



Professional
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CPD Scheme

Your guide to Continuing Professional Development

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Contacting the Chartered Insurance Institute (CII)

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We take all such comments seriously, answer them individually, and use them to help ensure that we continually improve the service we provide.

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What is CPD?

CPD is the professional learning that CII members undertake to ensure their skills and knowledge are up-to-date. It reflects the fact that we live in a fast-paced world and, if you are to remain competent, you must continue to develop and enhance your knowledge. CPD helps ensure that, as a CII or PFS qualified member, you have the knowledge and skills necessary to succeed in a competitive market. It helps you to:

- Build public confidence and credibility;
- Adapt positively to change by continuously updating skills;
- Support any career goals by focusing on relevant training and development; and
- Be more productive and efficient by reflecting on learning and highlighting gaps in knowledge and experience, and planning action accordingly.

Each CPD activity should meet a professional development and learning need which allows you to continue to professionally grow.

Typically, most practitioners, whatever their sector specialism or job role, undertake professional development in the course of their employment. Development needs are often identified in their annual review, as well as when responsibilities change. The CII CPD scheme provides a practical framework for ensuring development is addressed in a structured way to meet your personal needs, regulatory requirements (where appropriate), the needs of your employer and the requirements of the CII as a Chartered professional body. The scheme is designed to ensure you remain competent and up-to-date and to separate you, as a member of a profession, from the mass of other practitioners.



Who needs to complete CPD?

It is a requirement of membership that all Qualified Members, whether based in the UK or elsewhere, comply with the CII CPD scheme.

What is a Qualified Member?

A Qualified Member is defined as a member who is entitled to use any of the following qualification designations or titles:

Insurance:

CII (Award); Cert CII (including those entitled to use discipline or sector specific suffixes: London Market; Claims; Health and Protection; Customer Service; Insurance Broking; MP; MP & ER; Life and Pensions or FS), Cert SMP, Dip CII (including those entitled to use discipline specific suffix: Claims), ACII, FCII, Chartered Insurance Broker, Insurer, Insurance Practitioner, Insurance Risk Manager or Insurance Underwriting Agent.

Personal Finance:

CertPFS (including those entitled to use discipline or sector specific suffixes: Paraplanning, DM or Securities) DipPFS, APFS, FPFS or Chartered Financial Planner.

Part-time workers:

Members who are working in part-time roles have the same CPD requirements as those in full-time employment.

Exemptions:

Career break:

Qualified Members who temporarily cease working in a capacity related to their CII membership for personal reasons, including but not limited to parental leave, bereavement leave or illness, may pro-rata their CPD in the following way:

- Where the period of absence is greater than 6 months the CPD requirements are suspended for that 12-month period
- Where the period of absence is less than 6 months the member must complete CPD on a pro-rata'd basis of 3 hours of CPD for each calendar month. A minimum of 60% of the CPD must be structured.
- If the period of absence is less than 3 months full compliance with the CPD scheme rules is required.

Please note you may be required to provide evidence to support any exemption.

Retired members:

Members belonging to the retired membership scheme who are no longer actively working or engaged in any insurance or financial planning business are not required to complete CPD. Partially retired members who perform consultancy or expert witness roles must comply with the CII CPD scheme in full.



Members who have left the industry:

Those who have left the industry and belong to the continued membership scheme are not required to complete CPD. Information regarding our membership schemes can be found at cii.co.uk/memschemes

What are the scheme rules?

All Qualified Members must complete:

- A minimum of 35 hours of CPD in a rolling 12-month period
- At least 21 of which must be structured

What is a CPD activity?

A CPD activity is professional learning that meets a specific learning outcome or development need that you have in your professional life. For example, new legislation may have been introduced which is relevant to your role. A webinar is held which covers the new legislation and its impact on consumers. The webinar would be considered a CPD activity.

- For an activity to be eligible as CPD it must be at least 30 minutes in length
- A batch of activities of less than 30 minutes each may be combined if they meet the same development need. This is known as bitesize learning.

What is structured CPD?

Structured CPD is generally a formal learning activity led or designed by a third party. The activity has a specific learning outcome and meets your development need. For example:

- Studying for and sitting an examination
- Attending seminars (web-based or in person)
- Attending lectures
- Attending conferences
- Attending workshops
- Attending courses
- Completing appropriate e-learning.
- In a small number of instances educational reading may be considered as a structured activity, however this would only be the case where the reading was of a high quality and met a specific learning outcome.

What is unstructured CPD?

Unstructured CPD is generally self-led learning, such as reading to keep up to date with what's happening in the industry at a general level.



Suitable CPD activities

CPD Activity	Definition	Structured/unstructured
Training course or workshop	A course or event led by a third party which sets clear learning outcomes	Structured
Conferences, webinars and seminars	Informative presentation on topics provided by subject matter experts	Structured
Examinations, tests and e-learning	Any test or examination offered by an examining body which is business related	Structured
On the job training	Interactive and participative discussion and instruction led by a subject matter expert	Structured
Training others	Delivering training on a specific subject or issues which sets clear objectives for participants and clear learning outcomes	Your preparation for the training would be structured. The delivery of the training would be unstructured
Technical authorship	Writing articles, reports, books or instruction manuals which are published for use by others	Structured
Reading and watching	Technical and trade publications, bulletins, professional briefs, trade or press podcasts, YouTube videos	This is likely unstructured but may be structured if the reading was undertaken with a specific learning outcome in mind. For example, because you are researching a topic for a work project
Mentoring or Coaching	Providing instruction, guidance and support	Unstructured
Pro bono or voluntary work	Work undertaken without payment for the public good, it may include providing advice, shaping policy or sitting on the Board of a charity	Unstructured



How to record my CPD

It is important that you include all the required information when completing your CPD activity record. This will allow you to better plan your CPD over a rolling 12 month period by identifying your development needs, assessing the effectiveness of learning undertaken and reflecting.

The following should be recorded with each CPD activity, doing so will ensure that in the event you are selected for audit we are able to accept your submission first time.

1. The name and/or title of the activity.
2. A description of the activity.
3. The date and duration of the activity.
4. Whether the activity is structured or unstructured.
5. The development need covered by the activity.
6. The learning outcome(s) of the activity.
7. A Reflective Statement describing whether your development need was met and the impact of the activity on your professional work.

You should retain copies of any confirmation of attendance or certificates for your CPD activities.

Example CPD record

Name and description of the activity: Cyber Risk Training (webinar)

Date and Duration of the activity: 09/04/2024, 60 minutes

Structured activity

Development Need: To ensure I am aware of cyber risks in our new IT system and to reduce the risk of loss of sensitive client data.

Learning Outcome: Describe the nature of cyber risks in new technology; Explain the processes and procedures to reduce loss risk; Summarise the escalation process for data breaches.

Reflective Statement: This webinar met my development need and I now understand the new technology, the risks and, more importantly, how to mitigate those risks. I found the task on data breach reporting interesting and gained a greater understanding of the organisation's internal processes. It was a good introduction to the subject and I will consider taking a longer course on the wider issue.

Where to record your CPD

The CII provides a free CPD planning and recording tool. This tool has a template with all the information that is required for each CPD activity. In the event you are selected for audit the tool also allows you to submit your record to the CII with a simple click. You can also import CPD records that you have with your employer onto the CII's tool. The tool can be found via [this link](#).

The CPD planning and recording tool is also available within the various CII Assess tools.

You can also record CPD activity via the CPD App which allows CPD activities to be recorded and managed on the go. This can be downloaded from the App Store or Playstore.

The CII is unable to accept records via the post. Should a reasonable adjustment be required in respect of a disability, please contact cpdreport@cii.co.uk for further guidance.

CPD Audit

To ensure compliance with the CPD scheme rules, an annual audit of a percentage of Qualified Members is undertaken to verify their CPD records.

If you are selected for audit you will receive an email to your CII or PFS registered email address. You will be asked to submit details of at least 35 hours of CPD that you have undertaken in the requested period. You will have to provide the following information with each CPD activity:

- The name and/or title of the activity
- A description of the activity
- The date and duration of the activity
- Whether the activity is structured or unstructured
- The development need covered by the activity
- The learning outcome(s) of the activity
- Reflective statement describing whether your development need was met and the impact of the activity on your professional work.

You should not submit evidence, such as attendance sheets, certificates, articles read etc. unless specifically requested to do so.

We will review your record and let you know if it is compliant.

Failure to engage with the audit process or meet the requirements of the CPD scheme rules may result in referral to the disciplinary processes.

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FAQs

Q1. If my CPD record is selected for review by the CII, what will I need to provide?

You will need to provide your CPD record covering the period requested in the email. However, we appreciate that your CPD year may be recorded differently (e.g. January to January or April to April). In such cases, it may be that you need to provide a record of CPD activities covering more than one CPD Year to demonstrate compliance with the CPD audit period in the email. If you are unable to do this the CII may be able to accept a more recent audit period which demonstrates compliance with the minimum requirements however this decision will be taken on a case-by-case basis. If you have any questions about this, please contact the CII CPD Team at cpdreport@cii.co.uk.

Q2. What is meant by structured and unstructured CPD?

Structured CPD is the undertaking of any formal learning activity designed to meet a specific development need (this is what an individual is expected to know, understand or do as a result of his or her learning). An example would be attending a technical lecture to understand the implications of the Bribery Act.

Structured learning activities include but are not limited to:

- Studying for and sitting an examination
- Participating in seminars (web based or in person)
- Lectures
- Conferences
- Workshops
- Courses
- Completing appropriate e-learning

For a minority of activities, it might also include educational reading, where high quality reading material has been produced to meet the required learning objective.

Unstructured CPD is any activity an individual considers has met a learning objective, but has not been specially undertaken for this purpose. This might include reading a trade publication which happens to include a technical article on a topic for which they have a development need. Unstructured CPD will generally be self-led.

Q3. What is meant by “designed to meet a specific learning outcome”?

Learning outcomes are what a learner can be expected to know or understand after taking a CPD activity. For example, if a learning outcome from a course is to understand an update in regulations, information about the regulation should be provided in the CPD activity. Typically, the learning outcome for the activity will be stated at the outset and at the end of the activity, thereby enabling the learner to review whether this activity has indeed met the learning outcome.

FAQs

Q4. Is there a minimum amount of time I need to spend on any individual CPD activity?

For a CPD activity to be eligible it must be at least 30 minutes in duration. However, where a member has undertaken a batch of different activities of less than 30 minutes which all meet the same development need they can be combined together. For example, a member may complete six 5-minute mini quizzes all on an update on regulation. Please note it is not permissible for structured and unstructured activities to be combined.

Q5. I am completing a structured learning activity which indicates the time it should take to complete, for example, 30 minutes. If it takes me either less or more time than this, what do I record, the actual time taken or the indicated time?

In considering the time shown in respect of the CPD activity, this is only an indication or guide, as in practice the time taken to complete this will vary from individual to individual according to factors such as their abilities and existing knowledge levels. You should, therefore, record the time that it took you to complete the activity. Due to the requirement that recorded activities must have a minimum duration of 30 minutes, only those which meet this requirement should be recorded. Different activities, of less than 30 minutes each, undertaken to meet a specific development need can be combined and recorded together. Please note it is not permissible for structured and unstructured activities to be combined.

Q6. How do I calculate the amount of CPD hours spent on an activity?

You should only count the actual time spent on the learning activity, for example, if you attend a conference you should count only that time spent in activity that addresses identified development needs. You should always exclude the time taken for tea/coffee breaks and lunch.

Q7. I work part time. Does this mean I still have to complete the full 35-hour CPD requirement?

Yes. The requirement to maintain your knowledge and, in turn, your competence to undertake your role requires the completion of a minimum of 35 hours CPD, regardless of the total number of hours you work.

Q8. If I take a career break (for example, maternity leave or long-term sickness), do I still have to complete the 35-hour requirement?

If your CPD record is selected for audit purposes, we will ask you to provide evidence confirming your break in work.

If your career break is less than six months you must complete CPD on a pro-rata'd basis of three hours of CPD for each month. A minimum of 60% of CPD completed must be structured.



FAQs

Q9. I am a Personal Finance Society member, registered under a specialism on the your money register, what are the implications for my CPD requirements?

Personal Finance Society members who have opted-in to the Later Life Advice or Retirement Planning specialisms within the online your money adviser register also commit to undertake an additional 10 hours' structured CPD focused on this specialism in each rolling 12-month period.

Q10. When should I start creating a CPD log?

The requirement for undertaking CPD and keeping a record starts when a member becomes qualified. However, we recognise that the timing of members' annual CPD programmes may reflect other factors, such as the annual performance reviews or the CPD requirements of other professional bodies to which they belong. In these circumstances we may, at our discretion, recognise any such requirements.

Q11. Should I submit my record to the CII automatically at the end of a rolling 12-month period?

No. You only need to submit your record if the CII requests to see it. Typically, we will randomly sample about 10% of members' records each year to check these have been fully and correctly completed.

Q12. If my CPD record is selected for review by the CII, what will I need to provide?

You will need to provide your CPD record showing:

- The name and/or title of the activity
- A description of the activity
- The date and duration of the activity
- Whether the activity is structured or unstructured
- The development need covered by the activity
- The learning outcomes of the activity
- Reflective statement describing whether your development need was met and the impact of the activity on your professional work.

It is recommended that you keep any evidence of the activity you have completed, for example, a certificate of attendance, as we may ask to see this if your record is selected for review.

Q13. Am I able to retrospectively change items from structured to unstructured where I have incorrectly recorded them?

Yes, provided you do this before submitting your record.

FAQs

Q14. Can I change an activity at the end of the year from structured to unstructured and record my 14 hours of required unstructured activity if I am top-heavy on structured activity?

There is no need to do this. Our requirement is for 35 hours of activity with a minimum of 21 hours of structured activity. There is no restriction on the amount of structured activity and, as such the entire 35 hours can be comprised of structured activity if that is what you have undertaken.

Q15. How do I know what development activity I should carry out?

Responsibility lies with each member individually as only they will know what development activity is required. In most cases, this will be agreed in conjunction with your employer, who will decide or advise what is relevant for your role and personal circumstances.

Q16. If I study for an exam which recommends, for example, 60 hours of study, can I count this as a full year's worth of CPD hours?

In principle, yes. However, in practice it is unlikely that a single exam subject will serve to address all your annual development needs. For this reason, during the course of any rolling 12-month period, we encourage members to carry out a variety of CPD activities to help them keep their knowledge up-to-date. There is no maximum to the amount of CPD the member can carry out.

Q17. Does the CII provide an online recording tool for my CPD?

Yes. We provide a free, simple-to-use online recording tool which you may use to plan and record your hours-based CPD. You will need to enter details of all CPD planned or undertaken, including that completed through the CII, as this is not automatically recorded. You can access the CII's [CPD tool here](#).

Q18. How do I log in to the CII CPD app?

Log in using either your CII PIN or registered email address as your username. Your password must be the same as you use to log in to the CII website. There is no forgotten username/password link via the app. This is available on the CII CPD planning and recording tool at cii.co.uk/cpd The process for resetting passwords is the same as on the CII and PFS website.



FAQs

Q19. What are the key features of the CII CPD app?

The key features of the app are:

- Ability to view CPD records
- Ability to add CPD activities
- Ability to view, amend and update CPD activities
- Ability to view a breakdown of your CPD activities by unstructured and structured
- Ability to upload photos as evidence of your CPD activities
- Syncing with the CPD planning and recording tool
- You are able to view your current CPD year's records in the app; for previous years you will need to log into the CII CPD planning and recording tool at cii.co.uk/cpd
- Submission of your online CPD record needs to be actioned via the CII's CPD planning and recording tool at cii.co.uk/cpd. The app does not contain this functionality

Q20. Are there any CII CPD app usability issues that I should be aware of?

If you wish to change your password or the CPD year start date this needs to be done via the CII CPD planning and recording tool at cii.co.uk/cpd as the app does not contain this functionality. When adding an attachment on the app as evidence of CPD activity, these need to take the form of photos. Additionally, if you have added attachments in an alternative format (i.e. Word, PDF etc) via the CII online planning and recording tool you will not be able to open/view these attachments via the app, but will be able to see where an attachment exists. Should you amend anything in your record via the online planning and recording tool and are simultaneously logged into the app, you will need to select 'sync now' under the 'sync status' area for these activities to appear in the app. Alternatively, these will be automatically synced the next time that you log back in to the app. Activities amended/added in the app will only appear in the online tool once the user refreshes the page or logs out and then logs back in again. Users of the app are assumed to be familiar with the CPD guidance document and FAQs and as such these aren't accessible via the app.

Q21. Who should I contact for any technical queries concerning the CII CPD app?

As with more general CPD enquiries these should be referred to Customer Service on +44 (0)20 8989 8464.

Q22. Does the online tool show how many hours I need to do to finish my CPD record?

Yes. The online recording tool will show how many hours you have completed and how many you still need to complete.

FAQs

Q23. The date format on my CPD log isn't set to a UK format (day, month, year). Can I change this?

We are aware that this issue occurs if you are using Google Chrome as your web browser. You are able to change the date format within the settings functionality in Chrome. For instructions on how to change this please refer to the 'User guide', which is available on the post log-in CPD home page under 'How to use the CPD Tool'.

Q24. If I am selected to submit my CPD record, which rolling 12-month period do I need to provide?

You should supply the period requested in the email received.

Q25. Does sitting an exam, test or assessment count towards my CPD?

Yes. Completion of an exam, test or assessment is eligible for CPD.

Q26. Does attendance at Local Institute council meetings or Personal Finance Society Regional Conferences still count towards my CPD?

Yes providing they meet identified learning outcome(s).

Q27. Does exam invigilation count towards my CPD?

No, as there are no circumstances in which a learning objective would be attached to the invigilation of candidates sitting their exams.

Please note that all references to the Chartered Insurance Institute (CII) in this document encompass all CII Group entities, including the Personal Finance Society (PFS).





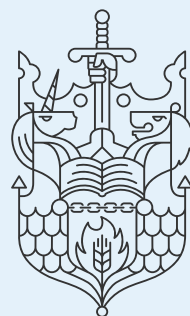
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