



Learning Outcome

Assessment Criteria

Indicative Content

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| 1 12 questions | Understand the general principles in the claims handling process. | 1.1 | Describe the legal requirements for a valid claim. | 1.1.1 | What requirements the insured needs to prove a valid claim. |
| | | | | 1.1.2 | What the duties and responsibilities of the insurer are when assessing a claim. |
| | | 1.2 | Describe the different types of policy conditions relating to claims. | 1.2.1 | The types of policy conditions and their relevance to claims, and the consequences of non-compliance. |
| | | | | 1.2.2 | What is meant by the terms express condition and implied condition, and the difference between the two. |
| | | | | 1.2.3 | Unfair or hidden terms and conditions. |
| | | | | 1.2.4 | The duties of an insured after a loss. |
| | | 1.3 | Describe what documentary and supporting evidence are required when notifying a claim. | 1.3.1 | Methods for giving first notice of loss. |
| | | | | 1.3.2 | Claim forms and content. |
| | | | | 1.3.3 | Supporting evidence. |
| | | 1.4 | Explain what is meant by proximate cause and how it is applied. | 1.4.1 | Proximate cause and its application to a given set of circumstances. |
| 2 13 questions | Understand insurance products and associated services. | 2.1 | Know the features, extensions and exclusion of motor policies. | 2.1.1 | Private (Road Traffic Act, Third Party, Third Party, Fire and Theft, Comprehensive). |
| | | | | 2.1.2 | Road Traffic Act Requirements. |
| | | | | 2.1.3 | Motorcycle. |
| | | | | 2.1.4 | Commercial. |
| | | 2.2 | Know the features, extensions and exclusions of household policies, gadget policies, travel policies and extended warranties. | 2.2.1 | Household - Buildings and contents. |
| | | | | 2.2.2 | Gadget – laptop, mobile phones, etc. |
| | | | | 2.2.3 | Travel. |
| | | | | 2.2.4 | Pet. |
| | | | | 2.2.5 | Extended Warranty. |
| | | 2.3 | Know the features, extensions and exclusions of commercial property and pecuniary policies. | 2.3.1 | Commercial Property - combined property, all risks, theft, glass, money. |
| | | | | 2.3.2 | Pecuniary - business interruption, legal expenses and creditor insurance. |
| | | 2.4 | Know the features, extensions and exclusions of commercial liability policies. | 2.4.1 | Liability - employers, public liability, product liability, professional indemnity. |



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| | | 2.5 | Know the features, extensions and exclusions of health policies. | 2.5.1 | Health - personal accident, sickness, medical expenses. |
| 3 | Understand claims considerations and administration. | 3.1 | Describe the role of the claims department. | 3.1.1 | Function of the claims department and staff responsibilities. |
| 13 questions | | 3.2 | Explain the importance of service standards and managing customer expectations. | 3.2.1 | Why good customer service is important. |
| | | | | 3.2.2 | Typical service standards content. |
| | | | | 3.2.3 | How can service standards benefit for the insurer and insured. |
| | | 3.3 | Understand the different parties to an insurance claim. | 3.3.1 | Describe the first, second and third parties in an insurance claim. |
| | | | | 3.3.2 | How third party claims differ from first party claims. |
| | | | | 3.3.3 | Explain how third party claims are managed by insurers. |
| | | | | 3.3.4 | The various services available to third party claimants when dealing with litigation costs. |
| | | 3.4 | Explain the importance of claims estimating and how the process of reserving operates. | 3.4.1 | Understand why claims estimating and reserving is important to the company. |
| | | | | 3.4.2 | The process of individual case reserving. |
| | | | | 3.4.3 | The process of actuarial or global reserving. |
| | | | | 3.4.4 | Understand the need for static reviews. |
| | | 3.5 | Understand how fraud affects insurance claims. | 3.5.1 | Fraud detection and indicators. |
| | | | | 3.5.2 | Understand the various prevention methods. |
| | | | | 3.5.3 | Detection databases. |
| | | | | 3.5.4 | Consequences for the insurer and genuine policyholders. |
| | | | | 3.5.5 | Consequences for third parties committing fraud. |
| | | | | 3.5.6 | The consequences for policyholders committing fraud including application of Insurance Act 2015. |
| | | 3.6 | Describe the main regulatory and legislative environment for claims handling. | 3.6.1 | Insurance: Conduct of Business sourcebook (ICOBS) as it relates to claims handling. |
| | | | | 3.6.2 | The importance of Consumer Duty and positive customer outcomes. |
| | | | | 3.6.3 | Implications of the Insurance Act 2015 as it relates to claims handling. |
| | | | | 3.6.4 | The Enterprise Act as it relates to claims handling. |
| | | | | 3.6.5 | The Consumer Insurance (Disclosure and Representations) Act 2012 as it relates to claims handling. |



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| | | 3.7 | Describe how disputes and complaints could be resolved. | 3.7.1 | The various ways in which first party disputes can be resolved. |
| | | | | 3.7.2 | Arbitration and the Arbitration clause. |
| | | | | 3.7.3 | Alternative dispute resolution and litigation of third party claims. |
| | | | | 3.7.4 | The Financial Ombudsman Service and its role in dispute resolution. |
| | | 3.8 | Describe the concepts of good faith and the duty of fair presentation. | 3.8.1 | The duty of fair presentation. |
| | | | | 3.8.2 | The consequences of a breach of duty of fair presentation. |
| 4 13 questions | Understand claims handling procedures and related claims services. | 4.1 | Know claims handling procedures for motor policies. | 4.1.1 | Private (Road Traffic Act, Third Party, Third Party, Fire and Theft, Comprehensive). |
| | | | | 4.1.2 | Road Traffic Act Requirements. |
| | | | | 4.1.3 | Motorcycle. |
| | | | | 4.1.4 | Commercial. |
| | | | | 4.1.5 | Uninsured Loss Recovery. |
| | | 4.2 | Know claims handling procedures for household, gadget, travel and extended warranty. | 4.2.1 | Household - Buildings and contents. |
| | | | | 4.2.2 | Gadget – laptop, mobile phones, etc. |
| | | | | 4.2.3 | Travel. |
| | | | | 4.2.4 | Pet. |
| | | | | 4.2.5 | Extended Warranty. |
| | | 4.3 | Know claims handling procedures for commercial property and pecuniary policies. | 4.3.1 | Commercial Property - Combined property, all risks, theft, glass and money. |
| | | | | 4.3.2 | Pecuniary - business interruption, legal expenses and creditor insurance. |
| | | 4.4 | Know claims handling procedures for commercial liability policies. | 4.4.1 | Liability - employers, public liability, product liability, professional indemnity. |
| | | 4.5 | Know claims handling procedures for health policies. | 4.5.1 | Health - personal accident, sickness, medical expenses. |
| | | 4.6 | Know the Civil Procedure Rules. | 4.6.1 | Civil procedure rules. |
| | | | | 4.6.2 | Personal Injury Pre-Action Protocol and Civil Liability Act 2018 |
| | | | | 4.6.3 | Ministry Of Justice portal. |
| | | | | 4.6.4 | Small Claims Track |



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| 5 6 questions | Understand claims handling operations. | 5.1 | Describe the key features, structure and objectives of claims systems. | 5.1.1 | How volume and complexity influence the design of claims handling systems. |
| | | | | 5.1.2 | The key information that needs to be stored in a claims handling system. |
| | | | | 5.1.3 | Advantages and disadvantages of using electronic claims handling systems. |
| | | 5.2 | Understand the importance of data protection legislation and enforcement. | 5.2.1 | Application and enforcement of data protection legislation. |
| | | | | 5.2.2 | Classification of data. |
| | | | | 5.2.3 | Data protection principles. |
| | | 5.3 | Explain the roles of external support services used in the claims process. | 5.3.1 | Outsourcing companies. |
| | | | | 5.3.2 | Loss adjusters. |
| | | | | 5.3.3 | Loss assessors. |
| | | | | 5.3.4 | Disaster recovery companies. |
| | | | | 5.3.5 | Surveyors. |
| | | | | 5.3.6 | Solicitors. |
| | | | | 5.3.7 | Authorised Repairers. |
| | | | | 5.3.8 | Risk management in the context of preventing and mitigating claims. |
| | | | | 5.3.9 | Experts used in the valuation of a third party claim. |
| | | 5.4 | Describe the claims function as it appears in functional and divisional structures. | 5.4.1 | Know the different types of organisational structure and the advantages and disadvantages of each. |
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| 6 10 questions | Understand claims settlement. | 6.1 | Describe the way that claims can be settled. | 6.1.1 | Payment of money. |
| | | | | 6.1.2 | Payment directly to service provider for repairs, medical treatment or other service. |
| | | | | 6.1.3 | Replacement and reinstatement. |
| | | 6.2 | Describe why a full indemnity may not always be paid. | 6.2.1 | Limits. |
| | | | | 6.2.2 | Average clauses. |
| | | | | 6.2.3 | Betterment. |
| | | | | 6.2.4 | Excesses and deductibles. |
| | | | | 6.2.5 | Franchises. |
| | | 6.3 | Explain how insurers can recover the cost of claims. | 6.3.1 | Understand subrogation. |
| | | | | 6.3.2 | Understand salvage. |
| | | | | 6.3.3 | Contribution and Coinsurance. |



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| | | 6.4 | Describe the provisions of the Motor Insurers' Bureau agreement for untraced and uninsured drivers. | 6.4.1 | Untraced Drivers' agreement. |
| | | | | 6.4.2 | Uninsured Drivers' agreement. |
| 7 8 questions | Understand how expenses are managed. | 7.1 | Describe the role of the claims manager. | 7.1.1 | Claims department strategies. |
| | | | | 7.1.2 | Cost and staffing. |
| | | | | 7.1.3 | Skills, knowledge and qualifications of claims managers. |
| | | 7.2 | Explain what leakage is and how to identify and reduce it. | 7.2.1 | Explain and identify the different types of leakage. |
| | | | | 7.2.2 | How to prevent leakage. |
| | | | | 7.2.3 | Consequences of leakage and improving management of leakage. |
| | | | | 7.2.4 | Ex gratia payments. |
| | | 7.3 | Explain the types of financial monitoring and how this can impact an insurance company results. | 7.3.1 | Why it is necessary to monitor a company's financial performance. |
| | | | | 7.3.2 | Methods of financial reporting and control. |
| | | 7.4 | Explain the basis and significance of reserving practice. | 7.4.1 | Outstanding loss reserves. |
| | | | | 7.4.2 | Incurred but not reported reserves (IBNR). |
| | | | | 7.4.3 | Incurred but not enough reported reserves (IBNER). |
| | | | | 7.4.4 | Understand other reserves. |