibility for the work of individuals and groups; lead and initiate activity.	Communicate results of research and innovation to peers; engage in critical dialogue; lead and originate complex social processes.	Competence Role
Learn to evaluate own learning and identify needs within a structured learning environment; assist others in identifying learning needs.	Take initiative to identify and address learning needs and interact effectively in a learning group.	Learn to act in variable and unfamiliar learning contexts; learn to manage learning tasks independently, professionally and ethically.	Learn to self-evaluate and take responsibility for continuing academic/professional development.	Learn to critique the broader implications of applying knowledge to particular contexts.	Competence Learning to Learn
Express an internalised, personal world view, reflecting engagement with others.	Express an internalised, personal world view, manifesting solidarity with others.	Express a comprehensive, internalised, personal world view, manifesting solidarity with others.	Scrutinise and reflect on social norms and relationships and act to change them.	Scrutinise and reflect on social norms and relationships and lead action to change them.	Competence Insight

Appendix G – Ethical Standards and Data Privacy Policies (Griffith College)

Griffith College Ethical Approval Form

This form should be completed by the researcher (with the advice of the research supervisor), for all research which involves human participants.

Research Title	What are the primary barriers to effective supervisory oversight of work-based learners in the non-life insurance sector in Ireland?
Researcher(s)/Student	Paula Hodson
Supervisor (where relevant)	Dr. Lloyd Scott
Programme of Study (where relevant)	MA in Training and Education

Checklist:

<i>Please attach to all forms:</i>	
Summary of Project Proposal (no more than 500 words)	
Participant Information Sheet	
<i>If applicable, application should also include the following:</i>	
Draft Consent Form	
Draft Research Instrument e.g. survey, interview schedule, focus group questions etc	

Part (a)

		Yes	No	N/A
1	Will you describe the main research procedures to participants?	✓		
2	Will you tell participants that their participation is voluntary?	✓		
3	Will you obtain written consent for participation?	✓		
4	If the research is observational, will you ask participants for their consent to being observed?			✓
5	Is the right to freely withdraw from the research at any time made explicit to participants?	✓		
6	Will you tell participants that their data will be treated with full confidentiality and that, if published, it will not be identifiable as theirs?	✓		
7	Will you debrief participants at the end of their participation?	✓		
8	Will your research involve discussion of topics which the participants might find sensitive?	✓		

		Yes	No	N/A
9	Will financial inducements (other than reasonable expenses or compensation for time) be offered to participants?	✓		
10	Will your project involve deliberately misleading participants in any way?		✓	
11	Is there any realistic risk of any participants experiencing either physical or psychological distress or discomfort?		✓	
12	Does your research involve participants who are particularly vulnerable or who may feel unable to give informed consent e.g. prisoners; children; people for whom English is not their first language; learners in a programme you teach on?	✓		
13	Will any non-anonymised and/personalised data be generated and/stored?		✓	

If you answered YES to any of questions 8 to 13 please complete Part (b) of this form. If there are any other ethical issues that you think the Committee should consider, please explain them in Part (b) of this form. It is the researcher's obligation to bring to the attention of the Committee any ethical issues not covered on this form.

Part (b)

For each question 8 to 13 that you answered YES, please give a summary of the issue and action to be taken to address it (no more than 300 words in total):

With reference to Question 8 some supervisors may be anxious when completing a survey that looks at competencies in respect of their role as a supervisor mandated by regulation. The anxiety may arise from the fact that this role is a regulated function with tasks outlined under the Central Bank's Minimum Competency Code 2017.

In respect of Q. 9 participants may participate in a draw of a €200 All4One Voucher, participation in this draw is on a voluntary basis.

With respect to Q. 13 some of the supervisors being surveyed may not have English as their first language but in order to qualify as a work-based supervisor they will have obtained a Special Purpose Level 7 professional qualification.

Signed (by Researcher):

Paula Hodson

Date: 14/12/18

To be completed by the supervisor (in the case of a student application)

PLEASE TICK ONE

As the supervisor of this research project, I confirm that I believe that all ethical issues relating to research have been dealt with in accordance with the College's policy on research ethics.



The application requires the attention and approval of the Research Ethics Committee. (In general, forms which answer 'yes' to questions 8-13, should be forwarded to the Research Ethics Committee).



Comments:

Two handwritten signatures in black ink. The first signature is 'Lloyd' and the second is 'Scott'.

Signed (Supervisor):

Date: 14/11/2018

Appendix H – Ethical Standards and Data Privacy Policies (The Insurance Institute)



CODE OF ETHICS AND CONDUCT

The Insurance Institute encourages the highest professional and ethical standards in insurance and financial services worldwide.

The Council and membership of The Insurance Institute look to all members to meet these standards and to maintain the reputation of The Insurance Institute by following this Code of Ethics and Conduct (the Code). It sets down the principles which all members should follow in the course of their professional duties.

Members are obliged to comply with this Code. If they do not comply, this may result in the Institute taking disciplinary action against the member.

The key values which set the standards for the behaviour of all members in respect of the key stakeholders in sections 1 to 5 are:

- a) Behaving with responsibility and integrity in their professional life and taking into account their wider responsibilities to society as a whole; Acting in a courteous, honest and fair manner towards anyone they deal with; Being trustworthy and never putting their interests or the interests of others above the legitimate interests of their stakeholders;
- b) Complying with all relevant Laws (including the laws of the Institute) and meeting the requirements of all applicable regulatory authorities, and appropriate codes of practice and codes of conduct;
- c) Demonstrating professional competence and due care including: Meeting the technical and professional standards relating to their level of qualification, role and position of responsibility; Completing their duties with due skill, care and diligence;
- d) Upholding professional standards in all dealings and relationships;
- e) Respecting the confidentiality of information;
- f) Applying objectivity in making professional judgements and in giving opinions and statements, not allowing prejudice or bias or the influence of others to override objectivity.

Members should respect the traditions and cultures of each country in which they operate. They should carry out business in any country according to all applicable local Laws, Rules and Regulations.

Where there is a conflict between local custom and the values stated above, the Code will act as a guide to help members act professionally. A member operating in a professional capacity has duties, arising from these key values, to a number of different groups. Within these relationships a member should always act ethically and their behaviour and conduct should meet the following principles:



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- b) Complying with all relevant Laws (including the laws of the Institute) and meeting the requirements of all applicable regulatory authorities, and appropriate codes of practice and codes of conduct;
- c) Demonstrating professional competence and due care including: Meeting the technical and professional standards relating to their level of qualification, role and position of responsibility; Completing their duties with due skill, care and diligence;
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Where there is a conflict between local custom and the values stated above, the Code will act as a guide to help members act professionally. A member operating in a professional capacity has duties, arising from these key values, to a number of different groups. Within these relationships a member should always act ethically and their behaviour and conduct should meet the following principles:

1. Relations with Customers

Members will seek to earn and maintain the trust of their customers at all times and should:

- i. Give fair and proper consideration and the appropriate priority to the interests and requirements of all customers; Obtain and provide relevant information, including all necessary documentation and respect the confidentiality of information;
- ii. Avoid conflict between personal interests, or the interests of any associated company, person or group of persons, and their duties to all customers;
- iii. Avoid conflict between any competing interests of one or more customer(s), stepping aside in one or all matters if such conflicts cannot be resolved;
- iv. Act at all times with due skill, care and diligence;
- v. Act only within the limits of personal competence and any limits of authorisation;
- vi. Act in a financially honest and prudent manner, including ensuring the protection of any money and/or property held on behalf of customers;
- vii. Act openly, fairly and respectfully at all times, providing all customers with due respect, consideration and opportunity;
- viii. Be honest and trustworthy with customers and communicate with them in a clear, prompt and appropriate manner;
- ix. Provide suitable and objective recommendations to customers;
- x. Comply with all Laws and Regulations regarding the supply of goods and services to customers;
- xi. Not provide or accept money, gifts, entertainment, loans or any other benefit or preferential treatment from or to any existing or potential customer or provider, other than occasional gifts, entertainment or remuneration, which are provided as part of accepted business practice, and which are not likely to conflict with duties to customers.

2. Relations in Employment

Members should aim to ensure good relations with their employer and employees and should:

- i. Avoid conflict between personal interests, or the interests of any associated company or person, and their duty to their employer;
- ii. Not make improper use of information obtained as an employee or disclose, or allow to be disclosed, information confidential to their employer;
- iii. Seek to be a responsible employer or employee and be honest and trustworthy at work;
- iv. Act openly, fairly and respectfully at all times, treating other employees, colleagues, customers and suppliers with equal respect, consideration and opportunity;
- v. Aim to take every opportunity to improve their professional capability, knowledge and skills;
- vi. Accurately and completely account for and report in employer records all business dealings;
- vii. Not provide or accept money, gifts, entertainment, loans or any other benefit or preferential treatment from or to any existing or potential supplier or business associate, other than occasional gifts, entertainment or remuneration, which are provided as part of accepted business practice, provided this is not likely to conflict with any duty that is owed to their employer.

In addition, where a member holds a position of influence within an organisation they should:

- viii. Provide, or encourage their employer to provide, suitable arrangements for the internal review of decisions, policies and actions where an employee raises concerns of unethical behaviour. (Employees should not be penalised for raising matters of ethical concern even if this results in a loss to the organisation or a customer);
- ix. Incorporate, or encourage their employer to incorporate, ethical standards into the organisation's governance standards, including the development of an ethical code.

(This part of the Code will operate alongside any employer policies, guidance, work rules, contracts and conduct documents. Where this part of the Code sets higher standards, the Code should be followed.)

3. Relations with Regulators and the Law

Members must respect all Laws and abide by all Regulations that affect their business and must:

- i. Ensure they operate within the Law and within the spirit of the Law, at all times;
- ii. Ensure they deal with regulators in an open, transparent and co-operative manner and meet any requirements correctly made of them.

4. Relations with the Community and the Public

Members should recognise the important wider role that they play as professionals and should:

- i. Seek to advance the reputation of financial services, financial planning, insurance and associated trades through their own conduct;
- ii. Operate in a way that represents environmental concerns and issues;
- iii. Act in a socially responsible manner within the countries and societies in which they operate;
- iv. Strive to be trusted individuals and fulfil their responsibilities to the societies and communities in which they operate professionally.

5. Relations with The Insurance Institute

Members receive various benefits, but they also have responsibilities to the Institute and its other members.

They should:

- i. Act at all times according to the laws of the Institute (including this Code of Ethics and Conduct)
- ii. Ensure a transparent relationship with the Institute, based on trust, respect, responsibility and integrity;
- iii. Have pride in their status as a member of The Insurance Institute and in any of the Institute qualifications they hold;
- iv. Ensure they do not make improper use of information or disclose, or allow to be disclosed, information confidential to the Institute;
- v. Aim to seek opportunities to support the work of the Institute and to promote its values to others, especially industry bodies, employers and prospective members;
- vi. Aim to seek opportunities to support local Institute activities;
- vii. Demonstrate to others the value of professional qualifications and continuing professional development;
- viii. Treat other officers, other members and employees of The Insurance Institute with the same respect they would wish to be given;
- ix. Ensure that their membership of the Institute is not publicised in any way, that might suggest they hold a professional qualification which they are not entitled to;

-
- x. Ensure that any conduct, promotion or public announcement, with which a member, their name or qualification are connected does not bring the Institute, another member or their profession into disrepute;
 - xi. Advise the Institute of any members who are not following its rules or this Code, and advise the Institute of anyone wrongly representing themselves as a member;
 - xii. Aim to ensure the expected standard of technical competence is maintained and that they remain informed of current developments (to ensure they remain competent to carry out their role) by undertaking appropriate professional development.

In addition:

- xiii. Qualified Institute members, using designatory letters should comply with the requirements of The Insurance Institute's scheme for Continuing Professional Development (CPD) appropriate to their level and conditions of membership;
- xiv. All titleholders should notify the Institute promptly of any change in the nature of their employment which might affect the particular chartered title applicable to them under the terms of The Chartered Insurance Institute's Bye-laws;

- xv. All members are required to maintain their membership by payment of the appropriate annual membership fee when requested or to advise the Institute of any reasons which may require a termination or temporary suspension of membership should the need arise.

Dated: 03 April 2019

Appendix I – Survey Communications



Understanding the relationship between new entrants and supervisors

First name,

Relationships are a cornerstone of our industry. Certainly, the network that I have built and the mentors I have had over my 35 years in this sector have been key to my career development. Over the past 11 years however, regulation has changed the demands on staff and formalised relationships that previously existed in a less structured form.

One such relationship is that between new entrant and supervisor. To understand more about the training needs that exist in this area, I am undertaking original research as part fulfilment of my Masters in Training and Education.

On Thursday 31st January, I will be sending a survey, by email, to our members to ascertain what training, if any, they require as supervisors. Currently, 10,105 members qualify under the Minimum Competency Code 2017 as holding the standard to supervise.

I would like to ask for your support in encouraging your staff to participate. The survey will be confidential and take approximately 6 minutes to complete.

This work is being undertaken to help build a support structure for supervisors so that they can build their own community of practice. The findings will contribute to the future strategic planning of the Institute's education and training offerings. They will be shared with the non-life insurance sector once the research has been completed. Ethical approval to conduct this research has been granted by Griffith College and The Insurance Institute.

The formal research title is "What are the barriers to effective supervisory oversight of work-based learners in the non-life insurance sector"?

I look forward to your support and if you require any further information about the proposed research, please don't hesitate to contact me at the number below.

Paula Hodson, FCII
Director of Education & Development

T: 087 235 4868
E: phodson@iii.ie

"Leadership is not about a title or designation. It's about impact, influence and inspiration. Impact involves getting results, influence is about spreading the passion you have for your work, and you have to inspire teammates and customers."

Robin S Sharma, 2010, (Stincelli, 2015).



First name,

As a valued member of The Insurance Institute, you are invited to participate in a survey to help develop a better understanding of the relationship between new entrants and supervisors in the non-life insurance sector and what training needs, if any, exist in this area.

- This survey will take 10 minutes.
- All responses will be totally confidential in accordance with our [Privacy Policy](#).
- There will be a draw for a €200 All4One Voucher if you wish to provide your phone number or email address. No identifying information will be included in any publications or presentations based on this data.

[Take the Survey](#)

Thank you for taking the time to participate.

Kind regards,

Paula Hodson, FCII
Director of Education & Development

T: 087 235 4868
E: phodson@iii.ie

About this survey and its author

This is an original piece of research being conducted by Paula Hodson as part fulfilment of her thesis for a Masters in Training and Education through Griffith College.

Paula has over 35 years experience in the non-life insurance sector in Ireland, and has worked in variety of roles for companies such as Allianz and Travelers Insurance. She obtained her FCII from the Chartered Insurance Institute in 2012 and is currently Director of Education and Development at The Insurance Institute. She believes that the relationships she has developed over her working life have been key to her career development.



Take this 10 minute survey and enter a draw to win a €200 All4One Voucher.

First name,

As a valued member of The Insurance Institute, you are invited to participate in a survey to help develop a better understanding of the relationship between new entrants and supervisors in the non-life insurance sector and what training needs, if any, exist in this area.

- This survey will take 10 minutes.
- All responses will be totally confidential in accordance to our [Privacy Policy](#).
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Thank you for taking the time to participate.

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Research on Insurance Work-based Learning

About this survey

You are invited to participate in this survey to help understand "What are the barriers to effective supervisory oversight of work-based learners in the non-life insurance sector?"

This is an original piece of research being conducted by Paula Hodson as part fulfilment of her thesis for a Masters in Training and Education through Griffith College.

Paula Hodson has over 35 years experience in the non-life insurance sector in Ireland, and has worked in variety of roles for companies such as Allianz and Travelers Insurance. She obtained her FCII from the Chartered Insurance Institute in 2012 and is currently Director of Education and Development at The Insurance Institute. She believes that the relationships she has developed over her working life have been key to her career development.

PARTICIPATION

Your participation in this survey is voluntary and should take about 10 minutes to complete. You may refuse to take part in the research or exit the survey at any time.

BENEFITS

The benefit of participating in this research is that you will be helping the author develop a better understanding of the relationship between the new entrant and supervisor and what training needs, if any, exist in this area.

RISKS

The possible risks or discomforts of the study are minimal. You may feel a little uncomfortable as you answer questions that relate to elements of your role that may challenge you.

CONFIDENTIALITY

Your survey answers will be recorded by SurveyMonkey.com where data will be stored in a password protected electronic format. SurveyMonkey does not collect identifying information such as your name, email address, or IP address. Therefore, your responses are totally confidential and will not be attributable to you or the company you work in.

SURVEY DRAW

At the end of the survey you will be asked if you are interested in participating in a draw for an All4One Voucher for €200. If you wish to participate in the draw please provide your mobile number or email address. Your survey responses may no longer be anonymous to the researcher, however, no names or identifying information would be included in any publications or presentations based on these data, and your responses to this survey will remain confidential.

CONTACT

If you have questions at any time about the study, you may contact Paula Hodson at phodson@iil.ie

ELECTRONIC CONSENT

Please select your choice below. You may print a copy of this consent form for your records. Clicking on the "Yes, I consent" button indicates that:

1. You have read and understood the above participation information.
2. Questions about your participation in this study have been answered satisfactorily.
3. You are aware of the potential risks (if any).
4. You are taking part in this research study voluntarily (without coercion).

* 1. Please select your choice below

- Yes, I consent
- No, I don't consent

* 2. Are you a supervisor under the Minimum Competency Code? 

- Yes
- No

*** 3. How long have you held the role of a supervisor in your organisation or another?**

- Less than 1 year 6-7 years
 1-3 years 8-10 years
 4-5 years More than 10 years

*** 4. How were you selected for the role?**

- Experience - industry Holder of qualification
 Experience - supervisory Grandfathered by Experience
 Experience - training I volunteered
 Years of service
 Other (please specify)

*** 5. At what level is your current role in your organisation?**

- Team Leader Senior Manager
 Line Manager Director
 Middle Manager Director - Board Level
 Another (please specify)

*** 6. How many years experience did you have in the industry before being appointed a supervisor? (please use numbers only, ie, 8 not 'eight' or 'eight years')**

*** 7. What training did you receive before taking up a role as supervisor?**

- One-off induction Mentoring
 Formal training Nothing was offered
 Adhoc
 Another (please specify)

*** 8. Did you receive training after taking up your role as supervisor?**

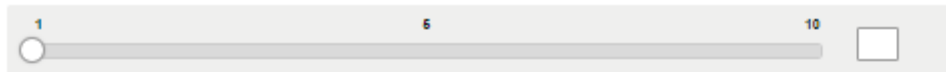
- I received training
 I received informal training
 I received both formal and informal training
 I didn't receive any training

*** 9. What role do you carry out as supervisor? (tick all that apply)**

- Signing off documentation
 Training of learners
 Mentoring
 Performance and supervisee's KPI measurement
 Another (please specify)

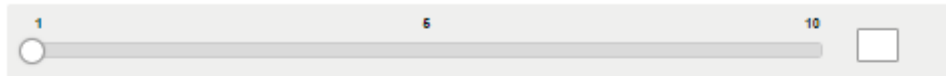
* 17. How do you perceive your own performance as a supervisor to new entrants under MCC? (1 is unsatisfactory and 10 is satisfactory)

1 5 10



* 18. Do you feel confident in your supervision skills? (1 is unconfident and 10 is confident)

1 5 10



19. What does the role of supervisor mean to you?

* 20. What is your age?

- | | |
|------------------------------------|-----------------------------|
| <input type="radio"/> Less than 25 | <input type="radio"/> 45-49 |
| <input type="radio"/> 25-29 | <input type="radio"/> 50-54 |
| <input type="radio"/> 30-34 | <input type="radio"/> 55-59 |
| <input type="radio"/> 35-39 | <input type="radio"/> 60-64 |
| <input type="radio"/> 40-44 | <input type="radio"/> 65+ |

* 21. What is your gender?

- Male
 Female

* 22. What qualifications do you hold?

* 23. How many years have you been actively employed in the Insurance Industry (non-life)?

- | | |
|-----------------------------------|-----------------------------|
| <input type="radio"/> Less than 5 | <input type="radio"/> 20-24 |
| <input type="radio"/> 5-9 | <input type="radio"/> 25-29 |
| <input type="radio"/> 10-14 | <input type="radio"/> 30-34 |
| <input type="radio"/> 15-19 | <input type="radio"/> 35+ |

* 24. How many people work in your organisation in Ireland?

- 1-10
 11-99
 100-249
 250+

* 25. What is the highest level of qualification you have obtained?

- | | |
|---|--|
| <input type="radio"/> Leaving Certificate (Level 5) | <input type="radio"/> Honours Degree (Level 8) |
| <input type="radio"/> Diploma (Level 6) | <input type="radio"/> Masters Degree (Level 9) |
| <input type="radio"/> Ordinary Degree (Level 7) | <input type="radio"/> PhD (Level 10) |

* 26. What is the highest level insurance designation you have obtained?

- APA ACII
- CIP FCII
- MDI
- Other (please specify)

THANK YOU!

Thank you for taking the time to complete this survey. The survey findings will be made available on completion of this research work.

27. If you would like to be entered into a draw for a €200 One4All voucher, please enter your contact details below.

Name

Email Address

Phone Number



First name,

I wanted to thank-you for supporting the survey related to my MA research to better understand the relationship between new entrants and supervisors.

The response to date has been extremely encouraging with over 1,700 members completing the survey.

In case you might like to remind any of your supervisors who may not have had time to complete it, I have included the link again below - just click on the red 'Take the Survey' button. It will stay open for another two days before closing at midnight on Thursday.

Once again, thank you for your help.

Best regards,

Paula Hodson, FCII
Director of Education & Development

T: 087 235 4868

E: phodson@iii.ie

[Take the Survey](#)

Appendix J – Additional Quotations from Survey

Theme - Time	
Respondent Number	Direct quotation
3	<i>"I enjoy it and I think it is important role which has also helped me to develop in my own role. I wish I had more time to give it."</i>
11	<i>"Time management in respect of keeping up with my own workload while supporting the needs of the learner."</i>
16	<i>"Time Management can be an issue, depending on what is on what is on my desk on a particular day when a scheduled Mentoring Hour is due to take place"</i>
17	<i>"A combination of time management, workload and their understanding or level of sector knowledge."</i>
335	<i>"It means helping new staff in cpd product knowledge along with systems training. But not having the time to do it to the best place of my ability due to lack of resources and day to day pressures."</i>
142	<i>"Ensuring that the individual is given sufficient knowledge. This should come from an academic approach and exposure to the working environment. As much help should be given as is reasonable due to demands on my time and the skill level required in the new entrant's role."</i>
1238	<i>"Time consuming but worthwhile. I prefer to put the time in to training / supervising at the early stages so any bad habits / shortfalls can be addressed early. Overall I enjoy the role, however I have large team undertaking a supervisory role to new entrants can be time consuming and additional pressure"</i>
673	<i>"to be able to supervisor a team -mentor and be able to take time to listen and guide a team, be there to take on all the challenges the job entails"</i>
682	<i>"Extremely important to the success of other individuals in their future career. You must be approachable and willing to spend time to teach people not tell them what to do"</i>
1197	<i>"Time Management can be an issue, depending on what is on what is on my desk on a particular day when a scheduled Mentoring Hour is due to take place."</i>

Theme - Time

Respondent Number	Direct quotation
175	<i>"too much admin work and less time to support/coach"</i>
176	<i>"Ensuring the person is learning and developing and at the same time complying with MCC."</i>

Theme - Selection based on Experience

Respondent Number	Direct quotation
109	<i>"A supervisor must have vast experience and knowledge of the insurance products, processes, excellent people and communication skills, and be confident in their delivery of advice/mentoring. It's a challenging and rewarding job."</i>
76	<i>"Allows me to pass on my experience and develop the next generation of underwriters."</i>
159	<i>"Enable people to gain the knowledge and experience that I myself acquired when I started out in my Insurance career that led me to make the decision it was the industry I wanted to stay employed in"</i>
277	<i>"Someone with experience who can help you and guide you".</i>
340	<i>"A person with more experience available to refer to & collaborate with."</i>
64	<i>"Years of experience in the insurance sector and interview completed."</i>
110	<i>"New Irish entrant with 9 years qualified experience in Canada"</i>
174	<i>"A supervisor must have vast experience and knowledge of the insurance products, processes, excellent people and communication skills, and be confident in their delivery of advice/mentoring. It's a challenging and rewarding role."</i>
55	<i>"It is a necessary pain and distraction. I am very senior in the organisation and I wish I didn't have to do this"</i>
367	<i>"referral point, as an experienced staff member".</i>
114	<i>"Personality – not everyone is suited to the role"</i>
203	<i>"People with some experience"</i>
277	<i>"Someone with experience who can help you and guide you"</i>

Theme - Regulatory rather than learning role

Respondent Number	Direct quotation
17	<i>"I consider it a key role in ensuring the company adherence to legislative requirements"</i>
26	<i>"ensuring roles are completed in line with Company and regulatory expectations"</i>
63	<i>"Supervision for me mainly relates to compliance and MCC."</i>
304	<i>"In general or as per the MCC? It is clearly defined as per the MCC. Otherwise I would say it is someone who is responsible for the quality and timeliness of particular outputs."</i>
476	<i>"A qualified person (under the MCC) who checks that the work of the unqualified person meets the regulations such as the CPC 2012 before sending it to clients."</i>
663	<i>"Someone responsible for overseeing the work of one/more team members and in the context of MCC the activities in the team include activities for which Minimum competency standards must be complied with"</i>
686	<i>"I am not too sure but I think it is a qualified person who undertakes to review work completed by a member of staff who is not yet qualified under MCC."</i>
708	<i>"supervising a staff member that is not fully qualified under the MCC."</i>
28	<i>"Overseeing others to ensure tasks are carried out in accordance with service and regulatory standards"</i>
106	<i>"Somebody who is responsible to check others work"</i>
159	<i>"Oversight and regulation"</i>
948	<i>Reviewing GE work of others to ensure it's in line with the mcc."</i>
1149	<i>"Someone of authority who has responsibility of ensuring team members adhere to MCC standards"</i>
1282	<i>"Guiding and overseeing candidates as they adhere to MCC."</i>

Theme - Need for pedagogical skills

Respondent Number	Direct quotation
725	<i>"every person wants something different and this can change over time to have the leadership skills to work with people to give them the space, ownership, trust and technical skills and knowledge so that they can achieve their goals."</i>
352	<i>"Means a lot of work when you have your own job to carry out as well, and no thanks and you'll be the bearer of bad news which is all people will remember".</i>
436	<i>"too much"</i>
498	<i>"Teaching, guiding, helping"</i>
769	<i>"Jack of all trades!"</i>
1087	<i>"A supervisor should be both an educational mentor and teaching guide to a new entrant. Imparting relevant regulatory knowledge with respect to aspects of the role and the industry whilst also supervising & reviewing the new entrants in scope activities. They should assist them in mapping & achieving their educational journey in a timely manner and be available to answer queries and questions in real time. Supervision should be proactive, relevant and ongoing."</i>
918	<i>"It means being a mentor and a leader to others around you, a referral point for queries to be escalated to and also someone who can help develop others to their best potential"</i>
1028	<i>"It's a big challenge."</i>
156	<i>"It's about developing, coaching and mentoring your team to become the best version of themselves. We have organisational goals that need to be met and working with staff so they understand their role in meeting that goal and self-developing along the way."</i>
735	<i>"Teaching, motivating, listening, understanding needs, directing, monitoring, controlling."</i>
1369	<i>"Managing expectation (incl mine) and development of team / individual. Teaching them 'how to fish'"</i>

Theme - Need for pedagogical skills

Respondent Number	Direct quotation
569	<i>"Teacher / listener / open to change"</i>
426	<i>"It is very important to me. I feel responsible for instilling a love of the job and the positives / challenges of the job with the apprentices particularly when they are having a bad day. It is my job to be enthusiastic and encouraging as these students will become the future of the industry. I also encourage them to become actively involved throughout the organisation to expose them to other elements of the business they do not deal with day to day. The role also benefits me personally by developing my people management skills and learning to manage different types of personalities."</i>
472	<i>"Understanding the learner's academic requirements"</i>
1366	<i>"All of the above - as an industry (and as a company) I don't believe we put enough emphasis on developing management and leadership skills and quite often promote those who have succeeded as X to leadership positions as opposed to those most suitable to lead"</i>