Customer service in insurance

Objective

To provide knowledge and understanding of the customer service within the context of an insurance environment.

Summary of learning outcomes		Number of questions in the examination*
1.	Know how to fulfil customer requirements in the insurance sector	9
2.	Understand the importance of customer feedback to improve service in the insurance sector	4
3.	Understand the importance of good communication to maintain and build client relationships in the insurance industry	7
4.	Know how to deal with conflict within an insurance environment	4
5.	Understand the importance of keeping accurate and confidential records when dealing with customers	3
6.	Know how to manage own workload and time to meet business requirements and timescales	2
7.	Know how to work with others to achieve team and organisational objectives	7
8.	Understand the sales process	7
9.	Know how to increase sales activities	4
10.	Know the main regulatory and legal requirements applicable to the application of 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: 50 multiple choice questions (MCQs) written to 10 case studies. 90 minutes are allowed for this examination.
- This syllabus will be examined from 1 January 2027 to 31 December 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.

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1. Know how to fulfil customer requirements in the insurance sector

1.1 Outline the structure and operation of the insurance market.

1.2 Describe the features of good faith and the methods used to obtain material information.

1.3 Explain the various types of customer in the insurance sector including their demands and needs.

1.4 Explain the importance of customers' experiences in developing good relationships.

1.5 Explain why it is important to observe legal, organisational and ethical rules when providing information to customers.

1.6 Explain the possible consequences of not giving customers current and accurate information.

1.7 Explain the importance of effective complaints handling.

1.8 Explain the factors affecting the attraction and retention of customers.

1.9 Explain ways in which relationships with customers can be improved.

1.10 Describe the issues and concerns which may affect both internal and external customers.

1.11 Explain the importance of keeping customers updated.

2. Understand the importance of customer feedback to improve service in the insurance sector

2.1 Explain the importance of customer feedback.

2.2 Describe different methods of collecting formal and informal feedback.

2.3 Explain various ways that feedback can be depicted (charts, graphs, pictograms).

2.4 Describe data protection legislation and its implications for collecting, storing and using customer feedback.

3. Understand the importance of good communication to maintain and build client relationships in the insurance industry

3.1 Explain the stages in the communication process.

3.2 Describe barriers to communication and how these can be overcome.

3.3 Explain the advantages and disadvantages of the various methods of communication.

3.4 Explain how non-verbal communication can influence relationships in the insurance industry.

3.5 Explain why it is important to use feedback to check the effectiveness of the communication process.

3.6 Explain the importance of accurate and clear written communication.

3.7 Describe the steps of the ideal call structure and the skills needed at each stage.

3.8 List common forms of challenging calls and describe ways to deal with them.

4. Know how to deal with conflict within an insurance environment

4.1 Describe factors that can trigger a negative response in customers.

4.2 Explain the stages in the escalation of conflict.

4.3 Explain the importance of following organisational policies and guidelines when dealing with conflict situations.

4.4 Describe ways in which conflict can be diffused.

5. Understand the importance of keeping accurate and confidential records when dealing with customers

5.1 Explain the importance of keeping accurate records of communication with customers.

5.2 Explain the importance of keeping customers' information confidential.

5.3 Explain the possible consequences of not maintaining client confidentiality.

6. Know how to manage own workload and time to meet business requirements and timescales

6.1 Describe factors that may impact on personal workload and time availability.

6.2 Explain techniques for managing workload and time more effectively.

7. Know how to work with others to achieve team and organisational objectives

7.1 Explain what makes teams effective.

7.2 Explain how relevant information can be shared to enhance team effectiveness and lead to a positive customer experience.

7.3 Explain how individual behaviour can have a positive or negative effect on the team and how this may impact the customer.

7.4 Explain how individuals can contribute towards the achievement of team and organisational goals.

7.5 Explain what situations should be referred to someone with higher authority.

8. Understand the sales process

8.1 Explain the difference between processing orders and selling.

8.2 Describe the stages that lead to a sale.

8.3 Explain the difference between advised and non-advised sales.

8.4 Describe the key characteristics in successful selling.

9. Know how to increase sales activities

9.1 Explain how to obtain sufficient information from customers to support sales.

9.2 Describe how to make links between information provided by customers and products to create sales opportunities.

9.3 Describe how to communicate the features and benefits of products to customers.

9.4 Explain how to identify cross-selling and up-selling opportunities.

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9.5 Explain how to develop customer loyalty and retention.

10. Know the main regulatory and legal requirements applicable to the application of insurance business

10.1 Explain the role of the Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA) in the authorisation, supervision and regulation of insurers.

10.2 Explain the importance of Consumer Duty and achieving positive customer outcomes.

10.3 Describe the FCA's requirements in relation to handling complaints.

10.4 Describe the services provided by the Financial Ombudsman Service.

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 within the study text.

Learning support

Customer service in insurance London: CII. Study text IF9.

Key Facts Booklet and Knowledge Checker 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*.

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