General insurance business

Chartered Insurance Institute

Objective

To provide knowledge and understanding of basic insurance products and practice, including underwriting and policy wordings, claims, customer service and information and communication technology.

Summary of learning outcomes		Number of questions in the examination*
1.	Know insurance products and associated services for general insurance business.	36
2.	Understand underwriting and policy wordings for general insurance business.	31
3.	Know how to apply knowledge of principles of premium calculation of general insurance business to a given set of circumstances.	2
4.	Understand claims within the context of general insurance business.	21
5.	Know how to apply knowledge of principles concerning the operation of policy conditions affecting claims for general insurance business to a given set of circumstances.	2
6.	Understand information and communication technology, security, confidential information and data protection within general insurance business.	5
7.	Understand customer service within general insurance business.	3

* 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: 100 multiple choice questions (MCQs). 2 hours are allowed for this examination.
- This syllabus will be examined from 1 January 2026 to 31 December 2026.
- 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.

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1. Know insurance products and associated services for general insurance business.

1.1 Describe the basic features and outline of typical cover of: motor insurance, health insurance, combined comprehensive or packaged insurance, property insurance, pecuniary insurance, liability insurance.

1.2 Describe in outline the non-insurance services available.

2. Understand underwriting and policy wordings for general insurance business.

2.1 Explain why an underwriter considers material circumstances and legislation when assessing a risk.

2.2 Explain the significance of moral and physical hazard for underwriters.

2.3 Describe the legal relevance of the disclosure of material information to insurers and the methods used by underwriters to obtain this information.

2.4 Describe the legal and regulatory significance of procedures relating to setting up an insurance contract.

2.5 Describe the features of an insurance contract.

2.6 Explain the meaning and use of common policy conditions, warranties, representations and exclusions.

2.7 Explain how excesses, deductibles and franchises are used.

2.8 Explain the legal and regulatory significance of procedures relating to renewals.

3. Know how to apply knowledge of principles of premium calculation of general insurance business to a given set of circumstances.

3.1 Apply knowledge of principles of premium calculation of general insurance business to a given set of circumstances.

4. Understand claims within the context of general insurance business.

4.1 Describe the legal requirements for a valid claim.

4.2 Explain why a claim may not be valid or met in full.

4.3 Describe the insured's duties after a loss.

4.4 Describe the way in which claims can be validated.

4.5 Explain how alternative dispute resolutions operate.

4.6 Explain the ways in which claims can be settled.

4.7 Describe the role of key organisations in relation to claims.

4.8 Explain in general terms how the process of reserving operates.

4.9 Describe the means of claims recovery open to insurers.

4.10 Describe the procedures commonly used when preventing or dealing with fraud.

4.11 Explain the consequences of fraudulent claims.

5. Know how to apply knowledge of principles concerning the operation of policy conditions affecting claims for general insurance business to a given set of circumstances.

5.1 Apply knowledge of principles concerning the operation of policy conditions affecting claims for general insurance business to a given set of circumstances.

6. Understand information and communication technology, security, confidential information and data protection within general insurance business.

6.1 Explain how the insurance industry uses and adapts to technology and new innovations.

6.2 Describe the principles and practices of data protection and the types of confidential information.

7. Understand customer service within general insurance business.

7.1 Describe what a customer service standard is and how it should be implemented.

7.2 Describe the legal and regulatory obligations in relation to customer service in insurance.

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 in an appendix within the study text.

Learning support

General insurance business. London: CII. Study text IF2.

E-Learn, Key Facts Booklet, Knowledge Checker and Revision Extra are included with Enrolment plus (excluding Video Revision), or available at an additional cost (delivered via RevisionMate)

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** (*ciigroup.org/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: *www.cii.co.uk/learning/qualifications/assessment-information*