

*Chartered Insurance  
Institute of Nigeria*

*Examination Handbook*

*General Information*

*and*

*Study Guide*

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## INTRODUCTION

The qualifying examination of the Chartered Insurance Institute of Nigeria commenced in April 1989. Its record of success since commencement is hinged upon a high standard of work set to enable holders of the Institute's professional qualification grapple with the continuously demanding nature of insurance business and practice.

In furtherance of the underpinning objective of maintaining a high standard of work and the pursuit of professional qualification, the Institute has continued to review the examination syllabus, the first being in April 2001 when the examination structure was changed significantly.

The Institute has successfully effected another syllabus review and commenced its implementation from the October, 2007 examination diet. The new syllabus offers a three-tier qualifications framework, namely:

1. Certificate in Insurance
2. Diploma in Insurance
3. Advanced Diploma in Insurance.

Pioneer students of the new examination syllabus were privileged to have a separate HANDBOOK which introduced the Certificate in Insurance.

However, this NEW HANDBOOK contains detailed syllabuses of the three qualifications framework as well as other valuable information guiding student registration and examination entry procedures. Students are enjoined to familiarize themselves with the Handbook and ensure they fully grasp the necessary details on the selection of course units, the relevance of assigned credits as well as the requirements for award of qualifications.

The Institute has provided course-books which are an indispensable and integral part of the study programme for the examination. A guided study and understanding of the books should constitute a measure of preparation and success in the examinations. We wish to emphasize that it is essential for all examination students to purchase the relevant course-books in order to be able to prepare comprehensively and adequately for the examination.

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## **Introduction Cont'd**

Further enquiries are to be directed to:

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Chartered Insurance Institute of Nigeria  
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P.M.B.1053  
Ebute-Metta, Lagos.  
Telephone: 01-4705512,8128748,8128749  
Website: [www.ciinigeria.com](http://www.ciinigeria.com)

I wish you success in your studies.

Kola Ahmed  
Acting Director-General(CIIN)

## **Introduction Cont'd**

It is my continual pleasure being part of efforts geared at developing the professional examination of the Institute in line with international standards.

The current syllabus review is the second since the Institute commenced its professional examination in 1989. The first syllabus ran from April 1989 to year 2000 when it became apparent that the parity in exemptions which the Institute enjoyed with The Chartered Insurance Institute (UK) was no longer feasible because the CII (UK) had changed its syllabus, resulting in a gap between the examination structures of the two Institutes.

This prompted the commencement in 2001 of a new syllabus structure which fully came on stream in 2004 by which time the CII (UK) had once again changed its syllabus quite significantly. At the time, a new exemption arrangement with CII (UK) could earn only 150 credit units for CIIN diploma (AIIN) whereas 290 credit units were required to attain CII's Advanced Diploma (ACII).

This development prompted a fresh syllabus review approved by the Governing Council as a bold step geared at reinstating the parity between CIIN and CII (UK) subjects and qualifications. Hence, the new syllabus, which took effect from October 2007, reflects the CII (UK) examination framework, comprising:

1. Certificate in Insurance
2. Diploma in Insurance
3. Advanced Diploma in Insurance

I am delighted by the successful take off of the new syllabus, and believe strongly in the benefits of the flexible and learner-friendly dispensation for acquisition of insurance qualifications by persons who are desirous of working in today's complex and dynamic market.

Let me seize this opportunity in expressing my appreciation to the members of the Syllabus Review Sub-Committee of the Examinations Committee for their commitment in ensuring that this new scheme came to fruition.

We will remain resolute in the drive towards the production of insurance practitioners who are fully equipped to practice insurance anywhere in the world.

**O. LIJADU, ACII, FIIN, MON**

Chairman, Examinations Committee

## **THE QUALIFICATIONS FRAMEWORK**

The qualifications framework offered by the Institute has been designed to provide a clear path for those wishing to develop their careers in today's insurance market.

The framework gives candidates the following study options.

### **Certificate in Insurance**

This is the 'core level qualification, suitable for those entering the industry and gaining the essential basic knowledge of the market, key disciplines and products. It requires candidates to pass a 45 credit threshold.

### **Diploma in Insurance**

This qualification recognizes 'technical' development achieved by those with a growing understanding of the industry. It requires candidates to pass a 110 credit Threshold,

### **Advanced Diploma in Insurance**

This is the 'professional'<sup>1</sup> qualification awarded to experienced and expert market practitioners. It requires candidates to pass a 290 credit threshold.

Candidates obtaining the Certificate, Diploma or Advanced Diploma shall be eligible to be elected as members of the CIIN and be entitled to use the designations Cert CIIN, Dip CIIN and AIIIN, respectively, on applying for and being inducted into the membership cadres.

Holders are also required to comply with QIN's Mandatory Continuing Professional Development (MCPD) requirements for their career progression.

To qualify for award of any of the qualifications, candidates are expected to garner credit thresholds as follows:

## The Qualifications Framework Cont'd

Certificate in Insurance	- 45 Credits
Diploma in Insurance	- 110 "
Advanced Diploma in Insurance	- 290 "

The credits are garnered by passing units (subjects) in each of the levels as detailed below:

### CERTIFICATE IN INSURANCE

CF1	- Insurance, Legal and Regulatory	- 15 Credits
CF2	- General Insurance Business	- 15 "
CF3	- Insurance Underwriting Process	- 15 "
CF4	- Insurance Claims Handling Process -	15 "
CF5	- Motor Insurance Products	- 15 "
CF6	- Household Insurance Products	- 15 "
CF7	- Healthcare Insurance Products	- 15 "

Examination students are required to sit both CF1 and CF2 as compulsory units (subjects) with an optional balance of only one subject to be chosen from CF3 to CF7 to complete the requirements for 45 credit thresholds for the award of the Certificate in Insurance. The choice of optional subjects should be determined by the candidates work requirement and should be carefully considered. (See section 5 for details of entry requirements across the qualifications framework).

### DIPLOMA IN INSURANCE

D01	- Insurance Practice and Regulation	- 20 Credits
D04	- Business Practice	- 20 "
D05	- Insurance Law	- 25 "
D10	- Commercial Insurance Practice	- 25 "
D11	- Personal Insurance Practice	- 25 "
D12	- Long Term Business	- 25 "
D13	- Marine and Aviation Insurance	- 25 "
D17	- Operational Management	- 25 "
D18	- Property Claims Handling	- 25 "
D19	- Subsidence Claims Handling	- 25 "

Candidates are required to sit D04 and D05 as compulsory units (subjects) of (45) credits with an optional balance of (65) credits to be chosen from D10 to D19 to complete the requirements for 110 credit thresholds for the award of the Diploma in Insurance. Please note that an optional unit (subject) may be chosen from the Advanced Diploma level. (See section 5 for details of entry requirements across the qualifications framework).

Candidates who are continuing from the Certificate level should not sit D01 because it tallies with CF1.



## The Qualifications Framework Cont'd

### ADVANCED DIPLOMA IN INSURANCE

A510	-	Risk Regulation and Capital Adequacy	-	35 Credits
A520	-	Company and Contract Law	-	30 "
A530'	-	Business and Economics	-	35 "
A555	-	Life and Disability Underwriting	-	30 "
A556	-	Life and Disability Claims	-	30 "
A655	-	Risk Management	-	30 "
A735	-	Life Assurance	-	30 "
A745	-	Principles of Property & Pecuniary Insurance	-	30 "
A750	-	Commercial Property & Pecuniary Insurance	-	30 "
A755	-	Liability Insurance	-	30 "
A760	-	Personal Insurance (Currently Unavailable)	-	30 "
A765	-	Motor Insurance	-	30 "
A770	-	Principles of Marine Insurance	-	30 "
A775	-	Marine Insurance Underwriting	-	30 "
A780	-	Aviation Insurance	-	30 "
A785	-	Principles of Reinsurance	-	30 "
A790	-	Private Medical Insurance	-	30 "
A815	-	Underwriting Management	-	30 "
A820	-	Claims Management (Non-Life)	-	30 "
A825	-	The Application of Reinsurance	-	30 "
A930	-	Insurance Broking	-	30 "
A935	-	Management	-	30 "
A940	-	Finance and Accounting	-	30 "
A945	-	Marketing	-	30 "

Candidates are required to sit A510 and A530 as compulsory units (subjects) with total of 70 credits with an optional balance of 220 credits to be chosen from the remaining menu of units to make up the 290 credit threshold required for award of the Advanced Diploma. (See section 5 for details of entry requirements and the value of credit accumulation and excess credits for study advancement.

## **BENEFITS OF THE NEW QUALIFICATIONS FRAMEWORK**

The new qualifications of the Institute provide holders with a wide range of benefits. First, the qualifications confer on them, the valued designations: Cert CIIN, Dip CIIN and AIIN, respectively, upon induction. Other benefits include:

- Enhancement of career prospects by demonstrating commitment to self-development.
- Support of personalized learning programmes as candidates enjoy the flexibility in selecting the topics most appropriate to their role requirements.
- Possession of market-led qualifications which serve all sectors of the insurance industry and cater for all levels of knowledge and experience.
- Facilitating easy and free movement between disciplines and adaptation to statutory regulations as well as embracing key aspects of market practice.
- Engender a progressive qualification structure which operates much like building blocks.
- A flexible self-assembly qualification content
- A valued credit accumulation system which allows progress at different speeds.
- Portability of qualification as each level could be a terminal certification recognized for career progression.

## REGISTRATION

A. All persons desirous of sitting the examinations of the Institute whether at the Certificate, Diploma or Advanced Diploma levels are required (as a prerequisite) to register as members of CIIN. Such persons may include those employed or are engaged in insurance practice, students of Insurance in Institutions of higher learning or persons outside mainstream insurance practice wishing to obtain insurance qualification. Also students in Institutions of higher learning not studying insurance but desirous of making a career in Insurance upon graduation are eligible to register and sit for examinations.

B. Persons applying for membership of the Institute should obtain and complete form CIIN/01 from the Institute's Secretariat or the Institute's branches nationwide.

C. Any person who wants to sit the Institute's examination will be required to obtain and complete form CIIN/02 which deals with student registration.

The completed form with all relevant copies of certificates and any documentary evidence, should be returned to the Directorate of Examinations, Chartered Insurance Institute of Nigeria (CIIN), 27, Lagos Street, P. M. B. 1053, Ebute-Metta, Lagos, Nigeria.

D. Candidates registering as examination students must return their completed application forms to reach the CIIN by the dates stipulated on the application forms for the April and October examinations, respectively.

E. Exemptions: Those who wish to apply for subject exemptions should do so at the same time as they register as examination students. Please refer to sections 8 and 9 of this Handbook for details on exemption requirements.

F. Applicants who have met CIIN's general education requirements for entry will be informed. Those who do not meet the requirements will not be registered as examination students and their registration fees, if any, will be refunded.

G. Please note that only those who have been registered as examination students can enter for the examinations. Applicants whose registration as students have been accepted will be informed. The Registration Number is not the same as the Examination Number. Students are required to quote the Registration Number in all correspondence relating to examination matters while their studentship lasts.

## **ENTRY REQUIREMENTS ACROSS THE QUALIFICATIONS FRAMEWORK**

As can be seen from the diagram provided on page 1, the qualifications Diploma and Advanced Diploma sit in two tiers above the Certificate in Insurance. The tiers, like stair cases, indicate a "climb" to a higher level qualification.

### **Entry Requirements**

The CIIN qualification for entry at the Certificate level are the same as the prescribed general requirements for REGISTRATION outlined in 4 and the Entry Standards stipulated in 7.

However, the entry requirements for the higher level qualifications consist of "Record of Achievement" awarded upon completion of the required units of the Certificate level (for entry in the Diploma level) and completion of the required units of the Diploma level (for entry in the Advanced Diploma level), respectively.

These measures are in place to ensure that candidates study at a level that matches their ability, and recognise the fact that the higher level qualifications require a degree of prior knowledge, gained either through earlier study or work experience.

Notwithstanding these requirements, Certificate and Diploma candidates may select an individual unit (subject) from a higher level qualification without meeting the entry requirements for the overall qualification in question. Therefore, Certificate Candidates can select one unit from the Diploma while Diploma candidates can select one unit from the Advanced Diploma.

It is important to note that candidates wishing to select more than one unit from a higher level qualification must first meet the entry requirements for the qualification in question.

As already shown in 2, each of the three qualifications consists of a series of units (7 for the Certificate in Insurance, 10 for the Diploma in Insurance and 24 for the Advanced Diploma in Insurance), each of which carries a given number of credits. In the case of the Certificate, each unit has a value of 15 credits; Diploma units are worth 20 or 25 credits; and Advanced Diploma 30 or 35 credits each. (Credits differ according to the complexity and level of the qualification).

### **Entry Requirements Cont'd**

This approach has been adopted to ensure maximum flexibility, with candidates able to choose different units from the 41 currently available, subject to the compulsory unit requirements, within each qualification. This also provides access to the maximum range of units giving candidates, the ability to tailor their learning activity to individual needs and job roles, and to prepare for further study at a higher level.

### **Measuring Progress**

As progress is made, a "Record of Achievement" is awarded upon completion of each unit. Once the necessary credits have been accumulated, the full qualification is awarded.

*When in doubt, candidates should seek further clarification from the Directorate of Examinations of the CIIN.*

## **EXAMINATION ENTRY PROCEDURES**

- A. The completed entry form and the correct fees for each subject entered and for each exemption granted must be forwarded to reach the CIIN not later than the end of February for the April examination and end of August for the October examination. Entries received after these dates WILL NOT be accepted in any circumstances.
- B. In the course of processing the examination entry form, if it is found to be incorrect in any way, it will be returned to the applicant with instructions on what action to take. If it is correct, the acknowledgement postcard will be sent to the candidate, provided it had been completed and returned with the entry form.
- C. Change of Centre: After the closing dates for the receipt of entries, examination centre can only be changed in exceptional circumstances and where it is practicable. Requests for change of centre must be accompanied by a statement of such circumstances and the prescribed fee to reach the CIIN not later than the end of February for the April examination and end of August for the October examination.
- D. Subject changes and withdrawals: Requests for withdrawal from one or more subjects of the examination must reach the CIIN by the end of February for the April examination and end of August for the October examination, and the fees paid will be refunded. No changes of any manner will be made in examination entries after these dates. Absence on account of illness from part of, or all the subjects entered for, supported by acceptable medical evidence, may attract a credit reserve for a quarter of the subject fees paid. This does not include the non-refundable entry fees. No refunds will be made on account of any other reasons.
- E. A copy of the examination time-table, candidates' instructions and an admission permit will be sent out early in March for the April diet and September for the October diet. If these documents are not received by 15<sup>th</sup> March (April diet) or 15<sup>th</sup> September (October diet), affected candidates should notify the CIIN giving their registration number and the centre at which they wish to sit the examination. The admission permit will contain the examination number.

## **Entry Procedure Cont'd**

- F. Examination Malpractice: The Governing Council of the Institute will take disciplinary action against any examination candidate in breach of examination regulations. Penalties will be imposed for falsification of documents or cheating during the examinations.
- G. Liability of CIIN: If for any reasons outside its control, the CIIN finds it impossible to hold any of its scheduled examinations, or if a candidate's completed examination script is lost or destroyed, the CIIN's liability shall be limited to a complete refund of the examination fees paid in respect of the examination.
- H. The examination results, once released, will be available on the CIIN website. Candidates can access the results with the aid of a 'scratch card' to be obtained from the CIIN for each examination diet. The decision of the Institute in every case is final and it will accept no requests for remarking of examination scripts, and in no circumstances will any answer script be returned to candidates.
- I. Details of prescribed examination fees shall be made available from time to time along with the entry forms and registration guidelines.

## **ENTRY STANDARDS**

- A. To qualify for examination entry, candidates must have passed Senior Secondary Certificate Examination or GCE Ordinary examinations with credits in 5 subjects including English Language Mathematics at not more than two sittings.
- B. As an alternative, candidates must have a minimum of Ordinary National Diploma (OND) or its equivalent.
- C. The CIIN will accept, as evidence of stated qualifications, only photocopies of original certificates that have been certified. Certification should be by:
- (i) a member of CIIN's Governing Council, including the Director General; Or
  - (ii) a Fellow of the Institute who is up-to-date in his/her financial obligations to the Institute or, in case of centres outside Lagos,
  - (iii) any two of the following officers: Chairman, Secretary and Education Secretary of the CIIN in any of the Branches.

Such certification is to the effect that both the original and photocopy have been inspected by those concerned, that the original is a genuine document which has not been altered or defaced in any way, and that the photocopy is a true and unaltered representation of the original. Uncertified photocopies will not be accepted. The same applies to evidence relating to changes in name (e.g. by marriage) if such names are different from those shown on the certificates.

This requirement is to ensure that those who begin their studies have a reasonable chance of succeeding without hitches.



## **EXEMPTION GUIDELINES**

The new syllabus like the previous ones, recognizes prior learning and qualifications obtained therefrom.

Therefore, holders of qualifications from tertiary institutions recognized by the Institute and holders of other professional qualifications may be granted exemptions from some units (subjects) of the examination as may be approved by the Institute from time to time.

Any exemptions granted will be assigned appropriate credit weights and considered as part of the total credit thresholds required for award of the relevant CIIN qualifications. Any exemptions granted must be paid for in the same manner that examination fees are paid. Exemptions attract equivalent fees as the examination subjects, and evidence of payments for exemptions granted must accompany examination entry forms.

## **TRANSITIONAL ARRANGEMENT**

The new syllabus took effect from the October 2007 examination diet.

The following modalities and transitional arrangements are to take care of students who are half way through the examination in the old syllabus dispensation.

1. All students on the old syllabus may wish to complete the Associateship examination within five consecutive sittings viz:
  - October 2007
  - April 2008
  - October 2008
  - April 2009
  - October 2009
2. Such students may, alternatively convert to the new syllabus instead of waiting for the transitional period.
3. Students who opt for the transitional period but fail to complete the Associateship, as well as those who may opt for immediate conversion to the new syllabus are advised to study the following conversion arrangements.

## **CONVERSION ARRANGEMENTS:**

### **NEW SUBJECTS**

### **OLD SUBJECTS**

#### **Certificate Level**

CF1	-	Insurance, Legal Regulatory	140
CF2	-	General Insurance Business	110
CF3	-	Insurance Underwriting Process	N/A
CF4	-	Insurance Claims Handling	N/A
CF5	-	Motor Insurance Products	N/A
CF6	-	Household Insurance Products	N/A
CF7	-	Health Insurance Products	N/A

#### **Diploma Level**

DO1	-	Insurance Practice and Regulation	N/A
DO4	-	Business Practice	N/A
DOS	-	Insurance Law	N/A
D1G	-	Commercial Insurance Practice	N/A
D11	-	Personal Insurance Practice	N/A

## Transitional Arrangement Cont'd

### NEW SUBJECTS

### OLD SUBJECTS

D12	-	Long Term Business	-	380
D13	-	Marine and Aviation Insurance	-	240
D17	-	Operational Management	-	N/A
D18	-	Property Claims Handling	-	N/A
D19	-	Subsidence Claims Handling	-	N/A

### Advanced Diploma Level

A510	-	Risk Regulation and Capital Adequacy	-	110
A520	-	Company and Contract Law	-	140
A530'	-	Business and Economics	-	130
A555	-	Life and Disability Underwriting	-	360
A556	-	Life and Disability Claims	-	N/A
A655	-	Risk Management	-	250
A735	-	Life Assurance	-	230
A745	-	Principles of Property & Pecuniary Insurance	-	310
A750	-	Commercial Property & Pecuniary Insurance	-	N/A
A755	-	Liability Insurance	-	320
A760	-	Personal Insurance (Currently Unavailable)	-	N/A
A765	-	Motor Insurance	-	330
A770	-	Principles of Marine Insurance	-	340
A775	-	Marine Insurance Underwriting	-	340
A780	-	Aviation Insurance	-	350
A785	-	Principles of Reinsurance	-	390
A790	-	Private Medical Insurance	-	N/A
A815	-	Underwriting Management	-	N/A
A820	-	Claims Management (Non-Life)	-	N/A
A825	-	The Application of Reinsurance	-	395
A930	-	Insurance Broking	-	430
A935	-	Management	-	410
A940	-	Finance and Accounting	-	420
A945	-	Marketing	-	430

All examination students seeking conversion before the expiration of the transitional period must apply for such conversion along with the provision of previously passed subjects for verification.

## **PATTERN OF EXAMINATION QUESTIONS**

Examination Students for Certificate, Diploma or Advanced Diploma level subjects are advised to avail themselves of the following information relating to the pattern and duration of questions for the respective levels they wish to enter for.

### **I. Certificate in Insurance**

All the certificate level subjects are examined by means of two-hour duration papers in multiple choice format shown hereunder:

- CF1 100 Multiple choice questions
- CF2 60 Multiple choice questions and 40 True/False questions
- CF3 75 Multiple choice questions
- CF4 50 Multiple choice questions and 25 mini case study multiple choice questions.
- CF5 50 Multiple choice questions and 25 mini case study multiple choice Questions.
- CF6 50 Multiple choke questions and 25 mini case study multiple choice questions.
- CF7 100 Multiple choice questions.

As a guide, it is recommended that students allow a minimum of 50 hours' study for the certificate subjects which equates to approximately 4hours a week over a period of three months.

### **2. Diploma in Insurance**

All the Diploma level subjects are examined by means of three-hour duration papers. For most Diploma level subjects, the papers are divided into two or three parts which carry a total of 200 marks. Students are advised to take cognizance of the instructions on the question papers which relate to compulsory questions in part 1, and the optional choices in parts 2 and 3, as the case may be. In all cases, students are to ensure judicious allocation of examination time to parts of the paper and to sub questions where a question is split into two, In exceptional cases, as in D04, all questions may be compulsory and carry a total of 200 marks.

## **Pattern Of Examination Questions Cont'd**

### **3. Advance Diploma in Insurance**

Questions in the Advanced Diploma level follow the same pattern as in the Diploma level. Essentially, this level is examined by means of three-hour duration papers which carry a total of 200 marks.

## TUITION FACILITIES

- (a) The Institute organizes evening/weekend oral tuition. Interested students can obtain further information from the Training Manager at the Institute's Secretariat at 27, Lagos Street, Ebute-Metta, Lagos.
- (b) The Institute has experienced lecturers who serve as tutorial advisers. Students may refer specific problems to them in their areas of specialization. The contact addresses of the tutorial advisers can be obtained from the Institute's Secretariat.
- (c) Tutorial classes are also being run by some private tutors in the major cities outside Lagos and candidates are advised to avail themselves of the oral tuition provided by such private organizations.
- (d) The Institute has a stock of course books for all the subjects of the examination. The books are an invaluable aid to candidates and it is mandatory that all candidates should buy them as a condition precedent for recognition as examination students. The books are available at the Institute's Secretariat.
- (e) The Institute's Library is open to examination students during the hours of 8.00 a.m. to 5.00 p.m. from Monday to Friday.
- (f) The Institute has opened Study Centres for its members/students in Lagos, Port Harcourt and Kaduna. The centres are aimed at encouraging study culture and research. The Lagos Study Centre opens from 8.00 a.m. to 7.00 p.m. during examination periods.
- (g) Whichever study options students may choose, they should endeavour to read as widely as possible, journals, articles and other materials on insurance for an all-round understanding of the subjects.

## **DETAILED SYLLABUSES**

### **Certificate in Insurance**

#### **INSURANCE, LEGAL AND REGULATORY - CF1**

##### **Contents**

##### **Risk and Insurance**

- A. Nature of risk as it relates to insurance
- B. Categories of risk
- C. Types of risks that can be insured
- D. Summary of insurable and uninsurable risks
- E. Components of risk
- F. Insurance as a risk transfer mechanism
- G. Pooling of risks.
- H. Benefits of insurance
- I. Risk Management
- J. Risk sharing
- K. Other forms of insurance
- L. Classes of insurance

##### **The Insurance Market**

- A. Professionals in insurance
- B. Operation and structure of the insurance market
- C. Buyers
- D. Insurers
- E. Intermediaries
- F. Distribution channels
- G. Lloyd's
- H. Reinsurance
- I. Relationships in the insurance market
- J. Outsourcing of activities

##### **Contract and agency**

- A. Contract law
- B. Offer and acceptance
- C. Consideration
- D. Cancellation of insurance contracts
- E. Agency

## **Detailed Syllabuses Cont'd**

### **Utmost Good Faith**

- A. Principle of utmost good faith
- B. Duty of disclosure
- C. Material fact
- D. Facts that do not need to be disclosed
- E. Consequences of non-disclosure
- F. Misrepresentation
- G. Compulsory insurances

### **Proximate Cause**

- A. Meaning of proximate cause
  - B. Application to simple claims
  - C. Modification by policy wordings
- Appendix 1; Standard Fire Policy (Material Damage)

### **Indemnity**

- A. Definition of indemnity
- B. Application of indemnity
- C. Measuring indemnity
- D. Modifying indemnity
- E. Limiting factors

### **Contribution and Subrogation**

- A. Contribution
- B. Application of the principle of contribution
- C. Subrogation
- D. Insurers' subrogation rights
- E. Market arrangements
- F. Precluded subrogation rights

### **Compulsory insurance and statutory regulation**

- A. Compulsory insurance
- B. Statutory regulation
- C. Authorization and regulation of insurers
- D. Authorization and regulation of intermediaries
- E. Regulation at Lloyd's
- F. The Financial Services Compensation Scheme (FSCS)
- G. Data protection
- H. Money laundering

### **Codes of practice and organizations**

- A. Codes of practice
  - B. Organizations
  - C. Financial Ombudsman Service
- Appendix 1: ABI Statement of General Insurance Practice



## **Detailed Syllabuses Cont'd**

Answers

Glossary

Cases

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## **STUDY MATERIALS**

PRIMARY TEXT

\* Course book CF1 Insurance, Legal and Regulatory.

## **ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislations and conference materials.

## **Detailed Syllabuses Cont'd**

### **GENERAL INSURANCE BUSINESS - CF2**

#### **Contents**

##### **Motor Insurance**

- A. Private motor insurance
- B. Motorcycle insurance
- C. Commercial motor insurance

##### **Health Insurance**

- A. Personal accident and sickness insurance
- B. Medical expenses insurance

##### **Combined, comprehensive or package policies.**

- A. Household insurance
- B. Travel insurance
- C. Commercial insurance

##### **Property Insurance**

- A. Fire and special perils insurance
- B. All Risks' insurance
- C. Theft insurance
- D. Glass insurance
- E. Money insurance

##### **Pecuniary Insurance**

- A. Legal expenses insurance
- B. Business interruption insurance

##### **Liability insurance**

- A. Employers' liability insurance
- B. Public liability insurance
- C. Products liability insurance
- D. Directors' and officers' insurance
- E. Professional indemnity insurance
- F. Extended warranties

##### **Non-insurance services**

- A. Help lines and advice
- B. Authorized repairers and suppliers
- C. Risk control and advice
- D. Uninsured loss recovery services

## **Detailed Syllabuses Cont'd**

### **Material facts**

- A. Material facts in risk assessment
  - B. Physical and moral hazard
  - C. Proposal forms
  - D. Other ways of obtaining material facts
- Appendix 1: Private car insurance proposal form  
Appendix 2: Liability insurance proposal form

### **Underwriting procedures; premium payment**

- A. Quotations
- B. Proposal forms
- C. Insurance premiums
- D. Policy documentation
- E. Premium payment

### **Policy wordings; renewals**

- A. Policy wordings
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### **STUDY MATERIALS**

#### **PRIMARY TEXT**

\*Course book CF2 General Insurance Business.

#### **ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislations and conference materials.

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## **STUDY MATERIALS**

### **PRIMARY TEXT**

\* Course book CF3 Insurance Underwriting Process.

### **ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislations and conference materials.

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### **STUDY MATERIALS**

#### **PRIMARY TEXT**

\* Course book CF4 Insurance Claims Handling Process.

#### **ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislations and conference materials.



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### **STUDY MATERIALS**

#### **PRIMARY TEXT**

\*CoursebookCF5 Motor Insurance Products.

#### **ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislations and conference materials.

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### **STUDY MATERIALS**

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#### **ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislations and conference materials.

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**STUDY MATERIALS****PRIMARY TEXT**

\* Course book CF7 Healthcare Insurance Products.

**ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislations and conference materials.

# **Diploma in Insurance**

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## **STUDY MATERIALS**

### **Primary Text**

\*Course book DO4

### **ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislation and conference materials.

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**STUDY MATERIALS**

**Primary Text**

\*Course book DO5

**ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislation and conference materials.

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#### **STUDY MATERIALS**

##### **Primary Text**

\*Course book D10

#### **ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislation and conference materials.

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## **STUDY MATERIALS**

### **Primary Text**

\*Course book D11

### **ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislation and conference materials.

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## **STUDY MATERIALS**

### **Primary Text**

\*Course book D12

## **ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislation and conference materials.

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- H Time charter hire
- I Legislation
- J Carriage by road
- K Carriage by rail

#### **4. Marine Insurance**

- A Marine Insurance and trade
- B Effecting Insurance
- C Insurable interest
- D Utmost good faith
- E The new marine policy form
- F Rating
- G Claims
- H Claims Practice

## Detailed Syllabuses Cont'd

D13 Cont'd

### 5: Marine Insurance Act 1906

- A Marine Insurance
- B Insurable interest
- C Insurable value
- D Disclosure and Representation
- E The policy
- F Double insurance
- G Warranties, etc
- H The voyage
- I Assignment of policy
- J The premium

### 6: Marine Insurance Act 1906

- A Loss and abandonment
- B Partial losses Measure of indemnity
- C Rights of insurer on payment
- D Return of premium
- G Mutual insurance
- H Supplemental
- I First schedule
- J Second schedule

### 7: Aviation market practice

- A Historical survey
- B Principles of aviation insurance
- C Links with other branches of insurance
- D Market organizations
- E Aviation insurance underwriting and rating
- F Loss adjusting and surveying
- J Structure of the aviation insurance market
- H Specialist aviation insurers
- I Aviation placing practice
- J The use of slips
- K Reinsurance

### 8: Aviation Law

- A Historical developments
- B International regulations
- C Statutes and rules
- D Case law
- E Legal liability of transport operators
- F International flights
- G The Warsaw Convention 1929
- H Gold francs
- I The Hague Protocol
- J The Montreal Agreement 1966
- K The Guatemala Protocol
- L Montreal Additional protocols

## Detailed Syllabuses Cont'd

## D13 Cont'd

- M Special drawing rights
- N Malta Group
- O Non-international (domestic) flights
- P Chicago Convention 1944
- Q International Civil Aviation Organisation
- R International Air Transport Association
- S Rome Convention 1952
- T Tokyo Convention 1963
- U Hague Convention 1970
- V Montreal Convention Act 1971
- W Tokyo Convention Act 1967
- X Hijacking Act 1971
- Y Protection of Aircraft Act 1973
- Z Civil Aviation Act 1971

### 9: **Appendices conventions and protocols**

- I Warsaw Convention
- II Hague Protocol 1955
- III Montreal Agreement CAB 18900
- IV Guatemala Protocol 1971
- V Table of limits

### 10. **Aviation Policy Forms and Conditions**

- A Policy conditions
- B Specialist risks
- C Space insurance
- D Aviation clauses

### 11. **The theory of International Trade**

- A Introduction
- B Factors of Production
- C Specialization
- D The theory of Comparative Cost
- E The protection of Trade and Industry

### 12. **Economics of Scale in Shipping and Business**

- A Economics of Scale
- B Business Units
- C Methods of growth

### 13. **Sea Transport and World Trade**

- A Direction of World Trade
- B The theory of International Trade
- C Restrictions on Imports
- D Demand for Shipping Services



## Detailed Syllabuses Cont'd

### OPERATIONAL MANAGEMENT - D17

#### Content

**1: Context and theory of management and leadership**

- A Management skills
- B Leadership theory
- C Leadership style
- D Motivational theory

**2: Core Skills (primary)**

- A Team building
- B Communication
- C Decision Making
- D Deviation
- E Time Management

**3: Core skills (secondary)**

- A Managing stress
- B Managing change
- C Managing conflict
- D Interviewing

**4: Effective control techniques and tools**

- A Management and control
- B Implementing business plans
- C Control systems and models
- D Processes and Initiatives
- E Management by objectives
- F Project management

**5: Call/contact centre operations**

- A Customer relationship
- B The role of call/contact centres
- C Structure and driving forces
- D Technology
- E Service delivery
- F Work forecasting and staff scheduling
- G Quality
- H People management
- I Procedures and working
- J Alternative administration systems

**6: Recruitment management**

- A Managing the recruitment process
- Appendix 1: Example job description
- Appendix 2: Example competencies for a manager

**7: Performance and reward management**

- A Performance management
- B Reward management

## **Detailed Syllabuses Cont'd**

## **D17 Cont'd**

### **8: Training and development**

- A Training
- B Development
- C Coaching and counselling

### **STUDY MATERIALS**

#### **Primary Text**

\*Course book D17

### **ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislation and conference materials

## Syllabuses Cont'd

### PROPERTY CLAIMS HANDLING - D18

#### Contents

##### 1: The property insurance market

- A The policyholder
- B Intermediaries
- C Insurers
- D Third party claims administrations
- E Trade and market associations

##### 2: The policy

- A Policy interpretation
- B Operative clause
- C Definitions
- D Exclusions
- E Conditions
- F Warranties
- G The schedule

##### 3: Utmost good faith

- A Utmost good faith
- B F5A Insurance Conduct of Business rules (ICOB)
- C Rehabilitation of Offenders Act 1978
- D Proposal forms
- E Non-disclosure

##### 4: Insurable interest

- A Legal position
- B Types of insurable interest
- C Extent of insurable interest
- D Fixtures and fittings

##### 5: Proximate cause

- A Principles
- B Perils policies
- C All risks policies

##### 6: Indemnity

- A Principle
- B Replacement
- C Reinstatement Memorandum
- D Public authorities clause
- E Day One
- F Salvage
- G Debris removal
- H Average

## Syllabuses Cont'd

## D18 Cont'd

### 7: Contribution

- A. Principle
- B. The policy
- C. Methods of appointment
- D. Inter-company agreements
- E. other matters

### 8: Subrogation

- A. Principle
- B. The policy
- C. Statute
- D. Tort
- E. Contract
- F. Investigation
- G. Other matters

### 9: Claims handling

- A. Reserving
- B. Reputation
- C. Regulations
- D. Delegated resolution
- E. Dispute resolution
- F. Data Protection Act 1998
- G. Money laundering

### 10: Fraud

- A. The policy
- B. Definition
- C. Detection

### 11: Basic security devices

- A. Doors
- B. Windows
- C. Other security services
- D. Miscellaneous

### 12: Basic building construction and common defects

- A. Roofs
- B. Gutters
- C. Walls
- D. Drains
- E. Chimneys
- F. Windows
- G. Wet and dryrot
- H. Frost
- I. Ceilings

## Syllabuses Cont'd

### SUBSIDENCE CLAIMS HANDLING - D19

#### Contents

- 1: The customer**
  - A Importance of managing customer expectations
  - B Communication in the management of customer expectations
  
- 2: Policy cover and issues**
  - A Subsidence/heave/landslip-usual policy wordings
  - B Basis of claims settlement
  - C Definition of terms
  - D Pie-inception damage
  - E Typical policy exclusion
  - F Alternative accommodation expenses
  - G Loss of rent
  - H Professional fees
  - I Public authorities cause
  
- 3: Causes of subsidence, heave and landslip damage**
  - A Subsidence, settlement, heave and landslip damage
  - B Soil Characteristics
  - C Causes of subsidence of the site
  - D Causes of landslip
  - E Causes of ground heave
  - F Other causes of crack damage
  
- 4. Investigation, monitoring and reinstatement**
  - A Site monitoring
  - B Site investigations
  - C Mitigation
  - D Monitoring
  - E Reinstatement
  
- 5: Legislation, recoveries and contribution**
  - A Legislation
  - B Contract and tort
  - C Recovery
  - D Contribution
  
- 6: The claims handling process**
  - A Parties to the claim
  - B Progressing the claim
  - C Customer retention
  - D Complaint handling

Answers  
Statutes  
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**ADVANCED  
DIPLOMA  
IN INSURANCE**

## Syllabuses Cont'd

### RISK REGULATION AND CAPITAL ADEQUACY - A510

#### Contents

##### Part 1: Concept of risk

- 1: Nature of risk
  - A Meaning of risk
  - B risk
  - C Classification of risk
  - D Cost of risk
- 2: Human perception of risk
  - A Human perception of risk
  - B Utility theory

##### Part 2: Risk management

- 3: Risk management
  - A Modern risk management
  - B UK Risk Management Standard
- 4: Risk assessment
  - A Risk identification
  - B Risk estimation
- 5: Risk treatment
  - A Risk Avoidance
  - B Risk control
  - C Risk
  - D Risk

##### Part 3: Basic statistical concepts relating to insurance and risk management

- 6: Risk data
  - A Characteristics of risk data
  - B Data bases
- 7: Presentation of risk data
  - A Tables
  - B Graphs
  - C Bar charts
  - D Pie charts
  - E Pictograms
  - F Frequency distributions

## Syllabuses Cont'd

## A510 Cont'd

8: Statistical measurement  
A Statistical measurement of risk data  
B Worked examples  
C Probability

9: Probability distributions  
A Probability Distributions  
B Theoretical probability distributions  
C Relationships

### Part 4: Risk pricing

10: Underwriting, reinsurance and pricing insurance  
A Underwriting  
B Primary Insurance pricing  
C Reinsurance  
D Reinsurance pricing

### Part 5: Risk-based regulation and capital adequacy

11: Corporate governance  
A Corporate governance and risk management  
B The Combined Code  
C The Penrose Report  
Appendix 1: Selected extracts from the Combined Code on corporate governance  
Appendix 2: Characteristics of a 'top down' view of risk management

12: The international context  
A International factors influencing UK Insurance regulation  
B The European Union  
C Basel II  
D International Association of insurance Supervisors (IASS)

13: UK insurance regulation A  
UK Government  
interest in insurance B  
Insurance supervision  
in the UK  
C Developments since the mid-1980s  
D Financial Services Authority  
E Structure of the FSA Handbook and key elements relating to risk and risk  
management  
F Business Standards  
G FSA powers of enforcement  
H Current FSA theme  
Appendix 1: Controlled functions as defined in the  
supervision sourcebook (SUP) Appendix 2:  
Principles for Approved Persons (from APER)

### STUDY MATERIALS

Primary Text

\*Course book A510

### ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materials.



# COMPANY AND CONTRACT LAW A520

## Contents

### 1. LAW AND LEGAL SYSTEMS

- A Legal systems
- B Insurance considerations of criminal law
- C Sources of English law
- D Judicial precedent and case law
- E Terminology
- F Courts
- G People in the law
- H Law of tort
- I Law of trusts

### 2: Formation of a Contract

- A General principles of the law of contract
- B Formation of a contract
- C Agreement
- D Intention to create legal relations
- E Consideration
- F Form
- G Contractual capacity

### 3: The Contents of a Contract

- A Introduction
- B Express terms
- C Implied terms
- D Standard terms and exemption clauses
- E Conditions and warranties
- F Matters which affect the validity of contracts
- G Illegality
- H Improper pressure
- I Mistake
- J Misrepresentation
- K Non-disclosure

### 4: Performance and Remedies

- A Discharge of a contract
- B Remedies in contract

## Syllabuses Cont'd

520 Cont'd

Transfer of Rights and Construction of Contracts

- A Privity of contract
- B Assignment
- C Construction of contracts
- D Conflict of laws

Special Principles of Insurance Contracts

- A Insurable interest B Utmost good faith

Proximate Cause

- A Definition of proximate cause Train of events

Nature of the perils relevant to proximate cause Standard fire policy Standard fire policy Concurrent causes and insurance Summary of proximate cause Proof of loss

Indemnity and its Corollaries

- A Indemnity
- B Subrogation C
- Contribution D

Conclusion

.

Consumer Protection

- A Codes of practice
- B Statutory control of insurance contracts
- C Scope of the Financial Services Act 1986
- D The Financial Services and Markets Bill
- E Self-regulation at Lloyd's of London

## Syllabuses Cont'd

## A520 Cont'd

14. Insurance Companies
  - A Insurance Companies Act 1982
  - B Financial Services Act 1986
  - C Classification of insurance business
  - D Important provisions and requirements
  - E DTI returns
  - F Solvency margins and policyholder protection

### STUDY MATERIALS Primary Text

\*Course book A520

### ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materials.

## Syllabuses Cont'd

### BUSINESS AND ECONOMICS A530

#### Contents

1. Basic Economic Problems and Systems
  - A Economic systems
  - B Evaluation: a change in the balance of power
  
- 2: Supply and Demand
  - A Demand
  - B Supply
  - C Determination of market prices
  - D Insurance market
  - E Supply and demand in the 1990s
  
- 3: Supply and Demand Applied to Insurance
  - A Factors that affect demand for insurance
  - B Supply of insurance
  
- 4: Nature of Competition
  - A Why some markets are more competitive than others
  - B Importance of the global market
  - C Importance of marketing
  - D Consumer protection
  
- 5: Role of Insurance in the Production Process
  - A Importance of production
  - B Factors of production
  - C Role of insurance in the UK economy
  - D Capital investment
  
- 6: Inflation and Unemployment
  - A Inflation
  - B Unemployment
  - C Low inflation and low unemployment

## Syllabuses Cont'd

A530 Cont'd

- 7: Monetary and Fiscal Policy
- A Monetary policy
  - B Fiscal policy
  - C Evaluation: demand management in the 1990s
  - D Monetary and fiscal policy in the insurance industry
- 8: Balance of Payments and Exchange Rates
- A Balance of payments
  - B Balance of payments statistics
  - C Effect of current account surpluses and deficits
  - D Desirability of current account surpluses and deficits
  - E Causes of current account surpluses and deficits
  - F Balance of payments policy
  - G European single currency (the euro)
  - H Insurance industry and the balance of payments
- 9: Types of Business
- A Business and non-business organizations
  - B Categories of business
  - C Factors that affect a business
  - D Ethical basis of insurance business
10. Structure of Business Organisations
- A 'One best way' versus the 'contingency' approach
  - B Size as a determinant of structure
  - C Delegated authority
  - D Limited companies
  - E Recent trends in the structuring of insurance companies
11. Electronic Information
- A Role and nature of information systems in insurance organisations
  - B Other structures for information technology
  - C Use of IT in insurance marketing and distribution
  - D Electronic Data Interchange
  - E E-commerce
  - F Year 2000 problem
12. Financial Objectives and Financial Information
- A Financial objectives of organisations
  - B Planning and budgeting
  - C Groups interested in information about an organization
  - D Annual reports and accounts

## Syllabuses Cont'd

A530 Cont'd

13. Fundamental Documents used by Accountants
  - A Balance sheet
  - B Profit and loss account
  - C Cash flow statement
  - D Accounts of insurance organisations
  
14. Financial Analysis, Control and Planning
  - A Introduction to ratio analysis
  - B Frequently used ratios
  - C Use of ratios (summary)
  - D Ratios in the insurance industry
  
15. Sources of Business Finance
  - A Need for short-term finance
  - B Need for long-term finance
  - C Other sources of business finance
  
16. Taxation and the financial strength of insurance companies
  - A Corporations
  - B Other taxes
  - C Insurance Premium tax (IPT)
  - D Taxation and insurance company results
  - E Rating agencies
  - F Insurance company reserves
  - G Solvency Margin

### STUDY MATERIALS Primary Text

\*Course book A520

### ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materials.

## Syllabuses Cont'd

### LIFE AND DISABILITY UNDERWRITING - A555

#### Contents

- 1: Introduction to life and disability underwriting
  - A Underwriting constraints
  - B Application processing mechanics
  - C Structure of an underwriting department
  - D Underwriting acceptance power
  - E Chief Medical Officer (CMO)
  - F Medical evidence requirements
  - G Additional medical tests
  - H Underwriting the AIDS risk
  - I Other underwriting requirements
  - J Legislative constraints on underwriting
  - K Ethics and confidentiality
  - L Access to Medical Reports Act 1988
  - M Access to Health Records Act 1990
  - N Data Protection Act 1998
- Appendix 1; Statement of Long-term Insurance Practice
- Appendix 2: Access to Medical Reports Act 1968
- Appendix 3: Consent to obtain medical records Appendix
- 4: Genetic testing; ABI Code of Practice Appendix 5: ABt genetic testing confidentiality guidelines
  
- 2: Underwriting documentation
  - A Proposal forms
  - B Supporting underwriting evidence
- Appendix 1: Full proposal form
- Appendix 2: Short proposal form
- Appendix 3: General Practitioner's Report (GPR)
- Appendix 4: Medical Examiner's Report (MER)
- Appendix 4a: Paramedic's Report
- Appendix 5: Diabetic questionnaire - General Practitioner
- Appendix 6: Medical conditions questionnaire
- Appendix 7: Personal finance questionnaire

## Syllabuses Cont'd

A555 Cont'd

3. Mechanics of life and disability underwriting and related product
- A Principles of underwriting.
  - B Basis for sound underwriting
  - C Basic concepts of underwriting
  - D Assessing the risk
  - E Selection
  - F Classification of risks
  - G Nature of risks
  - H Methods of treating under-average lives and other extra risks
  - I Numerical system of rating
  - J Removal of extra premiums
  - K Assessment and rating of other product types
  - L Loading mechanism
  - M Acceptance terms
  - N Guaranteed insurability options (GIOs)
  - O Dating back
  - P Reassurance
- (reinsurance) Appendix
- 1- Expectation of life tables
- 4: Financial underwriting
- A Personal covers
  - B Key person insurance
  - C Business loans
- 5: Occupational, recreational and residential risks
- A Occupational and recreational risks. B Product considerations
  - C Underwriting process
  - D Specific hazardous occupations
  - E Recreational risks
  - F Residential risks
  - G Geographical considerations
- Appendix 1: Occupational questionnaire  
Appendix 2: Motor spoil questionnaire  
Appendix 3: Oil and natural gas rig worker questionnaire  
Appendix 4: Diving questionnaire  
Appendix 5: Aviation questionnaire
- 6: Genetics (heredity), lifestyle including vitamin deficiencies
- A Genetics and heredity
  - B Lifestyle including vitamin deficiencies
7. Introduction to medical underwriting
- A Body cells
  - B Musculoskeletal system
  - C Cardiovascular system
  - D Respiratory system
  - E Digestive system
  - F Genito-urinary system
  - G Glands: endocrine and other types
  - H Vitamins
  - I Nervous system
  - J Introduction to the causes of disease



## Syllabuses Cont'd

## A555 Cont'd

- 8: Heart disease  
A Anatomy and physiology  
B Investigation of heart disease  
C Disorder of the heart.
- 9: Disorders of blood vessels including hypertension  
A Anatomy and physiology  
B Diseases of the arteries  
C Hypertension  
D Diseases of the veins
- 10: Blood  
A Blood constituents  
B Haematological investigations  
C Abnormalities of the red cells  
D Abnormalities of the white cells  
E Abnormalities of the platelets  
F Clotting deficiency
- 11: Respiratory system  
A Anatomy and physiology  
B Investigation of respiratory disease  
C Disease of the respiratory system  
D Conclusion
- 12: Endocrine system  
A Pituitary gland  
B Thyroid gland  
C Adrenal glands  
D Parathyroid glands and disorders of calcium metabolism
- 13: Diabetes mellitus  
A Physiology  
B Types of diabetes  
C Diagnosis of diabetes mellitus  
D Treatment of diabetes  
E Complications of diabetes  
F Supervision of diabetic patients  
G Diabetes in special situations  
H Underwriting diabetes
- 14: Digestive System  
A Anatomy and physiology  
B Investigation of alimentary disease  
C Disorders of the alimentary tract  
D Disorders of the liver, gallbladder and pancreas

## Syllabuses Cont'd

## A555 Cont'd

- 15: Musculoskeletal system
- A joints
  - B Connective tissue
  - C Muscles, tendons, ligaments
  - D Bones
  - E Disorders of the spine
  - F Turnouts of the musculoskeletal system
  - G Treatment of musculoskeletal disorders
- 16: Skin
- A Anatomy and physiology
  - B Abnormal skin reactions
  - C Infections
  - D Other skin disorders
  - E Skin manifestations of systemic
  - F Malignant tumours of the skin
- 17: Special senses
- A Eyes
  - B Ears
- 18: Nervous system
- A Anatomy and physiology
  - B Definition of some important neurological terms
  - C Investigation of the central nervous system
  - D Congenital and early infantile conditions
  - E Dementia
  - F Cerebrovascular disease
  - G Cranial nerves
  - H Infections of the central nervous system
  - I Motor neurone disease
  - J Hereditary spinal cord syndromes
  - K Muscular dystrophies
  - L Myotonias
  - M Myasthenia gravis
  - N Multiple sclerosis (disseminated sclerosis)
  - O Parkinson's disease
  - P Chorea
  - Q Hydrocephalus and raised intracranial pressure
  - R Syringomyelia/syringobulbia
  - S Sub-acute combined degeneration of the cord
  - T Epilepsy
  - U Narcolepsy, cataplexy, sleep paralysis
  - V Syncope
  - W Migraine
  - X Tumours of the nervous system
  - Y Disease of the peripheral nerves

## Syllabuses Cont'd

## A555 Cont'd

### 19: Psychiatric disorders

- A Organic states
- B Schizophrenia
- C Mood (affective) disorders
- D Anxiety disorders
- E Eating disorders
- F Post-partum psychiatric disorders
- G Somatoform disorder
- H Learning disability
- I Substance abuse
- J Personality disorder
- K Suicide, serious suicidal thoughts and deliberate self-harm
- L Conclusion

### 20: Genito-urinary system

- A Anatomy and physiology of the urinary system
- B Investigation of renal disease
- C Congenital renal malformations
- D Renal obstruction
- E Renal stones (calculi)
- F Infections of the renal tract
- G Glomerulonephritis
- H Tubular disease
- I Renal failure
- J Tumours of the renal tract
- K Anatomy and physiology of the genital apparatus
- L Female genital disorders
- M Infections of the female genital tract
- N Menstrual disorders
- O Pregnancy
- P Diseases of the breast
- Q Male genital disorders
- R Infections of the male genital tract

### 21: Sexually transmitted diseases and AIDS

- A Conditions associated with genital ulceration and lymph gland enlargement
- B Conditions associated with a urethral or vaginal discharge
- C Sexually transmitted diseases due to viral infections including AIDS

### 22: Infections and tropical diseases

- A Varieties of disease-causing organisms
- B Disorders due to infection and tropical diseases
- C Diseases due to worms and flukes

## Syllabuses Cont'd

### Contents LIFE AND DISABILITY CLAIMS A556

#### 1. INTRODUCTION TO CLAIMS MANAGEMENT

- A Role of the claims department
- B Claims philosophy of a life office Approach to customer service Early Intervention
- C Product control cycle
- D Principles of Risk Management
- E Major benefit types:
  - income protection and waiver of premiums
  - critical illness
  - terminal illness and total permanent disability
  - long term care
  - death.
- F Policy conditions
- G Group and individual business

#### 2: Pre-Claim Considerations

- A Policy in force
  - determination of policy in force procedure in respect of a lapsed policy
- B Underwriting papers
  - importance of reviewing the proposal form and the underwriting papers.
- C Assessment of British Insurers
- D Claims assessment tools
- E Communication
  - Appropriate methods of communication used in claims handling.
- F Medical reports, notes and examinations.
  - Use and purpose of GP reports and notes
  - Use and purpose of Consultant reports and;
  - Use and purpose of independent medical examinations.

#### 3: Life and Disability Claims

- A Questionnaires and other evidence
- B Assessments
  - Use and purpose of functional assessments
  - Use and purpose of vocational assessments.
- C Private investigators
- D Home and employer visits
- E Occupational therapists
- F Alternative/complementary medicine
- G Proof of death
  - procedures and documentation for death claims, including:
    - death certificates
    - death in service
    - death abroad
- H Sources of information questionnaires.

Financial Claims Assessment

- A Financial underwriting
- B Limitation of benefit
- C Employment types
- D Key-person/locum cover
- G Group income protection benefits
- F Benefits in kind and dividends
- G Ill health early retirement
- H Continuing income and benefit from other sources
- I State benefit system
- J Proportionate and rehabilitation benefits
- K Declining claims

5: Determining Validity of the Claim

- A Managing claimant expectation
- B Claim policy conditions
- C ABI statements of Best Practice
- D The role of experts
- E Income protection claims and waiver of premium
- F Group claims
- G Critical illness, terminal illness and permanent total disablement
- H Determining title
- I Making title
- J Non-contractual provisions
- K Declining claims

6: Legal Issues at Claim Stage

- A File management
- B Non-disclosure and misrepresentation
- C Determining and responding to fraud
- D Utmost good faith
- E Capacity
- F Legislation
- G ABI code of practice
- H Agency
- I Third party providers
- J Dispute resolution

7: Actuarial Considerations and Reassurance

- A Actuarial aspects
- B Experience analysis
- C Commuted values
- D Reassurer and reinsurance

8: Assessment of Medical Risks

- A Mortality risk factors
- B Disability risk factors
- C Relating risks to policies

9: Disability Terms and Concepts

- A Definition of terms
- B Models of disability

## Syllabuses Cont'd

## A556 Cont'd

- 10 Disability Assessment Principles and Practice
  - A Disability analysis
  - B Mental health and psychological evaluation
  - C Cognitive impairment
  - D Functional limitations
  - E Ranges of expectations
  - F Standardized measurements
  
11. Medical Aspects of Claims Assessment
  - A General considerations and product specific details
  - B Subjective and variable conditions
  - C Multiple impairments
  - D Other common conditions
  
12. Work and the Work Environment
  - A Definition of occupation
  - B Matching people and jobs
  - C Work analysis and adaption
  
13. Rehabilitation
  - A Rehabilitation
  - B Process of rehabilitation
  - C Disabling conditions
  - D Evaluating rehabilitation
  - E Personal and social aspects
  - F Assessment of skills
  - G Agencies and specialists.

## Syllabuses Cont'd

- | <b>Content</b> | <b>RISK MANAGEMENT A655</b>   |
|----------------|---|
| 1:             | Context of risk management  |
|                | A Definition of risk management   |
|                | B Relationship between risk and the objectives of an organisation           |
|                | C Consequences of failing to deliver  |
|                | D Need for risk management and the potential costs in ignoring it           |
|                | E Significance of risk management to strategy                               |
|                | F Corporate governance  |
|                | G Location within an organisation of the responsibility for risk management |
| 2:             | Introduction to the risk management process                                 |
|                | A Process of risk management  |
|                | B Role of the risk manager  |
|                | C Global risks  |
|                | D Identification of activities  |
|                | E Sources of internal information   |
|                | F Sources of external information   |
|                | Appendix 1: Example job description   |
| 3:             | Risk techniques   |
|                | A Where do the risks lie?   |
|                | B What are those risks?   |
|                | C Shaping of risk concepts for decisions                                    |
|                | D Safeguards  |
|                | E Business impact analysis  |
|                | F Credibility and quality testing   |
|                | Appendix 1: Questionnaire - critical paper-based information                |
| 4:             | Assessment and analysis of risk   |
|                | A Objectives of risk analysis   |
|                | B Statistical analysis of risk  |
|                | C Killer risks  |
|                | D Risk analysis tools   |
|                | E Benchmarking of information and decisions                                 |
| 5:             | Assessment and prioritisation of risks                                      |
|                | A Attitude to risk  |
|                | B Comparing estimated levels of risk against risk appetite                  |
|                | C Racing risks in terms of statutory and management priorities              |
| 6:             | Assessment and implementation of risk controls                              |
|                | A Risk controls   |
|                | B Continuity or contingency planning  |
|                | C Recovery plans  |
|                | D Crisis management   |
|                | Appendix 1: Basic prompts for the recovery teams                            |

A655 Cont'd

- 7: Material and workplace risk control
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STUDY MATERIALS Primary Text

\*Course book A735

ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materials.

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12. Information Technology  
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G Data Protection Act 1998
- 13 Ethics  
A Ethics in society  
B Ethics in business  
C Ethics in insurance  
D CII Code of Conduct  
E Ethical funds

STUDY MATERIALS Primary Text

\*Course book A735

ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materials.

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STUDY MATERIALS Primary Text

\*Course book A745

ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materials.



## COMMERCIAL PROPERTY AND PECUNIARY INSURANCE A750

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STUDY MATERIALS Primary Text  
\*Course book A755

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## STUDY MATERIALS

Primary Text

\*Course book A765

## ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materia

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- E Building risks
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  - E Institute Voyage Clauses - Hulls 1/11/95
  - F Institute Time Clauses - Hulls - Total Loss, General Average and 3/4ths Collision Liability (Including Salvage, Charges and Sue and Labour) 1/11/95
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  - K Institute Additional Perils Clauses -- Hulls (For use only, with the Institute Time Clauses -Hulls 1/11/95) 1/11/95

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- L Institute Machinery Damage Additional Deductible Clause (For use only with the Institute Time Clauses - Hulls 1/11/95) 1/11/95
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21: FREIGHT: PARTIAL AND TOTAL LOSS (INCLUDING  
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STUDY MATERIALS

Primary Text  
Course book A770

ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materials.



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STUDY MATERIALS

Primary Text

^Course book A775

ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materials.

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STUDY MATERIALS

PRIMARY TEXT Course  
book A780

ADDITIONAL READING

Other relevant literatures, including insurance journals, legislations and conference materials.

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STUDY MATERIALS

Primary Text

\*Course book A790

ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materials.



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## STUDY MATERIALS

Primary Text

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## ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materials.

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Other relevant literatures, including insurance journals, legislation and conference materials.

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### STUDY MATERIALS

Primary Text

Course book A820

### ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materials.

## THE APPLICATION OF REINSURANCE - A825

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### STUDY MATERIALS

Primary Text

\*Course book A825

### ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materials.

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STUDY MATERIALS

Primary Text

\*Course book A935

ADDITIONAL READING

Other relevant literatures, including insurance journals, leg and conference materials.

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## STUDY MATERIALS

Primary Text

\*Course book A940

## ADDITIONAL READING

Other relevant literatures, including insurance journals, legislation and conference materials.



## Syllabuses Cont'd

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  - B 'Needs' and 'wants'
  - C Competition and the Free market
  - D Product life cycle
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- 3 Marketing and insurance**
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- 4 Marketing strategy**
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  - D Impact of change
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## **STUDY MATERIALS**

### **Primary Text**

\*Course book A945

### **ADDITIONAL READING**

Other relevant literatures, including insurance journals, legislation and conference materials.