TRAINING REGULATIONS

MICROINSURANCE SERVICES (MUTUAL BENEFIT) NC II

SOCIAL AND OTHER COMMUNITY DEVELOPMENT SERVICES SECTOR

TECHNICAL EDUCATION AND SKILLS DEVELOPMENT AUTHORITY
East Service Road, South Luzon Expressway (SLEX), Taguig City, Metro Manila

Technical Education and Skills Development Act of 1994
(Republic Act No. 7796)

Section 22, "Establishment and Administration of the National Trade Skills Standards" of the RA 7796 known as the TESDA Act mandates TESDA to establish national occupational skills standards. The Authority shall develop and implement a certification and accreditation program in which private industry group and trade associations are accredited to conduct approved trade tests, and the local government units to promote such trade testing activities in their respective areas in accordance with the guidelines to be set by the Authority.

The Training Regulations (TR) serve as basis for the:

1   Competency assessment and certification;
2   Registration and delivery of training programs; and
3   Development of curriculum and assessment instruments.

Each TR has four sections:

Section 1   **Definition of Qualification** – describes the qualification and defines the competencies that comprise the qualification.

Section 2   The **Competency Standards** format was revised to include the Required Knowledge and Required Skills per element. These fields explicitly state the required knowledge and skills for competent performance of a unit of competency in an informed and effective manner. These also emphasize the application of knowledge and skills to situations where understanding is converted into a workplace outcome.

Section 3   **Training Arrangements** - contain information and requirements which serve as bases for training providers in designing and delivering competency-based curriculum for the qualification. The revisions to section 3 entail identifying the Learning Activities leading to achievement of the identified Learning Outcome per unit of competency.

Section 4   **Assessment and Certification Arrangements** - describe the policies governing assessment and certification procedures for the qualification.

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TRAINING REGULATIONS FOR
MICROINSURANCE (MUTUAL BENEFIT) SERVICES NC II

SECTION 1   MICROINSURANCE SERVICES (MUTUAL BENEFIT) NC II
QUALIFICATION

The **MICROINSURANCE SERVICES (MUTUAL BENEFIT) NC II** Qualification consists of competencies that a person must achieve to perform the effectively within a microinsurance institution. These competencies are required to individuals who are engaged in processing insurance application, remittances and claims of microinsurance clientele.

This Qualification is packaged from the competency map of the **Social and Other Community Development Services Sector** as shown in Annex A.

The Units of Competency comprising this Qualification include the following:

Code	BASIC COMPETENCIES
400311210	Participate in workplace communication
400311211	Work in team environment
400311212	Solve/address general workplace problems
400311213	Develop career and life decisions
400311214	Contribute to workplace innovation
400311215	Present relevant information
400311216	Practice occupational safety and health policies and procedures
400311217	Exercise efficient and effective sustainable practices in the workplace
400311218	Practice entrepreneurial skills in the workplace

Code	COMMON COMPETENCIES
SOC941201	Provide quality customer service
SOC941202	Comply with quality and ethical standards
SOC941203	Perform computer operation

Code	CORE COMPETENCIES
SOC332301	Promote microinsurance products and services
SOC332302	Process membership enrollment
SOC332303	Monitor insurance policy status

A person who has achieved this Qualification is competent to be:

- Insurance processors
- Insurance Policy Processing Clerks

SECTION 2   COMPETENCY STANDARDS

This section gives the details of the contents of the units of competency required in **MICROINSURANCE SERVICES (MUTUAL BENEFIT) NC II**.

BASIC COMPETENCIES

UNIT OF COMPETENCY : PARTICIPATE IN WORKPLACE COMMUNICATION

UNIT CODE   : 400311210

UNIT DESCRIPTOR   : This unit covers the knowledge, skills and attitudes required to gather, interpret and convey information in response to workplace requirements.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
1. Obtain and convey workplace information	1.1 Specific and relevant information is accessed from *appropriate sources* 1.2 Effective questioning, active listening and speaking skills are used to gather and convey information 1.3 Appropriate *medium* is used to transfer information and ideas 1.4 Appropriate non- verbal communication is used 1.5 Appropriate lines of communication with supervisors and colleagues are identified and followed 1.6 Defined workplace procedures for the location and *storage* of information are used 1.7 Personal interaction is carried out clearly and concisely	1.1 Effective verbal and nonverbal communication 1.2 Different modes of communication 1.3 Medium of communication in the workplace 1.4 Organizational policies 1.5 Communication procedures and systems 1.6 Lines of Communication 1.7 Technology relevant to the enterprise and the individual's work responsibilities 1.8 Workplace etiquette	1.1 Following simple spoken language 1.2 Performing routine workplace duties following simple written notices 1.3 Participating in workplace meetings and discussions 1.4 Preparing work-related documents 1.5 Estimating, calculating and recording routine workplace measures 1.6 Relating/ Interacting with people of various levels in the workplace 1.7 Gathering and providing basic information in response to workplace requirements 1.8 Basic business writing skills 19 Interpersonal skills in the workplace 2.0 Active-listening skills

ELEMENTS	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
2. Perform duties following workplace instructions.	2.1 Written notices and instructions are read and interpreted in accordance with organizational guidelines 2.2 Routine written instruction are followed based on established procedures 2.3 Feedback is given to workplace supervisor based instructions/ information received 2.4 ***Workplace interactions*** are conducted in a courteous manner 2.5 Where necessary, clarifications about routine workplace procedures and matters concerning conditions of employment are sought and asked from ***appropriate sources*** 2.6 Meetings outcomes are interpreted and implemented	2.1 Effective verbal and non-verbal communication 2.2 Different modes of communication 2.3 Medium of communication in the workplace 2.4 Organizational/ Workplace policies 2.5 Communication procedures and systems 2.6 Lines of communication 2.7 Technology relevant to the enterprise and the individual's work responsibilities 2.8 Effective questioning techniques (clarifying and probing) 2.9 Workplace etiquette	2.1 Following simple spoken instructions 2.2 Performing routine workplace duties following simple written notices 2.3 Participating in workplace meetings and discussions 2.4 Completing work-related documents 2.5 Estimating, calculating and recording routine workplace measures 2.6 Relating/ Responding to people of various levels in the workplace 2.7 Gathering and providing information in response to workplace requirements 2.8 Basic questioning/querying 2.9 Skills in reading for information 2.10 Skills in locating
3. Complete relevant work-related documents	3.1 Range of ***forms*** relating to conditions of employment are completed accurately and legibly 3.2 Workplace data is recorded on standard workplace forms and documents 3.3 Errors in recording information on forms/ documents are identified and acted upon 3.4 Reporting requirements to supervisor are completed according to organizational guidelines	3.1 Effective verbal and non-verbal communication 3.2 Different modes of communication 3.3 Workplace forms and documents 3.4 Organizational/ Workplace policies 3.5 Communication procedures and systems 3.6 Technology relevant to the enterprise and the individual's work responsibilities	3.1 Completing work-related documents 3.2 Applying operations of addition, subtraction, division and multiplication 3.3 Gathering and providing information in response to workplace requirements 3.4 Effective record keeping skills

RANGE OF VARIABLES

VARIABLE	RANGE
1. Appropriate sources	May include: 1.1 Team members 1.2 Supervisor/Department Head 1.3 Suppliers 1.4 Trade personnel 1.5 Local government 1.6 Industry bodies
2. Medium	May include: 2.1 Memorandum 2.2 Circular 2.3 Notice 2.4 Information dissemination 2.5 Follow-up or verbal instructions 2.6 Face-to-face communication 2.7 Electronic media (disk files, cyberspace)
3. Storage	May include: 3.1 Manual filing system 3.2 Computer-based filing system
4. Workplace interactions	May include: 4.1 Face-to-face 4.2 Telephone 4.3 Electronic and two-way radio 4.4 Written including electronic means, memos, instruction and forms 4.5 Non-verbal including gestures, signals, signs and diagrams
5. Forms	May include: 5.1 HR/Personnel forms, telephone message forms, safety reports

EVIDENCE GUIDE

VARIABLE	RANGE
1. Critical aspects of Competency	**Assessment requires evidence that the candidate:** 1.1 Prepared written communication following standard format of the organization 1.2 Accessed information using workplace communication equipment/systems 1.3 Made use of relevant terms as an aid to transfer information effectively 1.4 Conveyed information effectively adopting formal or informal communication
2. Resource Implications	**The following resources should be provided:** 2.1 Fax machine 2.2 Telephone 2.3 Notebook 2.4 Writing materials 2.5 Computer with Internet connection
3. Methods of Assessment	**Competency in this unit may be assessed through:** 3.1 Demonstration with oral questioning 3.2 Interview 3.3 Written test 3.4 Third-party report
4. Context for Assessment	4.1 Competency may be assessed individually in the actual workplace or through an accredited institution

UNIT OF COMPETENCY :   WORK IN A TEAM ENVIRONMENT

UNIT CODE   :   400311211

UNIT DESCRIPTOR   :   This unit covers the skills, knowledge and attitudes to identify one's roles and responsibilities as a member of a team.

ELEMENTS	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
1. Describe team role and scope	1.1 The *role and objective of the team* is identified from available *sources of information* 1.2 Team parameters, reporting relationships and responsibilities are identified from team discussions and appropriate external sources	1.1 Group structure 1.2 Group development 1.3 Sources of information	1.1 Communicating with others, appropriately consistent with the culture of the workplace 1.2 Developing ways in improving work structure and performing respective roles in the group or organization
2. Identify one's role and responsibility within a team	2.1 Individual roles and responsibilities within the team environment are identified 2.2 Roles and objectives of the team is identified from available *sources of information* 2.3 Team parameters, reporting relationships and responsibilities are identified based on team discussions and appropriate external sources	2.1 Team roles and objectives 2.2 Team structure and parameters 2.3 Team development 2.4 Sources of information	2.1 Communicating with others, appropriately consistent with the culture of the workplace 2.2 Developing ways in improving work structure and performing respective roles in the group or organization

ELEMENTS	PERFORMANCE CRITERIA _Italicized terms_ are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
3. Work as a team member	3.1 Effective and appropriate forms of communications are used and interactions undertaken with team members based on company practices. 3.2 Effective and appropriate contributions made to complement team activities and objectives, based on _workplace context_ 3.3 Protocols in reporting are observed based on standard company practices. 3.4 Contribute to the development of team work plans based on an understanding of team's role and objectives	3.1 Communication Process 3.2 Workplace communication protocol 3.3 Team planning and decision making 3.4 Team thinking 3.5 Team roles 3.6 Process of team development 3.7 Workplace context	3.1 Communicating appropriately, consistent with the culture of the workplace 3.2 Interacting effectively with others 3.3 Deciding as an individual and as a group using group think strategies and techniques 3.4 Contributing to Resolution of issues and concerns.

RANGE OF VARIABLES

VARIABLE	RANGE
1. Role and objective of team	May include: 1.1 Work activities in a team environment with enterprise or specific sector 1.2 Limited discretion, initiative and judgement maybe demonstrated on the job, either individually or in a team environment
2. Sources of information	May include: 2.1 Standard operating and/or other workplace procedures 2.2 Job procedures 2.3 Machine/equipment manufacturer's specifications and instructions 2.4 Organizational or external personnel 2.5 Client/supplier instructions 2.6 Quality standards 2.7 OHS and environmental standards
3. Workplace context	May include: 3.1 Work procedures and practices 3.2 Conditions of work environments 3.3 Legislation and industrial agreements 3.4 Standard work practice including the storage, safe handling and disposal of chemicals 3.5 Safety, environmental, housekeeping and quality guidelines

EVIDENCE GUIDE

1. Critical aspects of Competency	**Assessment requires evidence that the candidate:** 1.1 Worked in a team to complete workplace activity 1.2 Worked effectively with others 1.3 Conveyed information in written or oral form 1.4 Selected and used appropriate workplace language 1.5 Followed designated work plan for the job
2. Resource Implications	**The following resources should be provided:** 2.1 Access to relevant workplace or appropriately simulated environment where assessment can take place 2.2. Materials relevant to the proposed activity or tasks
3. Methods of Assessment	**Competency in this unit may be assessed through:** 3.1 Role play involving the participation of individual member to the attainment of organizational goal 3.3. Case studies and scenarios as a basis for discussion of issues and strategies in teamwork 3.4 Socio-drama and socio-metric methods 3.5 Sensitivity techniques 3.6 Written Test
4. Context for Assessment	4.1 Competency may be assessed in workplace or in a simulated workplace setting 4.2 Assessment shall be observed while task are being undertaken whether individually or in group

UNIT OF COMPETENCY **:** **SOLVE/ ADDRESS GENERAL WORKPLACE PROBLEMS**

UNIT CODE **:** **400311212**

UNIT DESCRIPTOR **:** This unit of covers the knowledge, skills and attitudes required to apply problem-solving techniques to determine the origin of a malfunction and plan for its resolution.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
1. Identify routine problems	1.1 Identify routine problems or procedural problem areas 1.2 Define and determine problem to be investigated 1.3 Identify and document current conditions of the problem	1.1 Current industry hardware and software products and services 1.2 Industry maintenance, service and helpdesk practices, processes and procedures 1.3 Industry standard diagnostic tools 1.4 Malfunctions and resolutions.	1.1 Identifying current industry hardware and software products and services 1.2 Identifying current industry maintenance, services and helpdesk practices, processes and procedures. 1.3 Identifying current industry standard diagnostic tools 1.4 Describing common malfunctions and resolutions. 1.5 Determining the root cause of a routine malfunction
1. Look for solutions to routine problems	2.1 Potential solutions to problem are identified 2.2 Recommendations about possible solutions are developed, **documented**, ranked and presented to *appropriate person* for decision	2.1 Current industry hardware and software products and services 2.2 Industry service and helpdesk practices, processes and procedures 2.3 Operating systems 2.4 Industry standard diagnostic tools 2.5 Malfunctions and resolutions. 2.6 Root cause analysis	2.1 Identifying current industry hardware and software products and services 2.2 Identifying services and helpdesk practices, processes and procedures. 2.3 Identifying operating system 2.4 Identifying current industry standard diagnostic tools 2.5 Describing common malfunctions and resolutions. 2.6 Determining the root cause of a routine malfunction

ELEMENTS	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
3. Recommend solutions to problems	3.1 Implementation of solutions are **planned** 3.2 Evaluation of implemented solutions are planned 3.3 Recommended solutions are documented and submit to appropriate person for confirmation	3.1 Standard procedures 3.2 Documentation produce	3.1 Producing documentation that recommends solutions to problems 3.2 Following established procedures

RANGE OF VARIABLES

VARIABLE	RANGE
1. Problems/Procedural Problem	May include: 1.1 Routine/non – routine processes and quality problems 1.2 Equipment selection, availability and failure 1.3 Teamwork and work allocation problem 1.4 Safety and emergency situations and incidents 1.5 Work-related problems outside of own work area
2. Appropriate person	May include: 2.1 Supervisor or manager 2.2 Peers/work colleagues 2.3 Other members of the organization
3. Document	May include: 3.1 Electronic mail 3.2 Briefing notes 3.3 Written report 3.4 Evaluation report
4. Plan	May include: 4.1 Priority requirements 4.2 Co-ordination and feedback requirements 4.3 Safety requirements 4.4 Risk assessment 4.5 Environmental requirements

EVIDENCE GUIDE

1. Critical aspects of Competency	**Assessment requires evidence that the candidate:** 1.1 Determined the root cause of a routine problem 1.2 Identified solutions to procedural problems. 1.3 Produced documentation that recommends solutions to problems. 1.4 Followed established procedures. 1.5 Referred unresolved problems to support persons.
2. Resource Implications	2.1. Assessment will require access to a workplace over an extended period, or a suitable method of gathering evidence of operating ability over a range of situations.
3. Methods of Assessment	**Competency in this unit may be assessed through:** 3.1 Case Formulation 3.2 Life Narrative Inquiry 3.3 Standardized test The unit will be assessed in a holistic manner as is practical and may be integrated with the assessment of other relevant units of competency. Assessment will occur over a range of situations, which will include disruptions to normal, smooth operation. Simulation may be required to allow for timely assessment of parts of this unit of competency. Simulation should be based on the actual workplace and will include walk through of the relevant competency components.
4. Context for Assessment	4.1 Competency may be assessed individually in the actual workplace or simulation environment in TESDA accredited institutions.

UNIT OF COMPETENCY : DEVELOP CAREER AND LIFE DECISIONS

UNIT CODE   :   400311213

UNIT DESCRIPTOR   : This unit covers the knowledge, skills, and attitudes in managing one's emotions, developing reflective practice, and boosting self-confidence and developing self-regulation.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
1. Manage one's emotion	1.1 **Self-management strategies** are identified 1.2 Skills to work independently and to show initiative, to be conscientious, and persevering in the face of setbacks and frustrations are developed 1.3 Techniques for effectively handling negative emotions and **unpleasant situation i**n the workplace are examined	1.1 Self-management strategies that assist in regulating behavior and achieving personal and learning goals (e.g. Nine self-management strategies according to Robert Kelley) 1.2 Enablers and barriers in achieving personal and career goals 1.3 Techniques in handling negative emotions and unpleasant situation in the workplace such as frustration, anger, worry, anxiety, etc.	1.1 Managing properly one's emotions and recognizing situations that cannot be changed and accept them and remain professional 1.2 Developing self-discipline, working independently and showing initiative to achieve personal and career goals 1.3 Showing confidence, and resilience in the face of setbacks and frustrations and other negative emotions and unpleasant situations in the workplace

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
2. Develop reflective practice	2.1 Personal strengths and achievements, based on self-assessment strategies and teacher feedback are contemplated 2.2 Progress when seeking and responding to feedback from teachers to assist them in consolidating strengths, addressing weaknesses and fulfilling their potential are monitored 2.3 Outcomes of personal and academic challenges by reflecting on previous problem solving and decision making strategies and feedback from peers and teachers are predicted	2.1 Basic SWOT analysis 2.2 Strategies to improve one's attitude in the workplace 2.3 Gibbs' Reflective Cycle/Model (Description, Feelings, Evaluation, Analysis, Conclusion, and Action plan)	2.1 Using the basic SWOT analysis as self-assessment strategy 2.2 Developing reflective practice through realization of limitations, likes/dislikes; through showing of self-confidence 2.3 Demonstrating self-acceptance and being able to accept challenges
3. Boost self-confidence and develop self-regulation	3.1 Efforts for continuous self-improvement are demonstrated 3.2 Counter-productive tendencies at work are eliminated 3.3 Positive outlook in life are maintained.	3.1 Four components of self-regulation based on Self-Regulation Theory (SRT) 3.2 Personality development concepts 3.3 Self-help concepts (e. g., 7 Habits by Stephen Covey, transactional analysis, psycho-spiritual concepts)	3.1 Performing effective communication skills – reading, writing, conversing skills 3.2 Showing affective skills – flexibility, adaptability, etc. 3.3 Self-assessment for determining one's strengths and weaknesses

RANGE OF VARIABLES

VARIABLE	RANGE
1. Self-management strategies	May include: 1.1 Seeking assistance in the form of job coaching or mentoring 1.2 Continuing dialogue to tackle workplace grievances 1.3 Collective negotiation/bargaining for better working conditions 1.4 Share your goals to improve with a trusted co-worker or supervisor 1.5 Make a negativity log of every instance when you catch yourself complaining to others 1.6 Make lists and schedules for necessary activities
2. Unpleasant situation	May include: 2.1 Job burn-out 2.2 Drug dependence 2.3 Sulking

EVIDENCE GUIDE

1. Critical aspects of Competency	**Assessment requires evidence that the candidate:** 1.1 Express emotions appropriately 1.2 Work independently and show initiative 1.3 Consistently demonstrate self-confidence and self-discipline
2. Resource Implications	**The following resources should be provided:** 2.1. Access to workplace and resource s 2.2. Case studies
3. Methods of Assessment	**Competency in this unit may be assessed through:** 3.1. Demonstration or simulation with oral questioning 3.2. Case problems involving work improvement and sustainability issues 3.3. Third-party report
4. Context for Assessment	4.1. Competency assessment may occur in workplace or any appropriately simulated environment

UNIT OF COMPETENCY : CONTRIBUTE TO WORKPLACE INNOVATION

UNIT CODE   **:   400311214**

UNIT DESCRIPTOR   **:**   This unit covers the knowledge, skills and attitudes required to make a pro-active and positive contribution to workplace innovation.

ELEMENTS	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
1. Identify opportunities to do things better	1.1 **Opportunities for improvement** are identified proactively in own area of work. 1.2 **Information** are gathered and reviewed which may be relevant to ideas and which might assist in gaining support for idea.	1.1 Roles of individuals in suggesting and making improvements. 1.2 Positive impacts and challenges in innovation. 1.3 Types of changes and responsibility. 1.4 Seven habits of highly effective people.	1.1 Identifying opportunities to improve and to do things better. Involvement. 1.2 Identifying the positive impacts and the challenges of change and innovation. 1.3 Identifying examples of the types of changes that are within and outside own scope of responsibility
2. Discuss and develop ideas with others	2.1 **People who could provide input** to ideas for improvements are identified. 2.2 Ways of approaching people to begin sharing ideas are selected. 2.3 Meeting is set with relevant people. 2.4 Ideas for follow up are review and selected based on feedback. 2.5 **Critical inquiry method** is used to discuss and develop ideas with others.	2.1 Roles of individuals in suggesting and making improvements. 2.2 Positive impacts and challenges in innovation. 2.3 Types of changes and responsibility. 2.4 Seven habits of highly effective people.	2.1 Identifying opportunities to improve and to do things better. Involvement. 2.2 Identifying the positive impacts and the challenges of change and innovation. 2.3 Providing examples of the types of changes that are within and outside own scope of responsibility 2.4 Communicating ideas for change through small group discussions and meetings.

ELEMENTS	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
3. Integrate ideas for change in the workplace.	3.1 Critical inquiry method is used to integrate different ideas for change of key people. 3.2 Summarizing, analyzing and generalizing skills are used to extract salient points in the pool of ideas. 3.3 *Reporting skills* are likewise used to communicate results. 3.4 *Current Issues and concerns* on the systems, processes and procedures, as well as the need for simple innovative practices are identified.	3.1 Roles of individuals in suggesting and making improvements. 3.2 Positive impacts and challenges in innovation. 3.3 Types of changes and responsibility. 3.4 Seven habits of highly effective people. 3.5 Basic research skills.	3.1 Identifying opportunities to improve and to do things better. Involvement. 3.2 Identifying the positive impacts and the challenges of change and innovation. 3.3 Providing examples of the types of changes that are within and outside own scope of responsibility. 3.4 Communicating ideas for change through small group discussions and meetings. 3.5 Demonstrating skills in analysis and interpretation of data.

RANGE OF VARIABLES

VARIABLES	RANGE
1. Opportunities for improvement	May include: 1.1 Systems. 1.2 Processes. 1.3 Procedures. 1.4 Protocols. 1.5 Codes. 1.6 Practices.
2. Information	May include: 2.1 Workplace communication problems. 2.2 Performance evaluation results. 2.3 Team dynamics issues and concerns. 2.4 Challenges on return of investment 2.5 New tools, processes and procedures. 2.6 New people in the organization.
3. People who could provide input	May include: 3.1 Leaders. 3.2 Managers. 3.3 Specialists. 3.4 Associates. 3.5 Researchers. 3.6 Supervisors. 3.7 Staff. 3.8 Consultants (external) 3.9 People outside the organization in the same field or similar expertise/industry. 3.10 Clients
4. Critical inquiry method	May include: 4.1 Preparation. 4.2 Discussion. 4.3 Clarification of goals. 4.4 Negotiate towards a Win-Win outcome. 4.5 Agreement. 4.6 Implementation of a course of action. 4.7 Effective verbal communication. See our pages: Verbal Communication and Effective Speaking. 4.8 Listening. 4.9 Reducing misunderstandings is a key part of effective negotiation. 4.10 Rapport Building. 4.11 Problem Solving. 4.12 Decision Making. 4.13 Assertiveness. 4.14 Dealing with Difficult Situations.

5. Reporting skills	May include: 5.1 Data management. 5.2 Coding. 5.3 Data analysis and interpretation. 5.4 Coherent writing. 5.5 Speaking.

EVIDENCE GUIDE

1. Critical aspects of Competency	**Assessment requires evidence that the candidate:** 1.1 Identified opportunities to do things better. 1.2 Discussed and developed ideas with others on how to contribute to workplace innovation. 1.3 Integrated ideas for change in the workplace. 1.4 Analyzed and reported rooms for innovation and learning in the workplace.
2. Resource Implications	**The following resources should be provided:** 2.1 Pens, papers and writing implements. 2.2 Cartolina. 2.3 Manila papers.
3. Methods of Assessment	**Competency in this unit may be assessed through:** 3.1 Psychological and behavioral Interviews. 3.2 Performance Evaluation. 3.3 Life Narrative Inquiry. 3.4 Review of portfolios of evidence and third-party workplace reports of on-the-job performance. 3.5 Sensitivity analysis. 3.6 Organizational analysis. 3.7 Standardized assessment of character strengths and virtues applied.
4. Context for Assessment	4.1 Competency may be assessed individually in the actual workplace or simulation environment in TESDA accredited institutions.

UNIT OF COMPETENCY :   PRESENT RELEVANT INFORMATION

UNIT CODE   :   400311215

UNIT DESCRIPTOR   :   This unit of covers the knowledge, skills and attitudes required to present data/information appropriately.

ELEMENTS	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
1. Gather data/ information	1.1 Evidence, facts and information are collected 1.2 Evaluation, terms of reference and conditions are reviewed to determine whether data/information falls within project scope	1.1 Organisational protocols 1.2 Confidentiality 1.3 Accuracy 1.4 Business mathematics and statistics 1.5 Data analysis techniques/procedures 1.6 Reporting requirements to a range of audiences 1.7 Legislation, policy and procedures relating to the conduct of evaluations 1.8 Organisational values, ethics and codes of conduct	1.1 Describing organisational protocols relating to client liaison 1.2 Protecting confidentiality 1.3 Describing accuracy 1.4 Computing business mathematics and statistics 1.5 Describing data analysis techniques/ procedures 1.6 Reporting requirements to a range of audiences 1.7 Stating legislation, policy and procedures relating to the conduct of evaluations 1.8 Stating organisational values, ethics and codes of conduct

ELEMENTS	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
2. Assess gathered data/ information	2.1 Validity of data/ information is assessed 2.2 Analysis techniques are applied to assess data/ information. 2.3 Trends and anomalies are identified 2.4 *Data analysis techniques* and procedures are documented 2.5 Recommendations are made on areas of possible improvement.	2.1 Business mathematics and statistics 2.2 Data analysis techniques/ procedures 2.3 Reporting requirements to a range of audiences 2.4 Legislation, policy and procedures relating to the conduct of evaluations 2.5 Organisational values, ethics and codes of conduct	2.1 Computing business mathematics and statistics 2.2 Describing data analysis techniques/ procedures 2.3 Reporting requirements to a range of audiences 2.4 Stating legislation, policy and procedures relating to the conduct of evaluations 2.5 Stating organisational values, ethics and codes of conduct
3. Record and present information	3.1 Studied data/information are recorded. 3.2 Recommendations are analysed for action to ensure they are compatible with the project's scope and terms of reference. 3.3 Interim and final reports are analysed and outcomes are compared to the criteria established at the outset. 3.4 Findings are presented to stakeholders.	3.1 Data analysis techniques/ procedures 3.2 Reporting requirements to a range of audiences 3.3 Legislation, policy and procedures relating to the conduct of evaluations 3.4 Organisational values, ethics and codes of conduct	3.1 Describing data analysis techniques/ procedures 3.2 Reporting requirements to a range of audiences 3.3 Stating legislation, policy and procedures relating to the conduct of evaluations 3.4 Stating organisational values, ethics and codes of conduct practices

RANGE OF VARIABLES

VARIABLES	RANGE
1. Data analysis techniques	May include: 1.1. Domain analysis 1.2. Content analysis 1.3. Comparison technique

EVIDENCE GUIDE

1. Critical aspects of Competency	**Assessment requires evidence that the candidate:** 1.1 Determine data / information 1.2 Studied and applied gathered data/information 1.3 Recorded and studied studied data/information These aspects may be best assessed using a range of scenarios what ifs as a stimulus with a walk through forming part of the response. These assessment activities should include a range of problems, including new, unusual and improbable situations that may have happened.
2. Resource Implications	**Specific resources for assessment** 2.1. Evidence of competent performance should be obtained by observing an individual in an information management role within the workplace or operational or simulated environment.
3. Methods of Assessment	**Competency in this unit may be assessed through:** 3.1. Written Test 3.2. Interview 3.3. Portfolio The unit will be assessed in a holistic manner as is practical and may be integrated with the assessment of other relevant units of competency. Assessment will occur over a range of situations, which will include disruptions to normal, smooth operation. Simulation may be required to allow for timely assessment of parts of this unit of competency. Simulation should be based on the actual workplace and will include walk through of the relevant competency components.
4. Context for Assessment	4.1. In all workplace, it may be appropriate to assess this unit concurrently with relevant teamwork or operation units.

UNIT OF COMPETENCY : PRACTICE OCCUPATIONAL SAFETY AND HEALTH POLICIES AND PROCEDURES

UNIT CODE : 400311216

UNIT DESCRIPTOR : This unit covers the knowledge, skills and attitudes required to identify OSH compliance requirements, prepare OSH requirements for compliance, perform tasks in accordance with relevant OSH policies and procedures

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
1. Identify OSH compliance requirements	1.1 Relevant *OSH requirements, regulations, policies and procedures* are identified in accordance with workplace policies and procedures 1.2 OSH activity non-conformities are conveyed to *appropriate personnel* 1.3 *OSH preventive and control requirements* are identified in accordance with OSH work policies and procedures	1.1. OSH preventive and control requirements 1.2. Hierarchy of Controls 1.3. Hazard Prevention and Control 1.4. General OSH principles 1.5. Work standards and procedures 1.6. Safe handling procedures of tools, equipment and materials 1.7. Standard emergency plan and procedures in the workplace	1.1. Communication skills 1.2. Interpersonal skills 1.3. Critical thinking skills 1.4. Observation skills
2. Prepare OSH requirements for compliance	2.1 OSH work activity material, tools and equipment requirements are identified in accordance with workplace policies and procedures 2.2. Required OSH materials, tools and equipment are acquired in accordance with workplace policies and procedures 2.3. Required OSH materials, tools and equipment are arranged/ placed in accordance with OSH work standards	2.1. Resources necessary to execute hierarchy of controls 2.2. General OSH principles 2.3. Work standards and procedures 2.4. Safe handling procedures of tools, equipment and materials 2.5. Different OSH control measures	2.1. Communication skills 2.2. Estimation skills 2.3. Interpersonal skills 2.4. Critical thinking skills 2.5. Observation skills 2.6. Material, tool and equipment identification skills

ELEMENTS	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
3. Perform tasks in accordance with relevant OSH policies and procedures	3.1 Relevant OSH work procedures are identified in accordance with workplace policies and procedures 3.2 Work Activities are executed in accordance with OSH work standards 3.3 **Non-compliance work activities** are reported to *appropriate personnel*	3.1. OSH work standards 3.2. Industry related work activities 3.3. General OSH principles 3.4. OSH Violations Non-compliance work activities	3.1 Communication skills 3.3 Interpersonal skills 3.4 Troubleshooting skills 3.5 Critical thinking skills 3.6 Observation skills

RANGE OF VARIABLES

VARIABLE	RANGE
1. OSH Requirements, Regulations, Policies and Procedures	May include: 1.1 Clean Air Act 1.2 Building code 1.3 National Electrical and Fire Safety Codes 1.4 Waste management statutes and rules 1.5 Permit to Operate 1.6 Philippine Occupational Safety and Health Standards 1.7 Department Order No. 13 (Construction Safety and Health) 1.8 ECC regulations
2. Appropriate Personnel	May include: 2.1 Manager 2.2 Safety Officer 2.3 EHS Offices 2.4 Supervisors 2.5 Team Leaders 2.6 Administrators 2.7 Stakeholders 2.8 Government Official 2.9 Key Personnel 2.10 Specialists 2.11 Himself
3. OSH Preventive and Control Requirements	May include: 3.1 Resources needed for removing hazard effectively 3.2 Resources needed for substitution or replacement 3.3 Resources needed to establishing engineering controls 3.4 Resources needed for enforcing administrative controls 3.5 Personal Protective equipment
4. Non OSH-Compliance Work Activities	May include non-compliance or observance of the following safety measures: 4.1 Violations that may lead to serious physical harm or death 4.2 Fall Protection 4.3 Hazard Communication 4.4 Respiratory Protection 4.5 Power Industrial Trucks 4.6 Lockout/Tag-out 4.7 Working at heights (use of ladder, scaffolding) 4.8 Electrical Wiring Methods 4.9 Machine Guarding 4.10 Electrical General Requirements 4.11 Asbestos work requirements 4.12 Excavations work requirements

EVIDENCE GUIDE

1. Critical aspects of Competency	**Assessment requires evidence that the candidate:** 1.1. Convey OSH work non-conformities to appropriate personnel 1.2. Identify OSH preventive and control requirements in accordance with OSH work policies and procedures 1.3. Identify OSH work activity material, tools and equipment requirements in accordance with workplace policies and procedures 1.4. Arrange/Place required OSH materials, tools and equipment in accordance with OSH work standards 1.5. Execute work activities in accordance with OSH work standards 1.6. Report OSH activity non-compliance work activities to appropriate personnel
2. Resource Implications	**The following resources should be provided:** 2.1 Facilities, materials tools and equipment necessary for the activity
3. Methods of Assessment	**Competency in this unit may be assessed through:** 3.1 Observation/Demonstration with oral questioning 3.2 Third party report
4. Context for Assessment	4.1 Competency may be assessed in the work place or in a simulated work place setting

UNIT OF COMPETENCY **:** **EXERCISE EFFICIENT AND EFFECTIVE SUSTAINABLE PRACTICES IN THE WORKPLACE**

UNIT CODE **:** **400311217**

UNIT DESCRIPTOR **:** This unit covers knowledge, skills and attitude to identify the efficiency and effectiveness of resource utilization, determine causes of inefficiency and/or ineffectiveness of resource utilization and Convey inefficient and ineffective environmental practices

ELEMENTS	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
1. Identify the efficiency and effectiveness of resource utilization	1.1 Required resource utilization in the workplace is measured using appropriate techniques 1.2 Data are recorded in accordance with workplace protocol 1.3 Recorded data are compared to determine the efficiency and effectiveness of resource utilization according to established *environmental work procedures*	1.1. Importance of Environmental Literacy 1.2. Environmental Work Procedures 1.3. Waste Minimization 1.4. Efficient Energy Consumptions	1.1 Recording Skills 1.2 Writing Skills 1.3 Innovation Skills

ELEMENTS	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
2. Determine causes of inefficiency and/or ineffectiveness of resource utilization	2.1 Potential causes of inefficiency and/or ineffectiveness are listed 2.2 Causes of inefficiency and/or ineffectiveness are identified through deductive reasoning 2.3 Identified causes of inefficiency and/or ineffectiveness are validated thru established environmental procedures	2.1 Causes of environmental inefficiencies and ineffectiveness	2.1 Deductive Reasoning Skills 2.2 Critical thinking 2.3 Problem Solving 2.4 Observation Skills
3. Convey inefficient and ineffective environmental practices	3.1 Efficiency and effectiveness of resource utilization are reported to *appropriate personnel* 3.2 Concerns related resource utilization are discussed with appropriate personnel 3.3 Feedback on information/ concerns raised are clarified with appropriate personnel	3.1 Appropriate Personnel to address the environmental hazards 3.2 Environmental corrective actions	3.1 Written and Oral Communication Skills 3.2 Critical thinking 3.3 Problem Solving 3.4 Observation Skills 3.5 Practice Environmental Awareness

RANGE OF VARIABLES

VARIABLE	RANGE
1. Environmental Work Procedures	May include: 1.1 Utilization of Energy, Water, Fuel Procedures 1.2 Waster Segregation Procedures 1.3 Waste Disposal and Reuse Procedures 1.4 Waste Collection Procedures 1.5 Usage of Hazardous Materials Procedures 1.6 Chemical Application Procedures 1.7 Labeling Procedures
2. Appropriate Personnel	May include: 2.1 Manager 2.2 Safety Officer 2.3 EHS Offices 2.4 Supervisors 2.5 Team Leaders 2.6 Administrators 2.7 Stakeholders 2.8 Government Official 2.9 Key Personnel 2.10 Specialists 2.11 Himself

EVIDENCE GUIDE

1. Critical aspects of Competency	**Assessment requires evidence that the candidate:** 1.1. Measured required resource utilization in the workplace using appropriate techniques 1.2. Recorded data in accordance with workplace protocol 1.3. Identified causes of inefficiency and/or ineffectiveness through deductive reasoning 1.4. Validate the identified causes of inefficiency and/or ineffectiveness thru established environmental procedures 1.5. Report efficiency and effectives of resource utilization to appropriate personnel 1.6. Clarify feedback on information/concerns raised with appropriate personnel
2. Resource Implications	**The following resources should be provided:** 2.1 Workplace 2.2 Tools, materials and equipment relevant to the tasks 2.3 PPE 2.4 Manuals and references
3. Methods of Assessment	**Competency in this unit may be assessed through:** 3.1 Demonstration 3.2 Oral questioning 3.3 Written examination
4. Context for Assessment	4.1 Competency assessment may occur in workplace or any appropriately simulated environment 4.2 Assessment shall be observed while task are being undertaken whether individually or in-group

UNIT OF COMPETENCY **:** **PRACTICE ENTREPRENEURIAL SKILLS IN THE WORKPLACE**

UNIT CODE **:** **400311218**

UNIT DESCRIPTOR **:** This unit covers the outcomes required to apply entrepreneurial workplace best practices and implement cost-effective operations

ELEMENTS	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
1. Apply entrepreneurial workplace best practices	1.1 ***Good practices*** relating to workplace operations are observed and selected following workplace policy. 1.2 Quality procedures and practices are complied with according to workplace requirements. 1.3 Cost-conscious habits in ***resource utilization*** are applied based on industry standards.	1.1 Workplace best practices, policies and criteria 1.2 Resource utilization 1.3 Ways in fostering entrepreneurial attitudes: • Patience • Honesty • Quality-consciousness • Safety-consciousness • Resourcefulness	1.1 Communication skills 1.2 Complying with quality procedures
2. Communicate entrepreneurial workplace best practices	2.1 Observed good practices relating to workplace operations are communicated to **appropriate person**. 2.2 Observed quality procedures and practices are communicated to appropriate person 2.3 Cost-conscious habits in resource utilization are communicated based on industry standards.	2.1 Workplace best practices, policies and criteria 2.2 Resource utilization 2.3 Ways in fostering entrepreneurial attitudes: • Patience • Honesty • Quality-consciousness • Safety-consciousness • Resourcefulness	2.1 Communication skills 2.2 Complying with quality procedures 2.3 Following workplace communication protocol

ELEMENTS	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
3. Implement cost-effective operations	3.1 Preservation and optimization of workplace resources is implemented in accordance with enterprise policy 3.2 Judicious use of workplace tools, equipment and materials are observed according to manual and work requirements. 3.3 Constructive contributions to office operations are made according to enterprise requirements. 3.4 Ability to work within one's allotted time and finances is sustained.	3.1 Optimization of workplace resources 3.2 5S procedures and concepts 3.3 Criteria for cost-effectiveness 3.4 Workplace productivity 3.5 Impact of entrepreneurial mindset to workplace productivity 3.6 Ways in fostering entrepreneurial attitudes: • Quality-consciousness • Safety-consciousness	3.1 Implementing preservation and optimizing workplace resources 3.2 Observing judicious use of workplace tools, equipment and materials 3.3 Making constructive contributions to office operations 3.4 Sustaining ability to work within allotted time and finances

RANGE OF VARIABLES

VARIABLE	RANGE
1. Good practices	May include: 1.1 Economy in use of resources 1.2 Documentation of quality practices
2. Resources utilization	May include: 2.1 Consumption/ use of consumables 2.2 Use/Maintenance of assigned equipment and furniture 2.3 Optimum use of allotted /available time

EVIDENCE GUIDE

1. Critical aspects of competency	**Assessment requires evidence that the candidate:** 1.1 Demonstrated ability to identify and sustain cost-effective activities in the workplace 1.2 Demonstrated ability to practice entrepreneurial knowledge, skills and attitudes in the workplace.

2. Resource Implications	**The following resources should be provided:**
	 2.1 Simulated or actual workplace
	 2.2 Tools, materials and supplies needed to demonstrate the required tasks
	 2.3 References and manuals
	     2.3.1 Enterprise procedures manuals
	     2.3.2 Company quality policy

3. Methods of Assessment	**Competency in this unit should be assessed through:** 3.1 Interview 3.2 Third-party report
4. Context of Assessment	4.1 Competency may be assessed in workplace or in a simulated workplace setting 4.2 Assessment shall be observed while tasks are being undertaken whether individually or in-group

COMMON COMPETENCIES

UNIT OF COMPETENCY	:	**PROVIDE QUALITY CUSTOMER SERVICE**
UNIT CODE	:	**SOC941201**
UNIT DESCRIPTOR	:	This unit covers the knowledge, skill and attitudes required to provide effective and efficient services to the clients of the microfinance industry.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
1. Update knowledge of products and services	1.1 Products and/or services to be marketed are identified, familiarized with and fully understood 1.2 Information on programs is accessed 1.3 Knowledge on **products, services and programs** are updated 1.4 Additional information on products, services and programs are prepared	1.1 Understanding client's nature, motivation, expectations and needs 1.2 Knowledge of how to determine client needs and expectations related to the product/services and programs 1.3 Knowledge of appropriate marketing and promotional strategies 1.4 Knowledge of company standards on how to interact with clients 1.5 Knowledge of organization's vision, mission and values	1.1 Effective oral communication skills 1.2 Listening skills 1.3 Motivational skills 1.5 Interpersonal skills 1.4 Presentation skills 1.5 Computer literacy
2. Assess needs of new and existing clients	2.1 Active listening is used to gather information from **clients** 2.2 Orientation on products/services, program and policies are conducted 2.3 Identified related or applicable **needs** of clients based on the products/services and program being offered	2.1 Understanding client's nature, motivation, expectations and needs 2.2 Knowledge of how to determine client needs and expectations related to the product/services and programs	2.1 Effective oral communication skills 2.2 Listening skills 2.3 Motivational skills 2.4 Interpersonal skills 2.5 Presentation skills 2.6 Skill in demonstrating

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
	2.4 Provided clients with courteous and professional treatment throughout the interaction using *interactive communication* 2.5 Inquiries, concerns and comments are responded to promptly and accurately in accordance with organization's policies 2.6 Recorded all the gathered information given by the clients	2.3 Knowledge of appropriate marketing and promotional strategies 2.4 Knowledge of designing, administering and processing clients' satisfaction survey 2.5 Knowledge of confidentiality and company standards for obtaining, using and protecting information obtained from clients 2.6 Knowledge of company standards on how to interact with clients 2.7 Knowledge of organization's vision, mission and values 2.8 Commitment/ dedication, love of work, competence, courteous, honesty, sincerity, sensitivity to others, sense of responsibility, caring attitude/compassion, and charity	cost/ benefits/ value to clients based on client's expectations and needs 2.7 Skill in generating several alternative solutions that will meet customer's needs 2.8 Data gathering skills 2.9 Computer literacy
3. Conduct client satisfaction survey	3.1 Client satisfaction survey is administered 3.2 Survey results are collated and analyzed 3.3 Positive and negative results are defined 3.4 Negative feedbacks are well addressed immediately through appropriate *communication strategies*	3.1 Knowledge of how to determine client needs and expectations related to the product/services and programs 3.2 Knowledge of designing, administering and processing clients' satisfaction survey	3.1 Effective oral communication skills 3.2 Listening skills 3.3 Motivational skills 3.4 Interpersonal skills 3.5 Presentation skills 3.6 Skill in demonstrating cost/ benefits/

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
		3.3. Knowledge of confidentiality and company standards for obtaining, using and protecting information obtained from clients 3.4 Commitment/ dedication, love of work, competence, courteous, honesty, sincerity, sensitivity to others, sense of responsibility, caring attitude/compassion, and charity	value to clients based on client's expectations and needs 3.7 Skill in generating several alternative solutions that will meet customer's needs 3.8 Data gathering skills 3.9 Computer literacy

RANGE OF VARIABLES

VARIABLE	RANGE
1. Product/services and programs	May include: 1.1 Financial services 1.2 Non-financial services
2. Clients	2.1 Entrepreneurial poor
3. Needs	May include: 3.1 Designing clients satisfaction survey instruments 3.2 Procedure in administering clients satisfaction survey 3.3 Processing clients satisfaction survey data 3.4 Product/service knowledge 3.5 Knowledge of programs
4. Interactive communication	May include: 4.1 Information is gathered in a courteous and professional manner 4.2 Probing skills 4.3 Skills in effective questioning 4.4 Consistent service quality for all types of customers 4.5 Avoiding controversial issues like politics and religion
5. Communication strategies	May include: 5.1 One-on-one interaction 5.2 Group meetings

EVIDENCE GUIDE

1.	Critical Aspects of Competency	Assessment requires evidence that the candidate: 1.1 Received, assessed and responded to client needs 1.2 Applied organizational quality procedures and processes in providing quality service
2.	Resource Implications	The following resources should be provided: 2.1 Meeting venue/s 2.2 Equipment and furnishings appropriate to a microfinance set-up 2.3 Complete information on products, services and programs 2.4 Products, services and programs brochures 2.5 Organization's standard forms for clients
3.	Method of Assessment	Competency in this unit may be assessed through: 3.1 Oral questioning 3.2 Written test 3.3 Practical demonstration
4.	Context for Assessment	4.1 Competency maybe assessed in actual workplace or at the designated TESDA accredited Assessment Center.

UNIT OF COMPETENCY : **COMPLY WITH QUALITY AND ETHICAL STANDARDS**

UNIT CODE : **SOC941202**

UNIT DESCRIPTOR : This unit covers the knowledge, skills and attitudes needed to apply quality and ethical standards in the workplace. The unit also includes the application of relevant safety procedures and regulations, organization procedures, client and industry requirements.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
1. Assess quality of received materials	1.1 Work instruction is obtained and carried out in accordance with standard operating procedures 1.2 Received *materials* are checked against workplace standards and specifications 1.3 Defective materials are identified, reported and isolated 1.4 Defective materials are repaired/replaced in accordance with workplace procedures 1.5 *Defects* and any identified causes are recorded and/or reported to the concerned personnel in accordance with workplace procedures	1.1 Knowledge of organization's vision, mission and values 1.2 Knowledge of product, services and programs 1.3 Operational standards and procedures 1.4 Quality checking procedures 1.5 Workplace procedures 1.6 Occupational health and safety procedures 1.7 Characteristics of hardware, software and materials used in rendering quality service 1.8 Defect/irregularities identification and reporting 1.9 Quality improvement processes 1.10 Quality consciousness 1.11 Values orientation 1.12 Market-driven/client-focused	1.1 Comprehension skills 1.2 Communication skills 1.3 Critical thinking, problem solving and decision-making skills 1.4 Technical skills 1.5 Interpersonal skills 1.6 Community organizing skills 1.7 Analytical skills 1.8 Quantitative skills 1.9 Qualitative skills
2. Assess own work/output	2.1 *Documentation* relative to quality within the company is identified and used 2.2 Completed work is checked against workplace standards	2.1 Knowledge of organization's vision, mission and values 2.2 Knowledge of product, services and programs	2.1 Comprehension skills 2.2 Communication skills 2.3 Critical thinking, problem solving and decision-making skills

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
	2.3 Defects are identified and corrected in accordance with the company *quality standards*	2.3 Operational standards and procedures 2.4 Quality checking procedures 2.5 Workplace procedures 2.6 Occupational health and safety procedures 2.7 Defect/irregularities identification and reporting 2.8 Quality improvement processes 2.9 Quality consciousness 2.10 Values orientation 2.11 Market-driven/client-focused	2.4 Technical skills 2.5 Interpersonal skills 2.6 Analytical skills
3. Submit oneself to third party assessment	3.1 Information on the quality and other indicators of performance are recorded in accordance with workplace procedures 3.2 In cases of deviations from specific quality standards, causes are documented and reported in accordance with the workplace's standards operating procedures 3.3 In cases of objections/disagreements, reasons are expressed thru written documentation 3.4 Settlements are sought in accordance with company policies	3.1 Knowledge of product, services and programs 3.2 Operational standards and procedures 3.3 Quality checking procedures 3.3 Workplace procedures 3.4 Occupational health and safety procedures 3.5 Defect/irregularities identification and reporting 3.6 Quality improvement processes 3.7 Quality consciousness 3.8 Values orientation 3.9 Market-driven/client-focused	3.1 Comprehension skills 3.2 Communication skills 3.3 Critical thinking, problem solving and decision-making skills 3.4 Technical skills 3.5 Interpersonal skills 3.6 Analytical skills
4. Engage in quality improvement	4.1 Process improvement procedures are participated in relative to workplace assignment 4.2 Work is carried out in accordance with process improvement procedures	4.1 Knowledge of organization's vision, mission and values 4.2 Knowledge of product, services and programs	4.1 Comprehension skills 4.2 Communication skills 4.3 Critical thinking, problem solving and decision-making skills

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
	4.3 Services are delivered in accordance with ethical standards 4.4 Quality service is monitored to ensure client satisfaction 4.5 *Client*'s needs are assessed through conduct of researches, focus group discussions, and satisfaction surveys/interviews 4.6 Trainings, orientations, and exposures are rendered to ensure their understanding/ familiarization on products, services and programs	4.3 Operational standards and procedures 4.4 Quality checking procedures 4.5 Workplace procedures 4.6 Occupational health and safety procedures 4.7 Quality improvement processes 4.8 Quality consciousness 4.9 Values orientation	4.4 Technical skills 4.5 Interpersonal skills 4.6 Community organizing skills 4.7 Analytical skills 4.8 Quantitative skills 4.9 Qualitative skills

RANGE OF VARIABLES

VARIABLE	RANGE
1. Materials	May include: 1.1 Manuals, brochures, flyers, flipcharts, signages and tarpaulin 1.2 Work orders 1.3 Standard forms 1.4 Recorded voice files/audio video presentations 1.5 PowerPoint presentation materials 1.6 Documentations 1.7 Software 1.8 Hardware 1.9 Office supplies 1.10 Office equipment 1.11 Holy Scriptures
2. Defects/Irregularities	May include: 2.1 Deviation from the requirements of the client 2.2 Deviation from the requirements and standard operating procedures of the organization/institution 2.3 Manuals containing incorrect/outdated information 2.4 Software/hardware defects 2.5 Poor employee interpersonal relationships/conflicts among employees 2.6 Loose implementation of organizational policies and procedures 2.7 Poor/inappropriate training designs 2.8 Non-compliance of selection and recruitment procedures of employees 2.9 Work fatigue and lost of interest to work being experience by the employee/s 2.10 Lack of clear understanding about one's role and responsibilities 2.11 Non-compliance of selection and recruitment procedures of clients 2.12 Undesirable work behavior of employees 2.13 Breakdown of/barriers to communication 2.14 Outdated work plans and schedules
3. Documentation	May include: 3.1 Standard Operating Procedures 3.2 Quality checklist 3.3 Monitoring feedback sheet 3.4 Forms such as Loan Applications, CCI/BI, Cash Flows, Loan Utilization Checks, Client Exits/Withdrawals, Work/Job Order, Client Feedback Notice, Material Requisition Form, Performance Appraisal Report, Training Evaluation Forms 3.5 Reports such as Financial Statements, Operational Assessments/Highlights and Plans, Cash Position Reports

VARIABLE	RANGE
	3.6 Minutes of meetings (Board, Branch, Department/Units/Groups) 3.7 Special orders, memorandums, notices, announcements 3.8 Employee movements (promotion, demotion, discharge, termination, suspension) 3.9 Linkages such as Loan Verification, SSS and Philhealth dues. 3.10 Organizational Profile (Vision, Mission, Goals and Objectives) 3.11 Electronic documentations e.g. Website 3.12 Files/Employees' Profile
4. Quality Standards	May include: 4.1 Materials 4.2 Software 4.3 Office supplies 4.4 Office facilities 4.5 Office equipment 4.6 Office standard forms 4.7 Work processes 4.8 Customer service 4.9 Products and services 4.10 Work outputs 4.11 Communication process 4.12 Ethical and professional ethics 4.13 Training program design and delivery 4.14 Value added services/product innovations 4.15 Organization's policies and procedures manual
5. Client	May include: 5.1 External clients (customers, partners, members, subscribers, end users, investors/funders, service providers, agencies) 5.2 Internal clients (within the organization/co-employees, immediate superiors, board of trustees)

EVIDENCE GUIDE

1. Critical Aspects of Competency	Assessment requires evidence that the candidate: 1.1 Performed work in accordance with the organization's standard operating procedures and specifications 1.2 Identified and reported defects in accordance with standard operating procedures 1.3 Carried out work in accordance with the process improvement procedures
2. Resource Implications	The following resources should be provided: 2.1 Product manuals and brochures 2.2 Marketing and promotional materials 2.3 Orientation and presentation materials 2.4 Office standard forms and documentation 2.5 Operational handbook/manuals 2.6 Work plans and schedules 2.7 Hardware 2.8 Software
3. Method of Assessment	Competency in this unit may be assessed through: 3.1 Written Examination 3.2 Interviews 3.3 Audit Report 3.4 Monthly Reports 3.5 Practical Demonstration 3.6 Performance Evaluation
4. Context for Assessment	4.1 Competency maybe assessed in actual workplace or at the designated TESDA accredited Assessment Center.

UNIT OF COMPETENCY : **PERFORM COMPUTER OPERATIONS**

UNIT CODE : **SOC941203**

UNIT DESCRIPTOR : This unit covers the knowledge, skills and attitudes needed to perform computer operations which include encoding, accessing, decoding, transferring and storing data and information using the appropriate hardware and software.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
1. Plan and prepare for assigned task	1.1 Tasks are determined according to required output 1.2 Appropriate *hardware* and *software* are selected 1.3 OHS standards are complied with 1.4 Appropriate guidelines and procedures are identified 1.5 Required data security guidelines are determined	1.1 Basic fundamentals for computer use 1.2 Basic knowledge of computer system 1.3 Basics of computer operating system	1.1 Computer keyboarding skills 1.2 Internet browsing/networking skills 1.3 Skill in English grammar 1.4 Basic computer software and hardware maintenance/troubleshooting skills 1.5 Analytical skills
2. Encode data	2.1 Accuracy of data/information is validated 2.2 Data are encoded using appropriate application 2.3 Information is saved in *storage devices* according to requirements 2.4 Work is performed within *OHS guidelines*	2.1 Categories of storage devices and memories 2.2 Types and uses of software applications 2.3 Intellectual property rights 2.4 Virus information, detection and elimination 2.5 OHS principles and practices	2.1 Computer keyboarding skills 2.2 Internet browsing/networking skills 2.3 Skill in English grammar 2.4 Basic computer software and hardware maintenance/ troubleshooting skills 2.5 Analytical skills
3. Access information	3.1 Appropriate application is selected based on job requirements 3.2 Proper use of navigation keys and icons is observed 3.3 Proper use of computer and other peripherals is observed	3.1 Concern for details in accordance with organization's guidelines 3.2 Patience in handling challenging/difficult tasks 3.3 Quality consciousness 3.4 Safety consciousness	3.1 Computer keyboarding skills 3.2 Internet browsing/networking skills 3.3 Skill in English grammar 3.4 Basic computer software and hardware

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
			maintenance/troubleshooting skills 3.5 Analytical skills
4. Produce data	4.1 Processed data using appropriate applications by authorized personnel 4.2 Data are printed according to standard operating procedures 4.3 Data are analyzed 4.4 Files and data are transferred according to standard operating procedures 4.5 Files and data are securely stored	4.1 Concern for details in accordance with organization's guidelines 4.2 Patience in handling challenging/difficult tasks 4.3 Quality consciousness 4.4 Safety consciousness 4.5 Procedure in Analyzing Data 4.6 Procedure in Storage of Files and data	4.1 Computer keyboarding skills 4.2 Internet browsing/networking skills 4.3 Skill in English grammar 4.4 Basic computer software and hardware maintenance/troubleshooting skills 4.5 Analytical skills
5. Use the internet to access information	5.1 Required information is identified 5.2 Appropriate browser and search engine are used in accordance with the organization's standards and procedures 5.3 Relevant links are utilized to access information	5.1 Concern for details in accordance with organization's guidelines 5.2 Patience in handling challenging/difficult tasks 5.3 Quality consciousness 5.4 Safety consciousness 5.5 Using Internet in accessing information 5.6 Intellectual property rights	5.1 Computer keyboarding skills 5.2 Internet browsing/networking skills 5.3 Skill in English grammar 5.4 Basic computer software and hardware maintenance/troubleshooting skills 5.5 Analytical skills
6. Maintain computer equipment and systems	6.1 Procedures for system security such as virus check, data back-up, and system defragmentation are implemented 6.2 Appropriate basic equipment *maintenance* procedures and *MIS requirements* are implemented	6.1 Concern for details in accordance with organization's guidelines 6.2 Patience in handling challenging/difficult tasks 6.3 Quality consciousness 6.4 Safety consciousness 6.5 Using Internet in accessing information 6.6 Intellectual property rights	6.1 Computer keyboarding skills 6.2 Internet browsing/networking skills 6.3 Skill in English grammar 6.4 Basic computer software and hardware maintenance/troubleshooting skills 6.5 Analytical skills

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
		6.7 Virus information, detection and elimination 6.8 MIS Maintenance Requirements	

RANGE OF VARIABLES

VARIABLE	RANGE
1. Hardware and Peripheral Devices	May include: 1.1 Computer set-up 1.2 Network systems 1.3 Communication equipment 1.4 Printer and scanner 1.5 Built-in cameras 1.6 Multimedia projector
2. Software	May include: 2.1 Microsoft Office applications 2.2 Database applications 2.3 Web browser 2.4 Client specific software
3. OSH Guidelines	May include: 3.1 Ergonomic furniture 3.2 Radiation barrier for monitors 3.3 Sitting posture 3.4 Lifting posture 3.5 Organization's policies and procedures
4. Storage Devices	May include: 4.1 Diskettes 4.2 Zip disks 4.3 Local and remote hard disk drives 4.4 Optical drives (CDs) 4.5 USB flash drives
5. Maintenance	May include: 5.1 Conducting file management 5.2 Updating of applications 5.3 Storing back up files 5.4 Maintaining equipment cleanliness 5.5 Security system/password
6. MIS Requirements	May include: 6.1 Authorized IT security officer 6.2 Updating of programs/systems

EVIDENCE GUIDE

1.	Critical Aspects of Competency	Assessment requires evidence that candidate: 1.1 Used appropriate hardware 1.2 Used appropriate software applications 1.3 Processed required data 1.4 Maintained security measures, e.g., passwords 1.5 Practiced troubleshooting procedures 1.6 Applied basic computer maintenance activities
2.	Resource Implications	The following resources should be provided: 2.1 Computer hardware and peripherals 2.2 Appropriate software applications 2.3 Computer printer/scanner ink 2.4 Stationeries 2.5 CDs, DVDs and USBs
3.	Methods of Assessment	Competency in this unit may be assessed through: 3.1 Direct observation 3.2 Oral questioning 3.3 Written test 3.4 Practical demonstration 3.5 Work outputs
4.	Context for Assessment	4.1 Competency maybe assessed in actual workplace or at the designated TESDA accredited Assessment Center.

CORE COMPETENCIES

UNIT OF COMPETENCY : **PROMOTE MICROINSURANCE PRODUCT AND SERVICES**

UNIT CODE   : **SOC332301**

UNIT DESCRIPTOR   : This unit covers the knowledge, skills and attitudes required in the promotion and marketing of microinsurance products and services.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
1. Introduce microinsurance concepts, principles, and legal framework	1.1 Concepts and principles of Microinsurance are explained based on current industry standards 1.2 Legal Framework of Microinsurance are introduced based on the insurance code and regulatory circulars and issuances 1.3 Rights and obligations of policy holders are explained in line with existing Microinsurance consumer protection framework 1.4 Microinsurance's standards, policies and procedures are explained to prospective clients in simple and methodical manner	1.1 Microinsurance standards 1.2 Microinsurance policies 1.3 Microinsurance procedures 1.4 Microinsurance features 1.5 Rights and obligations of policy holders 1.6 Legal framework	1.1 Communications skills 1.2 Presentation skills 1.3 Computer skills 1.4 People relations skills 1.5 Interviewing skills
2. Conduct orientation and briefings on microinsurance products and services	2.1 ***Marketing/ promotional kits*** are made ready within budget and timelines 2.2 ***Orientation/ briefing materials*** are prepared based within budget and timelines 2.3 Features of ***microinsurance products and***	2.1 Marketing principles 2.2 Marketing/promotional materials 2.3 Marketing methods 2.4 Types of Microinsurance products/ services 2.5 Microinsurance benefits 2.6 Microinsurance requirements	2.1 Communications skills 2.2 Negotiation skills 2.3 Presentation skills 2.4 Mathematical skills (premium computations, statistical) 2.5 Computer skills

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
	services are presented based on the client's needs 2.4 Benefits and requirements of microinsurance products and other services are explained based on the client's needs		2.6 People relations skills 2.7 Interviewing skills 2.8 Data gathering skills 2.9 Records management skills
3. Gather data and feedback on evaluation of microinsurance products and services	3.1 *Data and feedback forms* are made ready based on the expected number of respondents 3.2 Data gathering and feedbacking are conducted within company budget and timeline 3.3 Data indicating key market information are collated and tabulated based on company systems and procedures 3.4 Product and service evaluation results are submitted to immediate supervisor based on timelines	3.1 Products and services evaluation systems and procedures of the institution 3.2 Products and services evaluation forms	3.1 Communications skills 3.2 Data presentation skills 3.3 Mathematical skills 3.4 Computer skills 3.5 People relations skills 3.6 Interviewing skills 3.7 Data gathering skills 3.8 Records management skills

RANGE OF VARIABLES

VARIABLE	RANGE
1. Marketing and Promotional Kits	May include: 1.1 Product brochures 1.2 Pamphlets 1.3 Flyers 1.4 Flip charts 1.5 Powerpoint presentation 1.6 Video clips
2. Orientation and Briefing Materials	May include: 2.1 Product brochures 2.2 pamphlets 2.3 flyers 2.4 flip charts 2.5 Powerpoint presentation 2.6 Video clips
3. Microinsurance Products and Services	May include: 3.1 Life microinsurance 3.2 Non – life microinsurance 3.3 Health MI 3.4 Agri MI
4. Data and Feedback Forms	May include: 4.1 Survey forms 4.1 Check list 4.2 FGD guide

EVIDENCE GUIDE

1. Critical Aspects of Competency	**Assessment requires evidence that the candidate:** 1.1 Introduced Microinsurance concepts, principles, and legal framework 1.2 Conducted orientation and briefings on Microinsurance products and services 1.3 Gathered data and feedback on evaluation of Microinsurance products and services
2. Resource Implications	**The following resources should be provided:** 2.1 Learning Materials (modules, videos, etc.) 2.2 Marketing and Promotional Materials 2.3 Microinsurance Legal Framework and other MI issuances
3. Methods of Assessment	**Competency in this unit may be assessed through:** 3.1 Written test 3.2 Interview 3.3 Demonstration with oral questioning 3.4 Portfolio
4. Context of Assessment	4.1 Competency maybe assessed in actual workplace or at the designated TESDA accredited Assessment Center.

UNIT OF COMPETENCY : PROCESS MEMBERSHIP ENROLLMENT

UNIT CODE   : SOC332302

UNIT DESCRIPTOR   : This unit covers the knowledge, skills and attitudes required in the preparation and issuance of microinsurance policy.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS

1. Gather and verify application forms	1.1 Application forms of qualified members are gathered for verification based on eligibility criteria
	1.2 Application are verified and checked for *personal data* completion
	1.3 Applications are verified and checked for the list of identified *qualified dependents* and *beneficiaries*
	1.4 Application forms are checked for completeness of signatures, information, and *supporting documents*.
		1.1 Qualification criteria of members, legal dependents, and beneficiaries
		1.2 Microinsurance Information Requirements
		  1.2.1 Personal Data
		  1.2.2 Health Disclosure
		  1.2.3 Financial Data
		1.3 Types of supporting documents
		1.4 Marriage contract
		1.5 Cenomar
		1.6 Birth certificate/ Baptismal Certificate / other legal documents containing birth date
		1.7 Legal adoption paper
		1.8 Any government or company issued I.D.
			1.1 Communications skills
			1.2 Presentation skills
			1.3 Mathematical skills
			1.4 Computer skills
			1.5 People relations skills
			1.6 Interviewing skills
			1.7 Data gathering skills
			1.8 Records management skills

2. Evaluate eligibility	2.1 Application forms are evaluated for accuracy and correctness of information 2.2 Information in the application form are matched with the	2.1 Qualification criteria of members, legal dependents, and beneficiaries 2.2 Microinsurance Information Requirements	2.1 Mathematical skills 2.2 Computer skills 2.3 Data gathering skills 2.4 Records management skills

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
	supporting documents 2.3 Application form and supporting documents are checked if in line with the eligibility requirement 2.4 First payment of contribution is checked as per final step for membership acceptance 2.5 Approved application data are encoded to the system	2.2.1 Personal Data 2.2.2 Health Disclosure 2.2.3 Financial Data 2.3 Types of supporting documents 2.3.1 Marriage contract 2.3.2 Cenomar 2.3.3 Birth certificate/ Baptismal Certificate / other legal documents containing birth date 2.3.4 Legal adoption paper 2.3.5 Any government or company issued I.D. 2.4 Procedure in evaluating eligibility of Microinsurance applicants	2.5 Filling of new applications 2.6 Evaluation skills
3. Verify records of qualified applicants	3.1 Check **members records** for multiple availment and delinquency 3.2 Explain to client reasons for cancellation of Microinsurance application, auto renewal of existing Microinsurance coverage or extension of	3.1 Principles of Record Keeping 3.2 Multiple availment 3.3 Delinquent records 3.4 Common reasons for cancellation 3.5 Actions taken for multiple availment/	3.1 Communications skills 3.2 Negotiation skills 3.3 Presentation skills 3.4 Mathematical skills (premium computations, statistical) 3.5 Computer skills 3.6 People relations skills

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
	Microinsurance coverage 3.3 Create member records based on Microinsurance application	delinquent records	3.7 Interviewing skills 3.8 Data gathering skills 3.9 Records management skills 3.10 Auditing and evaluation skills 3.11 Inventory skills 3.12 Communications skills 3.13 Negotiation skills 3.14 Presentation skills 3.15 Mathematical skills (premium computations, statistical) 3.16 Computer skills 3.17 People relations skills 3.18 Interviewing skills 3.19 Data gathering skills 3.20 Records management skills 3.21 Auditing and evaluation skills 3.22 Inventory skills

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS

4. Prepare insurance policy certificate and receiving copy for distribution	4.1 Screened and approved Insurance policy certificate and receiving copy are generated and printed based on eligibility criteria
	4.2 Authorized signatures in the insurance policy certificate and receiving copy are secured based on eligibility criteria
	4.3 Insurance policy certificate range number and *other particulars* are recorded in the underwriting logbook based on eligibility criteria
	4.4 Insurance Policy Certificate and receiving copy are ensured to be delivered and signed based on eligibility criteria
	4.5 Insurance Policy Certificate and receiving copy documents are ensured to be delivered to and received by *appropriate personnel* in accordance with eligibility criteria
	4.6 Distribute Microinsurance Policy certificate copies to designated offices or policy holder
		4.1 Insurance policy
		4.2 Applicable details
		4.3 Microinsurance records
		    4.3.1 Member registry
		    4.3.2 CRS
		    4.3.3 Microinsurance policy status monitoring log
		4.4 Procedure in distribution of Microinsurance policy	

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
	4.7 Signature of each designated offices representative is secured in the Microinsurance policy monitoring log		

RANGE OF VARIABLES

VARIABLE	RANGE
1. Personal Data	May include: 1.1 Legal Name 1.2 Age requirement 1.3 Date of birth 1.4 Civil Status 1.5 Address 1.6 Source of income 1.7 Religion 1.8 Contact Number 1.9 Email address 1.10 Name of spouse (if any) 1.11 Date of marriage
2. Qualified Dependents and Beneficiaries	May include: 2.1 Parents 2.2 Legal or common law spouse 2.3 Child/ren 2.4 Legally adopted child/ren 2.5 Sibling 2.6 Child/ren with inborn disabilities
3. Supporting Documents	May include: 3.1 Marriage contract 3.2 Cenomar 3.3 Birth certificate/ Baptismal Certificate / other legal documents containing birth date 3.4 Legal adoption paper 3.5 Any government or company issued I.D.

4. Members Records	May include: 4.1 Members Profile 4.2 Members Insurance Policy 4.3 Members Contributions Status 4.4 Members Claim Status
5. Other Particulars	May include: 5.1 Name of branch/unit 5.2 Total no. of policy issue 5.3 Name of Person who printed 5.4 Date of printing 5.5 Prepared by 5.6 Checked by 5.7 Noted by
6. Appropriate Personnel	May include: 6.1 Account Officer 6.2 Loan Officer 6.3 Area Project Supervisor 6.4 Unit/Branch Manager 6.5 Bookkeeper 6.6 Cashier 6.7 Member

EVIDENCE GUIDE

1. Critical Aspects of Competency	**Assessment requires evidence that the candidate:** 1.1 Gather and verify application forms 1.2 Evaluate eligibility 1.3 Verify records of qualified applicants 1.4 Prepare insurance policy certificate and receiving copy for distribution
2. Resource Implications	**The following resources should be provided:** 2.1 Learning Materials (modules, videos, etc.) 2.2 Forms and Reports used in Microinsurance Sample of the following: 2.2.1 Personal data sheet 2.2.2 Supporting documents
3. Methods of Assessment	**Competency in this unit may be assessed through:** 3.1 Written test 3.2 Portfolio 3.3 Interview
4. Context of Assessment	4.1 Competency maybe assessed in actual workplace or simulated at the designated TESDA Accredited Assessment Center.

UNIT OF COMPETENCY : **MONITOR INSURANCE POLICY STATUS**

UNIT CODE : **SOC332303**

UNIT DESCRIPTOR : This unit covers the knowledge, skills and attitudes required in updating member's records (payment of contributions and personal information), updating policy status (active and inactive), and cancellation of the policy.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS

1. Update existing members records	1.1 Existing member's records are gathered and checked based on updated supporting documents
	
	1.2 Changes in existing member's records are encoded in the system based on eligibility criteria
	
	1.3 Updated forms are filed with existing member's records based on eligibility criteria
		1.1 Qualification criteria of members, legal dependents, and beneficiaries
		1.2 Microinsurance Information Requirements
		  1.2.1 Personal Data
		  1.2.2 Health Disclosure
		  1.2.3 Financial Data
		1.3 Types of supporting documents
		  1.3.1 Marriage contract
		  1.3.2 Cenomar
		  1.3.3 Birth certificate/ Baptismal Certificate / other legal documents containing birth date
		  1.3.4 Legal adoption paper
		  1.3.5 Any government or company issued I.D.
		1.4 Records management
			1.1 Communications skills
			1.2 Mathematical skills
			1.3 Computer skills
			1.4 Data gathering skills
			1.5 Reporting skills
			1.6 Communications skills
			1.7 Mathematical skills
			1.8 Computer skills
			1.9 Managing records

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS

2. Prepare notice of lapses, retirement, and cancellation	2.1 Member's policy status is generated and printed based on systems and procedures
	 2.2 Printed policy status is endorsed to appropriate personnel based on systems and procedures
	 2.3 Notice of lapses and cancellation are prepared and forwarded to appropriate personnel based on systems and procedures
		2.1 Qualification criteria of members, legal dependents, and beneficiaries
		 2.2 Microinsurance information Requirements
		   2.2.1 Personal Data
		   2.2.2 Health Disclosure
		   2.2.3 Financial Data
		 2.3 Types of supporting documents
		   2.3.1 Marriage contract
		   2.3.2 Cenomar
		   2.3.3 Birth certificate/ Baptismal Certificate / other legal documents containing birth date
		   2.3.4 Legal adoption paper
		   2.3.5 Any government or company issued I.D.
		 2.4 Records management
			1.1 Communications skills
			 1.2 Mathematical skills
			 1.3 Computer skills
			 1.4 Data gathering skills
			 1.5 Reporting skills
			 1.6 Communications skills
			 1.7 Mathematical skills
			 1.8 Computer skills
			 1.9 Managing records

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS

3. Process remittance and payments	3.1 Members remittance are encoded based on summary of contribution report
	
	3.2 Member's record of remittance is checked for accuracy based on general ledger
	
	3.3 Microinsurance remittance reports are generated and printed based on systems and procedure
		3.1 Legislature applicable to microinsurance
		  3.1.1 Republic Act 10607
		  3.1.2 IC memorandum circulars
		
		3.2 Procedure in preparing remittance reports
		3.3 Encoding procedures
		3.4 Member's record of remittance
		3.5 General Ledger
		3.6 Microinsurance remittance reports
			3.1 Communications skills
			3.2 Negotiation skills
			3.3 Presentation skills
			3.4 Mathematical skills (premium computations, statistical)
			3.5 Computer skills
			3.6 People relations skills
			3.7 Interviewing skills
			3.8 Data gathering skills
			3.9 Records management skills
			3.10 Encoding skills

4. Process claims	4.1 Notice of claims is received and verified based on systems and procedures
	4.2 Claims forms' validity and authenticity are checked based on supporting documents and existing member's records
	4.3 Field validation is conducted based on Insurance Commission requirements
	4.4 Approval for recommended actions are secured based on the results of field validation
		4.1 Procedure in processing claims
		4.2 Means of validating authenticity of documents/ requirements
		4.3 Procedure in disbursement of claims
		4.4 Notice of claims
		4.5 Supporting documents for claims
		4.6 Insurance Commission field validation procedure
		4.7 Other services:
		  4.7.1 Groceries
		  4.7.2 Tarpaulins
		  4.7.3 Flowers
		  4.7.4 Donation
		  4.7.5 Relief goods
			4.1 Communications skills
			4.2 Negotiation skills
			4.3 Presentation skills
			4.4 Mathematical skills (premium computations, statistical)
			4.5 Computer skills
			4.6 People relations skills
			4.7 Interviewing skills
			4.8 Data gathering skills
			4.9 Records management skills
			4.10 Encoding skills

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the Range of Variables	REQUIRED KNOWLEDGE	REQUIRED SKILLS
	4.5 Payment of benefits are disbursed based on Microinsurance policy coverage 4.6 Microinsurance coverage and **other services** are turned over to claimant based on systems and procedures		
5. Prepare underwriting reports	5.1 Microinsurance data from the system are generated based on Insurance Commission and management reportorial requirements 5.2 Generated data are organized into underwriting reports based on Insurance Commission and management reportorial requirements 5.3 Microinsurance underwriting reports are endorsed to management based on systems and procedures 5.4 Approved and signed Microinsurance underwriting reports are filed based on systems and procedures	5.1 Underwriting reports 5.2 Insurance Commission and management reportorial requirements 5.3 Types of Microinsurance data 5.4 Procedure in generating data 5.5 Filing procedures	5.1 Computer skills 5.2 Mathematical skills 5.3 Reporting skills 5.4 Data generation skills 5.5 Data presentation skills 5.6 Managing records/filing skills

RANGE OF VARIABLES

VARIABLE	RANGE
1. Other Services	May include: 1.1 Groceries 1.2 Tarpaulins 1.3 Flowers 1.4 Donation 1.5 Relief goods

EVIDENCE GUIDE

1. Critical Aspects of Competency	**Assessment requires evidence that the candidate:** 1.1 Update existing members records 1.2 Prepare notice of lapses, retirement, and cancellation 1.3 Process remittance and payments 1.4 Process claims 1.5 Prepare underwriting reports
2. Resource Implications	**The following resources should be provided:** 2.1 Learning Materials 2.2 Legal Framework and IC issuances Sample of the following: 1.4.1 MI policy 1.4.2 Notice of lapses and cancellation 1.4.3 MI Remittance Report 1.4.4 MI General Ledger 1.4.5 Notice of Claims and Supporting Documents 1.4.6 Underwriting Report
3. Methods of Assessment	**Competency in this unit may be assessed through:** 3.1 Written Test 3.2 Portfolio 3.3 Interview 3.4 Demonstration of work related project
4. Context of Assessment	4.1 Competency maybe assessed in actual workplace or simulated at the designated TESDA Accredited Assessment Center.

SECTION 3   TRAINING ARRANGEMENTS

These standards are set to provide technical and vocational education and training (TVET) providers with information and other important requirements to consider when designing training programs for **MICROINSURANCE SERVICES (MUTUAL BENEFIT) NC II.**

They include information on curriculum design; training delivery; trainee entry requirements; tools and equipment; training facilities; and   trainer's qualification.

3.1   CURRICULUM DESIGN

TESDA shall provide the training on the development of competency-based curricula to enable training providers develop their own curricula with the components mentioned below.

Delivery of knowledge requirements for the basic, common and core units of competency specifically in the areas of mathematics, science/technology, communication/language and other academic subjects shall be contextualized. To this end, TVET providers shall develop a Contextual Learning Matrix (CLM) to include green technology, issues on health and drugs and catering to persons with disabilities (PWD's).

Course Title: **MICROINSURANCE SERVICES**   NC **Level   NC II**
                  (MUTUAL BENEFIT)

Nominal Training Duration:

37 hrs	Basic Competencies
20 hrs	Common Competencies
200 hrs	Core Competencies
200 hrs	SIL
Total 457 hrs	

Course Description:

This course is designed to enhance the knowledge, skills and attitudes of **MICROINSURANCE SERVICES (MUTUAL BENEFIT) NC II** in accordance with industry standards. This covers competencies that a person must achieve in performing the duties and responsibilities of insurance processors and insurance policy clerks efficiently render the coverage of microinsurance policies.

To obtain this, all units prescribed for this qualification must be achieved.

BASIC COMPETENCIES
37 HRS

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration

1. Participate in workplace communication	1.1. Obtain and convey workplace information	• Describe Organizational policies
		• Read:
		  o Effective communication
		  o Written communication
		  o Communication procedures and systems
		• Identify:
		  o Different modes of communication
		  o Medium of communication
		  o Flow of communication
		  o Available technology relevant to the enterprise and the individual's work responsibilities
		• Prepare different Types of question
		• Gather different sources of information
		• Apply storage system in establishing workplace information
		• Demonstrate Telephone courtesy
			• Group discussion
			• Lecture
			• Demonstration
				• Oral evaluation
				• Written examination
				• Observation
					2 Hours

	1.2. Perform duties following workplace instructions –	• Read:
		  o Written notices and instructions
		  o Workplace interactions and procedures
		• Read instructions on work related forms/documents
		• Perform workplace duties scenario following workplace instructions
			• Group discussion
			• Lecture
			• Demonstration
				• Oral evaluation
				• Written examination
				• Observation
					2 Hours

	1.3. Complete relevant work related documents	• Describe Communication procedures and systems • Read: o Meeting protocols	• Group discussion • Lecture • Demonstration • Role play	• Oral evaluation • Written examination • Observation	2 Hours

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration

		o Nature of workplace meetings
		o Workplace interactions
		o Barriers of communication
		• Read instructions on work related forms/documents
		• Practice:
		  o Estimate, calculate and record routine workplace measures
		  o Basic mathematical processes of addition, subtraction, division and multiplication
		• Demonstrate office activities in:
		  o workplace meetings and discussions scenario
		• Perform workplace duties scenario following simple written notices
		• Follow simple spoken language
		• Identify the different Non-verbal communication
		• Demonstrate ability to relate to people of social range in the workplace
		• Gather and provide information in response to workplace requirements
		• Complete work related documents			

2. Work in a team environment	2.1 Describe team role and scope	• Discussion on team roles and scope
		• Participate in the discussion:
		  o Definition of Team
		  o Difference between team and group
		  o Objectives and goals of team
		• Locate needed information from the different sources of information
			• Lecture/ Discussion
			• Group Work
			• Individual Work
			• Role Play
				• Role Play
				• Case Study
				• Written Test
					1 Hour

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration

	2.2 Identify one's role and responsibility within team	• Role play :
		   o individual role and responsibility
		 • Role Play
		   o Understanding Individual differences
		 • Discussion on gender sensitivity
			• Role Play
			 • Lecture/ Discussion
				• Role Play
				 • Written Test
					1 Hour

	2.3 Work as a team member	• Participate in group planning activities • Role play : Communication protocols • Participate in the discussion of standard work procedures and practices	• Group work • Role Play • Lecture/ Discussion	• Role Play • Written Test	1 Hour
3. Solve/address routine problems	3.1 Identify routine problems	• Review of the current industry hardware and software products and services • Identify correctly the industry maintenance, service and helpdesk practices, processes and procedures • Make use of the industry standard diagnostic tools • Share best practices in determining basic malfunctions and resolutions to general problems in the workplace • Analyze routine/procedural problems	• Group discussion • Lecture • Demonstration • Role playing	• Case Formulation • Life Narrative Inquiry (Interview) • Standardized test	1 Hour
	3.2 Look for solutions to routine problems	• Review of the current industry hardware and software products and services • Identify correctly the industry maintenance, service and helpdesk practices, processes and procedures • Make use of the industry standard diagnostic tools • Share best practices in determining basic malfunctions and resolutions to general problems in the workplace	• Group discussion • Lecture • Demonstration • Role playing	• Case Formulation • Life Narrative Inquiry (Interview) • Standardized test	1 Hour

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
		• Formulate possible solutions to problems and document procedures for reporting			
	3.3 Look for solutions to routine problems	• Review of the current industry hardware and software products and services • Identify correctly the industry maintenance, service and helpdesk practices, processes and procedures • Make use of the industry standard diagnostic tools • Share best practices in determining basic malfunctions and resolutions to general problems in the workplace • Formulate possible solutions to problems and document procedures for reporting	• Group discussion • Lecture • Demonstration • Role playing	• Case Formulation • Life Narrative Inquiry (Interview) • Standardized test	1 Hour
4. Develop Career and Life Decisions	4.1 Manage one's emotion	• Demonstrate self-management strategies that assist in regulating behavior and achieving personal and learning goals • Explain enablers and barriers in achieving personal and career goals • Identify techniques in handling negative emotions and unpleasant situation in the workplace such as frustration, anger, worry, anxiety, etc. • Manage properly one's emotions and recognize situations that cannot be changed and accept them and remain professional	• Discussion • Interactive Lecture • Brainstorming • Demonstration • Role-playing	• Demonstration or simulation with oral questioning • Case problems involving workplace diversity issues	1 Hour

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
		• Recall instances that demonstrate self-discipline, working independently and showing initiative to achieve personal and career goals • Share experiences that show confidence, and resilience in the face of setbacks and frustrations and other negative emotions and unpleasant situations in the workplace			
	4.2 Develop reflective practice	• Enumerate strategies to improve one's attitude in the workplace • Explain Gibbs' Reflective Cycle/Model (Description, Feelings, Evaluation, Analysis, Conclusion, and Action plan) • Use basic SWOT analysis as self-assessment strategy • Develop reflective practice through realization of limitations, likes/ dislikes; through showing of self-confidence • Demonstrate self-acceptance and being able to accept challenges	• Small Group Discussion • Interactive Lecture • Brainstorming • Demonstration • 5 Role-playing	• Demonstration or simulation with oral questioning • Case problems involving workplace diversity issues	1 Hour
	4.3 Boost self-confidence and develop self-regulation	• Describe the components of self-regulation based on Self-Regulation Theory (SRT) • Explain personality development concepts • Cite self-help concepts (e. g., 7 Habits by Stephen Covey, transactional analysis, psycho-spiritual concepts) • Perform effective communication skills – reading, writing, conversing skills	• Small Group Discussion • Interactive Lecture • Brainstorming • Demonstration • Role-playing	• Demonstration or simulation with oral questioning • Case problems involving workplace diversity issues	1 Hour

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
		• Show affective skills – flexibility, adaptability, etc. • Determine strengths and weaknesses			
5. Contribute to workplace innovation	5.1 Identify opportunities to do things better	• Identify different roles of individuals in contributing to doing things better in the workplace • Appreciate positive impacts and challenges in innovation • Show mastery of the different types of changes and levels of participation in the workplace • Discuss 7 habits of highly effective people	• Interactive Lecture • Appreciative Inquiry • Demonstration • Group work	• Psychological and behavioral Interviews • Performance Evaluation • Life Narrative Inquiry • Review of portfolios of evidence and third-party workplace reports of on-the-job performance. • Standardized assessment of character strengths and virtues applied	1 Hour
	5.2 Discuss and develop ideas with others	• Identify different roles of individuals in contributing to doing things better in the workplace • Appreciate positive impacts and challenges in innovation • Show mastery of the different types of changes and levels of participation in the workplace • Discuss 7 habits of highly effective people • Communicate ideas through small group discussions and meetings	• Interactive Lecture • Appreciative Inquiry • Demonstration • Group work	• Psychological and behavioral Interviews • Performance Evaluation • Life Narrative Inquiry • Review of portfolios of evidence and third-party workplace reports	1 Hour

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
				of on-the-job performance. • Standardized assessment of character strengths and virtues applied	
	5.3 Integrate ideas for change in the workplace	• Identify different roles of individuals in contributing to doing things better in the workplace • Appreciate positive impacts and challenges in innovation • Show mastery of the different types of changes and levels of participation in the workplace • Discuss 7 habits of highly effective people • Communicate ideas through small group discussions and meetings • Demonstrate basic skills in data analysis	• Interactive Lecture • Appreciative Inquiry • Demonstration • Group work	• Psychological and behavioral Interviews • Performance Evaluation • Life Narrative Inquiry • Review of portfolios of evidence and third-party workplace reports of on-the-job performance. • Standardized assessment of character strengths and virtues applied	1 Hour

6. Present relevant information	6.1 Gather data/ information	• Lecture and discussion on:
		  - Organisational protocols
		  - Confidentiality and accuracy
		  - Business mathematics and statistics
		  - Legislation, policy and procedures relating to the conduct of evaluations
		• Reviewing data/ information
			• Group discussion
			• Lecture
			• Demonstration
			• Role Play
				• Oral evaluation
				• Written Test
				• Observation
				• Presentation
					2 Hours

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
	6.2 Assess gathered data/ information	• Lecture and discussion on: - Data analysis techniques/ procedures - Organisational values, ethics and codes of conduct - Trends and anomalies • Computing business mathematics and statistics • Application of data analysis techniques	• Group discussion • Lecture • Demonstration • Role Play • Practical exercises	• Oral evaluation • Written Test • Observation • Presentation	3 Hours
	6.3 Record and present information	• Lecture and discussion on: - Reporting requirements to a range of audiences - Recommendations for possible improvements • Analysis and comparison of interim and final reports' outcomes • Reporting of data findings	• Group discussion • Lecture • Demonstration • Role Play • Practical exercises	• Oral evaluation • Written Test • Observation • Presentation	3 Hours
7. Practice Occupational Safety and Health Policies And Procedures	7.1 Identify OSH compliance requirements	• Discussion regarding: - Hierarchy of Controls - Hazard Prevention and Controls - Work Standards and Procedures - Personal Protective Equipment	• Lecture • Group Discussion	• Written Exam • Demonstration • Observation • Interviews / Questioning	1 Hour
	7.2 Prepare OSH requirements for compliance	• Identification of required safety materials, tools and equipment • Handling of safety control resources	• Lecture • Group Discussion	• Written Exam • Demonstration • Observation • Interviews / • Questioning	1 Hour
	7.3 Perform tasks in accordance with relevant OSH policies and procedures	• Discussion of General OSH Standards and Principles • Performing industry related work activities in accordance with OSH Standards	• Lecture • Group Discussion	• Written Exam • Demonstration • Observation • Interviews / • Questioning	2 Hours

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration

8. Exercise Efficient and Effective Sustainable Practices in the Workplace	8.1 Identify the efficiency and effectiveness of resource utilization	- Discussion on the process how Environmental Policies coherence is achieved
		• Discussion on Necessary Skills in response to changing environmental policies needs
		  - Waste Skills
		  - Energy Skills
		  - Water Skills
		  - Building Skills
		  - Transport Skills
		  - Material Skills
			• Lecture
			• Group Discussion
			• Simulation
			• Demonstration
				• Written Exam
				• Demonstration
				• Observation
				• Interviews /
				• Questioning
					1 Hour

	8.2 Determine causes of inefficiency and/or ineffectiveness of resource utilization	• Discussion of Environmental Protection and Resource Efficiency Targets • Analysis on the Relevant Work Procedure	• Lecture • Group Discussion • Demonstration	• Written Exam • Demonstration • Observation • Interviews / • Questioning	1 Hour
	8.3 Convey inefficient and ineffective environmental practices	• Identification of (re)training needs and usage of environment friendly methods and technologies • Identification of environmental corrective actions • Practicing Environment Awareness	• Lecture • Group Discussion • Role Play • Demonstration	• Written Exam • Demonstration • Observation • Interviews / • Questioning	1 Hour
9. Practice Entrepreneurial Skills in the Workplace	9.1 Apply entrepreneurial workplace best practices	• Case studies on Best entrepreneurial practices • Discussion on Quality procedures and practices • Case studies on Cost consciousness in resource utilization	• Case Study • Lecture/ Discussion	• Case Study • Written Test • Interview	1 Hour

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
	9.2 Communicate entrepreneurial workplace best practices	• Discussion on communicating entrepreneurial workplace best practices	• Lecture/ Discussion	• Written Test • Interview	1 Hour
	9.3 Communicate entrepreneurial workplace best practices	• Discussion on communicating entrepreneurial workplace best practices	• Lecture/ Discussion	• Written Test • Interview	1 Hour

COMMON COMPETENCIES
20 HRS

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
1. Provide Quality Customer Service	1.1 Update knowledge of products and services	Read and apply the following: ○ Knowledge of organization's vision, mission and values ○ Knowledge of product, services and programs ○ Operational standards and procedures ○ Knowledge of appropriate marketing and promotional strategies ○ Commitment/dedication, love of work, competence, courteous, honesty, sincerity, sensitivity to others, sense of responsibility, caring attitude/compassion, and charity • Perform the following skills: • Motivational skills • Skill in demonstrating cost/benefits/value to clients based on client's expectations and needs • Skill in generating several alternative solutions that will meet customer's needs	• Individual Study • Lecture-demonstration • Discussion • Role playing • Project method	• Oral questioning • Written test • Practical demonstration	8 hrs

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration

	1.2 Assess needs of new and existing clients	• Read and apply the following:
		  ○ Understanding client's nature, motivation, expectations and needs
		  ○ Knowledge of how to determine client needs and expectations related to the product/services and programs
		  ○ Knowledge of confidentiality and company standards for obtaining, using and protecting information obtained from clients
		Perform the following skills:
		  • Effective oral communication skills
		  • Listening skills
		  • Interpersonal skills
		  • Presentation skills
		  • Data gathering skills
		  • Computer literacy
			• Individual Study
			• Lecture-demonstration
			• Discussion
			• Role playing
			• Project method
				• Oral questioning
				• Written test
				• Practical demonstration	

	1.3 Conduct client satisfaction survey	• Read and apply the following:
		  ○ Knowledge of appropriate marketing and promotional strategies
		  ○ Knowledge of designing, administering and processing clients' satisfaction survey
		  ○ Knowledge of company standards on how to interact with clients
			• Individual Study
			• Lecture-demonstration
			• Discussion
			• Role playing
			• Project method
				• Oral questioning
				• Written test
				• Practical demonstration	

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
		Perform the following skills: • Effective oral communication skills • Listening skills • Interpersonal skills • Presentation skills • Data gathering skills • Computer literacy			

2. Comply With Quality And Ethical Standards	2.1 Assess quality of received materials	• Read and apply the following:
		  o Quality checking procedures
		  o Workplace procedures
		  o Occupational health and safety procedures
		  o Characteristics of hardware, software and materials used in rendering quality service
		  o Defect/irregularities identification and reporting
		  o Quality improvement processes
		  o Quality consciousness
		  o Values orientation
		  o Market-driven/client-focused
		• Perform the following skills:
		  o Comprehension skills
		  o Communication skills
		  o Critical thinking, problem solving and decision-making skills
		  o Technical skills
		  o Interpersonal skills
		  o Community organizing skills
			• Individual Study
			• Lecture-demonstration
			• Discussion
			• Role playing
				• Written examination
				• Interviews
				• Audit report
				• Monthly reports
				• Practical demonstration
				• Performance evaluation
					8 hrs

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
		o Analytical skills o Quantitative skills o Qualitative skills			
	2.2 Assess own work/output	• Read and apply the following: o Knowledge of organization's vision, mission and values o Knowledge of product, services and programs o Operational standards and procedures o Quality checking procedures o Workplace procedures o Quality improvement processes o Quality consciousness o Values orientation o Market-driven/client-focused • Perform the following skills: o Comprehension skills o Communication skills o Critical thinking, problem solving and decision-making skills o Technical skills o Interpersonal skills o Community organizing skills o Analytical skills o Quantitative skills o Qualitative skills	• Individual Study • Lecture-demonstration • Discussion • Role playing	• Written examination • Interviews • Audit report • Monthly reports • Practical demonstration • Performance evaluation	

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration

	2.3 Submit oneself to third party assessment	• Read and apply the following:
		  ○ Knowledge of organization's vision, mission and values
		  ○ Operational standards and procedures
		  ○ Quality checking procedures
		  ○ Quality improvement processes
		  ○ Quality consciousness
		  ○ Values orientation
		  ○ Market-driven/client-focused
		• Perform the following skills:
		  ○ Comprehension skills
		  ○ Communication skills
		  ○ Critical thinking, problem solving and decision-making skills
		  ○ Technical skills
		  ○ Interpersonal skills
		  ○ Community organizing skills
		  ○ Analytical skills
		  ○ Quantitative skills
		  ○ Qualitative skills
			• Individual Study
			• Lecture-demonstration
			• Discussion
			• Role playing
				• Written examination
				• Interviews
				• Audit report
				• Monthly reports
				• Practical demonstration
				• Performance evaluation	

	2.4 Engage in quality improvement	• Read and apply the following:
		  ○ Knowledge of organization's vision, mission and values
		  ○ Operational standards and procedures
		  ○ Quality checking procedures
		  ○ Characteristics of hardware, software and materials used in rendering quality service
			• Individual Study
			• Lecture-demonstration
			• Discussion
			• Role playing
				• Written examination
				• Interviews
				• Audit report
				• Monthly reports
				• Practical demonstration	

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
		o Defect/irregularities identification and reporting o Quality improvement processes o Quality consciousness o Values orientation o Market-driven/client-focused • Perform the following skills: o Comprehension skills o Communication skills o Critical thinking, problem solving and decision-making skills o Technical skills o Interpersonal skills o Community organizing skills o Analytical skills o Quantitative skills o Qualitative skills		• Performance evaluation	

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration

3. Perform Computer Operations	3.1 Plan and prepare for assigned task	• Read and apply the following:
		  o OHS principles and practices
		  o Concern for details in accordance with organization's guidelines
		  o Patience in handling challenging/difficult tasks
		  o Quality consciousness
		  o Safety consciousness
		• Perform the following skills:
		  o Computer keyboarding skills
		  o Internet browsing/networking skills
		  o Skill in English grammar
		  o Basic computer software and hardware maintenance/troubleshooting skills
		  o Analytical skills
			• Individual study
			• Lecture-demonstration
			• Hands-on
			• Project method
				• Direct observation
				• Oral questioning
				• Written test
				• Practical demonstration
				• Work outputs
					4 hrs

	3.2 Encode data	• Read and apply the following:
		  o Basic fundamentals for computer use
		  o Basic knowledge of computer system
		  o Basics of computer operating system
		  o Categories of storage devices and memories
		  o Types and uses of software applications
		  o Intellectual property rights
			• Individual study
			• Lecture-demonstration
			• Hands-on
			• Project method
				• Direct observation
				• Oral questioning
				• Written test
				• Practical demonstration
				• Work outputs	

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
		o Virus information, detection and elimination o OHS principles and practices o Concern for details in accordance with organization's guidelines o Patience in handling challenging/difficult tasks o Quality consciousness o Safety consciousness • Perform the following skills: o Computer keyboarding skills o Internet browsing/networking skills o Skill in English grammar o Basic computer software and hardware maintenance/troubleshooting skills o Analytical skills			
	3.3 Access information systems	• Read and apply the following: o Basic fundamentals for computer use o Basic knowledge of computer system o Basics of computer operating system o Categories of storage devices and memories o Types and uses of software applications	• Individual study • Lecture-demonstration • Hands-on • Project method	• Direct observation • Oral questioning • Written test • Practical demonstration • Work outputs	

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
		o Intellectual property rights o Virus information, detection and elimination o OHS principles and practices o Concern for details in accordance with organization's guidelines o Patience in handling challenging/difficult tasks o Quality consciousness o Safety consciousness • Perform the following skills: o Computer keyboarding skills o Internet browsing/networking skills o Skill in English grammar o Basic computer software and hardware maintenance/troubleshooting skills o Analytical skills			
	3.4 Produce data equipment	• Read and apply the following: o Basic fundamentals for computer use o Basic knowledge of computer system o Basics of computer operating system o Categories of storage devices and memories	• Individual study • Lecture-demonstration • Hands-on • Project method	• Direct observation • Oral questioning • Written test • Practical demonstration • Work outputs	

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
		o Types and uses of software applications o Intellectual property rights o Virus information, detection and elimination o OHS principles and practices o Concern for details in accordance with organization's guidelines o Patience in handling challenging/difficult tasks o Quality consciousness o Safety consciousness • Perform the following skills: o Computer keyboarding skills o Internet browsing/networking skills o Skill in English grammar o Basic computer software and hardware maintenance/troubleshooting skills o Analytical skills			
	3.5 Use the internet to access information	• Read and apply the following: o Basic fundamentals for computer use o Basic knowledge of computer system o Basics of computer operating system	• Individual study • Lecture-demonstration • Hands-on • Project method	• Direct observation • Oral questioning • Written test • Practical demonstration • Work outputs	

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
		o Categories of storage devices and memories o Types and uses of software applications o Intellectual property rights o Virus information, detection and elimination o OHS principles and practices o Concern for details in accordance with organization's guidelines o Patience in handling challenging/difficult tasks o Quality consciousness o Safety consciousness • Perform the following skills: o Computer keyboarding skills o Internet browsing/networking skills o Skill in English grammar o Basic computer software and hardware maintenance/troubleshooting skills o Analytical skills			
	3.6 Maintain computer	• Read and apply the following: o Basic fundamentals for computer use o Basic knowledge of computer system	• Individual study • Lecture-demonstration • Hands-on • Project method	• Direct observation • Oral questioning • Written test	

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
		- Basics of computer operating system - Categories of storage devices and memories - Types and uses of software applications - Intellectual property rights - Virus information, detection and elimination - OHS principles and practices - Concern for details in accordance with organization's guidelines - Patience in handling challenging/difficult tasks - Quality consciousness - Safety consciousness Perform the following skills: - Computer keyboarding skills - Internet browsing/networking skills - Skill in English grammar - Basic computer software and hardware maintenance/troubleshooting skills - Analytical skills		• Practical demonstration • Work outputs	

CORE COMPETENCIES
200 HRS

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
1. Promote Microinsurance Product and Services	1.1 Introduce Microinsurance concepts, principles, and legal framework	• Read and apply the following topics: o Microinsurance standards o Microinsurance policies o Microinsurance procedures o Microinsurance features o Rights and obligations of policy holders o Legal framework • Perform the following skills: o Communications skills o Presentation skills o Computer skills o People relations skills o Interviewing skills	• Individual study • Lecture-discussion • Demonstration • Field work • Role playing	• Written test • Interview • Demonstration with oral questioning • Portfolio	16 hrs
	1.2 Conduct orientation and briefings on Microinsurance	• Read and apply the following topics: o Marketing principles o Marketing promotional materials o Marketing methods o Types of Microinsurance products and services o Microinsurance benefits o Microinsurance requirements	• Individual study • Lecture-discussion • Demonstration • Field work • Role playing	• Written test • Interview • Demonstration with oral questioning • Portfolio	16 hrs

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration

		• Perform the following skills:
		  o Communications skills
		  o Negotiation skills
		  o Presentation skills
		  o Mathematical skills (premium computations, statistical)
		  o Computer skills
		  o People relations skills
		  o Interviewing skills
		  o Data gathering skills
		  o Records management skills			

	1.3 Gather data and feedback on evaluation of Microinsurance products and services	• Read and apply the following topics:
		  o Products and services evaluation systems and procedures of the institution
		  o Products and services evaluation form
		
		• Perform the following skills:
		  o Communications skills
		  o Data presentation skills
		  o Mathematical skills
		  o Computer skills
		  o People relations skills
		  o Interviewing skills
		  o Data gathering skills
		  o Records management skills
			• Individual study
			• Lecture-discussion
			• Demonstration
			• Field work
			• Role playing
				• Written test
				• Interview
				• Demonstration with oral questioning
				• Portfolio
					8 hrs

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration

2. Process membership enrollment	2.1 Gather and verify application forms	• Read and apply the following topics:
		
		  o Qualification criteria of members, legal dependents, and beneficiaries
		  o Microinsurance information requirements
		  o Types of supporting documents
		
		• Perform the following skills:
		  o Communications skills
		  o Data presentation skills
		  o Mathematical skills
		  o Computer skills
		  o People relations skills
		  o Interviewing skills
		  o Data gathering skills
		  o Records management skills
			• Individual study
			• Lecture-discussion
			• Demonstration
			• Field work
			• Role playing
			• Project method
				• Written test
				• Portfolio
				• Interview
				• Demonstration of work related project
					16 hrs

	2.2 Evaluate eligibility	• Read and apply the following topics:
		
		  o Qualification criteria of members, legal dependents, and beneficiaries
		  o Microinsurance information requirements
		  o Types of supporting documents
			• Individual study
			• Lecture-discussion
			• Demonstration
			• Field work
			• Role playing
			• Project method
				• Written test
				• Portfolio
				• Interview
				• Demonstration of work related project
					16 hrs

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
		• Perform the following skills: ○ Mathematical skills ○ Computer skills ○ Data gathering skills ○ Records management skills ○ Filling of new applications ○ Evaluation skills			
	2.3 Verify records of qualified applicants	• Read and apply the following topics: ○ Principles of record keeping ○ Multiple availment ○ Delinquent records ○ Common reasons for cancellation ○ Actions taken for multiple availment/delinquent records • Perform the following skills: ○ Communications skills ○ Negotiation skills ○ Presentation skills ○ Mathematical skills (premium computations, statistical) ○ Computer skills ○ People relations skills ○ Interviewing skills ○ Data gathering skills ○ Records management skills ○ Auditing and evaluation skills ○ Inventory skills	• Individual study • Lecture-discussion • Demonstration • Field work • Role playing • Project method	• Written test • Portfolio • Interview • Demonstration of work related project	24 hrs

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration

	2.4 Prepare insurance policy certificate and receiving copy for distribution	• Read and apply the following topics:
		  o Insurance policy
		  o Application details
		  o Microinsurance records e.g. member registry, CRS, Microinsurance policy status monitoring log
		  o Procedure in distribution of Microinsurance policy
		
		• Perform the following skills:
		  o Communications skills
		  o Negotiation skills
		  o Presentation skills
		  o Mathematical skills (premium computations, statistical)
		  o Computer skills
		  o People relations skills
		  o Interviewing skills
		  o Data gathering skills
		  o Records management skills
		  o Auditing and evaluation skills
		  o Inventory skills
			• Individual study
			• Lecture-discussion
			• Demonstration
			• Field work
			• Role playing
			• Project method
				• Written test
				• Portfolio
				• Interview
				• Demonstration of work related project
					24 hrs

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration

3. Monitor Insurance Policy Status	3.1 Update existing members records	• Read and apply the following topics:
		  o Qualification criteria of members, legal dependents, and beneficiaries
		  o Microinsurance information requirements
		  o Types of supporting documents
		  o Records Management
		
		• Perform the following skills:
		  o Communications skills
		  o Mathematical skills
		  o Computer skills
		  o Data gathering skills
		  o Reporting skills
		  o Managing Records
			• Individual study
			• Lecture-discussion
			• Demonstration
			• Field work
			• Role playing
			• Project method
				• Written test
				• Portfolio
				• Interview
				• Demonstration of work related project
					8 hrs

	3.2 Prepare notice of lapses, retirement, and cancellation	• Read and apply the following topics:
		  o Qualification criteria of members, legal dependents, and beneficiaries
		  o Microinsurance information requirements
		  o Types of supporting documents
		  o Records Management
		
		• Perform the following skills:
		  o Communications skills
			• Individual study
			• Lecture-discussion
			• Demonstration
			• Field work
			• Role playing
			• Project method
				• Written test
				• Portfolio
				• Interview
				• Demonstration of work related project
					8 hrs

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
		o Mathematical skills o Computer skills o Data gathering skills o Reporting skills o Managing Records			
	3.3 Process remittance and payments	• Read and apply the following topics: o Legislature applicable to microinsurance o Procedure in preparing remittance reports o Encoding procedures o Member's record of remittance o General Ledger o Microinsurance remittance reports • Perform the following skills: o Communications skills o Negotiation skills o Presentation skills o Mathematical skills o Computer skills o People relations skills o Interviewing skills o Data gathering skills o Records Management Skills	• Individual study • Lecture-discussion • Demonstration • Field work • Role playing • Project method	• Written test • Portfolio • Interview • Demonstration of work related project	32 hrs

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration
	3.4 Process claims	• Read and apply the following topics: ○ Procedure in processing claims ○ Means of validating authenticity of documents/ requirements ○ Procedure in disbursement of claims ○ Notice of claims ○ Supporting documents for claims ○ Insurance Commission field validation procedure ○ Other services: ▪ Groceries ▪ Tarpaulins ▪ Flowers ▪ Donation ▪ Relief goods • Perform the following skills: ○ Communications skills ○ Negotiation skills ○ Presentation skills ○ Mathematical skills (premium computations, statistical) ○ Computer skills ○ People relations skills ○ Interviewing skills ○ Data gathering skills ○ Records management skills ○ Encoding skills	• Individual study • Lecture-discussion • Demonstration • Field work • Role playing • Project method	• Written test • Portfolio • Interview • Demonstration of work related project	24hrs

Unit of Competency	Learning Outcomes	Learning Activities	Methodology	Assessment Approach	Nominal Duration

	3.5 Prepare underwriting reports	• Read and understand the following topics:
		  o Underwriting reports
		  o Insurance commission and management reportorial requirements
		  o Types of Microinsurance data
		  o Filing procedures
		
		• Perform the following skills:
		  o Computer skills
		  o Mathematical skills
		  o Reporting skills
		  o Data generation skills
		  o Data presentation skills
		  o Managing records/filing skills
			• Individual study
			• Lecture-discussion
			• Demonstration
			• Field work
			• Role playing
			• Project method
				• Written test
				• Portfolio
				• Interview
				• Demonstration of work related project
					8 hrs

3.2 TRAINING DELIVERY

1. The delivery of training shall adhere to the design of the curriculum. Delivery shall be guided by the principles of competency-based TVET.

   a. Course design is based on competency standards set by the industry or recognized industry sector; (**Learning system is driven by competencies written to meet industry standards**)

   b. Training delivery is learner-centered and should accommodate individualized and self-paced learning strategies;

   c. Training can be done on an actual workplace setting, simulation of a workplace and/or through adoption of modern technology.

   d. Assessment is based in the collection of evidence of the performance of work to the industry required standards;

   e. Assessment of competency takes the trainee's knowledge and attitude into account but requires evidence of actual performance of the competency as the primary source of evidence.

   f. Training program allows for recognition of prior learning (RPL) or current competencies;

   g. Training completion is based on satisfactory completion of all specified competencies not on the specified nominal duration of learning.

2. The competency-based TVET system recognizes various types of delivery modes, both on-and off-the-job as long as the learning is driven by the competency standards specified by the industry. The following training modalities and their variations/components may be adopted singly or in combination with other modalities when designing and delivering training programs:

   ## 2.1 Institution- Based:

   - Dual Training System (DTS)/Dualized Training Program (DTP) which contain both in-school and in-industry training or fieldwork components. Details can be referred to the Implementing Rules and Regulations of the DTS Law and the TESDA Guidelines on the DTP;

   - Distance learning is a formal education process in which majority of the instruction occurs when the students and instructor are not in the same place. Distance learning may employ correspondence study, audio, video, computer technologies or other modern technology that can be used to facilitate learning and formal and non-formal training. Specific guidelines on this mode shall be issued by the TESDA Secretariat.

   - The traditional classroom-based or in-center instruction may be enhanced through use of learner-centered methods as well as laboratory or field-work components.

2.2 Enterprise-Based:

- Formal Apprenticeship – Training within employment involving a contract between an apprentice and an enterprise on an approved apprenticeable occupation.

- Informal Apprenticeship - is based on a training (and working) agreement between an apprentice and a master craftsperson wherein the agreement may be written or oral and the master craftsperson commits to training the apprentice in all the skills relevant to his or her trade over a significant period of time, usually between one and four years, while the apprentice commits to contributing productively to the work of the business. Training is integrated into the production process and apprentices learn by working alongside the experienced craftsperson.

- Enterprise-based Training- where training is implemented within the company in accordance with the requirements of the specific company. Specific guidelines on this mode shall be issued by the TESDA Secretariat.

2.3 Community-Based – Community-Based – short term programs conducted by non-government organizations (NGOs), LGUs, training centers and other TVET providers which are intended to address the specific needs of a community. Such programs can be conducted in informal settings such as barangay hall, basketball courts, etc. These programs can also be mobile training program (MTP).

3.3 TRAINEE ENTRY REQUIREMENTS

Trainees or students who wants to enroll in this program should possess the following requirements:

- Must have completed the ten (10) years of basic education or Alternative Learning System (ALS) Certificate of Completion with Grade equivalent
- Must possess good communication skills

3.4 TOOLS MATERIALS AND EQUIPMENT

List of tools, equipment and materials for the training of a maximum of 25 trainees for **MICROINSURANCE SERVICES (MUTUAL BENEFIT) NC II** are as follows:

Tools		
Qty	**Unit**	**Specification/Description**
25	pcs	Calculator
2	pcs	Stapler
1	lot	Internet Connection - 5 mbps
1	pc	Puncher
Materials		
Qty	**Unit**	**Specification/Description**
3	pcs	Whiteboard marker
1	pc	Whiteboard eraser
6	pcs	Permanent Marker
1	pack	Staple Wires
1	ream	Short bond paper
1	ream	Long bond Paper
1	unit	Printer toner/ink cartridge - Black
1	unit	Printer toner/ink cartridge - Colored
6	pcs	Notepads
25	Pcs	Ballpen
25	Pcs	Long folder
25	Pcs	Fastener
25	Pcs	Logbook (at least 50 leaves)
25	Pcs	Dummy Birth Certificate
25	Pcs	Dummy Letter of Cancellation
25	Pcs	Copy of Microinsurance Implementing Rules and Regulation
25	Pcs	Blank application form
25	Pcs	Blank Microinsurance policy form
25	pcs	Dummy Marriage Contract
25	pcs	Dummy Application of Membership
25	pcs	Dummy Passbook
25	pcs	Dummy Notice of lapses
25	pcs	Dummy MBA certificate of membership

25	pcs	Dummy MBA coordinators profile
25	pcs	Dummy bank statement
25	pcs	Dummy deposit slip
25	pcs	Dummy Statement Of Account
25	pcs	Promotional materials (flyers, posters, streamers, brochure of products and services)
25	pcs	Weekly remittance from branches
25	pcs	sample reports as per insurance commission requirements
25	pcs	Claims form
25	pcs of each form	Forms (Collection report forms, insurance form, membership application, performance evaluation form)
5	sets	Sample promotional materials (flyers, posters, streamers, brochure of products and services)
5	sets	Sample Survey instruments and interview guides

Equipment		
Qty	**Unit**	**Specification/Description**
6	Units	Computer/ Laptop
1	unit	LCD Projector
1	unit	Printer
1	pc	Whiteboard
1	unit	Projector Screen
1	set	Teacher's Table and Chair
		Tables and Chairs for 25 pax

References		
Qty	**Unit**	**Specification/Description**
		Products and Services Policy Manual
		MFI MI Code of Ethics/Conduct and Discipline
		Philippine Labor Code
		Insurance Code IRR
		Insurance Commission Issuances/Circulars
		MFI Operational (Policies and Procedures) Handbook/Manual
		MI Operational Handbook/Manual

NOTE: Access to and use of equipment /facilities can be provided through cooperative arrangements or MOA with other partner-farms/companies.

3.5   TRAINING FACILITIES

Based on a class intake of 25 students/trainees.

Space Requirement	Size in Meters	Area in Sq. Meters	Total Area in Sq. Meters
Student/Trainee Working Space	1 x 1 m.	1..75 sq. m.	25 sq. m
Lecture/Demo Room	9 x 5 m.	45 sq. m.	45 sq. m.
Learning Resource Center	3 x 5 m.	15 sq. m.	15 sq. m.
Facilities/Equipment/ Circulation Area	6 x 5 m.	30 sq. m.	30 sq. m.
		Total :	**115** sq. m.

NOTE: Access to and use of equipment /facilities can be provided through cooperative arrangements or MOA with other partner/companies.

3.6   TRAINER'S QUALIFICATIONS FOR MICROINSURANCE SERVICES (MUTUAL BENEFIT) NC II

- Must be a holder of National TVET Trainer Certificate (NTTC) Level I in Microinsurance Services (Mutual Benefit) NCII or holder of Bachelor's Degree in Accountancy, Finance, Economics and other Business-Related Courses with National Certificate on Trainer's Methodology I (TMI)
- At least two (2) years industry experience for the last five (5) years

3.7   INSTITUTIONAL ASSESSMENT

Institutional Assessment is undertaken by trainees to determine their achievement of units of competency. A certificate of achievement is issued for each unit of competency.

SECTION 4   ASSESSMENT AND CERTIFICATION ARRANGEMENTS

Competency Assessment is the process of collecting evidence and making judgments whether competency has been achieved. The purpose of assessment is to confirm that an individual can perform to the standards expected at the workplace as expressed in relevant competency standards.

The assessment process is based on evidence or information gathered to prove achievement of competencies. The process may be applied to a full qualification or employable unit(s) of competency in partial fulfillment of the requirements of the national qualification.

4.1   NATIONAL ASSESSMENT AND CERTIFICATION ARRANGEMENTS

4.1.1   To attain the National Qualification of **MICROINSURANCE SERVICES (MUTUAL BENEFIT) NC II** the candidate must demonstrate competence in all unit/s of competency listed in Section 1. Successful candidates shall be awarded a National Certificate signed by the TESDA Director General.

4.1.2   Assessment shall focus on the core units of competency. The basic and common units shall be integrated or assessed concurrently with the core units

4.1.3   Recognition of Prior Learning (RPL)/Recognition of Current Competencies (RCC). Candidates who have gained competencies through education informal training, and work or life experiences may apply for recognition in a particular qualification through competency assessment.

4.1.4   The industry shall determine assessment and certification requirements for each qualification with promulgated Training Regulations. It includes the following:

   a.   entry requirements for candidates
   b.   evidence gathering methods
   c.   qualification requirements of competency assessors
   d.   specific assessment and certification arrangements as by industry.

4.2   Competency Assessment Requisite

4.2.1   **Self-Assessment Guide**. The self-assessment guide (SAG) is accomplished by the candidate prior to actual competency assessment. SAG is a pre-assessment tool to help the candidate and the assessor determine what evidence is available, where gaps exist, including readiness for assessment. This document can:

   a)   Identify the candidate's skills and knowledge
   b)   Highlight gaps in candidate's skills and knowledge
   c)   Provide critical guidance to the assessor and candidate on the evidence that need to be presented
   d)   Assist the candidate to identify key areas in which practice is needed or additional information or skills that should be gained prior

4.2.2 **Accredited Assessment Center.** Only Assessment Center accredited by TESDA is authorized to conduct competency assessment. Assessment centers undergo a quality assured procedure for accreditation before they are authorized by TESDA to manage the assessment for National Certification.

4.2.3 **Accredited Competency Assessor**. Only accredited competency assessor is authorized to conduct assessment of competence. Competency assessors undergo a quality assured system of accreditation procedure before they are authorized by TESDA to assess the competencies of candidates for National Certification.

COMPETENCY MAP
MICROINSURANCE SERVICES (MUTUAL BENEFIT) NC II

BASIC COMPETENCIES

Work in teams	Participate in workplace communication	Contribute to workplace innovation	Solve/ address general workplace problems
Exercise sustainable development in the workplace	Present appropriately	Develop career and life decision based on one's self awareness	Practice occupational safety and health procedures

COMMON COMPETENCIES

Provide quality customer services	Comply with quality and ethical standards	Perform computer operation

CORE COMPETENCIES

Promote microinsurance products and services	Process membership enrollment	Monitor insurance policy status

GLOSSARY OF TERMS

1. Beneficiary of Insurance – the person who receives a life insurance benefit in the event of the policyholder's death
2. Claim - A request for payment under the terms of an insurance contract when an insured event occurs.
3. Commercial Insurance – Coverage for businesses for protection against potential losses through unforeseen circumstances like theft, liability, property damage, and for coverage in the event of an interruption of business or injured employees.
4. Contestability - the contestability period for a microinsurance contract shall be one(1) year.
5. Coverage – a microinsurance contract shall cover the insured, and at his/her option, may include his/her immediate family (i.e. his/her spouse, children , and in the case of single persons, his/her parents and siblings); and his/her assets.
6. Effectivity – a microinsurance contract becomes immediately effective only upon full payment of the first premium, contribution, fees or charges.
7. Grace Period - during the effectivity of the contract, the insured is entitled to a maximum grace period of 45 calendar days from due date of premium/contribution payment.
8. Indemnity - principle by which the assured is compensated for losses sustained and is placed as much as possible in the same pecuniary (financial / economic) position as she/he occupied immediately before the misfortune.
9. Insurable Interest – means that the person who wants to be insured must be legally entitle to get an insurance policy and the occurrence of loss will cause the policy holder financial loss.
10. Insurance Commission – a government agency under the Department of Finance. The Commission supervises and regulates the operations of life and non-life companies, mutual benefit, and trusts for charitable uses.
11. Insurance Policy – The legal document issued by the company to the policyholder that outlines the conditions and terms of the insurance; also called the policy contract or the contract.
12. Insurance Processor – are commonly the first people to review new policy applications submitted by insurance agents or individuals. In reviewing the application, the processor confirms the completeness and accuracy of all information provided
13. Insured – The policyholder, the person or entity protected in case of a loss or claim.
14. Insurer – The party to the insurance contract who promises to pay losses or benefits.
15. Lapsed Policy – A policy terminated for non-payment of premiums.
16. Life Insurance - a contract between an insurance policy holder and an insurer or assurer, where the insurer promises to pay a designated beneficiary a sum of money in exchange for a premium, upon the death or disability of an insured person
17. Microfinance – The provision of the broad range of financial services such as – loans, savings and other non-financial services such as micro-insurance and capacity building programs for the poor and low-income households to assist their micro-enterprises so as to enable them to raise their income levels and improve their living standard.

18. Microinsurance - is an activity providing specific insurance, insurance-like and other similar products and services that meet the needs of the low income sector for risk protection and relief against distress, misfortune and other contingent events. This shall include all forms of insurance, insurance–like and other similar activities, as may be defined by concerned regulatory bodies, with the following features:
    a. Premiums, contributions, fees or charges are collected/deducted prior to the occurrence of a contingent event; and
    b. Guaranteed benefits are provided upon occurrence of a contingent event
19. Mutual Benefit – a social organization which provides insurance to its members on an assessment basis.
20. Non-life Insurance – also called General insurance. It is typically defined as any insurance that is not determined to be life insurance. (Ex. Property & Casualty insurance)
21. Period of Cover – the term of the microinsurance contract shall be determined by the provider and shall depend on type of coverage
22. Premium – The sum paid by a policyholder to keep an insurance policy in force.
23. Proximate Cause - active efficient cause that sets in motion a train of events which brings about a result.
24. RIMANSI – a microinsurance technical resource center established by leading microfinance institutions in the Philippines to promote universal risk protection for the socio-economically disadvantaged in the Asia and the Pacific.
25. Suicide clause - The provider shall be liable if the insured commits suicide after one (1) year from the effective date or date of last reinstatement of the contract. Suicide committed in the state of insanity will be compensable regardless of the date of commission. Where suicide is not compensable, the liability of the provider will be limited to the return of premiums.
26. Underwriting – Process of selecting risks for insurance and determining in what amounts and on what terms the insurance company will accept the risk.
27. Utmost Good Faith – the insurance contract being a promise to pay in the case of loss is based on utmost good faith between the Assured and the Insurer

TRAINING REGULATIONS (TR)

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