

Personal insurances

Purpose

At the end of this unit, candidates should be able to demonstrate an understanding of market practices and the business environment for personal insurances. This excludes motor insurance.

Assumed knowledge

It is assumed that the candidate already has knowledge of the fundamental principles of insurance as covered in IF1 Insurance, legal and regulatory or equivalent examinations.

| Summary of learning outcomes | Number of questions in the examination * |
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| 1. Understand the general market practices of personal insurances. | 8 |
| 2. Understand the policy coverage, underwriting and rating considerations of household insurances. | 14 |
| 3. Understand the policy coverage, underwriting and rating considerations of other personal insurance products. | 6 |
| 4. Understand the claims notification, investigation and settlement procedures for personal insurances, including relevant case law. | 13 |
| 5. Understand the main aspects of the business environment of personal insurances. | 9 |

* 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:

Mixed assessment consisting of two components, both of which must be passed. One component is a coursework assignment and one is a multiple choice question (MCQ) examination. The details are:

 - an online coursework assignment using RevisionMate consisting of 10 questions which sequentially follow the learning outcomes. This must be successfully completed within 6 months of enrolment; and
 - an MCQ exam consisting of 50 MCQs. 1 hour is allowed for this exam. This exam must be successfully passed within 18 months of enrolment.
- This syllabus will be examined from 1 May 2026 to 30 April 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.

1. Understand the general market practices of personal insurances.

- 1.1 Explain the operation of the insurance market and the types of products available.
- 1.2 Describe the risk assessment process.
- 1.3 Outline the processes of policy management.
- 1.4 Describe the ways in which the terms of cover may be modified.

2. Understand the policy coverage, underwriting and rating considerations of household insurances.

- 2.1 Describe the scope of cover for buildings under a household policy.
- 2.2 Explain the basis of rating and underwriting under a household buildings insurance policy.
- 2.3 Describe the scope of cover for contents under a household insurance policy.
- 2.4 Explain the basis of rating and underwriting for contents under a household insurance policy.
- 2.5 Describe the scope of cover and the basis of rating and underwriting under common extensions to a household insurance policy.

3. Understand the policy coverage, underwriting and rating considerations of other personal insurance products.

- 3.1 Describe policy cover, underwriting and rating considerations for domestic animals.
- 3.2 Explain policy cover, underwriting and rating considerations for travel insurance.
- 3.3 Explain policy cover, underwriting and rating considerations for personal accident and sickness insurance.
- 3.4 Explain policy cover, underwriting and rating considerations for special risks.

4. Understand the claims notification, investigation and settlement procedures for personal insurances, including relevant case law.

- 4.1 Explain the duties of parties to the insurance contract.
- 4.2 Explain the process of notifying and investigating a claim.
- 4.3 Explain claims settlement.
- 4.4 Explain the legal and regulatory processes for dispute resolution.

5. Understand the main aspects of the business environment of personal insurances.

- 5.1 Discuss the different distribution channels for personal insurances.
- 5.2 Discuss the different information technology and information systems used in personal insurance.
- 5.3 Examine the social and ethical considerations within the business environment of personal insurances.
- 5.4 Examine the regulatory considerations within the business environment of personal insurances.

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

Personal insurances. London: CII. Study text M86

Insurance, legal and regulatory. London: CII. Study text IF1

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>.