Chartered Insurance Institute

Insurance claims handling process

Objective

To provide knowledge and understanding of the claims handling process including notification, assessment, settlement and associated financial factors.

Summary of learning outcomes	Number of questions in the examination*
1. Understand the general principles in the claims handling process.	12
2. Understand insurance products and associated services.	13
3. Understand claims considerations and administration.	13
4. Understand claims handling procedures and related claims services.	13
5. Understand claims handling operations.	6
6. Understand claims settlement.	10
7. Understand how expenses are managed.	8

* 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: 75 multiple choice questions (MCQs). 2 hours are allowed for this examination.
- This syllabus will be examined from 1 January 2026 to 31 December 2026.
- 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. Understand the general principles in the claims handling process.

1.1 Describe the legal requirements for a valid claim.

1.2 Describe the different types of policy conditions relating to claims.

1.3 Describe what documentary and supporting evidence are required when notifying a claim.

1.4 Explain what is meant by proximate cause and how it is applied.

2. Understand insurance products and associated services.

2.1 Know the features, extensions and exclusions of motor policies.

2.2 Know the features, extensions and exclusions of household policies, gadget policies, travel policies and extended warranties.

2.3 Know the features, extensions and exclusions of commercial property and pecuniary policies.

2.4 Know the features, extensions and exclusions of commercial liability policies.

2.5 Know the features, extensions and exclusions of health policies.

3. Understand claims considerations and administration.

3.1 Describe the role of the claims department.

3.2 Explain the importance of service standards and managing customer expectations.

3.3 Understand the different parties to an insurance claim.

3.4 Explain the importance of claims estimating and how reserving operates.

3.5 Understand how fraud affects insurance claims.

3.6 Describe the main regulatory and legislative environment for claims handling.

3.7 Describe how disputes and complaints could be resolved.

3.8 Describe the concepts of good faith and the duty of fair presentation.

4. Understand claims handling procedures and related claims services.

4.1 Know claims handling procedures for motor policies.

4.2 Know claims handling procedures for household policies, gadget policies, travel policies and extended warranties.

4.3 Know claims handling procedures for commercial property and pecuniary policies.

4.4 Know claims handling procedures for commercial liability policies.

4.5 Know claims handling procedures for health policies.

4.6 Know the Civil Procedure Rules.

5. Understand claims handling operations.

5.1 Describe the key features, structure and objectives of different claims systems.

5.2 Understand the importance of data protection legislation and enforcement.

5.3 Explain the roles of external support services used in the claims process.

5.4 Describe the claims function as it appears in functional and divisional structures.

6. Understand claims settlement.

6.1 Describe the way that claims can be settled.

6.2 Describe why a full indemnity may not always be paid.

6.3 Explain how insurers can recover the cost of claims.

6.4 Describe the provisions of the Motor Insurers' Bureau agreement for untraced and uninsured drivers.

7. Understand how expenses are managed.

7.1 Describe the role of the claims manager.

7.2 Explain what leakage is and how to identify and reduce it.

7.3 Explain the types of financial monitoring and how this can impact an insurance company results.

7.4 Explain the basis and significance of reserving practice.

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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

Insurance claims handling process London: CII. Study text IF4.

E-Learn, Key Facts Booklet and Knowledge Checker 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*