



Chartered
Insurance
Institute

Standards. Professionalism. Trust.

Core Practice (Insurance)

Learning
resources
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About Core Practice

Some technical knowledge and skills are common across underwriting, claims and broking. If you work in any of these core insurance functions you should combine core practice competencies, along with the behaviours, other enablers and the technical expertise specific to your role to ensure you meet the standard of a rounded insurance professional.

This section outlines the Core Practice competency standards for each of the four professional bands, together with links to relevant CPD learning, qualification units and other learning to help you prioritise and access your skills development.

The bands

The Professional Map is structured into 4 bands of experience, each describing the different level of impact professionals have in the work they do.

	Band 1	Band 2	Band 3	Band 4
Typical job roles	Front line staff, administrative and entry level roles	First line managers, team leaders, regulated and specialist roles	Middle managers, and senior technical roles	Senior leaders and business owners
Nature of work	Tactical, focusing on the day to day	Operational, with some complexity	Complex, with challenging requirements	Strategic, with a significant level of complexity and challenge
Sphere of influence	Line manager, immediate colleagues and customers/clients	Managers, colleagues, customers/clients and external professionals	Wider range of stakeholders, both internal and external	Senior stakeholders from across the profession, customers, suppliers and regulators
Focus of activity	Deliver immediate and short-term outcomes	Directly create short-term value, contribute to longer-term value	Create medium to long-term value	Create long-term value
Focus of thinking	Gather and use information	Contribute to the thinking and analysis of information	Critically question information and evaluate it to make informed judgements and decisions	Develop evidence-based thinking, using qualitative and quantitative data to shape the future activity
Focus of knowledge	Knowledge of the principles of insurance	Broad understanding of insurance practice	Deeper understanding of the concepts of insurance, with specialism in a functional area	Deep technical knowledge in an area, or an excellent understanding of the broader environment
Where time is spent	Customer/client services, providing information, handling data, following procedures	Issue identification, analysis and evaluation, proposal and delivery of solutions to agreed standards, and within agreed limits	Understanding the wider business context and risk, bringing strands of activity together, innovating	Developing strategies and plans, making complex judgements, considering the organisation and sector position
Breadth of focus	Team	Department	Area or responsibility/Organisation	Organisation/Profession/Wider society

Band 1

Competency standards

- I know the purpose of insurance and assurance and the difference between them
- I understand the role of insurance in the transfer of risk and in society
- I understand the structure and interrelationships of the local and global insurance market
- I understand and use common insurance terminology
- I know the meaning of common policy terms and conditions, and the importance of the policy lifecycle and policy dates
- I know the main classes of insurance, the cover provided by different types of insurance and the types of risk that can and cannot be insured
- I am aware of the different insurance distribution channels
- I know the range of products and services that my organisation offers
- I understand general market processes in my area of work and how my organisation's procedures differ
- I am aware of suspicious transactions and fraudulent activity

Band 1 learning resources

Member CPD	Assess corporate e-learning*	Training and courses	Qualification units
Commercial Insurance Cycle Management – Managing a Softening Market	Risk and Insurance Risks, Perils and Hazards	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Award in general insurance (non-UK) (W01)
Demand and Needs - what to know and why it matters	The Insurance Market Structure and Associations		Insurance, legal and regulatory (IF1) General insurance business (IF2)
Getting to net zero claims	The UK Insurance Market and its Position in the World		Insurance underwriting process (IF3)
Insurance: How to read policy wordings	Financial competence Principles of Insurance		Insurance claims handling process (IF4)
Meeting unmet needs - Ensuring the future relevance of our profession	Classes of General Insurance – Commercial Products		
Meeting unmet needs - Ensuring the future relevance of our profession	Classes of General Insurance – Personal Products		
Meeting unmet needs - Ensuring the future relevance of our profession	Classes of Business		
Meeting unmet needs - Ensuring the future relevance of our profession	Key Broking Processes		
Meeting unmet needs - Ensuring the future relevance of our profession	Products specific modules on Claims, Underwriting and Broking		
Predictions for the insurance market 2024	Claims		
The Hazard of Renewal	Introduction to Underwriting		
The Importance of Purpose	Policies and Procedures		
The Missing Link of Enquiry	Claims Fraud		
Underinsurance – the implications for Insurance Brokers			
The Changing Built Environment and Insurance Challenge			

*Content held on the Assess platform is available to those with a corporate licence. Click on the links to find out more about the features and benefits of a corporate Assess licence or request a free trial.

Band 2

Competency standards

- I have applied for and attained the relevant authorisations to allow me to carry out my role where required
- I apply the key principles of insurance to straightforward and everyday situations
- I apply standard policy wordings, extensions and limitations
- I explain the reasons for applying specific terms, exclusions, conditions and warranties to a policy
- I have a broad understanding of which types of insurance products would be appropriate to different situations
- I understand different types of risks and know how they are assessed in my area of work
- I keep up to date with emerging risks and new products, and how they affect the customer and market
- I have a general understanding of the underwriting, claims and broking processes
- I have a general understanding of the different insurance distribution channels
- I am alert to the main indicators of suspicious transactions and fraudulent activity and raise my concerns in line with my organisation's policy and processes

Band 2 learning resources

Member CPD	Assess corporate e-learning *	Training and courses	Qualification units
AI in photos and documents: Combating Emerging and Traditional threats	Application of Insurance Principles	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Insurance, legal and regulatory (IF1)
A Statement of Fact. Or just guesswork?	Principles of Insurance		General insurance business (IF2)
Aviation cyber	Insurable Interest and Good Faith		Insurance underwriting process (IF3)
Beyond the skyline: risk identification and horizon scanning	Average and Proximate Cause		Insurance broking fundamentals (I10)
Climate change and the insurance sector	Indemnity		Introduction to risk management (I11)
Climate change – time action	Contribution and Subrogation		
Climate control	Policy Construction and Wording		
Combating application fraud through data	Product specific policy cover modules		
Commercial Insurance Cycle Management – Managing a Softening Market	Subjectivities, Conditions Precedent and Warranties		
Critical Role of Geospatial Data Intelligence	Classes of General Insurance – Commercial Products		
Cyber catastrophe modelling	Classes of General Insurance – Personal Products		
Cyber enabled fraud	Classes of Business		
Data Breaches and Third Party Fraud	Risks, Perils and Hazards		
ESG Metrics: Who's Measuring What?	Risk and Insurance		
Extreme weather events – understanding the risk	Introduction to Underwriting		
Future cyber risks and threats	Claims handling		
Heritage claims: loss, restoration and recovery	Key Broking Processes		
	Claims Handling		
	The Insurance Market		
	Claims Fraud		
	Policies and Procedures		

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Member CPD	Assess corporate e-learning	Training and courses	Qualification units
Home insurance for policyholders participating in 'Homes for Ukraine' Insurance and ESG: What Do Stakeholders Think? Insurance and ESG: What's Happening? – Now and Next Insurance: How to read policy wordings Insurance requirements in construction contracts Introducing Captives and Cells Macrotrends in Insurance Open finance – A disruptive force for insurance? Post-COVID Landscape for Insurance – Challenges and Opportunities in Health and Motor Insurance Segment Predictions for the insurance market 2024 Shaping the future of Insurance: Delivering resilience within the insurance community Shaping the future of insurance: Trends, tech and tempting talent Subsidence for underwriters Surviving a shipping cyber incident Supply chain The future of cyber defence			

Member CPD	Assess corporate e-learning	Training and courses	Qualification units
<u>The Hazard of Renewal</u>			
<u>Trends in climate change litigation</u>			
<u>Using telematics to manage risk and prevent fraud</u>			
<u>Would aviation underwriters suffer fewer losses if aircraft did not have pilots?</u>			

Band 3

Competency standards

- I apply the principles of insurance and my technical expertise to complex situations
- I apply both standard and non-standard policy wordings, extensions and limitations
- I can identify which insurance products and services could meet the demands and needs of customers with complex requirements
- I identify when and in what circumstances policy terms might be altered and the impact of doing so
- I understand how emerging risks and new types of cover could affect the customer ensuring that products and services remain relevant
- I ensure my stakeholders have the information and tools necessary to make capable and confident decisions
- I manage delegated authority benefits and risks in my area of responsibility

Band 3 learning resources

Member CPD	Assess corporate e-learning*	Training and courses	Qualification units
An introduction to premium finance	Application of Insurance Principles	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Commercial insurance contract wording (M21)
A Statement of Fact. Or just guesswork?	Principles of Insurance		Delegated authority (M66)
Beyond the skyline: risk identification and horizon scanning	Policy Construction and Wording		Fundamentals of risk management (M67)
Claims Made Policies Part 1	The Insurance Contract		Personal insurances (M86)
Claims Made Policies Part 2 – In denial – claim denied	Product specific policy cover modules		Cargo and goods in transit insurances (M90)
Claims Made Policies Part 3	Demands and needs		Aviation and space insurance (M91)
Data Protection Breaches - claims for compensation	Classes of Business		Commercial property and business interruption insurances (M93)
Demystifying the Animals Act	Managing an Underwriting Portfolio		Motor insurance (M94)
ESG and Climate Change	Subjectivities, Conditions Precedent and Warranties		Liability insurances (M96)
Heritage claims: loss, restoration and recovery	Presentation of Risk Information to Insurers		Reinsurance (M97)
How to maximise opportunities in a hard market	Presentation of Quotation Information to Clients		Marine hull and associated liabilities (M98)
HSE/Defensibility			
Insurance: How to read policy wordings			
Introducing Captives and Cells			
Major loss and reinstatement of historic buildings			
The Insurance of Sub-Contractors			
The perfect storm			
Silent cyber cover revisited			

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Member CPD	Assess corporate e-learning	Training and courses	Qualification units
<u>Using telematics to manage risk and prevent fraud</u>			
<u>Working at Height</u>			

Band 4

Competency standards

- I proactively review and amend the insurance products and services offered to ensure they are fit for purpose in light of prevailing customer and market needs
- I anticipate and respond to economic, political and regulatory requirements through changes in product coverage and service provision
- I apply my in-depth knowledge of insurance products, services and processes to meet the demands and needs of customers with complex requirements
- I review systems, communications and controls in my organisation and take the appropriate action if the required standards are not met or improvements can be made
- I identify and respond to risks in my area of responsibility and establish internal controls to mitigate them
- I set, monitor and review authority limits within my area of accountability and ensure compliance
- I evaluate the role of service and quality standards in providing client satisfaction
- I monitor and manage the operation of delegated authority agreements, binding authorities and/or scheme arrangements
- I proactively report to external regulatory organisations to ensure compliance

Band 4 learning resources

Member CPD	Assess corporate e-learning*	Training and courses	Qualification units
Consumer Duty – the home straight		For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Advanced insurance broking (930)
Critical Role of Geospacial Data Intelligence			Insurance corporate management (990)
Cross Jurisdiction / Cross Border Complexities			Risk management in insurance (992)
Data Protection Breaches - claims for compensation			
Demystifying the Animals Act			
Introducing Captives and Cells			
Mergers and Acquisitions in the Insurance Space			
Policy Wordings – From test case to transparency			
The Infinity Reliance Judgement			

*Content held on the Assess platform is available to those with a corporate licence. Click on the links to find out more about the features and benefits of a corporate Assess licence or request a free trial.

Webinar: [AI in photos and documents: Combating Emerging and Traditional threats](#)

Webinar: [An introduction to premium finance](#)

Webinar: [A Statement of Fact. Or just guesswork?](#)

Lecture: [Aviation cyber](#)

Webinar: [Beyond the skyline; risk identification and horizon scanning](#)

Webinar: [Claims Made Policies Part 1](#)

Webinar: [Claims Made Policies Part 2 – In denial – claim denied](#)

Webinar: [Climate change and the insurance sector](#)

Article: [Climate change – time action](#)

Article: [Climate control](#)

Webinar: [Combating application fraud through data](#)

Webinar: [Commercial Insurance Cycle Management – Managing a Softening Market](#)

Webinar: [Consumer Duty – the home straight](#)

Webinar: [Critical Role of Geospacial Data Intelligence](#)

Webinar: [Cross Jurisdiction / Cross Border Complexities](#)

Lecture: [Cyber catastrophe modelling](#)

Webinar: [Cyber enabled fraud](#)

Webinar: [Data Breaches and Third Party Fraud](#)

Webinar: [Data Protection Breaches - claims for compensation](#)

Webinar: [Demand and Needs - what to know and why it matters](#)

Webinar: [Demystifying the Animals Act](#)

Webinar: [ESG and Climate Change](#)

Webinar: [ESG Metrics: Who's Measuring What?](#)

Webinar: [Extreme weather events – understanding the risk](#)

Lecture: [Future cyber risks and threats](#)

Webinar: [Getting to net zero claims](#)

Webinar: [Heritage claims; loss, restoration and recovery](#)

Guidance: [Home insurance for policyholders participating in 'Homes for Ukraine'](#)

Webinar: [HSE/Defensibility](#)

Webinar: [Insurance and ESG: What Do Stakeholders Think?](#)

Webinar: [Insurance and ESG: What's Happening? – Now and Next](#)

Webinar: [Insurance: how to read policy details](#)

Webinar: [Insurance: How to read policy wordings](#)

Article: [Insurance requirements in construction contracts](#)

Webinar: [Introducing Captives and Cells](#)

Webinar: [Macrotrends in Insurance](#)

Webinar: [Major loss and reinstatement of historic buildings](#)

Webinar: [Meeting unmet needs - Ensuring the future relevance of our profession](#)

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Webinar: [Mergers and Acquisitions in the Insurance Space](#)

Webinar: [Open finance – A disruptive force for insurance?](#)

Webinar: [Policy Wordings – From test case to transparency](#)

Webinar: [Post-COVID Landscape for Insurance – Challenges and Opportunities in Health and Motor Insurance Segment](#)

Webinar: [Predictions for the insurance market 2024](#)

Webinar: [Shaping the future of Insurance: Delivering resilience within the insurance community](#)

Webinar: [Shaping the future of insurance: Trends, tech and tempting talent](#)

Good practice guide: [Subsidence for underwriters](#)

Article: [Supply chain](#)

Lecture: [Surviving a shipping cyber incident](#)

Lecture: [The future of cyber defence](#)

Webinar: [The Importance of Purpose](#)

Webinar: [The Infinity Reliance Judgement](#)

Webinar: [The Insurance of Sub-Contractors](#)

Webinar: [The Missing Link of Enquiry](#)

Webinar: [The perfect storm](#)

Webinar: [Trends in climate change litigation](#)

Webinar: [Underinsurance – the implications for Insurance Brokers](#)

Webinar: [Using telematics to manage risk and prevent fraud](#)

Lecture: [Silent cyber cover revisited](#)

Webinar: [Working at Height](#)

Report: [Would aviation underwriters suffer fewer losses if aircraft did not have pilots?](#)

Here you will find links to Member CPD available related to this competency.

Assess is the Corporate Learning Management System from CII, including hundreds of digital learning units on technical insurance, regulatory and compliance content, together with a wide range of wider business skills.

If you already have an Assess licence through your employer, you should be able to access the following modules relevant to this competency.

If your organisation does not have an Assess licence and would be interested in acquiring one, you can sign up for a free trial here:
ciigroup.wufoo.com/forms/k17wqe99089pcpi/

Here you will find Assess corporate e-learning listed under the Learning by bands section in one place.

Foundations of General Insurance

Principles and Underwriting

Principles of Insurance

Risks, Perils and Hazards

Introduction to Underwriting

Policy Construction and Wording

Subjectivities, Conditions Precedent and Warranties

Managing an Underwriting Portfolio

Broker Operations

Presentation of Risk Information to Insurers

Presentation of Quotation Information to Clients

Key Broking Processes

Demands and needs

Claims

Claims Handling

Claims Fraud

Third Party Claims

Policies and Procedures

Introduction to Insurance

Risk and Insurance

Classes of General Insurance – Commercial Products

Classes of General Insurance – Personal Products

The Insurance Market

Insurable Interest and Good Faith

Average and Proximate Cause

Indemnity

Contribution and Subrogation

Claims

Introduction to the London Market

Application of Insurance Principles

Structure and Associations

Claims Handling

Underwriting Risks and Determining Premiums

Classes of Business

The Insurance Contract

Training and courses

The diversity of our course programme and breadth of corporate services makes us a one stop-shop training provider. We work in partnership with employers to develop relevant and cost-effective training solutions that are driven by business needs and deliver lasting results.

CII Training

For more details on CII Training, please visit our website:

www.cii.co.uk/learning/training/

Here you will find all Qualification units listed under the Learning by bands section in one place.

If you are a current member you can also view non-printable PDFs of each study text here:

www.cii.co.uk/learning/support/cii-study-texts (PIN required to login).

Advanced Diploma in Insurance

Advanced insurance broking (930): <https://www.cii.co.uk/learning/qualifications/unit-930/>

Insurance corporate management (990): <https://www.cii.co.uk/learning/qualifications/unit-990/>

Risk management in insurance (992): <https://www.cii.co.uk/learning/qualifications/unit-992/>

Diploma in Insurance

Commercial insurance contract wording (M21): <https://www.cii.co.uk/learning/qualifications/unit-m21/>

Delegated authority (M66): <https://www.cii.co.uk/learning/qualifications/unit-m66/>

Fundamentals of risk management (M67): <https://www.cii.co.uk/learning/qualifications/unit-m67/>

Personal insurances (M86): <https://www.cii.co.uk/learning/qualifications/unit-m86/>

Cargo and goods in transit insurances (M90): <https://www.cii.co.uk/learning/qualifications/unit-m90/>

Aviation and space insurance (M91): <https://www.cii.co.uk/learning/qualifications/unit-m91/>

Commercial property and business interruption insurances (M93): <https://www.cii.co.uk/learning/qualifications/unit-m93/>

Motor insurance (M94): <https://www.cii.co.uk/learning/qualifications/unit-m94/>

Liability insurances (M96): <https://www.cii.co.uk/learning/qualifications/unit-m96/>

Reinsurance (M97): <https://www.cii.co.uk/learning/qualifications/unit-m97/>

Marine hull and associated liabilities (M98): <https://www.cii.co.uk/learning/qualifications/unit-m98/>

Certificate in Insurance

Insurance, legal and regulatory (IF1): <https://www.cii.co.uk/learning/qualifications/unit-if1/>

General insurance business (IF2) provides you with knowledge and understanding of insurance products and practice, including underwriting and policy wordings, claims, customer service and information and communication technology.

Insurance underwriting process (IF3): <https://www.cii.co.uk/learning/qualifications/unit-if3/>

Insurance claims handling process (IF4): <https://www.cii.co.uk/learning/qualifications/unit-if4/>

Insurance broking fundamentals (I10): <https://www.cii.co.uk/learning/qualifications/unit-i10/>

Introduction to risk management (I11): <https://www.cii.co.uk/learning/qualifications/unit-i11/>

Award in general insurance (non-UK) (W01): <https://www.cii.co.uk/learning/qualifications/unit-w01/>