

# Certificate Supplement

## 1. Legally protected title of the qualification

Kauffrau/Kaufmann mit Fähigkeitszeugnis (FZ), Basis Grundbildung  
Branche Privatversicherung

## 2. Translated title of the qualification

**Commercial Employee, Diploma of Vocational Education and Training**

**Profile B (basic)**

**Specialism Private Insurance**

## 3. Profile of skills and competences

Holders of this qualification are able to do the following:

- a. Perform service-oriented tasks in business processes.
- b. Carry out many different types of tasks, from advising external and internal customers on administrative work to handling activities relating to a specific branch.
- c. Drawing from a unified set of competences, they carry out different activities depending on the given branch, company strategy and personal aptitudes.
- d. Adopt a customer-based orientation, take personal initiative and show a willingness to pursue lifelong learning.

There are two profiles for this VET programme, each requiring different levels of scholastic aptitude (Profile B = basic; Profile E = expanded). Learners who complete their training under Profile B are able to speak a second national language of Switzerland or English at level B1 within the European Language Portfolio (ELP) and possess extensive knowledge in the area of information, communication and administration. They interact directly with customers and carry out assignments independently. They provide verbal and written information to fellow employees and customers. Among other things, they use software applications to efficiently draft documents with an appealing layout.

This VET programme is available in 21 different specialisms, each representing a given branch of economic activity. The companies within each branch are responsible for apprenticeship training and corresponding qualification procedures.

## 4. Range of occupations accessible to the holder of the qualification

Holders of this qualification work in the main office, regional offices and branch offices of insurance companies or at the offices of insurance brokers. They maintain contacts with co-workers and clients for whom they provide insurance services and provide advice on all insurance-related matters. Holders of this qualification deal with liability and coverage in various branches of insurance and use the necessary technical knowledge and social competence to settle insurance claims.



In the operational division, they verify requests, assess risks, issue insurance policies and calculate insurance premiums. They often work with specialists from other fields to clarify legal and financial questions. In the main office or regional office, holders of this qualification also work in the finance and accounting or human resources division. They assist their supervisors with marketing as well as the presentation of products and services.

## 5. Official basis of the qualification

### Name and status of the national authority responsible for issuing the qualification:

- Amt für Berufsbildung ABB, Postplatz 2, 9494 Schaan, Liechtenstein  
www.abb.llv.li; phone: +423 236 72 00; mail: info@abb.llv.li

### Level of the qualification (national or international):

- National Qualifications Framework for the VPET system: Level 4
- European Qualifications Framework: Level 4

### Grading scale/Pass requirements:

6 = very good  
5 = good  
4 = satisfactory  
3 = unsatisfactory  
2 = poor  
1 = unusable

Minimum passing grade: 4

### Legal basis of the qualification:

- Verordnung vom 13.März 2008 über die berufliche Grundbildung Kauffrau/ Kaufmann mit Fähigkeitszeugnis (FZ)
- Verordnung über den Nationalen Qualifikationsrahmen für Abschlüsse der Berufsbildung vom 27. August 2014 (RS 412.105.1)

## 6. Officially recognised ways of acquiring the qualification

Training for the Diploma of Vocational Education and Training: Commercial Employee lasts 3 years. Training content is usually distributed across two different learning locations: classroom instruction at a vocational school and apprenticeship training at a host company. However, depending on the VET programme, learners will also attend branch courses at a branch training centre. - Host companies provide learners with practical skills associated with the occupation. Learners usually work an average of 3 day(s) per week.

- Vocational schools provide classroom instruction in vocational subjects and subjects falling under the



category of language, communication and society (LCS). Learners usually attend classes an average of 2 day(s) per week; total number of lessons: 1800. - Branch courses are intended to provide learners with fundamental skills that are not covered by apprenticeship training at host companies nor in classroom instruction at vocational schools. The duration and content of branch courses is decided according to the needs of each branch

School-based VET programmes are possible, where learners spend more of their time at the vocational school and complete a traineeship at a host company lasting at least one year.

The qualification procedure and final examination includes the following:

- Written and oral testing of occupational practices
- Written and oral testing of the candidate's mother tongue
- Written and oral testing of foreign language skills
- Written testing of vocational subject: Information, Communication and Administration (ICA)
- Written testing of vocational subject: Business and Society (B&S)

Calculation of the overall scores for both the apprenticeship training and classroom instruction portion of the qualification procedure includes final test results as well as the grades obtained at all three learning locations (vocational school, host company and branch training centre) for the entire duration of the VET programme .

Other equivalent qualification procedures are possible

**National referencing body:**

AIBA

This certificate supplement draws its legal basis in Article 4 paragraph 1 of the Ordinance of 27 August 2014 on the National Qualifications Framework for Vocational and Professional Qualifications (NQF-VPQ-O, SR 412.105.1). This certificate supplement follows the model recommended by the European Parliament and Council (Decision No. 2241/2004/EC). The purpose of the certificate supplement is to provide sufficient data to improve the international transparency and fair professional recognition of qualifications (diplomas, certificates etc.). It describes the nature, level, context, content and type of training and education pursued and successfully completed by the individual named on the original qualification to which this supplement is appended. The certificate supplement is free from value, judgements, equivalence statements or recommendations on recognition.

Additional information can be found at: [www.nqf.li](http://www.nqf.li)

