

**European Conference of the national institutes
for professional insurance education**

Testing and assessing human resources

7th and 8th November 2002 in Madrid, Spain

Decisions and summary

European Certifications

Mr Thomas Krämer, Co-ordinator of the working group for the European Certifications expounded the work done by this group and informed to the members of the Conference about the results of this work, presenting the certifications “EFCA” and “EFCP” (European Certification for Financial Adviser and European Certification for Financial Planner), and the competencies and qualifications to be reached.

Mr Krämer and Mr. Harslof informed about the next constitution of an organization, “EFCO”, (European Financial Certification Organization), who will be created in Madrid the 8th November in the afternoon.

The delegates exposed their respective points of view and their intention to become active or non active members of this new organization.

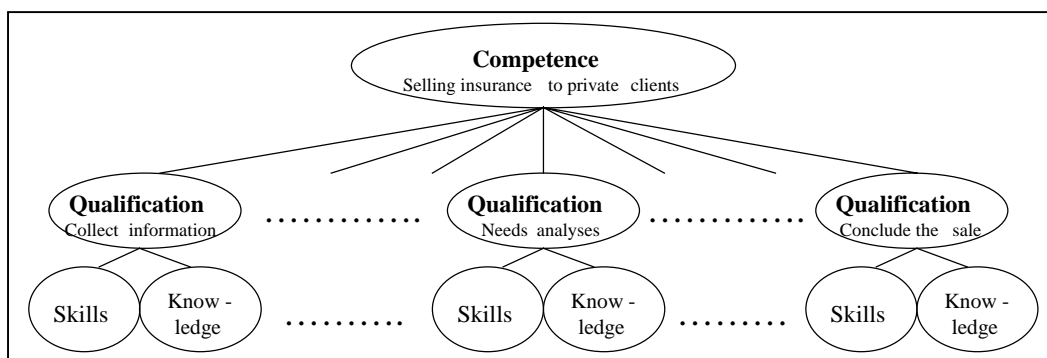
Summary of the Working Group discussions

The conclusions of the working group “E-testing: possibilities and limits” are not available by now.

Competence test versus knowledge/qualifications test.

Terminology – why testing – methods – economics

The main discussion was on terminology - the understanding of each of the terms and the relations between these. The conclusion of the discussion was concluded in this illustration:



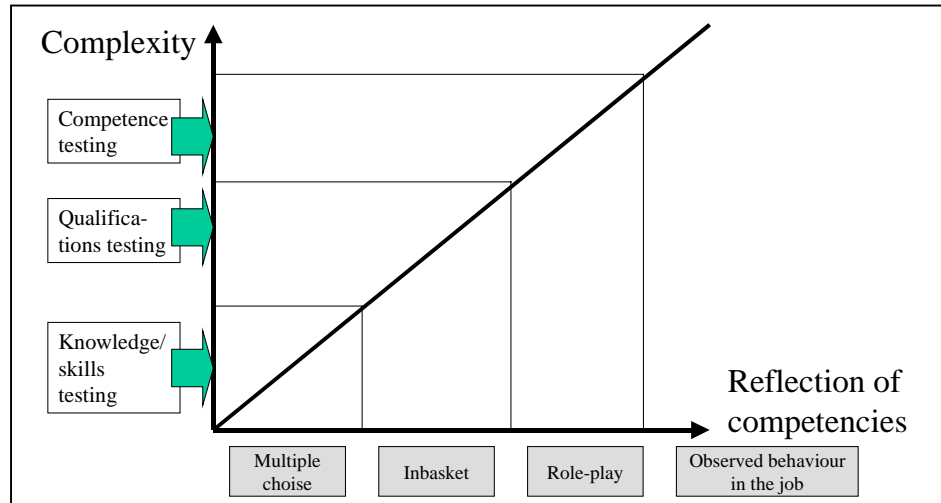
The ultimate competence test is to observe the person in practical life performing and thus showing the level of competence. This is difficult seen from a method point of view and extremely expensive.

Simulation or role-plays might be a close to testing real life situations. This is performed in Denmark as the usual testing method. Organised efficiently it is not that expensive but the logistic is very complicated and demanding.

In basket testing is a proper valid way to test qualifications. Case studies are rather valid as well, but too rather difficult in terms of logistics and rather expensive.

Mini cases and single problem solving testing could be the best way of testing skills/knowledge where the multiple choice method is the most efficient method to test knowledge.

The relations between testing objectives and methods can be illustrated this way:



Pretest – Posttest – certification : why and values

First of all, our group tried to find out the meaning of the different words

Pretest : is a entry test (necessary knowledge conditions to fulfil to go into a course)

Posttest : non certifying and to demonstrate that people are competent (assessment)

Certification : to define you have the level (written/oral) and is more formal

Round table about what is happening in the different countries

Sweden :

The only means we have to check – use pretests and certification

Chec republic :

They do not have a training centre.

Do not have any pretests and only one posttest for one curriculum

Italy :

Most of their training is in house (80%) so they do not do much pretesting

Posttest is mostly immediately after the course : feedback

Certification : done by another body (state orientated). They prepare them for the exam.

Belgium :

Pretests to determine level of participants

Posttest : feedback and as a recognition of knowledge but only recognized in the sector

Certification : for some curricula for brokers and agents

Cyprus :

Pretests

Certification is done mainly by government.

They are looking for best way to prepare people to get certificate (by posttest?)

United Kingdom :

Lot of financial certification/standards

They have a more regulatory environment

Testing is a methodology to see the job progress of the people (lot of revision tests)

Post test : ongoing assessments – testing the quality (technical and other competencies)

Culturally defined

Switzerland :

Official national certification body

Pre- and Posttests are a service to the companies and seen as a preparation for the exam

Posttests more for “just-in-time qualification”

Certification for modules

Values gained

Pretest : preparation oriented

Posttest : measurement of validity for ‘just in time’ demands

Certification : standard/level of knowledge because market defines this “need for standards”

¿You get what you test?

The first part of the group’s discussion was “Why do we test?”

1. For trainer / student feedback
2. To assess capability
3. To present a target of achievement
4. To enable grading

Then the group questioned “What are we testing?”

1. Level
2. Knowledge
3. Objective
4. Behaviour / Skills
5. Application
6. Performance

Finally a comparative analysis of the methods used versus the achievements realised were tabulated:

METHOD USED	ACHIEVEMENT
Written	Testing of facts and application of knowledge
Multiple choice	Mainly, testing of facts
Role play / on the job observation	Testing the application of knowledge
Project based	Documentation of learning experience
Research	Learning by doing approach
Oral	Testing presentation / selling skills
Games	Testing behavioural and other interpersonal skills

CONCLUSION : The group feels that a mix of methods is ideal in testing a candidate. Furthermore, there is a need to place the shift off the exam method as the **ONLY** testing mechanism.