

goldseal
campus



Training Directory

Insurance Intermediary Skills
Communication & Interpersonal Skills
People Management Skills
RG146 / Nationally Recognised Training

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All Gold Seal courses can be conducted in-house and/or be tailored especially for your team

Workshops

Gold Seal regularly schedule public workshops. View our Training Calendar on our website www.goldseal.com.au to see which courses are currently scheduled in your State.



Online

Gold Seal have a large offering of online training courses that can be completed on **goldseal campus** – our user friendly online learning environment. Refer to the course listing on the opposite page to see which courses can be completed online.

In addition, students that are enrolled in the following nationally recognised training courses, can download the courseware and complete their Assessment on **goldseal campus**:

- ASIC Tier 1 in Insurance Broking
- Tier 2 General Insurance Accreditation
- Diploma of Insurance Broking

In-house and Bespoke Training

We can arrange any of our courses to be conducted in-house and/or to be tailored especially for your team. In the Insurance Broking Industry Gold Seal is renowned for bespoke workshops and courseware.

- Course is made relevant to your own workplace
- Interaction between the participants from the same workplace is freer
- Classroom discussions are specific to your workplace

Gold Seal's talented team can also design customised training on just about any subject you can imagine. We can tailor them to your requirements for:

- Duration / PD hours where practicable
- Course content
- Delivery style

For more information about our training courses or to arrange in-house training, call us on +61 (0) 3 9510 5100 or email training@goldseal.com.au

Advising for FSR Compliance

PD Hours = 3

Gold Seal's Advising for FSR Compliance training is essential for all newcomers into the insurance industry and is suitable for inclusion within the induction process. It can also be undertaken as refresher training for more experienced staff.

This course will provide staff with an understanding of Financial Services Regulation (FSR) and its impact on how to service and advise clients. The module explores the regulatory framework and appropriate legislation and in particular, how they apply to roles within the insurance industry.

Earn additional PD hours and run as an in-house workshop with time for a targeted discussion of the impact of FSR on your business.

Key Topics

- Overview of FSR
- Retail clients, factual information and advising
- All about the disclosure obligations under FSR
- FSG, PDS, General Advice Warning and other notices
- Record keeping
- Fines and penalties
- Significant and recurring breaches
- Complaints/disputes

Who should complete this program

Ideal as part of an Induction Programme for all new employees – a great opportunity to standardise the knowledge of the whole team.

Great refresher for existing staff.



online

What our clients say...



Six of our staff attended a workshop, and without exception they all commented on how well the workshop was presented by Gold Seal. The staff that went range from 3 months industry experience to 10 years experience but each one felt they came away understanding the subject better as it was so well explained. This would be the first time I have had staff come back from a training day with such an enthusiastic attitude. Well done to everyone who was involved!

*Insurance Broker Client
Sydney*

Gold Seal Practice Management provides personalised service - the interaction and relationship I have with the whole company – nothing is ever too much trouble for ...I feel our business is valued – not a “if you don't like it you can go somewhere else” sort of attitude. I also can contact Gold Seal across a breadth of matters – I can call with a Tier 1 enquiry and then slip in an HR question as well.

*Insurance Broker Client
Melbourne*

We all found your session informal when it should have been, informative, stretching the brain cells, interactive and overall one of the best sessions we have been to. The time flew so quickly. We hit on many interesting and timely subjects. Plus we all had fun.

*Insurance Broker Client
Tasmania*

The Fundamentals of Insurance

PD Hours = 3

This introductory level course equips attendees with an overview of the general insurance market. It examines the structure, participants, current market conditions, products and compliance requirements.

Attendees also have the opportunity to analyse some common features of insurance policies.

Key Topics

- Definition and structure of the insurance sector
- Insurance sector participants and the relationship between them
- History of Insurance
- The insurance industry today
- Insurance market conditions
- Products
- Compliance in insurance including the regulatory environment; applicable legislation; Financial Services Regulation, insurance regulation and professional competence

Who should complete this program

The course is suitable for staff with limited or no knowledge of the Insurance sector. This includes administration, claims and support staff.

Ideal as part of an Induction Programme for all new employees – a great opportunity to standardise the knowledge of the whole team.



online

Australian Privacy Principles

PD Hours = 1

This course is designed to inform you of the changes to the Privacy Laws and how they affect you and your organisation. It will also provide a brief overview of the increase in the regulatory and enforcement powers of the Privacy Commissioner.

Key Topics

- Explanation of privacy
- The Australian Privacy Principles (APPs)
- Your responsibilities – how the law impacts you and your organisation
- The powers of the Office of the Australian Information Commissioner

Who should complete this program

The course is suitable for all staff.

Ideal as part of an Induction Programme for all new employees – a great opportunity to standardise the knowledge of the whole team.



online

General Insurance Code of Practice

PD Hours = 3

This course will assist all staff and management to understand clearly the elements of the Code and how to integrate the requirements with day-to-day activities.

This course is based on the new 2014 Code.

Earn additional PD hours and run as an in-house workshop for all the team with time for discussion of the impact of GICOP on your business.

Please note that this course can be ordered at the same time as Insurance Brokers Code of Practice for a discounted price.

Key Topics

- The purpose of the Code
- The role of FOS
- Who is bound by the Code and what it covers
- The Code in detail

Who should complete this program

Insurers and those acting under binding agreement. Also helpful to highlight to insurance broking staff the responsibilities of insurers under the Code.

Ideal as part of an Induction Programme for all new employees – a great opportunity to standardise the knowledge of the whole team.



online

Insurance Brokers Code of Practice

PD Hours = 2

This course will assist all staff and management to understand clearly the elements of the Code and how to integrate the requirements with day-to-day activities.

The course is based on the new code effective 1 January 2014.

Earn additional PD hours and run as an in-house workshop for all the team with time for discussion of the impact of GICOP on your business.

Please note that this course can be ordered at the same time as General Insurance Code of Practice for a discounted price.

Key Topics

- The purpose of the Code
- The role of FOS
- Who is bound by the Code and what it covers
- The Code in detail

Who should complete this program

All employees including those involved in administration, claims, reception etc.

All NIBA members are automatically bound by the provisions of the Code therefore must undertake suitable training. Although Code subscription is not compulsory for others, ASIC supports Code compliance as an effective tool in the self-regulation of insurance brokers.

Ideal as part of an Induction Programme for all new employees – a great opportunity to standardise the knowledge of the whole team.



online

Codes of Practice & Consumer Protection Law

PD Hours = 6

This facilitator-led workshop looks at the requirements of the Codes and relevant consumer protection law.

The course is especially suitable to be run in-house and adapted to suit your organisation's needs

Key Topics

- General Insurance Code of Practice
- Insurance Broking Code of Practice (if applicable)
- Review of FSR disclosure obligations
- ICA disclosure obligations
- Competition and Consumer Act
- Privacy
- Spam
- No contact/no call

Who should attend

The course is suitable for all broker and underwriting agency staff.



Client Communication Skills for Brokers

PD Hours = 6

This facilitator-led full day workshop is designed to equip participants with communication skills, both **oral and written**, in all day to day client transactions. If you are looking for:

- More professional business communication between your team and your clients
- Better business results
- Less risk of miscommunication
- A more professional image for your business

Key Topics

- Communicating with clients
 - Verbal and non-verbal
 - Interpersonal skills and rapport building
 - Questioning skills
- Meetings and presentations
 - Preparing for and conducting a meeting
 - Setting an agenda and action planning
 - Producing meeting notes/minutes
- Other client communications
 - Email / letters / summaries

Who should attend

Suitable for internal and external brokers, employees being groomed for broking roles and any staff with a client contact component in their work.



Being a Lloyd's Coverholder – A Comprehensive Guide to the Obligations

PD Hours = 3

This course will assist underwriting staff and management operating under a binder arrangement to understand the obligations for Coverholders and gain a wider understanding of the Lloyd's market and its regulatory requirements.

Key Topics

- The structure of the London Market and its importance globally
- The London Market regulatory requirements as applicable to Australia e.g. financial crime, AML and sanctions
- Australian regulatory requirements in light of Coverholder arrangements – e.g. complaints procedures
- Delegated underwriting, specifically binding authority agreements
- Insurance principles and how reinsurance is obtained
- Contract certainty and documentation requirements
- Handling claims, including setting reserves and referral triggers to underwriters and the role of TPAs.
- Introduction to conduct risk

Who should complete this program

This module is designed for employees of Lloyd's Coverholders operating in the Australian market. Conducted as on-line learning, it will provide a broad overview to ensure underwriters, claims and compliance staff are aware of London Market principles. It is suitable for the employees of:

- Brokers and Underwriting Agencies who operate under Lloyd's binding agreements
- Service Companies



Underwriting 101

PD Hours = 2

This introductory level course will provide underwriting and broking staff with an overview of underwriting and an understanding of the steps involved in the decision making process.

Key Topics

- Overview of underwriting
- Risk assessment
- Designing an Application Form
- Setting the terms
- Quoting, binding and issuing
- Dealing with change
- Other obligations

Who should complete this program

This module is suitable for those just commencing underwriting, either at an underwriting agency or at a broker that has (or will have) binding agreement. It is also useful for those working in a broking environment that want to gain a better understanding of the underwriters role in the insurance process.



Building Quality Broker- Underwriter Relationships

PD Hours = 2

This module explores how Brokers can build quality relationships with Underwriters.

Building quality relationships with Underwriters will help Brokers to make arrangements for recommending products at a price and on terms which are attractive to clients. This can contribute to robust Insurance programs for clients and securing long term, rewarding relationships with Clients and Underwriters to underpin a successful and profitable business.

Key Topics

- Recognising how brokers and underwriters work together
- Maintaining professionalism
- Understanding the risk; and
- Providing adequate Information

Who should complete this program

Ideal for new Brokers at an introductory level; or as a refresher for experienced staff and for a points builder



online

Client Enquiries and Complaints

PD Hours = 3

The purpose of this training is to provide staff with the skills and knowledge to respond efficiently and positively to Client enquiries and complaints, and to improve the overall success of the organisation.

Key Topics

- Customer Expectations
- Communication Skills
- The Customer Service Process
- Complaints and Dispute Resolution

Who should complete this program

This training is suitable for all team members that deal with clients; and as a points builder.



online

Preparing Submissions for New Business

PD Hours = 5

Gold Seal's "Preparing Submissions for New Business" training program consists of three volumes which cover the many aspects of preparation for a new business opportunity.

- **Volume One**
Making Enquiries for New Business – Conducting a Needs Analysis
- **Volume Two**
Analysing Information and Researching the Market
- **Volume Three**
Advising the Client and Arranging Insurance

Key Topics

- How to engage with clients and conduct a Needs Analysis; analyse the information collected to identify the client's needs and objectives; research the market for the most appropriate insurance solutions to meet those needs and objectives.
- Using experience and market knowledge; obtaining expert advice where required; utilising the comparison and calculation tools available to design a robust insurance programme for clients.
- Presenting advice to clients in a structured way to provide clear and accurate advice in line with legal obligations; and placing the risk and coordinating necessary documentation whilst meeting compliance requirements.

Who should complete this program

Ideal for new or existing broking staff



What our clients say...



We found Gold Seal definitely easier to deal with than the other providers in the past. We will definitely be using you for all courses in the future.

*Insurance Broker Client
NSW*

Gold Seal were very helpful and consultative in the development and refinement of training materials. They have also been very supportive and available during the role out process, including assisting with the linking of training and user databases.

*Underwriting Agency Client
Sydney*

A massive thank you to Gold Seal for being so reliable and professional in the rollout of our training to date. You are the only external supplier that I deal with that promises and delivers on time and it is a big credit to you all.

*Insurance Broker Client
Melbourne*

Despite the changes to the Diploma program this year as announced, I found the one that I have just completed was a great one where I have learned so much from it. The case studies in the three modules were real enough and I liked the component where one should take a real-life situation to work on was great. In addition, the support that I received along the way from you and Gold Seal was excellent.

A very valuable Diploma course that is being offered from Gold Seal and I would have no hesitation in recommending it to friends or colleagues.

Thank you for all the help that I received from the start to the end of this course

*Insurance Broker Client
Melbourne*

The Facts about the Insurance Contracts Act

PD Hours = 4

Here's an opportunity to find out just how far reaching the Insurance Contracts Act is.

This half-day workshop offers an **in-depth** look at the Insurance Contracts Act, examining how the Act affects every stage of insurance transactions including pre-contractual negotiations, formation, policy terms and claims.

Key Topics

- Overview of the Insurance Contracts Act
- What it means for clients
- What it means for brokers
- What it means for insurers

Who should attend

Employees involved in broking, underwriting or claims, and anyone who cannot answer the following questions!

- Who can claim under an owner's household policy between exchange and settlement? *Owner? Buyer? or Both??*
- *True or false....*an insurer can always avoid a policy for fraudulent non-disclosure?
- *True or false....*an interim contract always expires on the date shown on the interim contract?

Come to the course to find out the answers!



workshop

Insurance Contracts Act - Overview

PD Hours = 2

This online course covers the main aspects of the Act.

Earn additional PD hours and run as an in-house workshop for all the team with time for discussion of the impact of the ICA on your business.

Key Topics

- Duty of utmost good faith
- Duty of disclosure
- The provision of statutory notices
- Terms of cover
- Bundled contracts
- Renewal
- Cancellation
- Claims including subrogation
- Third party beneficiaries

Who should complete this program

Junior staff or those wishing to know about the ICA.

If completing as part of an Induction Programme it is recommended that it be completed towards the end of the Programme.



online

Broking Risk Management

PD Hours = 6

This online course will explore how Insurance Brokers can assist their clients to identify and manage the risks their businesses face in their day-to-day operation. It will discuss their responsibility to give advice on the available insurance solutions to help protect their business against those risks, leaving their clients free to focus on developing their business.

Key Topics

- The relationship between risk management and insurance broking;
- The risk management process
- The research required to be carried out in order to identify risks
- Identifying potential risks
- Analysing and evaluating risks
- Treating risks
- Presenting recommendations and solutions
- Managing changes and renewals

Who should complete this program

Ideal for all Brokers whether at an introductory level; or as a refresher for experienced staff and for a points builder.



online

Conflicts of Interest

PD Hours = 3

This course will highlight to participants what their obligations are regarding conflicts of interest and how they can meet their obligations.

The training will build on existing knowledge of compliance in Financial Services.

Customise to include your own conflict of interest policies and procedures and help meet ASIC's requirement for all advisers to have the relevant competence to perform their role and be trained in the company's policies and procedures and compliance and risk management practices.

Key Topics

- Defining conflicts of interest
- Your obligations
- Identifying, assessing and evaluating conflicts of interest
- Methods for managing conflicts of interest

Who should complete this program

All Broking Staff and Senior Managers.



in house

Claims Services

PD Hours = 2

This introductory training is suitable for those wanting to enhance understanding of Claims services. The training will provide an overview of the Broker's role in Claims services processes.

Key Topics

- Introduction to insurance claims
- Managing claims
- Providing claims advice
- The legislation and codes of practice that impact claims

Who should complete this program

This training is suitable for those wanting to enhance their understanding of Claims Services, or as a points builder



online

Claims Management

PD Hours = 3

This module explores how Brokers can help clients to get claims settled quickly, fairly, efficiently and with a minimum of fuss. Claims are an insurance Professional's window of opportunity to deliver their service and product promise. Insurance claims and the subsequent process are integral to client satisfaction and retention.

Key Topics

- Defining conflicts of interest
- Your obligations
- Identifying, assessing and evaluating conflicts of interest
- Methods for managing conflicts of interest

Who should complete this program

All Broking Staff and Senior Managers



in house

Responsible Manager MasterClass

PD Hours = 6

Many Responsible Managers worry about protection and liability in their critical roles, and are concerned that there is very little relevant training around to help them come to grips with their obligations. Retaining senior staff or appointing new employees in Responsible Manager roles is proving difficult in many businesses.

This course is designed to raise the awareness of Responsible Managers about the potential liabilities inherent in that role, and help to plan the management of compliance and mitigation of risk – to themselves and their businesses.

Key Topics

- **The Role and Responsibilities of Responsible Managers** - What it means to be a RM, the qualifications and experience required, responsibilities and overall liabilities involved.
- **Regulation in the Financial Services Industry** - The role of ASIC, APRA, ACCC and industry bodies and a discussion of some of the most recent FSR refinements.
- **Obligations of AFS Licensees** - An in-depth view of the day-to-day responsibilities of a RM and how to ensure compliance in matters such as the products and services provided and the way they are delivered; staff and resources employed; and management issues such as financial adequacy. Includes discussion about a compliance action plan to assist with the planning and implementation of the compliance program.

Who should attend

Responsible Managers, Compliance Managers and those in line for Responsible Manager roles.

Entry Requirements

It is recommended that participants have an understanding of the financial services regulatory framework.



workshop

Managing Compliance Systems

PD Hours = 6

This session provides the opportunity to learn more about compliance systems and structures; participate in group discussion about issues you may be experiencing; and how to best protect your organisation from the risk of breaches or non-compliance with all-important legislation.

The facilitator will explain and discuss the requirements for an effective Compliance Management Program and answer your questions about compliance.

Key Topics

- Role and responsibilities of the Compliance Manager
- Creating and promoting a culture of compliance
- Designing and implementing a compliance management system
- Maintaining and evaluating the compliance management system
- Monitoring and measuring the effectiveness of a compliance system
- Breaches, reporting to ASIC

Who should attend

Responsible Managers, current or prospective Compliance Managers and other employees involved in managing compliance.

Entry Requirements

It is suggested that participants have a firm understanding of the organisation's core activities.



workshop

Client Engagement

PD Hours = 2

This online module will explore the steps taken during the initial Client/Broker interaction.

Key Topics

- The role and obligations of the Broker
- The importance of managing your Client relationships and displaying exceptional communication skills during your Client interactions
- The documentation required to formally establish the Broker/Client relationship

Who should complete this program

Ideal for new Brokers at an introductory level; or as a refresher for experienced staff and for a points builder



Insurance Markets

PD Hours = 2

This online course will be suitable for those wanting to increase their understanding of the effect of the economy on insurance markets.

Key Topics

- Creating and promoting a culture of compliance
- Designing and implementing a compliance management system
- Maintaining and evaluating the compliance management system
- Monitoring and measuring the effectiveness of a compliance system
- Breaches, reporting to ASIC

Who should complete this program

Ideal for new Brokers at an introductory level; or as a refresher for experienced staff and for a points builder



Marketing Strategies for Insurance Brokers

PD Hours = 3

This training will provide you with marketing knowledge that will assist you to market your insurance services to your clients.

Key Topics

- Marketing in the Insurance industry
- Ethical and compliant marketing
- The marketing planning process
- Client management
- Getting started

Who should complete this program

All Broking Staff and Senior Managers



online

Managing Changes to Risk Exposures

PD Hours = 3

This training explores the factors to take into account when reviewing the insurance program of your client and making necessary changes.

Key Topics

- Identifying changes
- Communicating changes
- Implementing and confirming changes

Who should complete this program

Ideal for new Brokers at an introductory level; or as a refresher for experienced staff and for a points builder



online

Business Travel Product Training

PD Hours = 2

This online module will provide a basic understanding of Business Travel insurance. The training will explain what Business Travel insurance is and explore the standard policy coverage and exclusions and what type of information you will typically need to arrange insurance for Business Travel.

It will also look at how you can add value when arranging Business Travel insurance.

Key Topics

- What is Business Travel insurance?
- Policy coverage
- How can I add value?

Who should complete this program

Ideal for staff wanting to learn about Business Travel insurance at an introductory level



Carriers Liability Product Training

PD Hours = 2

This training will provide a basic understanding of Carriers Liability insurance. The training will explain what Carriers Liability insurance is and explore the standard policy coverage and exclusions and what type of information you will typically need to arrange insurance for Carriers Liability.

It will also look at how you can add value when arranging Carriers Liability insurance.

Key Topics

- What is Carriers Liability insurance?
- Policy coverage
- How can I add value?

Who should complete this program

Ideal for staff wanting to learn about Carriers Liability insurance at an introductory level



Management Liability Product Training

PD Hours = 1

This training will provide a basic understanding of Management Liability insurance. The training will explain what Management Liability insurance is and explore the standard policy coverage and exclusions and what type of information you will typically need to arrange insurance for Management Liability.

It will also look at how you can add value when arranging Management Liability insurance.

Key Topics

- What is Management Liability insurance?
- Policy coverage
- How can I add value?

Who should complete this program

Ideal for staff wanting to learn about Management Liability insurance at an introductory level



online

Marine Cargo Product Training

PD Hours = 2

This training will provide a basic understanding of Marine Cargo insurance. The training will explain what Marine Cargo insurance is and explore the standard policy coverage and exclusions and what type of information you will typically need to arrange insurance for Marine Cargo.

It will also look at how you can add value when arranging Marine Cargo insurance.

Key Topics

- What is Marine Cargo insurance?
- Policy coverage
- How can I add value?

Who should complete this program

Ideal for staff wanting to learn about Marine Cargo insurance at an introductory level



online

Motor Trade Product Training

PD Hours = 2

This training will provide a basic understanding of Motor Trade insurance. The training will explain what Motor Trade insurance is and explore the standard policy coverage and exclusions and what type of information you will typically need to arrange insurance for Motor Trade. It will also look at how you can add value when arranging insurance for Motor Trade.

It will also look at how you can add value when arranging Management Liability insurance.

Key Topics

- What is Motor Trade insurance?
- Policy coverage
- How can I add value?

Who should complete this program

Ideal for staff wanting to learn about Motor Trade insurance at an introductory level



online

Pleasure Craft Product Training

PD Hours = 2

This training will provide you with a basic understanding of Pleasure Craft insurance. The training will explain what Pleasure Craft insurance is and explore the standard policy coverage and exclusions and what type of information you will typically need to arrange insurance for Pleasure Craft.

It will also look at how you, the broker, can add value when arranging Pleasure Craft insurance.

Key Topics

- What is Pleasure Craft insurance?
- Policy coverage
- How can I add value?

Who should complete this program

Ideal for staff wanting to learn about Pleasure Craft insurance at an introductory level



online

Product Recall Product Training

PD Hours = 1

This training will provide you with a basic understanding of Product Recall insurance. The training will explain what Product Recall insurance is and explore the standard policy coverage and exclusions and what type of information you will typically need to arrange insurance for Product Recall.

It will also look at how you can add value when arranging Product Recall insurance.

Key Topics

- What is Product Recall insurance?
- Policy coverage
- How can I add value?

Who should complete this program

Ideal for staff wanting to learn about Product Recall insurance at an introductory level



What our clients say...



We have utilised the training services of Gold Seal for the past 10 years. Throughout this time we have experienced a high level of service and professionalism.

The Gold Seal education programs are key to the personal development of our staff and are an integral part of our overall training programs. The quality of the training and diverse range of speciality courses complement the industry, and we have found the training provided by Gold Seal to be of the highest quality. Gold Seal have also customised a range of training to suit the specific needs for our staff.

We continue to receive positive comments from members of staff who have attended courses and participated in group training sessions, praising the knowledge of the tutors and outcome of the training. We will certainly continue to utilise Gold Seal as our training provider in the future.

*Insurance Broker Client
Melbourne*

The course I attended last week was great. An excellent facilitator whose style and approach made learning enjoyable.

*Underwriting Agency Client
Melbourne*

Working with Gold Seal makes me feel like I have a whole team supporting me. They are reliable, dependable and always willing to help with advice, training packages...whatever I need.

*Insurance Broker Client
Melbourne*

Principles of Customer Service

PD Hours = 6

This course covers the fundamentals of customer service, it will help participants and teams to create and maintain rapport with clients and team members, demonstrate a range of communication techniques to build client relationships and initiate action plans for continued self-development to ensure transfer of new skills to the workplace.

It is designed to build a solid client service orientation in individuals and teams to help differentiate the organisation of others.

Key Topics

- Exploring clients, both internal and external
- Communicating effectively with clients
- Taking client relationships to new heights
- Supporting company service strategies
- Handling complaints
- Dealing with difficult clients
- Responding to and reporting client feedback

Who should attend

Especially suitable for front line staff, brokers and broking staff, line managers and team leaders.



workshop

What our clients say...



The session was conducted in a clear and organised manner covering key points.

*Participant's Feedback
Responsible Manager MasterClass*

Good broad overview and information update for areas in and outside of our own area of focus.

*Participant's Feedback
Responsible Manager MasterClass*

The workshop was great. It was very interactive, fun, informative, inspiring, motivational, practical and sensible.

*Participant's Feedback
Building Client Relationships*

Makes you realise there are standard docs being used (templates) that may not be appropriate and the need to monitor what your staff are actually doing when they go to see a client and find out how they present themselves to clients and what follow up documentation is being provided.

*Participant's Feedback
Client Communication Skills*

There were more interactive discussions, much better than a standard lecture

*Participant's Feedback
Sales Excellence*

Communication & Interpersonal Skills

Telephone Communication Skills

PD Hours = 3

In today's professional business environment, the telephone is used as a key communication tool. This puts our telephone skills clearly in the limelight, and they have become a priority to ensure career success.

This program provides participants with useful strategies to ensure they employ a high level of telephone etiquette, and maximise their opportunities when conducting telephone business.

Key Topics

- Establishing a professional first impression
- Provide effective client service through sound telephone skills
- Using telephone skills to establish rapport
- Customer-focused telephone techniques
- Manage and deal with difficult callers
- The importance of non-verbal communication in telephone communication:
- Vocal pitch and tone
- Questioning skills
- Listening skills

Who should attend

Especially suitable for front line staff, brokers and broking staff, line managers and team leaders.



workshop

Telephone Communication Skills for Claims Staff

PD Hours = 3

There's a school of thought that says the client only really becomes the client of an insurance company – whether Insurer or Broker – when a claim occurs. The ongoing relationship with the client can rest on how the claims service is delivered. This programme provides participants with useful strategies to ensure they employ a high level of telephone etiquette, and maximise their opportunities to enhance the relationship when conducting telephone business.

This course has been specifically written with the Claims team in mind

Key Topics

- The importance of non-verbal communication in telephone communication
- Establishing a professional and responsive first impression
- Applying verbal and non-verbal communication skills during client interactions
- Demonstrating empathy and consideration when dealing with distressed or challenging customers
- Delivering bad news with consideration for the client
- Leaving the client with the feeling that you have done your very best for them, whatever the outcome

Who should attend

Designed for the Claims team



workshop

Communication & Interpersonal Skills

Social Media in the Workplace

PD Hours = 2

This course will familiarise participants with Social media, its uses and the implications of its use in the workplace and beyond.

Customise to include your own social media policies and procedures and help meet ASIC's requirement for all advisers to have the relevant competence to perform their role and be trained in the company's policies and procedures and compliance and risk management practices.

Key Topics

- Definition of social media
- Acceptable use of social media within your workplace
- The importance of social media security
- How organisations monitor and manage social media usage
- Possible implications of breaches to internal social media policies

Who should attend

All staff



Client Communication Skills for Brokers

PD Hours = 6

This facilitator-led full day workshop is designed to equip participants with communication skills, both **oral and written**, in all day to day client transactions. If you are looking for:

- More professional business communication between your team and your clients
- Better business results
- Less risk of miscommunication
- A more professional image for your business

Key Topics

- Communicating with clients
 - Verbal and non-verbal
 - Interpersonal skills and rapport building
 - Questioning skills
- Meetings and presentations
 - Preparing for and conducting a meeting
 - Setting an agenda and action planning
 - Producing meeting notes/minutes
- Other client communications
 - Email / letters / summaries

Who should attend

Suitable for internal and external brokers, employees being groomed for broking roles and any staff with a client contact component in their work.



Conflict Resolution

PD Hours = 3

Managing interpersonal differences isn't easy. Signs of mismanagement are everywhere – backbiting, rivalry, bitter divorces and bickering co-workers.

Mishandling these differences leaves emotional scars, diverts energy from where it's really needed and undermines morale. In the face of all this difficulty, many people walk away from conflict.

Despite the risk of pain and irritation, however, the rewards for handling conflict constructively are gratifying.

Key Topics

- Defining conflict
- Principles of effective conflict resolution
- Mapping conflict
- Handling emotions
- Making improvements

Who should attend

Suitable for all staff, line managers and team leaders.



workshop

Sales Excellence

PD Hours = 6

This workshop introduces people involved in sales to behaviours and techniques aimed at building their record of success.

It enhances confidence and competence to enable increased sales success on a sustainable basis, the building of strong client relationships and greater client satisfaction levels.

Key Topics

- Overview of the sales process
- Setting the scene
- Understanding client needs
- Presenting solutions
- Overcoming concerns
- Seeking agreement
- Staying in touch
- Personal action planning

Who should attend

All employees with a sales component in their roles



workshop

Communication & Interpersonal Skills

Managing Time Effectively

PD Hours = 3

As every single day flashes by faster and faster, we all need to find new perspectives on how to manage our time more effectively.

This popular half day session aims to increase the effectiveness and/or efficiency of personal and corporate time use.

Key Topics

- Applying an analytical framework to time-management challenges to produce an objective rather than emotional view
- Establishing what we can and cannot manage when we interact with people, tasks and time frames
- Self analysis of strengths and weaknesses, against a list of common problem areas
- Techniques for avoiding 'poor me' behaviours, and increasing 'can do' behaviours
- Understanding how our motivation impacts the 4 critical areas of planning, prioritising, handling interruptions, and procrastination
- Building a realistic daily plan and defending it
- Planning to improve skills

Who should attend

Suitable for all staff



workshop

Negotiation Skills

PD Hours = 3

The skill of negotiation can result in more profitable sales results, happier clients, a more confident team and better inter-departmental relationships.

This session presents techniques in dealing effectively with obstacles and opposition tactics and negotiating for successful outcomes using integrity, assertive communication styles and the 'win-win' philosophy.

The session is also useful to learn effective communication skills to diffuse and resolve conflict in the workplace

Key Topics

- Understanding the human needs and challenges within the negotiation process 'I' statement
- Analysing the instinctive communication skills that block the negotiation process
- Effective techniques for the planning stage of the negotiation
- Examining key interpersonal skills that enable client satisfaction
- Self analysis of areas for skill improvement

Who should attend

Suitable for all staff including those involved in claims management and broking.



workshop

Communication & Interpersonal Skills

Presenting with Confidence

PD Hours = 4 - 6

“Speaking in public” – three words guaranteed to raise the heart rate of the most confident of individuals!

This workshop addresses the situations that your team will come across almost daily, such as presenting reports to management teams and boards, company or product benefits to clients, recommendations to committees and so on.

Key Topics

- Preparing the presentation
- Know the audience
- Use of humour
- Dealing with adult learners
- First and last impressions
- Non-verbal communication
- Developing and using visual aids
- Handling different behaviours
- Skills practice session

** Actual topics will be dependent on course duration*

Who should attend

Suitable for all staff



workshop

Leadership and Supervision

PD Hours = 6

Research has shown that people don't leave jobs – they leave managers. The highly interpersonal skill of leading and managing effectively is critical to a person's career development, and essential for business health. This powerful, informative and interactive learning experience has been specially designed for:

- People recently promoted into management roles
- Established managers wanting to polish their skills
- People in growing organisations who find themselves managing increasing numbers

Key Topics

- Start with your leadership strengths and capitalise on them
- Matching your leadership approach to meet the specific needs of the individual or the team
- Thinking and acting like a leader even when managing friends or former colleagues
- Providing corrective feedback to employees in a clear, constructive and concise manner
- Creating an action plan to address any areas for improvement

Who should attend

Especially suitable for new, potential or existing line managers and team leaders.



workshop

Essential Human Resources Practices

PD Hours = 6

Effective HR management is a combination of “best fit” business practice and sound risk management.

This workshop overviews the elements of the Human Resources Portfolio and discusses the link between HR and the Business Plan.

Participants will learn about sound people management processes and develop an awareness of the IR/HR legislation that governs our employment landscape. Incorporates changes to workplace relations legislation.

Key Topics

- ‘Best fit’ versus ‘best practice’ – what’s right for YOUR workplace?
- RG 104 & 105 and people management practices
- Employment Contracts and Workplace Agreements – making agreements with employees and contractors under the new regime
- Overview of recruitment and selection
- Overview of induction and managing the probationary period
- Overview of performance management
- Overview of training and development
- Overview of termination issues

Who should attend

HR Managers and Senior/Line Managers.



workshop

What our clients say...



The relevance of the workshop and the willingness of the facilitator to answer additional questions digressing from the course content.

*Participant’s Feedback
The Facts about the Insurance Contracts Act*

The in-depth knowledge and sound presentation skills of the facilitator were fantastic.

*Participant’s Feedback
The Facts about the Insurance Contracts Act*

The content was very relevant to our industry. The facilitator was fabulous; he made sometimes dry content very interesting.

*Participant’s Feedback
Telephone Communication Skills*

A relaxed session which did not rehash other information provided in other negotiation workshops undertaken.

*Student’s Feedback
Negotiation Skills workshop*

The size of the group enabled a good level of interaction. Got some very valuable tactics that I will be able to use. Very happy!

*Student’s Feedback
Managing Client Service workshop*

Successful Recruitment

PD Hours = 6

The Recruitment process is without doubt one of the most critical areas of people management.

Fraught with legal issues throughout the process, plus the bottom line costs of not getting it right can be daunting for the uninitiated. The interviewer can feel lost without specific guidelines to follow.

This course helps to ensure that the organisation hires the right people for the right job.

Key Topics

- The impact of poor recruitment decisions
- Legal obligations in recruitment
- Sourcing candidates
- Making decisions during the selection process
- Collection and assessment of candidate information based on behaviours associated with high performers
- Complying with EO legislation during the hiring process

Who should attend

HR Managers and Senior/Line Managers.



workshop

Managing People Performance

PD Hours = 3 - 6

An increasingly important people and practice management skill, this practical course will help participants to understand the benefits of good performance management, such as better business results, higher staff retention and morale, and compliance with both financial services regulatory requirements and employment laws.

Key Topics

- Implementing or improving performance management – tips and traps
- Developing performance objectives that link to the business plan
- The importance of behavioural objectives
- The appraisal interview
- Developing skills in giving constructive feedback
- Counselling for poor performance
- Monitoring the performance plan
- Legal implications of performance management

**Actual topics will be dependent on course duration*

Who should attend

HR and Practice Managers, Business Owners, and Line/Team Managers.



workshop

Performance Counselling

PD Hours = 3

Most employees don't come to work to do a bad job deliberately! But on occasion, the performance of an individual can slip below required standards, leading to workplace challenges varying from slight corrections through to summary dismissal.

The skill of performance counselling can then become critical, both for risk management purposes and to maintain the morale of the poor performer.

This workshop provides guidelines and addresses the communication skills required to assist managers to

Key Topics

- When counselling is required
- Feedback vis-à-vis counselling
- The importance of agreed outcomes
- Recording the discussion
- Communication during the discussion
- Handling termination for poor performance
- Handling summary dismissal

Who should attend

HR Managers and Senior/Line Managers.



workshop

Fair Treatment in the Workplace

PD Hours = 3

Workplace bullying and harassment prevention are critical risk issues in all workplaces as recent well publicised cases have demonstrated. This course educates participants in the legislative background to equal opportunity, and raises awareness of the behavioural requirements of both employees and employers in the workplace.

This course provides a practical guide on policies and procedures and helps to identify and correct inappropriate behaviour to comply with the legislation.

Key Topics

- Equal Opportunity Legislation – an overview
- The three categories of discrimination:
 - Direct
 - Indirect
 - Harassment
- Workplace bullying and harassment defined
- The legal responsibility – who is liable?
- Avenues of recourse for employees and employees

Who should attend

Suitable for inductees, new entrants and all staff.

This training should be considered mandatory in all organisations.



online

Pathway for RG146 / Nationally Recognised Training

Gold Seal Module for Insurance Qualification	Unit of Competency	Tier 2	Tier 1	Diploma of Insurance Broking
Tier 2 in General Insurance (General and Personal Advice)	Establish client relationship and analyse needs FNSASIC301	✓		
	Develop, present and negotiate client solutions FNSASIC302	✓		
Tier 2 General Advice for Incidental Distribution	Not applicable – no skills assessment - aligned to the relevant knowledge requirements of Regulatory Guide 146 for advisers who only provide General Advice	✓		
Tier 2 General Advice for Underwriting Agencies	Provide general advice on financial products and services FNSIAD301	✓		
Tier 1 Accreditation in Insurance Broking	Provide advice in insurance broking FNSASICY503		✓	✓
	Deliver professional insurance broking services FNSIBK406		✓	✓
	Implement changes to broking client's insurance program FNSIBK508		✓	✓
	Prepare submission for new business FNSIBK513		✓	✓
Managing Complex Claims in Insurance Broking	Negotiate complex claims settlement for insurance broking client FNSIBK512			✓
Client Risk Assessment	Manage complex risk portfolio for a broking client FNSIBK514			✓
	Monitor broking client requirements and establish loss control programs FNSIBK515			✓
	Undertake risk identification FNSIBK501			✓
	Assess risks FNSIBK502			✓
Review Service Performance	Review broking client service performance FNSIBK507A			✓

Tier 2 in General Insurance

PD Hours = In excess of 20

An ASIC Tier 2 accreditation programme offering a choice of delivery methods and an exam free assessment.

Key Topics

- The Australian Financial System and Markets
- The Financial Services Industry
- The Insurance Industry
- Overview of Chapter 7 – Financial Services Laws
- Disclosure Requirements
- General Insurance Products and Services
- Determine and Analyse Client Needs
- Develop and Present Solutions
- Implement Solutions and Provide for Ongoing Service

Programme Features

- Gold Seal's Tier 2 accreditation programme meets ASIC requirements and provides general insurance product knowledge information that exceeds the minimum requirements.
- A Statement of Attainment will be issued to the student once they have been assessed and competency has been demonstrated.

Who should attend

This programme is aimed at existing insurance staff wishing to attain Tier 2 accreditation in general insurance products.

Entry Requirements

There are no formal pre-requisites for this accreditation, although it is desirable for students to have insurance sector and financial services regulatory framework knowledge, and 3 months industry experience.

Delivery Options



The one day workshop presents a simple, comprehensive option for obtaining ASIC Tier 2 accreditation. It has proven extremely popular with our students who have described the day as instructive, entertaining and full of practical learning. Following the workshop students are required to complete and submit a formal assessment online.



The distance education programme involves downloading the courseware from Gold Seal's online learning system **goldseal campus**. Students are then required to complete and submit a formal assessment online.

Here's what some of our students say....

Not reading directly from the book but using it as a reference tool worked really well. By being proactive, it kept me alert and interested in the topics being discussed.

The facilitator was able to relate tricky parts to you to help you understand easily. Examples given were easy to understand.

Tier 2 General Advice for Incidental Distribution

PD Hours = 6

The purpose of Gold Seal's Tier 2 General Advice for Incidental Distribution is to help staff reach the level of competence required in order to provide General Advice as a Distributor or Authorised Representative of an Australian Financial Services (AFS) Licensee when insurance is an incidental part of their business.

In addition to this training it is expected that comprehensive product training is undertaken and access to the relevant procedures is provided by the AFS Licensee.

** This training is not suitable for insurance professionals who are providing multiple insurance options to their clients.*

Key Topics

- The insurance industry – an overview
- Financial services laws – an overview
- How to get it right
- What else do I need to know?

Programme Features

- Gives the education and guidance required to ensure compliance with the financial services laws when speaking to and servicing prospective or existing clients about financial products
- Provides a greater understanding of the financial services laws and their impact on servicing and advising clients
- Will help licensees meet ASIC's requirement for advisors to have the relevant competence to perform their role - aligned to the knowledge requirements of Regulatory Guide 146: Licensing: Training of financial product advisors
- Participants will be provided with a Certificate of Completion at the end of the training

Who should attend

The course is suitable for Distributors and Authorised Representative of Australian Financial Services (AFS) Licensees when insurance is an incidental part of their business.



Tier 2 General Advice for Underwriting Agencies

PD Hours = In excess of 20

Underwriting is an occupation that can vary in complexity and skills. In addition to strong technical skills staff will require the ability to sell products directly to the client or to the insurance broker market. They may also be required to be accredited in giving General Advice. This module has been aligned to:

- The insurance core knowledge requirements and general insurance specialist knowledge requirements of ASIC Regulatory Guide 146: Licensing: Training of financial product advisers.
- The following nationally recognised unit of competency:
 - FNSIAD301 Provide General Advice on Financial Products and Services

Key Topics

- The Insurance Industry – an Overview
- Overview of Chapter 7 – Financial Services Laws
- Retail Client and Product Disclosure
- What Else do I Need to Know?

Programme Features

- Gold Seal's Tier 2 accreditation programme meets ASIC requirements and provides general insurance product knowledge information that exceeds the minimum requirements.
- Provides a greater understanding of the financial services laws and their impact on servicing and advising clients
- A Statement of Attainment will be issued to the student once they have been assessed and competency has been demonstrated.

Who should attend

This programme is aimed at existing underwriting staff wishing to attain Tier 2 accreditation in general insurance products.

Entry Requirements

There are no formal pre-requisites for this accreditation, although it is desirable for students to have insurance sector and financial services regulatory framework knowledge, and 3 months industry experience.



Tier 1 in Insurance Broking

PD Hours = In excess of 30

An ASIC Tier 1 in Insurance Broking accreditation programme offering a choice of delivery methods and NO EXAMS. This programme forms approximately 40% of Gold Seal's Diploma of Insurance Broking.

Key Topics

- The Australian Financial Systems and Markets
- The Financial Services Industry
- The Insurance Industry
- Overview of Chapter 7 – Financial Services Laws
- Retail Client & Product Disclosure
- Client Needs Analysis
- Advising the Client
- Implementing Solutions
- Insurance Programme Management

Programme Features

- A Statement of Attainment will be issued to the student once they have been assessed and competency has been demonstrated.
- This programme cover the principles, knowledge, skills and compliance requirements for providing insurance broking services and advice and meets ASIC requirements for Tier 1 in Insurance Broking requirements.
- Provides credits for a Diploma of Insurance Broking

Who should attend

This programme is aimed at existing broking staff wishing to attain a Tier 1 in Insurance Broking accreditation. It is also suitable for underwriting agency staff.

Entry Requirements

ASIC Tier 2 Accreditation in general insurance products and at least 12 months broking experience.

Prospective students or employers of prospective students that do not currently meet these entry requirements should contact Gold Seal for guidance prior to registration.

A bridging option is available for those with a Tier 1 in General Insurance.

Delivery Options



The two day workshop presents a simple, comprehensive option for obtaining ASIC Tier 1 in Insurance Broking accreditation. It has proven extremely popular with our students who have described the day as instructive, entertaining and full of practical learning. Following the workshop students are required to complete and submit a formal assessment online.



The distance education programme involves downloading the courseware from Gold Seal's online learning system **goldseal campus**. Students are then required to complete and submit a formal assessment online.

Here's what some of our students say....

The facilitator was very articulate, using a good number of aids which allow the workshop to flow with great examples to help with understanding.

Good balance of activities and practical.

Well presented and kept us engaged and interested.

Diploma of Insurance Broking

The Diploma of Insurance Broking FNS51215 is a nationally recognised qualification accredited under the Australian Qualifications Framework. Gold Seal have packaged the Diploma of Insurance Broking into three modules, one of which gives students ASIC Tier 1 in Insurance Broking Accreditation.

Students who have completed their Tier 1 in Insurance Broking through Gold Seal or other providers can complete their Diploma with Gold Seal and attain credits transfers for the Tier 1 component.

Modules

- Tier 1 in Insurance Broking
- Client Risk Assessment
- Claims Management in Insurance Broking
- Review Client Service Performance

Programme Features

- No exams. Students giving opportunity to resubmit assessment where necessary.
- Feedback provided on incorrect answers.
- Opportunity to upgrade from Tier 1 in Insurance Broking to full Diploma of Insurance Broking

Who should attend

This course is aimed at current broking staff wishing to attain or upgrade to Tier 1 Accreditation or Diploma level qualification, in particular Account Executives, Senior Account Executives, Broking Managers and those who wish to hold Responsible Manager positions. Although it is an Insurance Broking qualification, it can be undertaken by underwriting agency staff.

Entry Requirements

Although there are no formal pre-requisites, it is desirable for students to have completed some previous study in general insurance including Tier 2 and have at least 18 months broking and/or general insurance experience.

Prospective students or employers of prospective students that do not currently meet these entry requirements should contact Gold Seal for guidance prior to registration.



The distance education programme involves downloading the courseware for each module from Gold Seal's online learning system [goldseal campus](#). Students are then required to complete and submit a formal assessment online.

Frequently Asked Questions

Q: What is competency based training?

A: Competency-based training develops the skills, knowledge, behaviours and attitudes required to achieve the specified competency standards. A competency standard is an industry-determined level of performance which sets out the skills, knowledge, behaviours and attitudes required to operate effectively in the workplace.

Q: What is a unit of competency?

A: Competencies describe the skills and knowledge that individuals need to perform effectively in the workplace. Each unit of competency is based on a defined work activity, and also includes elements of relevant employability skills at the appropriate level. For each unit of competency information is provided that:

- Explains what the work activity involves
- Describes the skills and/or knowledge required to perform the activity
- Specifies the performance level required for each skill
- Outlines the conditions under which the work activity may be conducted
- Clarifies what evidence is needed to prove that a person is competent
- Identifies any pre-requisite or co-requisite units of competency

Aspects of work performance included in this concept involve:

- Performance at an acceptable level of technical skill
- Organising one's tasks
- Responding and reacting appropriately when things go wrong
- Transferring skills and knowledge to new situations and contexts

Q: What is a module?

A: A module is a self-contained training course with clearly defined learning outcomes. Each module contains information, activities and assessment tasks that will enable a student to demonstrate their competence to the standards required for a specific unit of competency, or collection of related units of competency.

Q: How is a module assessed?

A: To demonstrate competence in the required competencies, students are asked to complete various assessment tasks during the completion of a module. This will build an assessment portfolio which is submitted to Gold Seal online via [goldseal campus](#). Gold Seal will assess this body of evidence to decide whether the standard of competence required has been achieved. Assessment results are returned to students with feedback.

In the event the standard of competency required is not met, the student will be given the opportunity to resubmit the assessment or to appeal.

Q: What is Recognition of Current Competence (RCC)?

A: Recognition of current competence is the formal acknowledgement of a person's competencies, regardless of how, when or where the learning occurred. It is an integral component of the vocational education and training system in Australia and is also referred to by a number of other terms, such as recognition of prior learning.

Under the Australian Quality Training Framework, competencies may be attained through:

- Formal or informal training and education
- Work experience
- General life experience
- Any combination of the above

Q: What is a Credit Transfer?

A: A Credit Transfer is the recognition of qualifications and Statements of Attainment issued by other Registered Training Organisations. It exempts a student from being assessed in a unit or units of competency due to them having completed the identical or equivalent units at another Registered Training Organisation.

Q: How does the RCC process differ from the Credit Transfer process?

A: A RCC application involves a student collecting and submitting evidence for assessment, to demonstrate their level of competence against the requirements for one or more units of competency. Evidence typically includes samples of work, letters from employers, copies of course outlines and certificates for training programmes, details of work history and job descriptions etc. In order to grant recognition for prior learning, an assessor must be satisfied by the student's evidence that he or she meets the requirements of the unit/s of competency. Where the initial evidence is insufficient or doesn't cover all of the requirements, the assessor will contact the student to discuss the provision of additional evidence or to clarify any further requirements.

An RCC assessment also evaluates whether or not the individual's skills and knowledge are current and can be applied in today's workplace. As a general rule, competencies that have not been demonstrated within the past 3 years are not usually accepted as 'current'.

The Credit Transfer process involves the student presenting a verified transcript, or Statement of Attainment for formal education that have completed with a registered Training organisation. Gold Seal will then match the units of competency to those included within the new education programme being undertaken to determine any exemptions.

A fee is usually payable for each RCC application. Credit Transfers attract no fees.

Q: What is a learning pathway?

A: A learning pathway is a list of the modules and units of competency that a student needs for their qualification or accreditation programme. Any applicable credit transfers or RCC applications are noted on a pathway to indicate the remaining requirements. These remaining requirements represent the customised pathway the student should follow in order to achieve the required accreditation or qualification.

Q: What's involved in obtaining a customised learning pathway?

A: In order to obtain a customised learning pathway, students, after a discussion with one of our education specialists, will be asked to provide Gold Seal with information relating to their work history, previous education and training programs, their current role and the Gold Seal education programme they would like to undertake. On receipt of this information, an individual learning pathway will be created as part of the enrolment process and detailed within the 'welcome letter' provided to all new students.

Q: Can Gold Seal modules be done separately, and not as part of a qualification or accreditation programme?

A: Yes, all Gold Seal modules have been designed as self contained learning events and can be completed separately. As each module meets the requirements for the units of competency identified at the start of the module, successful completion of the assessment activities will enable Gold Seal to issue a Statement of Attainment. Statements of Attainment are transferable and may be used for Credit Transfer purposes towards relevant qualifications or accreditations.

There are also no pre-requisites for most Gold Seal modules, subject to any pre-requisite or co-requisite requirements detailed in the competency description. Some of the more advanced modules assume a basic understanding of the insurance sector and the compliance framework in which it operates; however the content of these modules includes a summary of relevant information. A Gold Seal Education Specialist can provide detailed guidance on these modules.

Q: Is Gold Seal able to assist with education and training programmes for someone with no previous industry experience?

A: The attention given to the development of an employee can make a significant difference to an organisation's ability to retain employees and, in the case of new employees, can significantly increase the speed at which they feel valued and are able to make a demonstrable contribution.

While someone new to the insurance industry will need to participate first in induction activities, depending on their role, they may also need additional education and training to meet both operational and ASIC requirements. As with all development plans, the individual's role and any previous work history would need to be discussed to ascertain appropriate learning requirements.

Gold Seal has a range of education and training programmes suitable for individuals that have no previous industry and/or work experience. A Gold Seal consultant would be happy to assist in identifying appropriate programmes that will assist in meeting organisational and individual needs, as well as compliance requirements.

Q: An employee, who has been working in the industry for 5 years and has previously undertaken some education and training activities, is looking to obtain a Diploma of Insurance Broking. How does Gold Seal help with the process?

A: An education specialist at Gold Seal would enquire after the individual's previous work, training and education history. Based on these discussions, Gold Seal will send an email outlining the discussion, proposed option; including potential RCC or Credit Transfer opportunities; and provide detailed information to enable the enrolment process to occur.

On receipt of the enrolment information, including documents relating to any RCC and/or Credit Transfers, a welcome pack is prepared and issued to each student. This pack includes a letter containing their individual learning pathway, inclusive of any applicable credit transfers, and information regarding the issue of modules and the submission of assessments. Credit Transfer outcomes are advised with the welcome letter. RCC applications are usually indicated within the welcome letter and the outcomes are advised to the student after the formal assessment has taken place.

Q: What are employability skills?

A: Employability skills are sometimes referred to as generic skills, capabilities or Key Competencies. In the Employability Skills Framework eight Employability skills have been identified.

- Communication
- Teamwork
- Problem solving
- Initiative and enterprise
- Planning and organising
- Self-management
- Learning
- Technology

Q: What is the difference between Tier 1 and Tier 2?

A: Tier 2 Accreditation is required for people providing advice on designated retail products to retail clients. The accreditation at this level is product based – not activity based. The competency requirements do not make a distinction between underwriting, insurer and broking activities and as such, if an accreditation is for general insurance products, it covers providing advice on general insurance products (unless it states that it only covers general advice).

Tier 1 Accreditation, on the other hand, is required for those providing advice on products EXCEPT those listed under Tier 2 and is activity based – not product based. There are actually multiple Tier 1 accreditations (for different activities) and this training is aligned to a Diploma level qualification. The group of competencies required for Tier 1 are equivalent to about half of a Diploma,

Q: Does Tier 1 Accreditation cover me for Tier 2 requirements?

A: If someone is advising on both Tier 2 products and Tier 1 products, they need both a Tier 2 Accreditation for the product group/s on which they are advising (i.e. General Insurance), as well as a Tier 1 accreditation based on the type of activities they do, i.e. Insurance Broking, Financial Planning etc. Some providers do include Tier 2 units of competency with their Tier 1 programmes – Gold Seal can check any Statements of Attainment you may have if you would like further clarification.



**More
information
and contact
details**

More information about Gold Seal's training courses and qualifications, including enrolment details, can be found on our website www.goldseal.com.au or contact our office on (03) 9510 5100 or email training@goldseal.com.au

To receive communications on new courses, scheduled workshops and specials, sign up to our mailing list via our website.

