



# workout

## Simple Guide to Workout Training & Testing Your Staff

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Improving your fitness levels in Insurance and Compliance

[www.workoutmatters.co.uk](http://www.workoutmatters.co.uk)



Prepared by

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**STRAIGHT TO THE POINT**

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- Compliance
- Training
- GDPR

## Introduction

**Workout** is a Computer Based Training and Testing tool from **Create Solutions Ltd.** It has been designed to be simple and easy to use, and an inexpensive solution to your training worries.

## Who is it for?

There is a wide target audience for **Workout**, as we believe the platform provides an invaluable introduction or refresher to not only existing staff, but people new to the Insurance Industry, and in related spheres of business.

Staff who work for Insurance Companies, Insurance Brokers, Claims Management Companies, or require an understanding of the Insurance Industry as part of their role will benefit from **Workout**.

It is not just for customer facing staff either, whether they be call centre staff, telesales operators, complaints or claims department staff. Admin and back-office staff will get as much benefit.

It could be an essential part of induction training for staff at all levels, not just people who are new to the industry, and would support your own internal programme.

## Why do you need it?

You need trained, confident, competent staff. You also need to prove the competency of your staff.

There is a growing awareness of the importance of Continuing Professional Development (CPD) not just within the industry, but throughout all professional industries. It is essential that people maintain their knowledge and skills related to their professional lives. We believe **Workout** will fulfil an important part of any company's CPD requirements.

All staff should have a CPD file which documents their continuing development, and as part of **Workout** we provide a Certificate of Accomplishment for each Module completed.

You will be confident that your staff have a much improved understanding of the subject matter contained in our modules. With their awareness increased, staff will be more competent and more confident in their roles – providing a greater level of service to your customers and to your business.

**Workout** should also save you money and time. Your staff are able to take a Training course with an integrated Testing process in-house. They therefore don't need the day out of the office travelling to wherever an organised training session is taking place. You can allocate how long you wish them to spend on the Modules and then they can get back to doing what they do best.

## What are the Workout Modules?

The **Workout** Modules are an ever expanding set of Training and Testing Modules.

The Compliance & Insurance Modules are aimed at all staff levels. They can be used as stand-alone initial training, support modules or as a refresher. You will know and will have proof that your staff have received the same consistent message on these important topics.

### The **Compliance Modules** are:

- Code of Conduct
- Understanding Regulation
- General Data Protection Regulations
- Understanding Complaints
- Financial Crime
- Treating Customers Fairly
- Vulnerable Customers

### The **Insurance Modules** are:

- Basics of Insurance
- Insurance Principles 1 – Indemnity & Insurable Interest
- Insurance Principles 2 – Utmost Good Faith, Disclosure & Misrepresentation
- Insurance Principles 3 – Proximate Cause, Subrogation & Contribution

We also provide **Bespoke Modules**. These can be based on whichever subject you desire. We have provided Bespoke Modules based on new Insurance products to give the staff who will be selling the product a thorough understanding of its target market, the cover - inclusions and exclusions, how the product works, who the provider is and how to sell it.

Perhaps you would like Bespoke Modules for the products you sell, your business or your systems and procedures? Or maybe you require white-labelling on our other modules – not a problem.

## How do I take a **Workout** Module?

The system is fully online - with the Training and Testing hosted by our software affiliates.

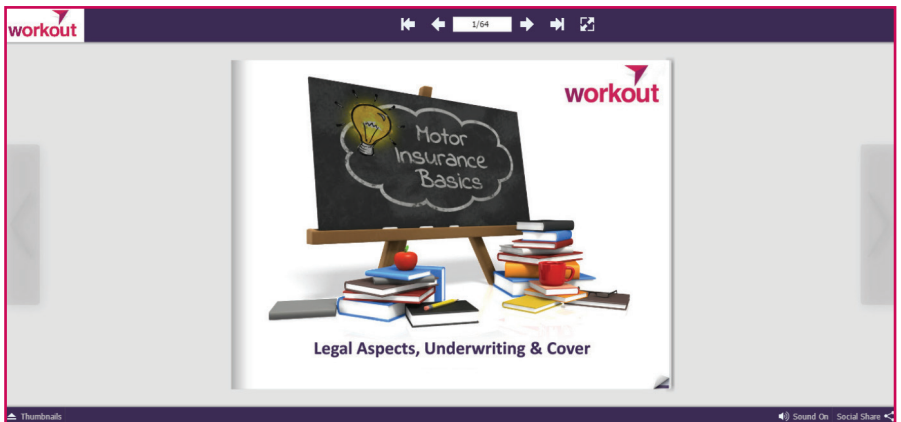
Therefore, candidates need to be using a computer with internet access, in order to read through the training material, complete the online test and submit their results.

Candidates are immediately shown their results on screen, and can access a Certificate for their CPD file at the same time. A copy of the results is then emailed to the email address they entered, along with a link to download the Certificate.

## Workout – A Walkthrough

The following is a Walkthrough to show how the process should work from A to Z, from the first email to the final feedback.

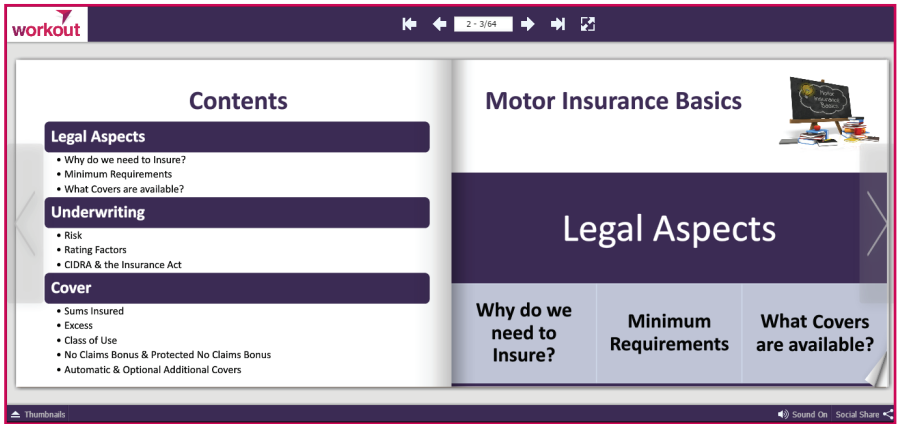
1. You provide us with:
  - a. A list of the candidates for **Workout**,
  - b. Their email addresses (if your staff members do not have individual email addresses, please provide one that those candidates can access).
2. You receive our introduction email containing the link to the **Workout** Training Modules, which you distribute to staff.
3. Your candidate follows the link in the email to the Training Module they have been asked to take. You decide which Modules they do and when. Below is a screenshot of the covering page for the **Motor Insurance Basics Workout** Module. This opens in your default internet browser. (You need the latest version of Flash for the software to work in your browser).



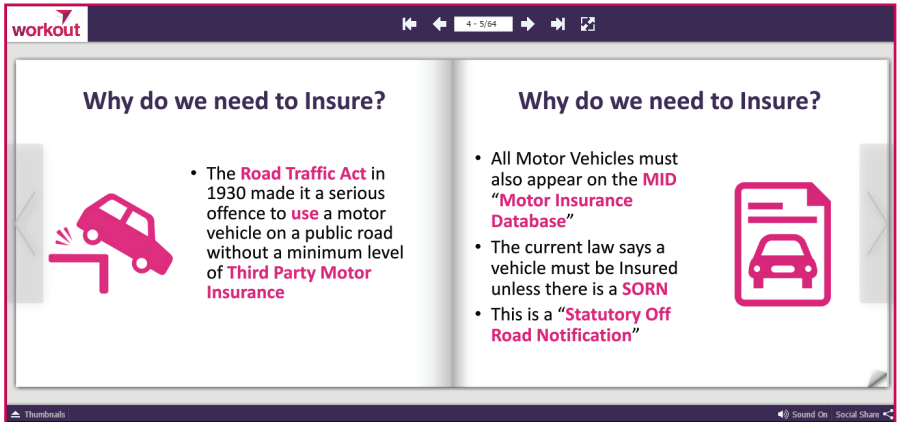
As you can see, the navigational controls are across the top of the page, but the pages can be turned just like a real book by dragging the upturned corner over, or clicking the arrows on the sides of the screen.

- 4. The candidate progresses through the sections of the module at their own pace. The pages of the Training material vary from simple bullet points to technical information, graphical representations and charts, and contain colourful images and a variety of content. Some are really simple – just to get an important message across, others contain more detailed information when required. The following are a number of screenshots from this module so you can get an idea of what to expect.

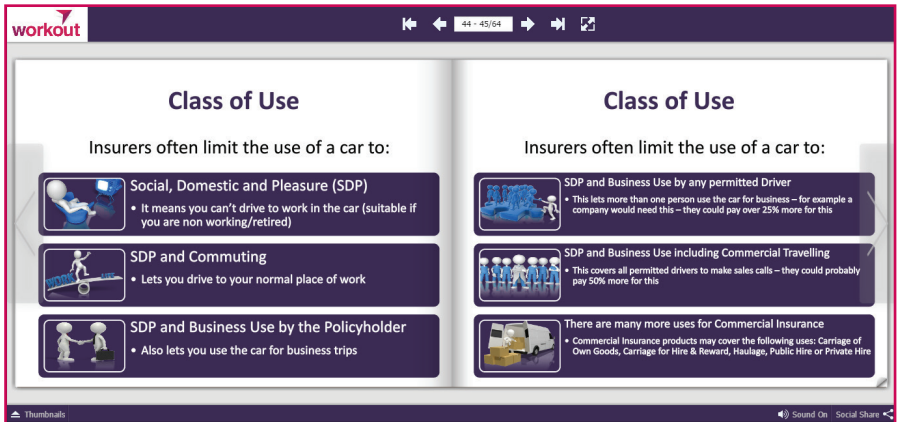
Contents page and Section divider



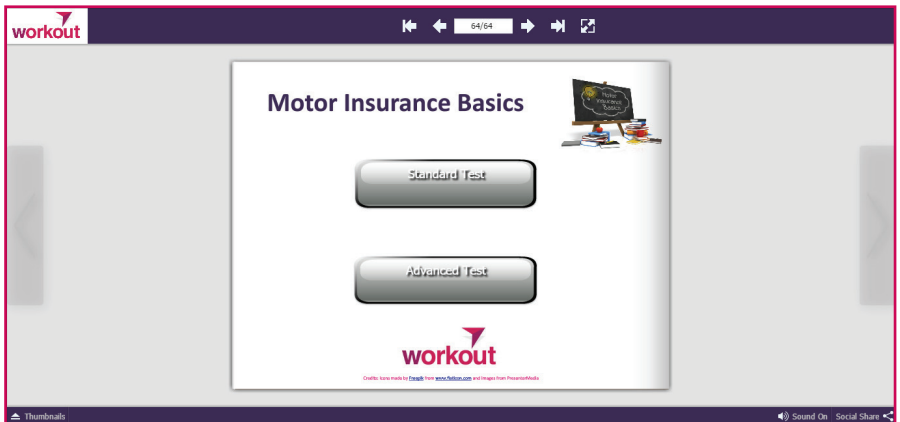
Simple bullet points for important points



Making definitions easier to understand



5. The candidate reads through the Training material and reaches the end.



They are now given a short briefing on what the Testing entails and how long they have to complete the tests.

There are now two tests, **Standard** and **Advanced**. It is up to the firm to decide which test their candidates take.

On the final slide are the buttons, which when clicked, opens a new webpage.

6. The Testing opens in a new window in your internet browser. The candidate logs in with their email address and password.

**Workout - Motor Insurance Basics (Standard)**

First name

Last name

Email address

Firm name

**Start Test ▶**

7. There is an introduction page on each test. This explains the number of questions, time limit, how answers will be collected and the pass mark.

**Workout - Motor Insurance Basics (Standard)**

**There are three types of questions on this test:**

**True or False**  
Simply select either True or False. A correct answer scores 3 pts.

**Multiple Choice**  
There are four answers to choose from, you must select only one. A correct answer scores 3 pts.

**Multiple Response**  
There are six answers to choose from, you must select three. Each correct answers scores 1 pt, so you can score up to a maximum of 3 pts.

**Start Test ▶**



8. The candidate reads the question and completes their answer.

**Workout - Motor Insurance Basics (Standard)**

👤 Test Taker

**Question 1 of 15**

Which Act of Parliament in 1930 made it a serious offence to use a motor vehicle on a public road without a minimum level of Third Party Motor Insurance?

(Select one answer)

- Road Traffic Act
- Roads Act
- Motor Car Act
- Locomotives on Highways Act

[Next ▶](#)

9. The candidate completes the Test. They are instantly provided with their score and percentage and length of time taken.

On this page there is the option to download the Certificate of Accomplishment (however, this is also emailed to the Candidate).

**Results for:** Test Taker

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Title: Workout - Motor Insurance Basics (Standard)

Points: 45 out of 45

Percentage: 100%

Duration: 00:03:58

Date started: Wed 25th Apr 2018 4:53pm


Date finished: Wed 25th Apr 2018 4:57pm

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[Print this page](#)

**Feedback**

Well done - you have passed!



10. Further down, the Candidate can see how they have done on each question.

**Question 1 of 15**

Which Act of Parliament in 1930 made it a serious offence to use a motor vehicle on a public road without a minimum level of Third Party Motor Insurance?

(Select one answer)

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Selected answer: **A)**

- A) Road Traffic Act**
- B) Motor Car Act**
- C) Locomotives on Highways Act**
- D) Roads Act**

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**Points:** 3 out of 3

## How much will it cost?

£45 +VAT per person, including all the above modules for the year. A service level agreement and contract will be issued.

## Renewal

We will aim to notify you at least 30 days before your Renewal is due. Charges are subject to change at Renewal as the portfolio of Workout modules increases.

## Bespoke Workout Modules

As mentioned earlier we can create bespoke modules for your business. For example if you have a product or procedure for which you require Training and Testing then we can do this for you.

Costing is based upon a number of factors, such as number of Users, Hosting, issuing of Certificates and Results, Ongoing Support, and is dependent on time spent composing the training material and tests. If you have your own material written this significantly reduces the price.

## Updates

We will continue to update the Workout modules when changes in how the market is regulated occur. In an ever-evolving industry such as Insurance we will also provide updates to our modules to include important changes when necessary.

Additional modules that we produce will be available for an additional fee. We are always open to suggestions for new modules.

## What is in the full Portfolio?

The current Modules contained in **Workout** are as follows:

There are 7 **Compliance Modules** which are:

### Code of Conduct

This Module focusses on:

- Background to the Code of Conduct
  - The Financial Conduct Authority
  - A Change to Regulation
  - Why are you being Regulated?
  - What is meant by Code of Conduct?
- Code of Conduct Rules
  - What are the rules?
  - Integrity
  - Skill, Care and Diligence
  - Open and Cooperative
  - Interests of Customers
  - Market Conduct

### Understanding Regulation

This Module focusses on:

- The Financial Conduct Authority
  - What the FCA Regulates
  - The FCA's 11 Principles for Business
  - The FCA's Statutory Objectives
- The Financial Services Compensation Scheme
  - What is the FSCS?
  - About the FSCS
  - What the FSCS protects

- The Financial Ombudsman Service
  - What is the FOS?
  - What does the FOS do?
  - How does it settle disputes?

## General Data Protection Regulation

This Module focusses on:

- Introduction to Data Protection
  - Important terms
  - DPA and PECR
  - GDPR and ePrivacy
  - ICO
- Principals of GDPR
  - Lawfulness, Fairness and Transparency
  - Purpose Limitation
  - Data Minimisation
  - Accuracy
  - Storage Limitations
  - Integrity and Confidentiality
- Types of Information
  - Personal data
  - Special Categories
  - Criminal Convictions
- Rights of Customers
  - Right to be Informed (including Privacy Notices)
  - Right of Access (Subject Access Requests)
  - Right of Rectification
  - Right of Erasure
  - Right to Data Portability
  - Right to Object
  - Right to query automated decisions
  - Right to Complain
  - Best Practice
- Obtaining Consent
  - What is valid consent?
  - When is consent required?
- Keeping Data Safe
  - Common sense do's and don'ts
  - What happens if it all goes wrong?

- Breaches
  - What is a breach?
  - What to do if you discover a breach

## Understanding Complaints

This Module focusses on:

- Introduction to Complaints
  - The Financial Conduct Authority
  - Receiving Complaints
  - The Importance of Procedures
- Defining Complaints
  - The Definition of a Complaint & Examples
  - The Basic Rules to Handling Complaints
  - Who can make a Complaint?
- Treating Complainants Fairly
  - Impartiality
  - Management Information
  - Reporting
- Rules and Regulations
  - The Rules
  - Complaints to the Insurer
  - Our Procedures
- What to do when we receive a Complaint
  - Resolving Complaints Early
  - Company Procedure
  - Good Practice
- What can happen if we don't handle Complaints well
  - Reputational Damage
  - Consumer Detriment
  - FCA Fines

## Financial Crime

This Module focusses on:

- What is Financial Crime and what does it mean to you?
  - Financial Crime Defined
  - Examples of how you may be affected
  - What does this mean to you?

- Money Laundering
  - Money Laundering Act 2007
  - Punishments
  - Placement, Layering & Integration
- Whistle Blowing
  - The Public Interest Disclosure Act
  - The National Crime Agency
  - Examples of Financial Crime
- Bribery Act 2010
  - Failure to Prevent Corruption
  - Significant Fines
- Insurance Fraud & Examples
  - External Fraud
  - Internal Fraud
  - The Examples

## Treating Customers Fairly (TCF)

This Module focusses on:

- What is it?
  - Where TCF comes from
  - Aims of TCF
  - TCF Culture
- Who does it apply to?
  - Regulated Firms
  - Staff
  - Product Life Cycle
- How does it affect your business?
  - The 6 TCF Outcomes
  - Good Practice
  - Poor Practice

## Vulnerable Customers

This Module focusses on:

- What are Vulnerable Customers?
  - The Definition
  - Different Types of Vulnerability
  - The Size of the Problem

- How to Recognise them
  - How to Recognise the different types of Vulnerable Customers
- Treating Them Fairly
  - How to Treat them Fairly
  - Other Factors

There are 4 **Insurance Modules** which are:

### **Basics of Insurance**

This Module focusses on:

- What is Insurance
  - What is Risk?
  - The Ancient History
  - Development of the Modern Industry
- How it works
  - Insurance Explained Simply
  - Where do the Premiums go?
- The Insurance Market
  - Who makes up the Market
  - Facts and Figures

### **Insurance Principles (Part One)**

This Module focusses on:

- Indemnity
  - What is it?
  - Settling a Claim
  - When is it not possible?
- Insurable Interest
  - An Explanation
  - How might Insurable Interest arise?
  - Examples

### **Insurance Principles (Part Two)**

This Module focusses on:

- Utmost Good Faith
  - What is it?
  - Duty of Disclosure
  - Material Facts

- Disclosure and Representation Act 2012
  - How it applies to Consumer Clients
  - A Change in Culture
  - What happens next

### **Insurance Principles (Part Three)**

This Module focusses on:

- Proximate Cause
  - What does this mean?
  - Establishing the Cause of the Loss
- Subrogation
  - Recovery
- Contribution
  - Sharing
- A Recap of the Principles and Terms

And an additional free trial Module, Motor Insurance Basics, which is available on our website [www.workoutmatters.co.uk](http://www.workoutmatters.co.uk)





## Who are Create Solutions Ltd?

Create Solutions Ltd specialises in General Insurance compliance and training. Its experience and expertise is specific to this area. Our directors have spent their entire working lives in the insurance sector and have extensive experience in general insurance training.

Create Solutions has been dealing with financial services compliance for over nineteen years. In addition to their face-to-face client support, they have organised and delivered countless workshops and lectures on regulatory matters to the General Insurance Market. They have an expert and in-depth understanding of regulation, as it applies to General Insurance and this has been gained through their experience in dealing with firms of all sizes, both in the UK and abroad.

*Speak to us...*

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