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INSURANCE SECTOR EDUCATION
AND TRAINING AUTHORITY

Learner Name	
ID Number	
Organisation	

FORMATIVE ASSESSMENT: LEARNER WORK FILE VERSION 1

Unit Standard Title: **Manage Risk in Own Work Environment**

Unit Standard No: **119265**

Unit Standard Credits: **2**

NQF Level: **4**

Mark information:

Specific Outcome/Section	1	2	3	4	5	Total	%	C / NYC
Maximum marks	31	28	8	10		77	100	

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Formative Activities

Section A: 31 marks

Activity 1

Think about your role in the organization that you work in:
What documents are in place to provide you with direction in terms of your responsibilities?

(2)

NOTE: If you do not have any documents in place, think about what kind of documents should be in place, the kind of information that the documents should contain and how this would contribute to the efficient running of the business.

Activity 2

Identify your role in your current workplace. Use the worksheet provided (below) to record the following information:

- List the outputs of your role.
- Once this is done, list the quality requirements for each output. Make reference to legislation and/or industry standards

(3 x 3 = 9)

Outputs and Quality Requirements Worksheet

Outputs	Quality Requirements
1.	
2.	
3.	

Activity 3

Explain, with examples, the implications of not performing to required standards with reference to the organization and the individual.

(15)

Activity 4

Refer to the table you filled in at Activity 2. Indicate whether there is a risk associated with not producing the specific output to quality requirements mentioned in the table, by putting a Yes or No in the 'Y/N' column.

(3)

Outputs mentioned in Activity 2	Y/N? Is there risk associated with not producing the specific output to quality requirements?
1.	
2.	
3.	

Activity 5

Discuss the implications of exceeding quality requirements with reference to the organization and the individual.

(2)

Section 2: 28 marks**Activity 6**

Do research and retrieve your organisation's "standard operating procedures" that are being used for certain problems / issues with clients. Identify one predictable situation that your organisation made provision for and list the steps required in the specific chosen situation. Explain each procedure with reference to the particular scenario that you chose.

(5)

Activity 7

Conduct research and find out why it is important to authenticate sources of information? Give an example. (2)

Activity 8

In your own time – interview a subject matter expert in your organisation who knows about compliance issues, e.g. company lawyer, compliance officer, trustee, manager, finance officer, etc. You can interview more than one person:

(16)

Ask for examples for information in the instance where:

- The employer acted on unverified or unsubstantiated information
- The employer repeated unverified or unsubstantiated information
- An employee acted on unverified or unsubstantiated information
- An employee acted on unverified or unsubstantiated information

Ask them to provide you with details regarding the risk to the employee as well as the company.

Ask them to explain what the implications were.

Ask them to explain ways in which information can be verified and who could have been trusted as a source.

Document the outcomes of your interview in the worksheet provided below.

Also document the examples provided by the subject matter experts and the implications using the worksheets provided below. (1 mark per question)

WORKSHEET

Please provide an example of an instance where the employer (company) acted on unverified or unsubstantiated information.

What was the risk to the employer?

What were the implications?

How could the information have been verified and who could have been trusted as a source?

Please provide an example of an instance where the employer (company) repeated unverified or unsubstantiated information

What was the risk to the employer?

What were the implications?

How could the information have been verified and who could have been trusted as a source?

Please provide an example of an instance where the employee acted on unverified or unsubstantiated information

What was the risk to the employee?

What were the implications?

How could the information have been verified and who could have been trusted as a source?

Please provide an example of an instance where the employee repeated unverified or unsubstantiated information

What was the risk to the employee?

What were the implications?

How could the information have been verified and who could have been trusted as a source?

Activity 9

Case Study

You were recently appointed premises manager of a large organisation. You have 22 staff members reporting to you and there is about 300 staff in the company. The following incidents have come to your attention:

Electrical cables were exposed in the client walk in centre for over a month. None of the employees reported the situation with the electrical cables because they did not think it was their responsibility

The technician said he did not have time to finish the work in that area because he had to begin a project in another section of the offices. He said he had no work profile and also was not thinking about the risk of leaving electrical cables exposed. Mr X is a technician maintaining the main air-conditioning generator and has raised a concern that his hearing is being negatively affected.

Mr Y, Mr X's manager has severely reprimanded Mr X after receiving his complaint and stated that he wanted to hear nothing more about the incident or otherwise he would find someone else who wants to do the job.

Use the table below and:

(5)

- Identify areas of non-compliance to regulatory items
- Identify any risks associated with non-compliance

Refer to the following in your Learner Guide in Module 2:

OCCUPATIONAL HEALTH AND SAFETY ACT, 1993

Section 8 (1) – General duties of employers to their employees

Section 13 – Duty to inform

Section 26 – Victimisation forbidden

Section 17 (1) - Health and Safety representatives

AREAS OF NON-COMPLIANCE:	Risk Yes/No	Low/Medium/High

AREAS OF NON-COMPLIANCE:	Risk Yes/No	Low/Medium/High

Section 3: 8 marks

Activity 10

Explain what is meant by Upside and Downside risk.

(2)

Activity 11

Identify and list a potential risk associated with a specific procedure and discuss the possible measures to minimize the particular risk.

(4)

Activity 12

Evaluate the measures mentioned in Activity 11, and give innovative recommendations to help minimize the risk.

(2)

Section 4: 10 marks**Activity 13**

Draft a personal action plan to manage the negative risk associated with own behaviour, attitudes and responsibilities.

Do a survey with your co-workers or colleagues and identify attitudes and behaviours most valued by them i.e. establish the perceived dominant value system in your work place. Identify minimum 5 values and the associated behavior.

If you do not work, then conduct the survey with family, friends or associates.

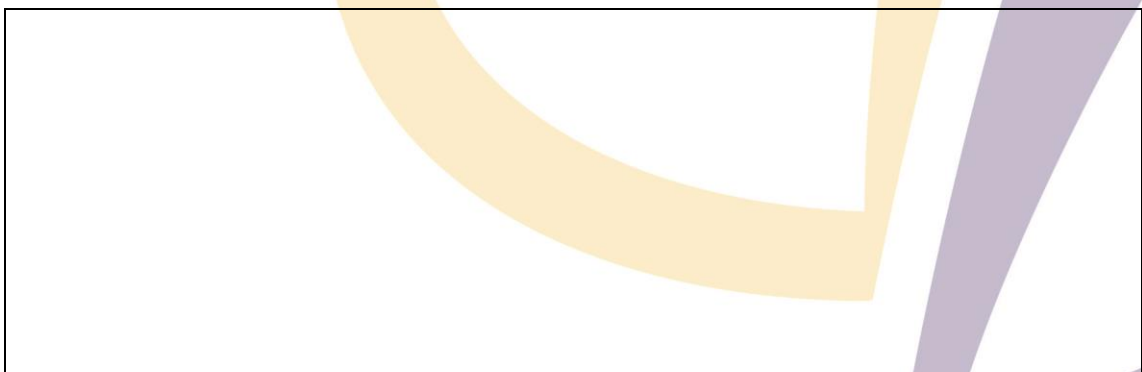
- Analyze your own behaviour for both positive and negative risk when compared to the perceived dominant value system. (5)



- Analyze your employment contract as well as the documents in place to provide you with direction in terms of performing your responsibilities. If you do not work, you can refer to the work profile developed during an earlier activity. (2)



- Draft a personal action plan to manage the negative risk associated with own behaviour and attitudes against your team's dominant value system as well as the outputs you produce that could have a negative risk to your company. (3)



A table of value statements and behaviours has been included below for you to use. No marks are allocated for this table.

Table of Behaviours

Value statement and description of behaviour	Value		
	H	M	L
Empathy: Acknowledging, accepting and communicating an understanding of another person's thoughts, feelings, values and beliefs.			
Verbal: Verbally expressing views and ideas, giving instructions or requesting information in a clear and concise manner.			
Time management: Efficiently planning and prioritising time in response to incoming needs, and in response to the nature of those demands.			
Assertiveness: Communicating opinions, beliefs and suggestions honestly and constructively without becoming disrespectful to others.			
Proactivity: Anticipating situations, problems and opportunities and executing plans to address or take advantage thereof.			
Learning: When faced with new information, willingly exploring and re-assessing the situation and changing one's own thinking, behaviour and skills set to meet demands and changes.			
Integrity: Consistently acting and behaving in ways that are congruent and aligned with one's espoused values, theories and beliefs. <i>Includes congruence, trustworthiness, reliability, and internal consistency.</i>			
Service Orientation: Continually expresses a predominant concern for providing help to others and serving their needs over his/her own-often in the service of high moral and ethical standards. <i>Includes selfless, generous, customer-focused, and reliable.</i>			
Optimism: Tends to feel a genuine positive regard for others, and generally expects the best out of them and social situations. More generally expects things will turn out for the better in the future. <i>Includes enthusiastic, accepting, resilient, positivity.</i>			
Value statement and description of behaviour	Value		
	H	M	L
Collaborative: Continually expresses a predominant concern for creating effective relationships with others, establishing win-win partnerships, trust, and shared purpose. <i>Includes warm, friendly, relationship oriented, Team builder.</i>			
Sense of Urgency: Tends to feel personal responsibility and accountability for making critical decisions about tasks and getting things done in a timely and unhesitating fashion. <i>Includes disciplined, impatient, focused, driven.</i>			
Conflict handling: Facilitating tough disagreements, settling disputes equitably, finding common ground and obtaining cooperation with minimum disruption.			
Empathising: Acknowledging, accepting and communicating an understanding of another person's thoughts, feelings, values and beliefs.			
Listening: Attending to, hearing and understanding the verbal			

expressions of others, detecting key points and issues, and communicating to the other they have been heard.			
Logical reasoning: Documents a process through to a logical conclusion. Argues own point of view based on factual evidence. Identifies the underlying cause when presented with an issue or problem.			
Multi-skilled performer: Demonstrates necessary competencies to produce his/her outputs well. Continually strives to improve skill sets and assure total quality. Multi-skilled team member in terms of processes the team works with.			
Decision-making: Participates in decision-making regarding decisions that directly impact the team. Assimilates and information for making decisions which directly impact the team.			
Value statement and description of behaviour	Value		
	H	M	L
Problem solving: Is always on the look out for problems that may arise as the team goes about its work. Recommends or gets the team to identify alternatives that will solve the problem. Skilled in a variety of problem solving techniques.			
Customer focus: Has a strong awareness of customer's wants and needs coupled with a strong desire to meet them – is proactive in suggesting ways to meet current and anticipated customer needs. Takes ownership when dealing with a customer's request. Keeps customers informed of progress along the way.			
Team member: Demonstrates a willingness to train and develop others by sharing knowledge. Provides constructive feedback to team members for their contributions. Volunteers to help team members with their tasks when appropriate. Coaches team members in identified outputs and behaviours that need improvement			



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SOUTH AFRICAN QUALIFICATIONS AUTHORITY

REGISTERED UNIT STANDARD:

Manage risk in own work environment

SAQA US ID	UNIT STANDARD TITLE			
119265	Manage risk in own work environment			
ORIGINATOR		ORIGINATING PROVIDER		
SGB Insurance and Investment				
QUALITY ASSURING BODY				
-				
FIELD			SUBFIELD	
Field 03 - Business, Commerce and Management Studies			Finance, Economics and Accounting	
ABET BAND	UNIT STANDARD TYPE	OLD NQF LEVEL	NEW NQF LEVEL	CREDITS
Undefined	Regular	Level 4	NQF Level 04	2
REGISTRATION STATUS		REGISTRATION START DATE	REGISTRATION END DATE	SAQA DECISION NUMBER
Reregistered		2009-07-01	2012-06-30	SAQA 0480/09
LAST DATE FOR ENROLMENT		LAST DATE FOR ACHIEVEMENT		
2013-06-30		2016-06-30		

In all of the tables in this document, both the old and the new NQF Levels are shown. In the text (purpose statements, qualification rules, etc), any reference to NQF Levels are to the old levels unless specifically stated otherwise.

This unit standard replaces:

US	Unit Standard Title	Old NQF	New	Credits	Replacement
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ID		Level	NQF Level		Status
13954	Manage risk in own work/business environment	Level 4	NQF Level 04	5	Complete

PURPOSE OF THE UNIT STANDARD

This unit standard is a building block in the understanding of the concept of risk. As such it is a life skill. It is especially relevant for learners who work in insurance and investment related sub fields where the pooling of risk and appetite for risk are important concepts.

The qualifying learner is capable of:

- Analysing own role and the risk associated with performance at work.
- Demonstrating knowledge and understanding work procedures in the workplace and the risk of non-compliance.
- Suggesting ways of managing risk in own work situation.
- Analysing the behaviours and attitudes that constitute positive and negative risk in the workplace.

LEARNING ASSUMED TO BE IN PLACE AND RECOGNITION OF PRIOR LEARNING

- Communication at NQF Level 3.
- Mathematical Literacy at NQF Level 3.
- Computer Literacy at NQF Level 3.
- Unit Standard: Manage risk in own life. NQF Level 3.

UNIT STANDARD RANGE

- An organisation includes a small, medium or micro enterprise or sole owner business.
- Unpredictable or unusual circumstances include situations for which there is no known policy, unusual procedures or situations outside appropriate level of authority.
- Measures to minimise risk could include cost and maintenance of equipment, budget issues, mandated levels of authority, occupational health and safety measures.
- Own work role could be in formal, part-time, full-time, or informal employment or in formal education.
- Situations could include processes, procedures and/or positions within an organisation.
- Levels or industry standards include, but are not limited to: Institution and organisation standards.

Specific Outcomes and Assessment Criteria:

SPECIFIC OUTCOME 1

Analyse own role and the risk associated with performance at work.

ASSESSMENT CRITERIA

ASSESSMENT CRITERION 1

Work responsibilities for a selected position are analysed and listed as outputs.

ASSESSMENT CRITERION 2

The measurable quality requirements for each work responsibility/output are explained in terms of legislation and/or industry standards.

ASSESSMENT CRITERION 3

The implications of not performing to required standards are explained with reference to the organisation and the individual.

ASSESSMENT CRITERION 4

The implications of exceeding quality requirements are explained with reference to the organisation and the individual.

SPECIFIC OUTCOME 2

Demonstrate knowledge and understanding of work procedures in the workplace and the risk of non-compliance.

ASSESSMENT CRITERIA

ASSESSMENT CRITERION 1

Procedures required in predictable situations are known and explained with reference to a particular organisation or scenario.

ASSESSMENT CRITERION 2

Information sources are accessed in unusual or unpredictable circumstances for three different scenarios.

ASSESSMENT CRITERION 3

The risk associated with non-compliance with organisation procedures is analysed for different scenarios.

ASSESSMENT CRITERION 4

Reasons why it is important to authenticate sources of information are explained with examples.

ASSESSMENT CRITERION 5

The risk to the organisation associated with acting on or repeating unverified or

unsubstantiated information is explained and a judgment is made as to whom to trust as a source for three different scenarios.

SPECIFIC OUTCOME 3

Suggest ways of managing risk in own work position.

ASSESSMENT CRITERIA

ASSESSMENT CRITERION 1

Upside and downside risk is analysed for a particular position in an organisation.

ASSESSMENT CRITERION 2

Potential risk associated with a specific procedure is identified and measures to minimise the risk are explained with reference to a specific organisation.

ASSESSMENT CRITERION 3

Measures to minimise risk for a particular situation are evaluated and innovative recommendations are made to help minimise the risk.

SPECIFIC OUTCOME 4

Analyse the behaviours and attitudes that constitute positive and negative risk in the workplace.

ASSESSMENT CRITERIA

ASSESSMENT CRITERION 1

Personal behaviour analysed to determine behaviour risk to an employment contract and inform a personal code of conduct.

ASSESSMENT CRITERION 2

Personal behaviour that could be construed as an upside risk to the organisation is identified and an indication is given of the positive spin off.

ASSESSMENT CRITERION 3

Own behaviour is analysed to determine how well own values and attitudes contribute to positive work relationships.

ASSESSMENT CRITERION 4

Behaviours and attitudes most valued by co-workers or colleagues are surveyed and own behaviour is compared to the perceived dominant value system and own experiences in workplace relationships.

ASSESSMENT CRITERION 5

A personal action plan is proposed to manage both positive and negative risk associated with own behaviour and attitudes.

UNIT STANDARD ACCREDITATION AND MODERATION OPTIONS

- An individual wishing to be assessed (including through RPL) against this unit standard may apply to an assessment agency, assessor or provider institution accredited by the relevant ETQA or an ETQA that has a Memorandum of Understanding with the relevant ETQA.
- Anyone assessing a learner against this unit standard must be registered as an assessor with the relevant ETQA or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
- Any institution offering learning that will enable achievement of this unit standard or assessing this unit standard must be accredited as a provider with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
- Moderation of assessment will be conducted by the relevant ETQA according to the policies and guidelines for assessment and moderation of that ETQA, at its discretion, in terms of agreements reached about assessment and moderation between various ETQAs (including professional bodies).

UNIT STANDARD ESSENTIAL EMBEDDED KNOWLEDGE

N/A

UNIT STANDARD DEVELOPMENTAL OUTCOME

N/A

UNIT STANDARD LINKAGES

N/A

Critical Cross-field Outcomes (CCFO):

UNIT STANDARD CCFO IDENTIFYING

The learner is able to identify and solve problems in which responses show that responsible decisions using critical thinking have been made in analysing the risk in his/her own work position, assessing how well his/her own values and attitudes contribute to a positive work environment and making a judgment about who to trust as a source of information.

UNIT STANDARD CCFO ORGANISING

The learner is able to organise and manage his/her activities responsibly and effectively in analysing his/her own attitudes and behaviour and making any changes that are necessary.

UNIT STANDARD CCFO COLLECTING

The learner is able to collect, organise and critically evaluate information in analysing own behaviour, surveying the attitudes and behaviours most valued by co-workers or colleagues and accessing information in unpredictable situations.

UNIT STANDARD CCFO COMMUNICATING

The learner is able to communicate effectively in explaining quality requirements and procedures required in predictable situations and other explanations that are built into the assessment criteria.

UNIT STANDARD CCFO DEMONSTRATING

The learner is able to demonstrate an understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation by understanding the implications of not performing to the required standard, or exceeding the quality requirements, the risk associated with non-compliance with organisation procedures and the risk of acting on unverified or unsubstantiated information.

UNIT STANDARD CCFO CONTRIBUTING

Learners are able to be culturally sensitive across a range of social contexts in assessing the values and behaviours most valued in a workplace and adjusting own behaviour to promote good or positive work relationships.

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