

Claims practice

Purpose

At the end of this unit, candidates should be able to demonstrate an understanding of how claims are handled.

Assumed knowledge

It is assumed that the candidate already has knowledge of the fundamental principles of insurance as covered in IF1 Insurance, legal and regulatory or equivalent examinations.

Summary of learning outcomes	Number of questions in the examination*
1. Understand key aspects of claims handling.	25
2. Understand key aspects of handling personal lines claims.	7
3. Understand key aspects of handling property and business interruption claims.	7
4. Understand key aspects of handling third party liability claims.	11

* 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:
Mixed assessment consisting of two components, both of which must be passed. One component is a coursework assignment and one is a multiple choice question (MCQ) examination. The details are:
 1. an online coursework assignment using RevisionMate consisting of 10 questions which sequentially follow the learning outcomes. This must be successfully completed within 6 months of enrolment; and
 2. an MCQ exam consisting of 50 MCQs. 1 hour is allowed for this exam. This exam must be successfully passed within 18 months of enrolment.
- This syllabus will be examined from 1 May 2026 to 30 April 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.

1. Understand key aspects of claims handling.

- 1.1 Explain the requirements and application of UK regulation affecting claims handling.
- 1.2 Describe how the existence of cover is determined under the policy.
- 1.3 Identify the importance and uses of claims information, including the underwriting file.
- 1.4 Explain the uses of and importance of claims reserving.
- 1.5 Explain the special requirements for handling international claims.
- 1.6 Describe common indicators of fraudulent claims and how fraud is investigated.
- 1.7 Explain the importance of identifying and pursuing potential recoveries.
- 1.8 Explain the particular requirements in handling reinsurance claims.

2. Understand key aspects of handling personal lines claims.

- 2.1 Explain how to investigate a personal lines claim.
- 2.2 Describe how the indemnity will be valued for a personal lines claim.
- 2.3 Describe how a personal lines claim will be settled.
- 2.4 Describe the process for declined personal lines claims that have been disputed by the policyholder.
- 2.5 Apply key aspects of handling personal lines claims to various claims scenarios.

3. Understand key aspects of handling property and business interruption claims.

- 3.1 Explain how to investigate a property and business interruption claims.
- 3.2 Describe how the indemnity for a property and business interruption claim will be valued.
- 3.3 Describe how a property and business interruption claim will be negotiated and settled.
- 3.4 Describe the process for declined property and business interruption claims that have been disputed by the policyholder.
- 3.5 Apply key aspects of handling property and business interruption claims to various claims scenarios.

4. Understand key aspects of handling third party liability claims.

- 4.1 Explain how to investigate a third party liability claim.
- 4.2 Describe how the indemnity for a third party liability claim will be valued.
- 4.3 Describe how a third party liability claim will be negotiated and settled.
- 4.4 Explain the provisions of the Civil Procedure Rules when dealing with third party liability claims.
- 4.5 Explain the key requirements in handling professional indemnity claims.
- 4.6 Apply key aspects of handling third party liability claims to various claims scenarios.

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

Claims practice. London: CII. Study text M85.

Insurance, legal and regulatory. London: CII. Study text IF1.

Key Facts Booklet 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** (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>.