Motor insurance products

Chartered Insurance Institute

Objective

To provide knowledge and understanding of the practices and procedures connected with private motor, motorcycle and commercial motor insurance, with reference to applicable legal and regulatory considerations and to develop in candidates an ability to apply product knowledge and understanding on straightforward cases where unaccompanied but supervised advice is given.

Summary of learning outcomes		Number of questions in the examination*
1.	Understand the marketplace for motor insurance products	5
2.	Apply the principles contained within motor insurance to a given set of circumstances	2
3.	Understand the scope of cover provided by motor insurance products	6
4.	Apply the principles contained within the scope of cover provided by motor insurance products to a given set of circumstances	3
5.	Understand the legal and regulatory considerations for motor insurance	11
6.	Apply the legal and regulatory principles for motor insurance to a given set of circumstances	5
7.	Understand risk assessment, rating and underwriting for motor insurance	15
8.	Apply the principles contained within risk assessment, rating and underwriting for motor insurance to a given set of circumstances	8
9.	Understand claims procedures for motor insurance products	11
10.	Apply the principles of claims procedures for motor insurance to a given set of circumstances	6
11.	Understand information and communication technology as this relates to motor insurance	2
12.	Apply the principles of information and communication technology as this relates to motor insurance to a given set of circumstances	1

* The test specification has an in-built element of flexibility. It is designed to be used as a guide for study and is not a statement of actual number of questions that will appear in every exam. However, the number of questions testing each learning outcome will generally be within the range plus or minus 2 of the number indicated.

Important notes

- Method of assessment: 50 multiple choice questions (MCQs) and 5 case studies, each comprising 5 MCQs. 2 hours are allowed for this examination.
- This syllabus will be examined from 1 January 2027 to 31 December 2027.
- Candidates will be examined on the basis of English law and practice unless otherwise stated.
- This PDF document has been designed to be accessible with screen reader technology. If for accessibility reasons you require this document in an alternative format, please contact us on online.exams@cii.co.uk to discuss your needs.

Published October 2026
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1. Understand the marketplace for motor insurance products

1.1 Explain the principal differences in the transaction of motor insurances.

1.2 Explain the role and function of the Motor Insurers' Bureau and the Driver and Vehicle Licensing Agency (DVLA) and other organisations.

2. Apply the principles contained within motor insurance to a given set of circumstances

2.1 Apply the principles contained within the transaction of motor insurances to a given set of circumstances.

2.2 Apply the principles contained within the role and function of the Motor Insurers' Bureau to a given set of circumstances.

3. Understand the scope of cover provided by motor insurance products

3.1 Describe the core cover provided under different motor insurances.

3.2 Describe the additional non-insurance benefits available under private and commercial motor insurance policies.

4. Apply the principles contained within the scope of cover provided by motor insurance products to a given set of circumstances

4.1 Apply the principles contained within the scope of cover provided by motor insurance products to a given set of circumstances

5. Understand the legal and regulatory considerations for motor insurance

5.1 Describe the relevant parts of the Road Traffic Act 1988 as amended by the Road Traffic Act 1991.

5.2 Describe the provisions of the Road Traffic Act 1988 Part VI, relating to third party liabilities.

5.3 Describe the provisions of EU Directives applicable to motor insurance.

5.4 Explain the effect on motor insurance of relevant legislation and regulatory considerations.

5.5 Describe the legal position of employees using their own and their employers' motor vehicles in the conduct of company business.

5.6 Describe the law relating to the use of vehicles outside the UK.

5.7 Describe which vehicles are exempt from compulsory insurance under the Road Traffic Act 1991 and in what circumstances.

5.8 Describe, in broad outline, the scope and general effect of the Insurance: Conduct of Business sourcebook (ICOBS) as it relates to the administration of motor insurance.

6. Apply the legal and regulatory principles for motor insurance to a given set of circumstances

6.1 Apply the legal and regulatory principles for motor insurance to a given set of circumstances

7. Understand risk assessment, rating and underwriting for motor insurance

7.1 Describe the content, use and legal significance of proposal forms and statements of facts in the transaction of motor insurance as they apply to both consumer insurance contracts and commercial insurance contracts.

7.2 Explain the general principles of rating and underwriting individual risks in motor insurance.

7.3 Describe the rating and underwriting considerations for different motor vehicles.

7.4 Describe the content of and legal requirements relating to the cover note and the certificate of motor insurance.

7.5 Explain the construction of private and commercial insurance policies.

7.6 Explain the use of no claim discounts and the distinctions between standard, protected and guaranteed discounts.

7.7 Explain the operation of a typical renewal system for private and commercial motor insurance.

7.8 Describe the frequency of renewal and its significance to continuity of cover.

7.9 Describe the renewal documentation and renewal terms specific to motor insurance.

8. Apply the principles contained within risk assessment, rating and underwriting for motor insurance to a given set of circumstances

8.1 Apply the principles contained within risk assessment, rating and underwriting for motor insurance to a given set of circumstances

9. Understand claims procedures for motor insurance products

9.1 Explain the ethical considerations in the transaction of motor insurance products.

9.2 Describe the principles of claims-handling applied to motor insurance.

9.3 Describe the claims-handling procedures for different motor vehicles.

9.4 Explain the role of motor engineers.

9.5 Explain the use of recommended repairers.

9.6 Explain the role of MIAFTR and the Claims and Underwriting Exchange (CUE).

9.7 Explain fraud prevention and detection measures and their operation.

9.8 Explain the role of the Financial Ombudsman Service and the Financial Services Compensation Scheme.

10. Apply the principles of claims procedures for motor insurance to a given set of circumstances

10.1 Apply the principles of claims procedures for motor insurance to a given set of circumstances

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11. Understand information and communication technology as this relates to motor insurance

11.1 Explain the implications of IT development for the motor insurance market.

12. Apply the principles of information and communication technology as this relates to motor insurance to a given set of circumstances

12.1 Apply the principles of information and communication technology as this relates to motor insurance to a given set of circumstances

Additional resources

The following resources may assist you with your studies.

Note: The examination will test the syllabus alone.

Supporting information for the syllabus can be found on the unit page via the CII website. The resources found here: *www.cii.co.uk/learning* will help you keep up-to-date with developments and provide a wider coverage of syllabus topics.

Additional reading material can also be found referenced within the study text.

Learning support

Motor insurance products. London: CII. Study text IF5.

E-Learn, Key Facts Booklet, Knowledge Checker are included as part of Enrolment plus and can also be purchased separately.

Assessment information

Candidates should refer to the CII website for the latest information on changes to law and practice and when they will be examined:

1. Visit *www.cii.co.uk/qualifications*
2. Select the appropriate qualification
3. Select your unit from the list provided
4. Select qualification update on the right hand side of the page

Examination guide

The examination guide is available on the unit page via the CII website.

If you have a current study text enrolment, the current examination guide is included and is accessible via **RevisionMate** (*www.cii.co.uk/login*). Details of how to access RevisionMate are on the first page of your study text.

It is recommended that you study from the most recent versions of the examination guide.

Exam preparation

Exam preparation guidance and supporting exam documentation are available via the CII website: *https://www.cii.co.uk/learning/qualifications/assessment-information*.

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