



Learning Outcome

Assessment Criteria

Indicative Content

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1 25 Questions	Understand key aspects of claims handling.	1.1 Explain requirements and application of UK regulation and legislation affecting claims handling.	1.01.01 The Financial Conduct Authority and the Prudential Regulation Authority.
			1.01.02 Financial Conduct Authority handbook.
			1.01.03 Financial Conduct Authority thematic reviews.
			1.01.04 Insurance: Conduct of Business sourcebook 8 - claims handling rules.
			1.01.05 Complaints handling and the Financial Ombudsman Service.
			1.01.06 Consumer Insurance Disclosure and Representations Act (CIDRA) 2012 and the insurance Act 2015.
			1.01.07 Principles for Businesses (PRIN).
			1.01.08 Managing conflicts of interest.
			1.01.09 Consumer Duty, considering vulnerable customers and achieving positive customer outcomes.
			1.01.10 Other relevant legislation.
			1.01.11 Regulation of outsourcers and third party administrators.
		1.2 Describe how the existence of cover is determined under the policy.	1.02.01 Insurable interest.
			1.02.02 Notification of loss.
			1.02.03 Structure of a typical policy.
			1.02.04 Claims made and losses occurring.
			1.02.05 The insuring clause.
			1.02.06 Limits of indemnity.
			1.02.07 Definitions of insured.
			1.02.08 Governing law and disputes.
			1.02.09 Policy conditions.
			1.02.10 Policy extensions.
			1.02.11 Policy exclusions.
			1.02.12 Deductible and excess.
1.02.13 Proximate cause.			
1.02.14 Waiver and estoppel.			



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	1.3 Identify the importance and uses of claims information, including the underwriting file.	1.03.01 Information relevant to the contract. 1.03.02 Information from the insured. 1.03.03 Good faith and the duty of disclosure. 1.03.04 The interaction between claims handlers and underwriters. 1.03.05 Uses of claims data.
	1.4 Explain the uses of and importance of claims reserving.	1.04.01 Setting appropriate claims reserves. 1.04.02 Use of the claim reserve. 1.04.03 Incurred but not reported (IBNR). 1.04.04 When to set up a reserve. 1.04.05 Avoiding 'step-laddering'. 1.04.06 Reserving to exposure for liability claims. 1.04.07 Costs, fees and expenses. 1.04.08 Recoveries from various parties. 1.04.09 Leakage.
	1.5 Explain the special requirements for handling international claims.	1.05.01 Handling claims in non-UK jurisdictions. 1.05.02 US Fair Claims Practices and the California Fair Claims Settlement Practice Regulations. 1.05.03 Australian General Insurance Code of Practice.
	1.6 Describe common indicators of fraudulent claims and how fraud is investigated.	1.06.01 What insurance fraud is. 1.06.02 Identifying potential fraud. 1.06.03 Examples of insurance fraud. 1.06.04 Preventing insurance fraud. 1.06.05 Legal principles applying to insurance fraud.
	1.7 Explain the importance of identifying and pursuing potential recoveries.	1.07.01 Operation of subrogation. 1.07.02 Abandonment and salvage. 1.07.03 Contractual waiver. 1.07.04 Contribution. 1.07.05 Market agreements. 1.07.06 Reinsurance recoveries.
	1.8 Explain the key requirements in handling reinsurance claims.	1.08.01 Requirements for reinsurance claims.



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2 7 Questions	Understand key aspects of handling personal lines claims.	2.1	Explain how to investigate a personal lines claim.	2.01.01	First notification of loss (FNOL) and information gathering.
				2.01.02	Expert instruction.
				2.01.03	Potential coverage issues.
		2.2	Describe how the indemnity will be valued for a personal lines claim.	2.02.01	Sum insured or limit of indemnity.
				2.02.02	Separate limits and sub limits.
		2.3	Describe how a personal lines claim will be settled.	2.03.01	Methods of providing indemnity and how it might be modified.
2.4	Describe the process for declined personal lines claims that have been disputed by the policyholder.	2.04.01	Disputes about denial of coverage.		
2.5	Apply key aspects of handling personal lines claims to various claims scenarios	2.05.01	Apply to various circumstances.		
3 7 Questions	Understand key aspects of handling property and business interruption claims.	3.1	Explain how to investigate a property and business interruption claim.	3.01.01	Information gathering.
				3.01.02	Expert instruction.
				3.01.03	Potential coverage issues.
		3.2	Describe how the indemnity for a property and business interruption claim will be valued.	3.02.01	Valuing the loss.
				3.02.02	Excesses, deductibles and aggregate deductibles.
				3.02.03	Average and underinsurance.
		3.3	Describe how a property and business interruption claim will be negotiated and settled.	3.03.01	Measure of indemnity.
				3.03.02	Calculating loss of profit claim.
		3.4	Describe the process for declined property and business interruption claims that have been disputed by the policyholder.	3.04.01	Arbitration.
				3.04.02	Mediation.
				3.04.03	Early neutral evaluation and expert determination.
		3.5	Apply key aspects of handling property and business interruption claims to various claims scenarios.	3.05.01	Apply to various circumstances.



Learning Outcome		Assessment Criteria		Indicative Content	
4 11 Questions	Understand key aspects of handling third party liability claims.	4.1	Explain how to investigate a third party liability claim.	4.01.01	Information gathering.
				4.01.02	Legal liability.
				4.01.03	Investigation negligence or breach of statutory duty.
				4.01.04	Expert instruction.
				4.01.05	Potential coverage issues.
		4.2	Describe how the indemnity for a third party liability claim will be valued.	4.02.01	General damages.
				4.02.02	Special damages.
				4.02.03	Provisional damages.
		4.3	Describe how a third party liability claim will be negotiated and settled.	4.03.01	Use of rehabilitation.
				4.03.02	Legal costs.
		4.4	Explain the provisions of the Civil Procedure Rules when dealing with third party liability claims.	4.04.01	Pre-action protocols.
				4.04.02	Litigation.
				4.04.03	Jackson Reforms.
4.5	Explain the key requirements in handling professional indemnity claims.	4.05.01	Information gathering.		
4.6	Apply key aspects of handling third party liability claims to various claims scenarios.	4.06.01	Apply to various circumstances.		