

Swiss Association of Vocational Education and Training in Insurance VBV

Name of Qualification	Federal Certificate of Vocational Education and Training in the Insurance Industry	Insurance Intermediary VBV
Educational background	Secondary School Certificate	A minimum education is not mandatory.
Occupational background	None	A minimum professional experience is not mandatory.
For what field of work does this education qualify graduates?	For much of the work in commercial aspects of all fields of business in the insurance industry carried out with a certain degree of independence (e.g. the processing of applications, claims and payments, sale of products and services, consultancy and customer support).	Insurance Intermediaries VBV qualify to work in the field of insurance mediation.
Vocational knowledge and skills	The parties completing this education have a broad training and are able to carry out specific insurance and commercial work without needing supervision.	By passing the examination a candidate proves that she/he is sufficiently professionally qualified to work in the field of insurance mediation. The aim is that customers perceive insurance intermediaries as well qualified persons.
Duration of the education	Three years	Three months
How are the examinations carried out?	<ul style="list-style-type: none"> ▪ Under State supervision at commercial schools ▪ Practical transfer exams throughout the education ▪ Final exam, written and oral, at the end of the education 	<ul style="list-style-type: none"> ▪ The VBV has been mandated by the Federal Office of Private Insurance to implement the qualification of insurance intermediary. ▪ The exam, written and oral, is organised two to three times per year by VBV.



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<p>Recognition of the education / qualification by companies in the national insurance market</p>	<p>This is the basic qualification for an insurance-specific position. It is generally required by companies.</p>	<ul style="list-style-type: none"> ▪ The certificate can only be awarded by VBV. <p>Registration in the central federal register is mandatory for all untied insurance intermediaries. Tied insurance intermediaries can register if they want to.</p> <p>Conditions to register are:</p> <ul style="list-style-type: none"> ▪ successful completion of the exam or equivalent qualification ▪ no criminal records ▪ professional third-party liability insurance for an insured sum of at least 2 Mio. Swiss francs or equal financial guarantee <p>Intermediaries who have an equivalent qualification don't have to take the exam.</p>
<p>General remarks</p>	<p>One important aspect of professional training in Switzerland is the dual system. To ensure a high level of practical experience during the education an apprentice works for three days per week with a company to which he or she is bound by contract for the three year apprenticeship and attends the school for two days per week.</p>	<p>Switzerland is not a member of the EU. Beginning of 2006 the new Insurance Supervision Law entered into force. As of 1 January 2006 the Intermediary Supervision Department of the Federal Office of Private Insurance supervises all registered insurance brokers. In so doing it is complying with consumer protection concerns and is bringing national law in line with EU legal provisions.</p>



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	After successfully completing the final exam the candidate is issued with a certificate not from the VBV itself but from the Swiss Confederation.	

Name of Qualification	Swiss certified insurer with Advanced Federal Certificate of Higher Vocational Education and Training	Insurance College of Higher Vocational Education and Training
Educational background	<ul style="list-style-type: none"> ▪ Federal Certificate of Vocational Education and Training in the Insurance Industry ▪ Or equivalent certificate and passed written exam insurance intermediary VBV 	<ul style="list-style-type: none"> ▪ Federal Certificate of Vocational Education and Training in the Insurance Industry ▪ Or equivalent certificate of another commercial branch and passed written exam insurance intermediary VBV
Occupational background	Two to three years professional experience in the insurance sector depending on the educational background	None to two years professional experience in the insurance sector depending on the educational background
For what field of work does this education qualify graduates?	The Swiss certified insurer takes on the responsibility for a group or unit. He also takes on the specialist responsibility and is qualified to make the decisions required.	Graduates of the Insurance College of Higher VET take over management responsibility in core insurance processes. They collaborate in management and leadership processes.
Vocational knowledge and skills	She/He possesses highly qualified and comprehen-	Graduates of the Insurance College of Higher VET



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	sive specialist knowledge of the insurance industry/business and of selected insurance core processes.	are insurance generalists with broad cross-linked insurance knowledge based on process oriented knowledge of business administration and economics.
Duration of the education	<ul style="list-style-type: none"> ▪ One and a half to two years ▪ Part-time (most of the students work 80 to 100%) 	<ul style="list-style-type: none"> ▪ Three years ▪ Part-time (a professional activity of at least 50% in the insurance sector during the education is required)
How are the examinations carried out?	<ul style="list-style-type: none"> ▪ Under the responsibility of the VBV, centrally and with State supervision ▪ Once per annum, written and oral 	<ul style="list-style-type: none"> ▪ School solution with exams throughout the year to get the promotion for the following year ▪ The final examination at the end of the education consists of a diploma paper and an oral exam
Recognition of the education / qualification by companies in the national insurance market	The State professional training examinations are generally recognised by companies. Insurance companies promote and support the education and qualification. This qualification is often a requirement of employers for job placement.	This qualification is new. The first classes started in September 2007. The aim is to receive the recognition of the insurance companies for this education and that they use this education as a tool in the career planning and development of their employees.
General remarks	In the interest of flexibility and access the people responsible for this qualification decided on a modular design. This modular system also offers compa-	Qualifications offered by colleges of higher vocational education and training lead to a federally recognised diploma. Such qualifications are based

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	<p>nies attractive outsourcing opportunities in that in-house training facilities can be relocated elsewhere.</p> <p>The professional training legislation involved does not specify a fixed training schedule at the level of the specialist certificate. Training is therefore left to the free market. The VBV works with associated schools to ensure the quality of training in the subject area insurance.</p> <p>After successfully completing the final exam the candidate is issued with a specialist certificate not from the VBV itself but from the Swiss Confederation.</p>	<p>on state-set minimum requirements and the stipulations of OPET (Federal Office for Professional Education and Technology) derived from these with a bearing on the framework curricula and recognition procedures. The preparation of the framework curricula is under the responsibility of VBV. For the courses VBV works together with one school partner.</p>