



"Working together for a skilled tomorrow"

INSQA POLICY FOR ASSESSMENT AND MODERATION

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INSQA PROPOSED ASSESSMENT MODEL

HOW THE ASSESSMENT PROCESS WILL WORK:

Assessment of unit standards:

Unit standard outcomes will be assessed from formative assessment exercises that occur during the learning session. Learners will be assessed for formal credit towards the unit standard and results will be retained in the portfolio of evidence. Hence, although following a formative process this assessment will have a summative component.

Assessment of qualifications:

Evidence produced during formative assessment of unit standards will be compiled towards the portfolio of evidence.

Exit level outcomes will be assessed summatively at the exit level stage of a qualification

Assessment for Recognition of Prior Learning (RPL):

The same process will be followed for assessment. Since the assessment evidence will not be produced as part of a learning programme, the learner will be briefed up front by an evidence facilitator on the necessary requirements and the learner will be responsible for producing and compiling the evidence.

Design of assessment instruments and methods:

Specific outcomes relating to unit standards and exit-level outcomes will be clustered as far as possible according to knowledge, skill and independent-learning components.

This will be based on analysis of what aspect of learner competence an outcome is intended to measure.

Assessment methods and instruments will then be designed around these criteria in such a way that one instrument could measure more than one outcome or assessment criterion e.g. a formal test could measure all knowledge-based outcomes contained in one unit standard.

Certain criteria may not easily fall into a category of knowledge, skill or independent learning and assessment design will have to accommodate these, perhaps using different methods of assessing. Nevertheless, breaking up and clustering into these components enables the instrument designer to develop more effective and fit-for-purpose methods of assessment.

Examples of assessment instruments:

Knowledge assessment	Skill assessment	Independent learning
Formal test	Observation of on-the-job performance, classroom-based or workplace-based	Research project

Assessing at different levels:

Different levels of unit standards and qualifications relate to different levels of cognitive complexity. Assessment methods and instruments will be adapted to suit the specific needs of the different levels.

Moderation

Moderators will evaluate assessments with the use of a checklist designed and developed in conjunction with assessors. The checklist will take into account the formative assessment of unit standards and the summative assessment of exit-level outcomes.

Moderators will inspect a random sample of 50% of assessments, against 50% of the criteria stipulated in the moderator checklist, randomly selected, including moderation of exit-level outcomes.

INSQA will conduct external moderation on the same basis to quality assure in terms of fairness and consistency and to investigate any trends.

Benefits of this method of assessment:

- Facilitates a cycle of continuous, developmental learning, where learning feeds assessment and assessment feeds learning
- Proving authenticity will not be a problem since evidence will be produced under the guidance and supervision of the facilitator
- Currency of evidence and practicability of conducting the assessment are more easily managed
- The continuous nature of formative assessment takes away the burden of the learner having to produce a whole portfolio of evidence all at once

- The learner is developed under the guidance and mentorship of the course facilitator.
- With this form of assessment being developmental in nature, the likelihood of re-assessments and appeals is minimised

Design of learning material and assessment instruments

Learning material should incorporate assessment instruments and should be designed to monitor gaps in learner competence towards developing the learner to a level of readiness for the next step in the learning process

The design and development of learning material will take the following pattern:

1. Assessment instruments will be developed against a unit standard's specific outcomes and associated assessment criteria
2. Learning material will be developed around the assessment instruments

All specific outcomes will be assessed.

Assessment instruments should be carefully designed to efficiently and effectively cover many specific outcomes or clusters of unit standards in one assessment activity, provided that each unit follows a logical sequence of events.

Code of Conduct

This method of assessment places great emphasis on the role of the facilitator as assessor and if the moderating bodies should find any reason to doubt the integrity of the assessment process, this will result in the provider body being discharged of its assessor status and function.

Assessors and moderators will be expected to adhere to the INSQA Code of Conduct for Assessors and Moderators and related functions will be evaluated against this code.

Implementation action plans

INSQA is presently investigating validation techniques for the assessment of exit-level outcomes. We will consider the use of an external agency to either custom-design instruments and conduct the assessments or train assessors in the administration of custom-designed instruments.

The proposed model will be developed in consultation with stakeholders and in conjunction with the INSQA project to investigate RPL methods.

INSQA's learning programmes in outcomes-based education will be designed and developed around this model to provide capacity for implementation in the sector.

The model will be implemented during 2003 and 2004, inviting comment from interested parties. A project team will be appointed to compile comment and this will be incorporated into the review process.

A review and evaluation will be conducted during the year 2005.

INSQA framework and guidelines for assessment and moderation

Introduction

INSQA (The Insurance Sector Quality Assurance body) is dedicated to supporting the transformation imperatives of the nation and promoting the objectives of the National Qualifications Framework. INSQA's Vision and Mission statements, stated below, are a reflection of its commitment:

Vision

The overall goal of INSQA is to create and improve the knowledge and applied skills of constituent learners in the Insurance sector, in order to contribute to:

- The development and growth of the Insurance Sector
- The promotion of on-going learning and access to enabling facilities, primarily in the Insurance sector and with a view to promoting growth in the Financial Services sector
- The development of quality education and training for all those involved
- The redress of past inequalities in education, training and personal growth and development
- The growth of the South African economy in a global market

Mission

INSQA's mission as a Quality Authority is to empower a workforce that partners with stakeholders, aligned with national objectives, to add value to the economy of South Africa in a global market.

In so doing, we shall:

- Create opportunities for the advancement of learners within the insurance sector
- Evaluate and monitor outcomes of learning to ensure quality assurance against implemented quality management systems
- Accelerate the redress of past inequalities in education, training and personal growth and development
- Communicate effectively by representing and involving stakeholders at all levels

Purpose of this document

The purpose of this document is to provide a framework to providers seeking accreditation with the Insurance Sector Quality Authority (INSQA) for:

Policies and practices for the management of assessment,

With respect to

- The assessment practices and procedures for an outcomes-based education and training system, in keeping with the NQF approach, and
- The principles relating to the transformation imperatives of the new and emerging education and training system of South Africa

A definition of assessment:

SAQA describes assessment as:

“A structured process for gathering evidence and making judgements about an individual’s performance in relation to registered national standards”

ETQA regulations state that the quality assurance functions of the ETQA shall include

- Evaluating assessment and facilitating moderation among constituent providers
- Registering constituent assessors for specified registered standards or qualifications in terms of the criteria established for this purpose
- Taking responsibility for the certification of constituent learners

ETQA regulations also stipulate, as a criterion for accreditation of providers, that the provider’s quality management system should include policies and procedures for the management of assessment.

Assessment principles and procedures

INSQA's assessment and moderation policy and procedures will be aligned to the NQF principles, as outlined below.

PRINCIPLE	DESCRIPTION
Integration	To form part of a system of human resources development which provides for the establishment of a unifying approach to education and training
Relevance	To be and remain responsive to national development needs
Credibility	To have international and national value and acceptance
Coherence	To work within a consistent framework of principles and certification
Flexibility	To allow for multiple pathways to the same learning ends
Standards	To be expressed in terms of a nationally agreed framework and internationally acceptable outcomes
Legitimacy	To provide for the participation of all national stakeholders in the planning and co-ordination of standards and qualifications
Access	To provide ease of entry to appropriate levels of education and training for all prospective learners in a manner which facilitates progression
Articulation	To provide learners, on successful completion of accredited prerequisites, to move between components of the delivery system
Progression	To ensure that the framework of qualifications permits individuals to move through the levels of national qualifications via different appropriate combinations of the components of the delivery system
Portability	To ensure learners to transfer credits of qualifications from one learning institution and/or employer to another
Recognition of Prior Learning	To, through assessment, give credit to learning which has already been acquired in different ways
Guidance of learners	To provide for counselling of learners by specially trained individuals who meet nationally recognised standards of educators and trainers

ASSESSMENT DESIGN

INSQA recognizes that assessment is central to the recognition of achievement and that the quality of assessment is important to provide credible certification.

The practice of assessment, including the design of assessment methods and instruments and the kind and amount of evidence required of learners will be governed by:

- SAQA's principles of good assessment, which are (*refer Annexure A for explanation*)
 - Fairness
 - Validity
 - Reliability
 - Practicability
- The specific outcomes, assessment criteria, range statements, contexts and underpinning knowledge contained in the unit standard against which the assessment is conducted
- Sub-field specific criteria and conditions for assessment as contained in registered unit standards and qualifications, against which assessment is conducted
- Reference to INSQA's *Proposed Assessment Model*

Assessment Methods

These principles will guide and inform INSQA's assessment policies and procedures in the following ways:

- **Integrated assessment:**

Integrated assessment will allow for the integration of knowledge and skills, theory and practice, and will require the learner to demonstrate competence in adapting to changed circumstances.

"Competence" in SAQA terms refers to applied competence and "outcomes" are the end products of a learning process. They are statements regarding the learner's competence that can be demonstrated and assessed.

Integrated assessment will work as follows:

- In unit standards, specific outcomes and critical cross-field outcomes will be assessed simultaneously
- Where there is a logical progression of tasks, a number of outcomes / assessment criteria /unit standards will be assessed together
- A varied combination of assessment methods and instruments will be used
- Where possible, naturally-occurring evidence (such as in a workplace setting) will be collected

- Evidence will be acquired from other sources such as supervisors' reports, testimonials, portfolios of work previously done, logbooks, journals, etc.

- **Criterion vs. Norm-referenced methods**

In keeping with the outcomes-based philosophy, **criterion-referenced** assessments will be used.

Norm-referenced methods, such as exit level examinations may still be used to assess knowledge but it will not be the only and decisive form of assessment. Designers of assessment should ensure that norm-referenced methods are only used as part of a range of assessment methods.

Conditions for formal testing:

Where traditional methods are used e.g. tests or exams, the following conditions will apply:

- The time allowed will be flexible to accommodate the "exam-mentality" e.g. 2hours, up to a maximum of 3hours may be allowed
- If the learner is assessed as not-yet-competent, the assessor should check for possible reasons other than a lack of competence e.g. language barriers. In such instances the learner should be allowed to redo the portion of the test, using another method of assessment if necessary, depending on the need.
- Codes should be used for ranking results, not percentages, e.g. C for competent, NYC for not-yet-competent, VHC for very highly competent

Formative and summative assessments

Formative assessment refers to assessment that takes place during the process of learning and teaching and is developmental in nature

Summative assessment is conducted to make a judgement about learner achievement, at the end of a learning programme and when a learner is ready to be assessed

- With the agreement of the learner, results collected from formative assessment activities may be used for summative assessment.

Note: It will be imperative that the learner be made to understand up front that he/she is being assessed towards a credit and that learning achievements will be recorded and reported on.

Assessing unit standards:

- Learning programmes may be organized around one outcome or a set of outcomes depending on what is appropriate in terms of the unit standard/s and ensuring learner success.
- Summative assessments should be administered when a learner has achieved learning against a learning programme and is ready to be assessed

Assessing qualifications:

Learning programmes may be designed around one outcome or set of outcomes. Assessments may take place at the end of each learning programme developed for this unit, or at the end of all the outcomes of the qualification.

A learning programme designed along this basis makes it possible for summative assessments to be done on a continuous basis, throughout the learning experience, as for formative assessment. It can be carried out at any of the given points of the programme of learning.

This notion of summative assessment would mean that assessment would not be confined to a written examination that can only assess a sample of learning within a limited time, such as the old-fashioned 3-hour exam. It allows for the use of a range of assessment methods and instruments, which means that evidence can be collected from a variety of sources.

This will be applicable to both formative and summative assessment with the proviso that the assessment method and instruments match what is being assessed and that appropriate and sufficient evidence has been collected

Every outcome and its associated assessment criteria specified in a unit standard or qualification will be assessed for credit purposes.

Transparency is imperative:

- It must be made clear to the learner whether the assessment being administered is formative or summative in nature and the implications of each.
- When summative assessment is carried out, it must be clear that the results of the assessment will be recorded and reported as a credit gained or not gained.
- The learner must be clear about what he/she is being assessed on, by whom, and when.

The learner will have recourse to appeal if the assessor does not adhere to these conditions.

Types of evidence:

Assessment design should allow for direct, indirect and historical evidence but the different types should be used in combination to corroborate the quality of evidence produced.

The following indicators will be used to evaluate the quality of evidence:

Validity

Evidence should be appropriate for the specific outcomes and criteria to be assessed e.g. it would not be appropriate to assess a practical skill such as conducting a risk survey by means of a knowledge test alone.

Authenticity

Where the assessor does not have the luxury of direct observation, the assessment design should build in checks to ensure that evidence produced is the learner's own work, and in the case of group work that he/she has made a fair enough contribution to the end result.

An option would be to assess clusters of unit standards where performance outcomes can be integrated.

Sufficiency

Evidence produced should be sufficient to meet all the criteria and applicable range statements needed to certify the learner as competent.

Various sources of evidence and a variety of assessment activities should be used towards ensuring that the evidence is sufficient and that the learner is able to repeat the performance

Currency

Past evidence provided of a learner's skills, knowledge and understanding should be applicable to present circumstances.

Evidence produced should not be more than 3 years old, unless the learner's portfolio has been maintained and the learner has kept up to date with current practice

RECOGNITION OF PRIOR LEARNING

Recognition of prior learning (RPL) refers to a process of assessing to give credit to what learners already know and can do regardless of whether this learning was achieved formally, informally or non-formally.

As part of policies and procedures for assessment, providers should have policies and procedures for recognizing and crediting learning that could be acquired through:

- Formal education and training programmes
- Formal and informal on-the-job education and training
- Self-study for personal growth or improvement of qualifications
- Informal experience gained in the workplace or community
- Non-formal in-house education and training

Assessment for Recognition of Prior Learning:

The main difference in the RPL process is that the learner does not go through a current learning programme but the process for assessment will be fundamentally the same.

Assessment for RPL will be subject to the following principles, as for other assessment:

- The application of NQF principles
- The application of SAQA *Principles of Good Assessments*
- Application of assessment principles for the collection and quality of the evidence
- Assessments being planned and designed in line with the requirements of the unit standard or qualification that the learner is seeking credit towards
- Sourcing types of evidence as suggested in the assessment framework
- The use of various methods and instruments
- The application of the assessment process
- The application of moderation requirements

All principles, conditions, criteria etc. will apply equally to RPL assessments and moderation as for other assessments and moderation, as outlined in this document, (the *INSQA Framework for Assessment and Moderation*) and this section must be read in conjunction with this document.

Re-assessments

Each organisation's assessment policy should include a process for re-assessment, aligned to the following conditions:

- Learners should be given specific feedback on areas where they are assessed as not-yet-competent so that learning and re-assessment may focus on these areas
- Re-assessments should take place in the same situation or context, under the same conditions and at the same level of complexity as the original assessment
- The same method and assessment instrument may be used but the task and materials should be changed

The assessor should exercise his/her discretion and fair judgement in the following instances:

- Where several outcomes have been assessed and some, but not all, were achieved successfully, a decision should be made about whether to retain credits for the successful outcomes, depending on the inter-dependance of the outcomes.
- Where a learner is unsuccessful, the assessor should counsel the learner regarding learning opportunities and possible learning interventions prior to re-assessment.
- The length of time allowed to lapse between the original assessment and re-assessment will depend on the currency of evidence required

- A learner who is repeatedly unsuccessful should be given guidance on other possible and more suitable learning pathways. A career guidance counselor will play a major role in this process. INSQA's criteria for provider accreditation requires that necessary systems are in place relating to learner support and counselling

The learner must be given a clear understanding, up front, of his/her rights in terms of the appeals procedure

Appeals

Appeals can be brought against:

- Assessments that are perceived to have been unfair, invalid or unreliable
- The assessment outcome, if the assessor's judgement is considered to be biased
- Inadequate expertise or experience of the assessor, if this is considered to have influenced the assessment
- Unethical practices

Learners should be secure in the knowledge that they can appeal against an unfair assessment. Learners should be informed of their rights in this regard as part of the assessment process.

Appeals Procedure

The following steps will apply:

- 1) Assessment is conducted. If the learner is found competent this leads to credit in the normal way. If the learner is found Not-yet-competent, the learner may lodge an appeal, in writing on specially-designed forms, within 10 working days. This appeal will be lodged with the internal moderator.
- 2) The internal moderator conducts an investigation in consultation with the assessor and learner, within 15 days of receipt of appeal notice.

- 3) If the learner is still found not-yet-competent, a further appeal may be lodged with the external moderator. The external moderator conducts an investigation within 20 working days of receipt of the appeal notice. This investigation may involve the internal moderator, assessor, learner and possibly an expert-witness and/or an objective third party in agreement with all parties.

If the learner is found to not be competent at this stage he/she should be given guidance on other possible and more suitable learning pathways. A career guidance counselor will play a major role in this process.

INSQA's criteria for provider accreditation requires that necessary systems are in place relating to learner support and counselling

THE ASSESSOR

Who should assess:

Assessors can come from the following sources, provided that they meet the criteria for assessors as set out by the SGB dealing with the generation of unit standards and qualifications for assessors:

- Trainers
- Colleagues/peers
- Supervisors
- Managers
- Designated workplace assessors
- External assessors (i.e. external to the learning site)

Assessors will be required to provide evidence that they have the expertise, knowledge and experience in assessment and assessment processes, by demonstrating competence against relevant assessor unit standards and meeting ETDP quality standards.

INSQA will initially register assessors for unit standards within their field of expertise. This is subject to review in forthcoming years as the sector gains experience in assessment practice and assessors become more readily available.

Registration of Assessors

To register as an assessor, individuals have to meet the criteria for assessors as set out by the ETDP SETA SGB, dealing with the generation of unit standards and qualifications for assessors.

Such persons will have to provide evidence that they have the necessary expertise, knowledge and experience in assessment and the assessment process, as well as prove that they are able to assess a particular unit standard, set of unit standards, or qualification. Such evidence may be based on:

- Assessment/assessor training completed
- Recognition of experience as practitioner-assessor
- On-the-job training

INSQA subscribes to the notion that in future all Education and Training Development Practitioners will be required to become trained and proficient as assessors and evidence facilitators.

Current assessors will be expected to be registered by the year 2004, after which time only registered assessors may conduct assessments.

Code of conduct

Upon registration, assessors will be required to sign and accept the *INSQA Code of Conduct for Assessors and Moderators* (Annexure)

The roles and responsibilities of the assessor

In the assessment process, assessors will be responsible for:

- Becoming familiar with the unit standards and qualification to be assessed
- Planning the assessment and making decisions about the assessment methods, instruments, evidence required etc.
- Designing the assessment
- Preparing the learner in accordance with laid-down policies and procedures
- Conducting assessments and collecting evidence
- Making assessment judgements against the criteria of the unit standard
- Providing feedback to the learner with regard to the assessment decision
- Recording results and completing the administration according to INSQA requirements
- Evaluating the process by:
 - The use of specially-designed evaluation instruments to invite feedback from the learner and other role-players
 - Reviewing the entire process with other assessors
 - Making appropriate changes which could include recommending changes to the unit standard or qualification
 - Using assessment results to evaluate the learning programme and strategies used

In terms of the learner, the assessor will play the role of a supportive guide who will:

- Inform the learner about the assessment requirements in terms of the unit standard and qualification
- Support and guide the learner in producing and compiling the evidence
- Help the learner plan and prepare for the assessment
- Inform the learner about the timing of the assessment
- Conduct the assessment and provide feedback

Awareness Campaigns

Registered assessors will be responsible for taking initiative in creating and raising awareness within their organization regarding company policy on NQF-related assessments, and towards encouraging the support and commitment of all role-players to relevant processes.

INSQA will provide support as necessary and run nationwide awareness campaigns on behalf of INSETA with respect to its specific role.

Insurance Sector Assessor Forum

With a view to on-going improvement of the process, INSQA proposes that regular industry assessor forums be held to:

- Share ideas, comments and strategies, keep updated on current trends etc. regarding assessments with a view to finding common solutions and maintaining a consistent standard of quality
- Provide a forum where internal and external moderators, learning facilitators, ETQA representatives and other role-players could be invited to give input.
- Provide capacity whereby assessors can speak with a common voice on relevant issues

Storage of Data and Reporting Procedures

All material relating to assessments and moderation, including assessment instruments will be stored securely for the duration of a learner's employ with an organization and for one year following termination of a learner's services.

Material should be stored according to company policy and procedure and made available on request in the event of moderation, re-assessment or appeals.

Reporting structures are required to be aligned to INSQA requirements as contained in the *Criteria and Guidelines for Provider Accreditation*, forming part of INSQA's Quality Management System

INSQA's criteria for provider accreditation stipulate conditions required for storage of data and reporting to INSQA. These mechanisms are inspected as part of the site visit conducted for quality assurance of provider premises towards provider accreditation.

MODERATION

The outcomes-based approach promotes the use of a variety of assessment methods and instruments. Moderations systems will be designed to quality assure assessments according to the following criteria, in conjunction with policies and procedures contained in the INSQA Framework for assessments:

- Ensure that assessment practice is conducted according to laid down codes of conduct and in a consistent, accurate and well-designed manner
- Verify that assessments are conducted according to the principles of good assessment i.e. that they are fair, valid, reliable, practicable and credible
- Evaluate the design of assessments and assessment instruments, and recommend reviews as necessary
- Provide an appeals procedure for dissatisfied learners.
- Identify and investigate any trends in terms of inconsistencies or appeals
- Evaluate the performance of assessors and ensure that methods used are comparable and judgements are consistent
- Provide procedures for the de-registration of unsatisfactory assessors
- Provide feedback to the National Standards Bodies on unit standards and qualifications

INTERNAL MODERATION

Internal moderators will be developed to conduct moderation of assessments internally within a provider organization.

Providers will be required to demonstrate that they have the capacity to implement an internal moderation system to effectively and efficiently carry out the following functions:

- Establish systems and procedures for internal moderation
- Monitor consistency of assessment records
- Through assessment sampling,
 - Check design of assessment material for appropriateness to unit standards and qualifications being assessed
 - Ensure that assessments are properly conducted and that appropriate arrangements have been made
 - Monitor assessment processes
 - Judge candidates' evidence
 - Check assessor results and decisions for consistency
 - Investigate any trends
- Co-ordinate assessor meetings and forums to facilitate regular discussions among assessors

- Attend assessor meetings and forums per invitation
- Liaise with assessors and external moderators on all relevant issues
- Provide appropriate and necessary support, advice and guidance to assessors
- Adhere to the *INSQA Code of Conduct for Assessors and Moderators*

MODERATOR EXPERTISE

Moderators registered with INSQA will be required to:

- Be proficient in assessment practices at the level of the subject-matter of the assessment
- Be registered as assessors
- Have a broad level of expertise in Insurance and in-depth expertise in assessments
- Have undergone training and demonstrated competence in internal moderation

EXTERNAL MODERATION

The purpose of external moderation is to ensure consistency and quality among different providers delivering learning and assessing.

SAQA requires that ETQAs establish an external moderation system as part of the accreditation function.

INSQA is currently investigating techniques for carrying out the following moderation activities:

- Checking that support systems for the delivery of learning are appropriate and working effectively
- Providing advice and guidance to providers
- Maintaining an overview of provision across providers and checking that all the staff involved in assessment are appropriately qualified and experienced
- Checking the credibility of assessment methods and instruments
- Quality assuring internal moderation systems
- Ensuring consistency across providers through evaluating assessment processes and learner evidence
- Checking assessor's decisions
- Investigating any trends or inconsistencies

MODERATOR EXPERTISE

Individuals applying for registration as external moderators with INSQA will be required to:

- Fulfill all the requirements stipulated for assessors and internal moderators, including the relevant expertise and demonstration of competence
- Have undergone training for moderation and met the requirements to demonstrate competence
- Have credibility among assessors and within their area of knowledge and expertise
- Demonstrate a high level of personal and interpersonal skills
- Adhere to the INSQA *Code of Conduct for Assessors and Moderators*

DE-REGISTRATION OF ASSESSORS/MODERATORS

Assessors and moderators not achieving the requisite quality standards as contained in laid-down procedural documents and specifically the INSQA Code of Conduct will be subject to investigation by INSQA..

Such moderation could also be ruled on the basis of non-compliance with applicable legislation and/or regulation.

Depending on the outcome of such investigation, an assessor/moderator is liable to be suspended or de-registered.

MODERATION SYSTEMS

INSQA's moderation system will be aligned to the proposed assessment model, as outlined. Internal and external moderation will be conducted according to the process described and an appropriate system will be designed and developed in conjunction with stakeholders after comment is received on the proposed assessment model.

(As part of its training initiatives in outcomes-based education, INSQA intends developing learners to have the necessary expertise to perform related functions)

INSQA's Criteria and Guidelines for Moderation will take into account the following:

- Moderation functions may be allocated to one or a combination of agents, from:
 - Providers and companies where assessments are being conducted
 - A panel established to oversee the assessment of unit standards or qualifications
 - A national professional association
 - An individual provider or consortium of providers
 - Private consultants

- Management of activities associated with designing, implementing and evaluating policies for particular standards and qualifications.

- Cost-effective methods for funding of moderation systems and practice

- Development of a moderation guide, aligned to the proposed assessment model, in terms of:

Frequency and timing of moderation:

In the first year of implementation, all assessment guides may be assessed prior to assessments and recently trained assessors may require more regular moderation

Extent of moderation necessary:

In the first year, each unit standard and qualification, assessment material and assessor will fall within the moderation process, subject to review in the second year.

Materials required for moderation:

This might include assessment activities, assessment guides, case studies, samples of assessed learners' work.

Note: providers would be informed in advance when materials are to be made available for external moderation or specific formats that need to be negotiated.

Moderation methods:

A combination of methods will be used, which will include:

- Revising samples of assessments and benchmarking materials against established criteria
- Common assessment activities and guides
- Having external moderators undertake site visits
- Having external moderators conduct panel meetings
- Establishing site consultative meetings

Evaluation of systems

Moderation systems will be regularly reviewed to ensure that quality assurance standards are maintained.

Annexure A)

THE PRINCIPLES OF GOOD ASSESSMENT

These principles are:

- Fairness
- Validity
- Reliability
- Practicability

These principles help to allay the concerns and anxieties of users of assessment results. The learners, parents, employers, learning institutions and the general public want the assurance that the assessment results are credible. This is because these results often affect personal, social and economic progression and mobility in society. In addition, these results provide accurate information about the individual.

The above-mentioned principles are looked at more closely below.

Fairness

An assessment should not in any way hinder or advantage a learner.

Unfairness in assessment would constitute:

- Inequality of opportunities, resources and appropriate teaching and learning approaches in terms of acquisition of knowledge, understanding and skills

- Bias in respect of ethnicity, gender, age, disability, social class and race in so far as that the assessment approaches, methods, instruments and material do not take into account these differences
- Lack of clarity in terms of what is being assessed
- Comparison of learners' work with other learners, particularly in terms of diversity of learning styles, home language, values, gender, race, life experiences, etc.

Fairness in assessment would constitute:

- The above-mentioned influences are taken into account and addressed
- The assessment process is clear, transparent and available to all learners
- Appeal mechanisms and re-assessments are accessible to all learners

Validity

Validity in assessment refers to measuring what it says it is measuring, be it knowledge, understanding, subject content, skills, information, behaviours, etc.

Validity in assessment would constitute:

- Assessment procedures, methods, instruments and materials have to match what is being assessed

Therefore, the assessment should stay within the parameters of what is required – not less than the unit standard or qualification, nor more than the unit standard or qualification.

In order to achieve validity in the assessment, assessors should:

- State clearly what outcome(s) is/are being assessed
- Use an appropriate type or source of evidence
- Use an appropriate method of assessment
- Select an appropriate instrument of assessment

NOTE:

When designing an assessment, the assessor must look at the specific outcome(s), the assessment criteria and the range so as to determine the kind and amount of evidence required from the learner.

The kind and amount of evidence will also determine the assessment method and instruments to be selected and used.

The assessment criteria, the range, contexts and underpinning knowledge indicated in the unit standard, will inform these decisions.

Reliability

Reliability in assessment is about consistency. Consistency refers to the same judgements being made in the same, or similar contexts each time a particular assessment for specified stated intentions is administered.

Assessment results should not be perceived to have been influenced by variables such as:

- Assessor bias in terms of the learner's gender, ethnic origin, sexual orientation, religion, like/dislike, appearance and such like
- Different assessors interpreting unit standards or qualifications inconsistently
- Different assessors applying different standards
- Insufficient evidence gathered
- Assessor assumptions about the learner, based on previous (good or bad) performance

To avoid such variance in judgement (results), assessments should ensure that each time an assessment is administered, the same or similar conditions prevail. Also, that the procedures, methods, instruments and practices are the same or similar.

In addition:

- Assessors should be trained and competent in administering assessments
- Assessors should give clear, consistent and unambiguous instructions
- Assessment criteria and guidelines for unit standards and qualifications should be adhered to
- Assessors should meet and talk to each other
- Assessors should be subject experts in their learning field(s)
- Where possible, more than one assessor should be involved in the assessment of one learner

- Assessors should use checklists, or other objective forms of assessment, in addition to other assessment instruments
- Internal and external moderation procedures for assessment should be in place
- Clear and systematic recording procedures should be in place

Practicability

Practicability refers to ensuring that assessments take into account the available financial resources, facilities, equipment and time. Assessments that require elaborate arrangements for equipment and facilities, as well as being costly, will make the assessment system fail.

NOTE:

Where the ideal assessment require specialised equipment and facilities, such assessment could be done by means of a simulation or by means of collecting evidence in the workplace.

The critical overriding principle of assessment is that of **ethics**.

Because the results of an assessment can lead to an increase in pay, improved career prospects and the like, the principles of assessment should be applied ethically and responsibly.

(Acknowledgement: SAQA, "Criteria and Guidelines for Assessment of NQF Registered Unit Standards and Qualifications", October 2001)

(Annexure B)

INSQA CODE OF CONDUCT FOR ASSESSORS AND MODERATORS

PURPOSE: All stakeholders and role-players contemplating any contact with the Insurance Sector Quality Authority (INSQA) are entitled to know in advance its ethical and moral attitudes to providing service and doing business.

SCOPE AND APPLICABILITY: This code applies to all the activities of INSQA and its registered assessors, internal moderators and external moderators specifically in terms of assessment and moderation practices.

Note: This code must be read in conjunction with the Inseta Code of Conduct, which may also take precedence over this code (Attached)

Inseta's approach to business ethics is founded on the concept of utmost good faith and is characterised by integrity, reliability and a commitment to avoid harm. We expect equivalent standards of ethical behaviour from assessors and moderators associated with Inseta.

Assessors and moderators are required to acknowledge the important role that assessment plays in the recognition of achievement and undertake to:

- Ensure that assessment practices and procedures are fair, valid, reliable and practical and that assessment results are credible. To this end assessors and moderators are required to:
 - Provide accurate information about learners

- Ensure that the assessment process is clear, transparent and accessible to all learners
 - Provide opportunities and mechanisms for reassessment, both formative and summative.
 - Acknowledge individual difference between learners and make provision to accommodate these differences, which includes using appropriate methods of assessment and adapting these to cater for individual needs.
 - Make every effort to ensure assessment measures what it is intended to measure.
 - Gather and assess evidence against the prescribed outcomes and assessment criteria.
- Be consistent in making assessment judgements against the unit standards.
 - Attend assessor forums and keep updated on technical knowledge and knowledge of assessment practices
 - Behave ethically at all times in accordance with the Inseta Code of Conduct, as applicable.
 - Brief learners clearly about the assessment process, the evidence required and the tools that will be used to assess evidence against the unit standards.
 - Assess the Critical Cross Field Outcomes in a contextualised way as part of integrated assessment.

(Annexure C)

INSETA CODE OF CONDUCT

Purpose, Scope and Applicability

Purpose

All stakeholders contemplating any contact with the Insurance Sector Education and Training Authority (INSETA) are entitled to know in advance its ethical and moral attitudes to providing service and doing business.

Scope

This Code applies to all activities of the INSETA Council, its Council Committees, the Executive Management Committee (EXCO) and EXCO Sub-Committees, and the INSETA Administrative Office and any other related bodies.

Applicability

All INSETA bodies, whilst acting within the scope of their duties and functions, the Council, Council Committees, the Executive Management Committee (EXCO) and EXCO Sub-Committees and employees are expected to abide by this Code.

Our Approach to Business Ethics

1. Ethical behaviour is founded on the concept of utmost good faith and characterized by integrity, reliability and a commitment to avoid harm.

2. We expect equivalent standards of ethical behaviour from those with whom we do engage as part of our functions and duties in terms of all relevant legislation.
3. It is incumbent upon all members of the INSETA Council, Council Committees the Executive Management Committee (EXCO) and EXCO Sub-Committees and INSETA employees to strive for excellence in its ethical standards, as in any other aspect of their activities.

Our Obligations

As an organisation of integrity and high ethical standards, INSETA recognizes that it has a number of obligations towards various interested parties.

We also recognize that at times our obligations towards different parties may be in conflict with each other, and that it is our responsibility to seek an appropriate harmony and balance between the parties' interests.

The State

1. We will obey the law of the country.
2. We will co-operate with all supervisory and regulatory bodies duly appointed for our economic sector and various industries.
3. We will contribute to the development of the nation and its people, and will co-operate with any reasonable government initiative that has this aim.

We will exercise judiciously any power or influence that we hold.

Our Stakeholders

1. We will honour our contractual obligations.
2. We aim to develop long-term business relationships.
3. Our employees are constantly in training towards proficiency and professionalism in their dealings with all our clients.
4. We will deal with our clients in mutual confidence. Access to confidential information provided by our clients is appropriately restricted.
5. We provide and participate in effective mechanisms for the resolution of any disputes or difficulties.
6. We will endeavour to communicate in a simple, concise English or any other language protected in terms of the Constitution of the Republic of South Africa.

Interested Parties

1. We will communicate with all interested parties regularly, clearly and honestly.
2. We will safeguard the organisation and its assets. We subscribe fully to the principles of sound Corporate Governance, and apply appropriate internal operating and financial controls as are required in terms of all relevant legislation.
3. We will cultivate a positive public image founded on truth and fairness.

Our Employees

1. We will treat our employees with due dignity, respect and courtesy.
2. We do not discriminate on grounds of race, gender, disability, religion or political belief.

3. We will seek to remunerate our employees fairly, according to their contributions, potential and market value.
4. We will endeavour to provide training and development opportunities appropriate to our employees' needs, ambitions and abilities and the requirements of INSETA.
5. We will take additional measures to improve the prospects of historically disadvantaged personnel. Although we are sensitive to the needs for redress, an individual's contribution remains the fundamental determinant of career advancement.
6. We will seek a safe working environment.
7. In return INSETA expects all its employees and representatives to commit themselves to the Code of Conduct and honour its spirit in dealing with all the stakeholders in the business and to act honestly, fairly and diligently in their involvement in INSETA's business activities.

Our Suppliers / Service Providers

1. We will in all respects deal with our suppliers fairly and at arm's length.
2. We will pay you promptly for goods and services delivered in accordance with our contractual obligations.
3. INSETA and its employees will not accept any financial inducements that could be perceived to impair their judgement of the terms on which we will do

business.

The Public

1. We will communicate with integrity.
2. We will not knowingly mislead in our advertising and marketing.
3. We will not abuse the public's trust.
4. INSETA recognizes a commitment to corporate social responsibility and to the broader role of business in society.

Contravention and Remedies

We are proud for our commitment to ethical business and service practices.

You are invited to contribute to the improvement of INSETA's Corporate Governance standards by letting us know in writing whether you believe:

- That our Code of Conduct is deficient in any way; or
- That we are in breach of it.

Your concerns will be investigated, and if substantiated, could result in the following:

- Amended corporate policy or practice
- An improvement to the Code of Ethics

Any other appropriate action.



"Working together for a skilled tomorrow"

GLOSSARY OF TERMS

ETDP:	Education and Training Development Practitioners
ETQA:	Education and Training Quality Assurance
INSQA:	Insurance Sector Quality Authority
NQF:	National Qualifications Framework
RPL:	Recognition of Prior Learning
SAQA:	South African Qualifications Authority
SETA:	Sector Education and Training Authority
SGB:	Standards Generating Body

