

# Insurance claims handling (non-UK)

## 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 the claims function and how it may be structured.	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 May 2026 to 30 April 2027.
- 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](mailto:online.exams@cii.co.uk) to discuss your needs.

**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 typically 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 Describe features, extensions and exclusions of motor policies.
- 2.2 Describe features, extensions and exclusions of household policies, gadget policies, travel policies and extended warranties.
- 2.3 Describe features, extensions and exclusions of commercial property and pecuniary policies.
- 2.4 Describe features, extensions and exclusions of commercial liability policies.
- 2.5 Describe 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 Explain the different parties to an insurance claim.
- 3.4 Explain the importance of claims estimating and how reserving operates.
- 3.5 Explain how fraud affects insurance claims.
- 3.6 Describe the ways in which a claims department may ensure that customers are treated fairly.
- 3.7 Describe how disputes and complaints could be resolved or escalated.

**4. Understand claims-handling procedures and related claims services.**

- 4.1 Describe claims-handling procedures for motor policies.
- 4.2 Describe claims-handling procedures for household policies, gadget policies, travel policies and extended warranties.
- 4.3 Describe claims-handling procedures for commercial property and pecuniary policies.
- 4.4 Describe claims-handling procedures for commercial liability policies.
- 4.5 Describe claims-handling procedures for health policies.
- 4.6 Explain the roles of external support services used in the claims process.

**5. Understand the claims function and how it may be structured.**

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

- 5.2 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 methods used to mitigate the risk of untraced and uninsured drivers.

**7. Understand how expenses are managed.**

- 7.1 Describe the role of the claims manager.
- 7.2 Explain what claims 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.

## 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](http://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 (non-UK).  
London: CII. Study text WCE.

## 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](http://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](http://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>.