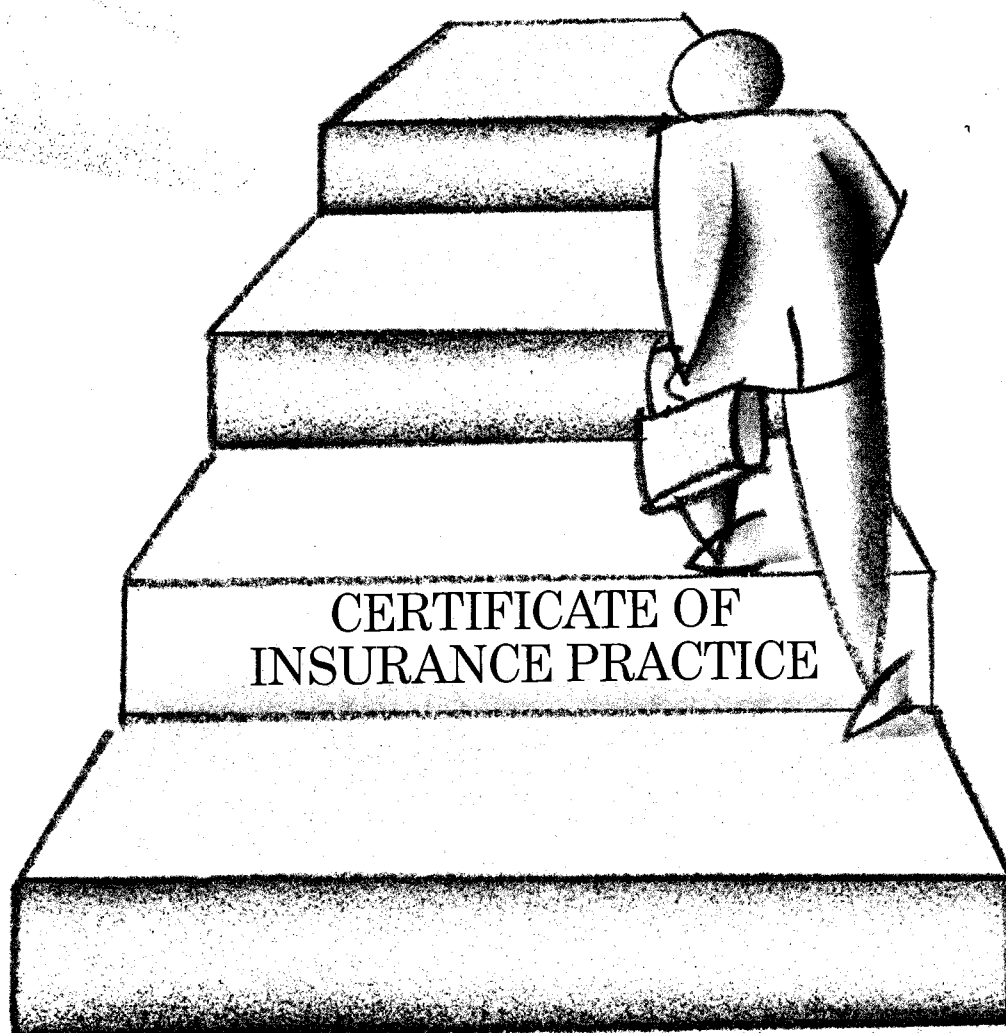


# EXAMINATION HANDBOOK 1993



THE CHARTERED INSURANCE INSTITUTE

# THE EXAMINATION CYCLE

## **APRIL 1993 EXAMINATIONS**

## **OCTOBER 1993 EXAMINATIONS**

### **REGISTRATION AND FIRST EXAMINATION ENTRY** for **new** students only

12 NOVEMBER 1992      < closing date to guarantee eligibility  
to enter the examinations      >      3 JUNE 1993

### **EXAMINATION ENTRY**

3 DECEMBER 1992      < closing date at **reduced fees**      >      24 JUNE 1993  
4 FEBRUARY 1993      < closing date at **normal fees**      >      12 AUGUST 1993

22 – 28 APRIL 1993      < **EXAMINATION SESSION**      >      21 – 27 OCTOBER 1993

### **IMPORTANT NOTE**

**You do not have to wait for your April results before entering for an examination in the October session. If you enter at the reduced rate before you receive your results you will be allowed to change the subjects for which you have entered once your results are known.**

## ENQUIRIES

For all communications on any of the following subjects please contact the appropriate department at the addresses below:

### **HEADQUARTERS**

20 Aldermanbury, London EC2V 7HY (telephone 071-606 3835)

### **ADMINISTRATION OFFICE**

31 Hillcrest Road, South Woodford, London E18 2JP (telephone 081-989 8464)

### **EXAMINATIONS**

Enquiries • entries • student registration  
(Administration office, telephone 081-989 8464)

### **MEMBERSHIP**

Existing records • new membership  
(Administration office, telephone 081-989 8464)

### **TUITION**

Administration and despatch of materials  
(Administration office, telephone 081-989 8464)

**CII DISTANCE LEARNING DIVISION**  
(telephone 0732 741234)

**STUDENT COUNSELLING SERVICE**  
(telephone: 0732 457962)

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# INTRODUCTION

## *What is the CII?*

The Chartered Insurance Institute is the internationally recognised professional and educational body for all those working in the insurance industry. A separate booklet is available describing the services provided by the CII for its members. This is available from the South Woodford administration office (see inside front cover for address).

## *Choosing the right examination scheme*

There are three levels of CII qualifications based on examination schemes.

At one level are the Certificate of Proficiency (CoP) and Financial Planning Certificate (FPC).

The FPC is designed for those providing financial planning services and advice. Separate booklets are available for those pursuing a career in this sector.

The Certificate of Proficiency covers a wide range of subjects related to the traditional sectors of the insurance market. The Certificate of Insurance Practice described in this booklet offers a higher level qualification for those working in these sectors. This is a valuable qualification in its own right and, for those who wish to proceed further, will lead to the highest level qualification—the Associateship examination scheme. This is a qualification designed for the insurance career professional and has a wide choice of subjects covering virtually every area of insurance activity.

Further details of all these schemes are available from the South Woodford administration office.

You should consider the level which is suitable for you, in terms of its relevance to the work you carry out and its benefit to you in your career as well as your present qualifications. We recommend that before you choose an examination scheme you consult your employer. Additional advice can be obtained from the honorary education secretary of your local insurance institute or the CII student counselling service.

## *The Certificate of Insurance Practice scheme*

The Certificate of Insurance Practice is a qualification developed after extensive consultation. It has been introduced at a level which represents a high standard of technical knowledge, between the Certificate of Proficiency and the new Associateship. It relies on the successful completion of five papers and provides a qualification in a single specialism. Particularly suitable for school leavers, mature recruits and those returning to work after a career break, it also offers an intermediate level qualification for those who might not initially wish to enter for the Associateship examination.

The scheme commences with a foundation-level group of subjects which are compulsory. They provide a solid basis for the two further stages: branch subjects and specialist subjects. Branch subjects focus on a particular sector of the market. One of the four branches must be chosen. The specialist subjects are, as the name implies, linked to particular insurance subjects within the sector.

## *The Society of Technicians in Insurance*

Passing the five papers of the CIP is an achievement which is recognised by the issue of a certificate. Successful completion also provides a basis for election to the Society of Technicians in Insurance. It is a society created to promote the continuing education of and contact between those who hold the certificate. Qualified members may use the designatory letters MSTI (Member of the Society of Technicians in Insurance). A code of conduct regulates the activities of members.

## *Relationship with the new Associateship scheme*

Candidates starting on their studies for the Associateship are strongly advised to use the CIP route if they are unable to meet the Associateship entry criteria.

The CIP is a stand-alone qualification. However, it does also link to the new Associateship scheme by allowing credits in two menu subjects to those who successfully complete the certificate.

## *Entry qualifications*

The CIP is available to students registered with the Institute. If you will be 21 years of age or over **at the time of the examination** you are eligible for direct entry into these examinations. If under 21 you will be required to hold one of the qualifications set out on page 8.

## *Exemptions*

As a means of encouraging those who started on their Associateship studies in the past and then discontinued them, exemptions are available in the CIP based on the credits held at Associateship level. However, this is not the recommended route for those already part way through the Associateship whose ultimate aim is still to complete that examination scheme (see page 8).

## *Examinations*

Each subject will be examined by a paper of three hours' duration. The foundation subject papers will comprise short-answer questions. The branch and specialist stage subjects will also include short-answer questions but, in addition, will have some case studies which will require more in-depth treatment.

- The foundation subjects and branch subjects will be examined in October 1992.
- From April 1993 onwards all subjects will be examined.

## *Tuition*

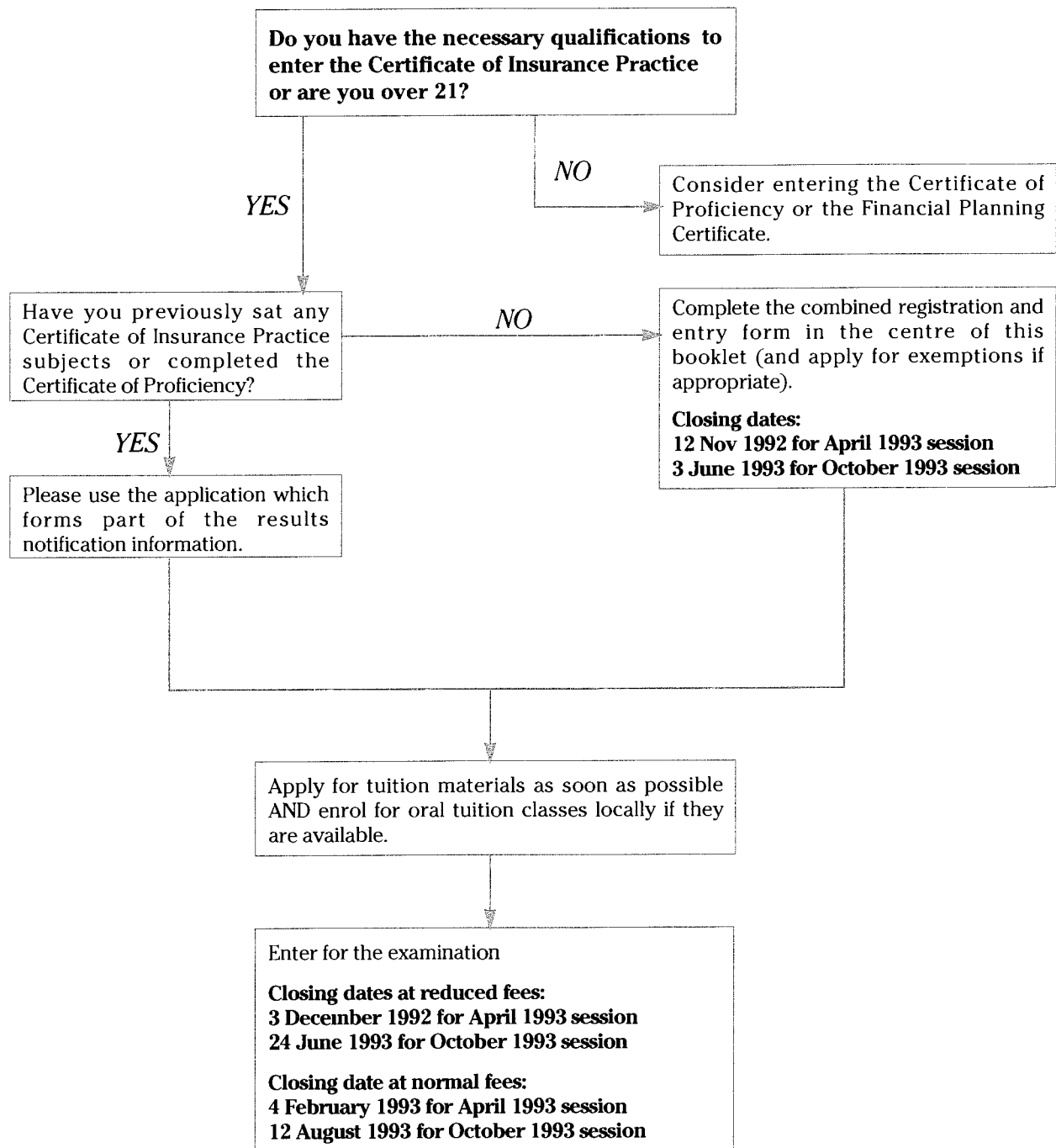
Materials for all branch and foundation courses have been available since March 1992. Tuition courses for all remaining subjects are available from September 1992. Each is available as a correspondence course and we urge you to consider this method of study if you do not intend enrolling for oral tuition. For some subjects and in some areas it will not be possible to enrol for oral tuition, particularly for specialist subjects.

Course materials may be ordered on the same form as the examination entry in the centre pages of this booklet.

## *Questions unanswered*

If you have any questions about the procedures after having read this booklet please telephone the South Woodford administration office on 081-989 8464. Enquiries relating to the content of courses, appropriateness of study methods or choice of subjects should be addressed to the student counselling service on 0732 457962.

## Planning your programme



## *The examination calendar*

	<b>APRIL '93 EXAM SESSION</b> <i>Closing dates</i>	<b>OCTOBER '93 EXAM SESSION</b> <i>Closing dates</i>
<b>REGISTRATION</b> —to guarantee eligibility to enter the examination	12 November 1992	3 June 1993
<b>TUITION</b> Apply for tuition materials	August/September 1992	March /April 1993
Check enrolment dates for oral tuition at local colleges	August/September 1992	January/February 1993
<b>EXAMINATION ENTRY</b> Reduced fees	3 December 1992	24 June 1993
Normal fees	4 February 1993	12 August 1993
<b>EXAMINATION SESSIONS</b>	22-28 April 1993	21 – 27 October 1993
<b>RESULTS (note 2)</b>	Mid-July 1993	Early January 1994

### *NOTES*

1. You do not have to wait for the results of one examination session before submitting an entry for the next session. If you do decide to wait, you must send your form for entry to reach the CII by the following dates:

- April 1993 session by 4 February 1993
- October 1993 session by 12 August 1993.

2. These dates apply to candidates sitting at centres in the UK, Northern Ireland, the Republic of Ireland and the Channel Islands. Results for candidates who sit at overseas centres will be available approximately one month later.



# THE CERTIFICATE OF INSURANCE PRACTICE

The Certificate of Insurance Practice examination comprises five subjects at three levels—foundation, branch and specialist.

The scheme has been structured so that you can choose to study subjects which are particularly relevant to the sector in which you are employed or which particularly interest you. The syllabus content has been carefully selected to provide a knowledge base which will underpin your day-to-day working activities.

At foundation level the subjects are designed to give a broad foundation of insurance knowledge. They comprise one subject chosen from two options and two further compulsory subjects. The subjects are:

- P01 Insurance practice or P02 Long-term insurance practice
- P03 Legal aspects of insurance
- P04 Modern business practice.

At branch level there are four subjects which provide introductions to four main areas of insurance business, namely commercial general insurance, personal general insurance, long-term business and marine and aviation insurance. You should choose one of these branch subjects.

At the specialist level there are ten subjects, which develop themes introduced at the branch level. You will need to choose one subject at this level.

A list of all subjects is shown on page 6. A complete syllabus for each is included in appendix A.

You are strongly advised to consult your employer, the student counselling service or your local honorary education secretary in deciding the most appropriate combination of subjects for you. Some suggested routes are shown on page 7.

Examinations will be held in April and October.

All foundation and branch subjects will be examined in October 1992. The specialist subjects will be added in April 1993. Details of the dates of examinations in April and October 1993 are given in appendix B.

There is no prescribed limit on how many subjects you may take at any one sitting (other than limitations of availability as described above). Similarly there is no prescribed order in which the subjects must be taken but you are strongly recommended to study the foundation subjects before the branch and specialist subjects. The later subjects rely on the fact that they are building on the earlier ones.

## *Society of Technicians in Insurance (STI)*

Having passed the appropriate papers you will receive a certificate listing all your achievements and you will also be sent details of how to apply for membership of the Society of Technicians in Insurance. As a member you will be entitled to use designatory letters.

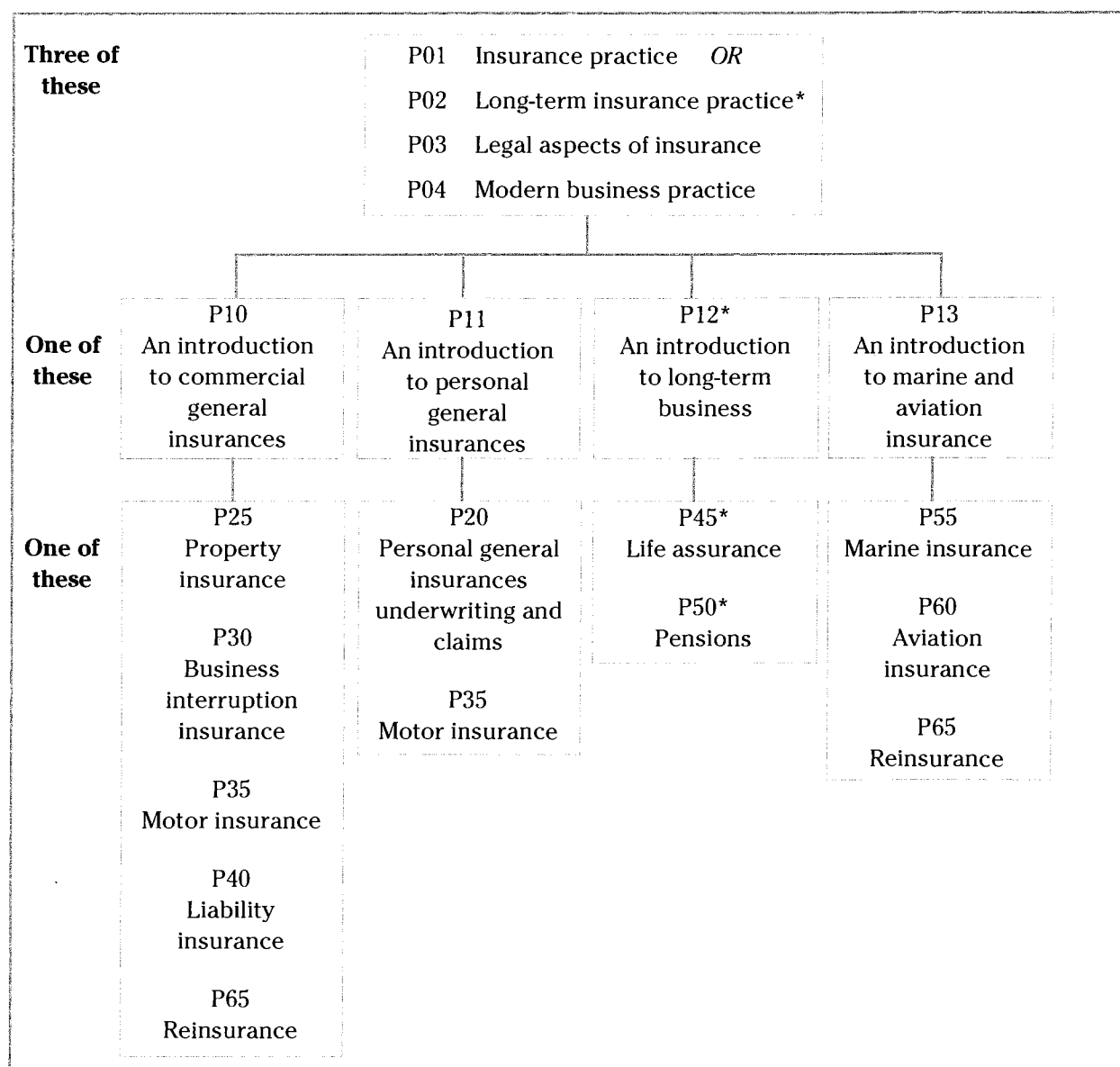
You will also receive credits for two subjects if you subsequently decide to enter the Associateship examinations. You need only have passed four of the five subjects of the CIP before starting the Associateship, but will not receive the credits until you have passed the fifth subject of the CIP.

## *List of subjects*

COMPULSORY FOUNDATION SUBJECTS	
P01	Insurance practice <i>OR</i> P02    Long-term insurance practice
P03	Legal aspects of insurance
P04	Modern business practice
BRANCH SUBJECTS	
P10	An introduction to commercial general insurances
P11	An introduction to personal general insurances
P12	An introduction to long-term business
P13	An introduction to marine and aviation insurance
SPECIALIST SUBJECTS	
P20	Personal general insurances underwriting and claims
P25	Property insurance
P30	Business interruption insurance
P35	Motor insurance
P40	Liability insurance
P45	Life assurance
P50	Pensions
P55	Marine insurance
P60	Aviation insurance
P65	Reinsurance

**You must pass three foundation subjects plus one branch subject and one specialist subject to be eligible for a certificate.**

## *Suggested routes*



\* Those taking the long-term business route should take the subject P02 Long-term insurance practice at the foundation level.

# ENTRY STANDARDS AND EXEMPTIONS

Certain minimum educational standards are required for direct entry to the CIP examinations. These are set out below and you will need to make a declaration to affirm you have achieved the minimum entry standard.

## *Applications from mature students*

If you will be 21 or over by the date of the first examination for which you wish to enter, you do not need any formal academic qualifications to register for the Certificate of Insurance Practice.

## *Educational qualifications*

If you are under 21, success in any one of the examinations listed below (or their equivalent) will enable you to enter the Certificate of Insurance Practice:

- 4 GCSEs at grade C or above;
- the CII Certificate of Proficiency, which gives automatic exemption from P01 Insurance practice;
- the CII Financial Planning Certificate;
- a BTEC First Certificate with passes in insurance options at merit grade or above.

## *Exemptions*

There are two types of exemption available for those entering the Certificate of Insurance Practice:

### *PRE-1992 ASSOCIATESHIP PASSES*

If you have passes in the pre-1992 Associateship scheme and wish to transfer to the Certificate of Insurance Practice then your existing passes can be converted into credits towards the Certificate of Insurance Practice. No exemption fee is payable to register these credits on your record.

- Passes in any three or more ACII subjects secure exemption from P01, P03 and P04. No more than three exemptions will be given even if you have more than three pre-1992 Associateship passes.
- Passes in two subjects secure exemptions as follows:
  - a pass in 020 (or 021, 022, 026) plus either 010 or 040 secures exemptions from P01 and P03
  - a pass in 020 (or 021, 022, 026) plus any subject other than 010 or 040 secures exemptions from P03 and P04
  - passes in two subjects not including 020 (or 021, 022, 026) secure exemptions from P01 and P04.
- A pass in one subject secures the following exemptions:
  - 010 or 040 = P01
  - 020 = P03
  - 030 = P04
  - any subject numbered 041 to 110 = P01

### *INTRODUCTORY EXAMINATION*

- Passes in subjects 010 and 020 (either alone or with 810/820), secure exemptions as follows:
  - 010 subject P01
  - 020 subject P03.
- Passes in both 810 and 820 secure entry but no exemptions.
- Completion of the Certificate of Proficiency secures exemption from P01.

**Caution.** If you have been making progress in the pre-1992 Associateship you should give careful consideration before transferring to the CIP. If you have three or more such passes you have the ability needed for taking the new Associateship. It may be better to continue with your Associateship studies as these passes will give you at least the same credits in the new Associateship as you could receive for passing the Certificate of Insurance Practice.

### *BTEC/SCOTVEC*

If you have certain BTEC or SCOTVEC qualifications you may be entitled to credits in the Certificate of Insurance Practice. Fees of £35 per subject for members and £40 for non-members are payable to register BTEC and SCOTVEC exemptions. They are available as follows:

<i>BTEC/SCOTVEC qualification</i>	<i>Exemption</i>
• BTEC National/ SCOTVEC—Business and finance	P04 Modern business practice
• National Certificate/Diploma in public administration or business and finance with merit grade in business law and principles and practice of insurance	P03 Legal aspects of insurance P04 Modern business practice
• National Certificate/Diploma in public administration or business and finance with merit grade in insurances of the person OR property and pecuniary insurance	P01 Insurance practice P03 Legal aspects of insurance P04 Modern business practice
• Higher National Diploma	P04 Modern business practice
• SCOTVEC National Certificate/Diploma	P04 Modern business practice
• SCOTVEC National Certificate/Diploma with two insurance modules	P01 Insurance practice P04 Modern business practice

## *Other qualifications*

You may be granted exemption from subjects of the Certificate of Insurance Practice based on professional and academic qualifications which, in the opinion of the CII, are of an equivalent standard and scope. Decisions on exemptions are taken by the Exemptions Sub-committee of the CII Examiners' Committee and are determined by reference to details provided by the awarding body for the qualification on which the exemption request is based.

There are a number of awarding bodies—other professional institutes, universities, polytechnics and colleges where decisions have already been taken regarding eligibility for exemption. If you think that your existing qualification should provide a basis for exemption, please identify this on the form in the centre of this publication or write to the Technical Division at South Woodford.

Often where exemptions are available they rely on options taken within a particular course.

You must pay a fee for each subject exempted.

## *Evidence of qualifications, age or change of name*

For registration purposes you will need to affirm that you hold the necessary entry qualifications (unless you are over 21). The CII, however, reserves the right to call for original documents. Where it does so these must be in the form of original certificates or results notifications issued by the awarding body in the case of educational qualifications. In the case of proof of age, a birth certificate or passport should be provided. If you have changed your name from that shown on the original documents you must also provide evidence of the change in the form of a marriage certificate, deed poll or statutory declaration.

Photocopies of original documents are acceptable provided they are certified either by a Fellow or Associate of the Institute confirming that both the original and photocopy have been inspected, 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. **If a certificate is not in English, a translation into English certified by two officers of an affiliated institute or by an embassy or consular official or by a public notary must be produced in addition to the original document. Those confirming these requirements should sign the photocopy, print their name and indicate the capacity in which they are signing.**

Evidence of qualifications **is always required** when requesting exemptions(s) on the basis of qualifications granted by other awarding bodies.

# EXAMINATION ENTRY PROCEDURES

## *Registration*

To take the Certificate of Insurance Practice you must be registered with the CII. The registration declaration and process is a means of confirming that you may take the examinations. Registration also provides an opportunity to confirm eligibility for exemptions. You should register as soon as possible but in any event by 12 November 1992 if you wish to enter the April 1993 examinations and by 3 June 1993 for the October examinations. There is a registration fee of \$21. You only need to register once, when first entering for the examinations. A declaration is included in the entry form to enable you to register, to make applications for exemptions, to become a member of the CII if you wish, and to enrol for tuition and the examinations.

Membership is optional but it has several advantages. Examination fees are cheaper for members and there is a range of other benefits, outlined below.

You are not required to pay the registration fee if you

- have completed the Financial Planning Certificate
- have completed the Introductory examination
- have completed the Certificate of Proficiency examination
- have previously registered for the Associateship examination
- are a current member of the CII or are applying to become one at the same time as registering.

**If you are not registered you cannot take the examinations.**

## *Becoming a member of the CII*

The CII provides an exclusive range of benefits and services for members and is open to anyone wholly or mainly working in insurance. You can claim UK tax relief on your subscription if the activities of the CII are relevant to your work.

As a member you will benefit from lower examination entry fees so you will make an immediate saving. (You do not have to be a member, however, to take the examinations.) You will also be allocated to one of the CII's network of local institutes if you live in the UK, Channel Islands or Isle of Man. Local institutes organise lectures, debates and social events. You will be able to meet other students and qualified members from your location and will have access to examination and careers assistance.

Members receive the CII Journal six times a year. It is the largest circulating magazine to the insurance industry and is full of news and topical editorial about insurance matters.

The CII Library, which is open freely only to members, holds one of the largest collections of insurance books, periodicals, journals, videos and computer-based training programs. UK members can take advantage of the postal borrowing facility operated by the library.

Other membership benefits are available including a loan scheme with preferential rates of interest, and discounted holidays and travel through the CII holiday and travel club.

All applicants pay an admission fee of \$21 (members do not pay the student registration fee). The annual subscription for 1992-93 for UK members is \$31.50 (London \$32.50); for overseas members it is \$21.

## *Examination entry*

You may only enter for one examination session (April or October) on each form. The form allows you to indicate which session you wish to enter. Your entry will be acknowledged and a further entry form and tuition order form will be sent to you with your admission permit just before the exams take place.

Please pay close attention to the deadlines for entry to each session. You have the option of entering at either or both sessions each year. **Certain subjects are examined simultaneously.** It is important therefore to check the examination timetable (see appendix B).

Examination fees are lower if you enter in good time. If you enter as early as possible you will not only benefit from lower fees but also will ensure that you will not be adversely affected if demand for certain subjects at centres is high.

**If you have entered for an examination before you receive your results from the previous sitting you can change your subject entry. Your results notification pack will include a form to enable such changes to be made. Any change must, however, be made before the final closing date for the next session. You can change one subject for another in the next session without extra cost or apply for resitting any subjects failed in the previous session. You can also add subjects, but not at reduced fee rates.**

The following entry dates should be noted:

### *FOR THE APRIL 1993 EXAMINATIONS*

- 3 December 1992 **at reduced fees** (see section 8)
- 4 February 1993 **at normal fees** (see section 8)
- the closing date for entries and changes is 4 February 1993\*.

### *FOR THE OCTOBER 1993 EXAMINATIONS*

- 24 June 1993 **at reduced fees** (see section 8)
- 12 August 1993 **at normal fees** (see section 8)
- the closing date for entries and changes is 12 August 1993\*.

\*There is a penalty rate, an option which is available until two weeks before the examination session (subject to space being available). It consists of the normal rate plus £50 per paper.

**Remember, examination entry is completely separate from enrolment for tuition.**

## *Centre availability*

The centres where examinations are usually held are shown in appendix C. It is likely that fewer examination centres will be available in October, and you are strongly advised to enter as early as possible as places will be allocated on a first-come first-served basis. If your first choice centre is not available you will be offered the opportunity to sit at your second choice or another centre.

## *Overseas candidates*

Your entry fee should be paid by a bankers draft in sterling drawn on a bank in the UK.

## *Subject changes and withdrawals*

If after having sent in an entry you wish to make changes, you should write to the South Woodford administration office as soon as possible. If you wish to change sessions or change centres you must pay a handling charge of £15. You can only change to the session immediately after that for which you had originally entered, ie, from April to October or October to the following April.

When you receive your results for the last session in which you sat you will be provided with a form on which to make any alterations to an existing entry. Changes in subjects or centre are possible at this stage without extra charge provided that there are places available. If you wish to add subjects after the date for reduced fees has passed, you will have to pay the full fee for the subject or subjects added.

If you wish to withdraw from one or more subjects in the examinations, you must send notice of withdrawal to the CII before the final closing date. £20 per subject will be refunded.

**After the final closing date you cannot alter the subjects for which you have entered.**

You can be given a refund of £20 per subject if you are absent because of illness from all the subjects of the examination session you entered and send an application, supported by medical evidence, to reach the CII within two months of the date of the last examination of the session concerned.

Examination fees will not be refunded or credited for any other reason.

## *Subjects re-taken following examination failure*

Although the timing of result notifications is such that candidates will not know the outcome of their previous examination attempt(s) until after the normal date for reduced entry fees, a special concession will enable candidates to resit the failed subject(s) in the next examination session at the reduced fee level. Full details will be sent out with examination result notifications.

## *Change of centre*

After the final closing date for entries you can only change the centre where you are to sit in exceptional circumstances and where practicable. If you want to apply for a change, you must send a request

accompanied by a statement of the circumstances and a fee of \$44, to reach the CII not later than 27 February for the April 1993 examinations and 3 September for the October 1993 examinations.

Special consideration will be given to a request made after these dates if it is supported by your employer. If the request is granted an additional fee of \$54 will be charged. The later you apply the less likely it is that your request can be met.

### *Candidates' instructions and admission permits*

Candidates' instructions and an admission permit are sent to every candidate about two weeks before the beginning of the examinations. If you have not received these documents within ten days of the examination you should contact the South Woodford administration office at once, giving your permanent identity number (PIN) and the centre at which you have applied to sit.



# Examination registration, entry and study course order form

1993

CIP

Please complete in BLOCK CAPITALS

SURNAME			MR/MRS/MISS/MS	
FULL FORENAMES			DATE OF BIRTH	
ADDRESS FOR ALL CORRESPONDENCE			IF YOU HAVE A CII PIN PLEASE ENTER IT IN THIS BOX	
POSTCODE		DAY-TIME TEL.		JOB TITLE
EMPLOYER'S NAME				

## STUDENT REGISTRATION AND MEMBERSHIP

Please indicate which of the following apply: I HOLD

CERTIFICATE OF PROFICIENCY	<input type="checkbox"/>	4 GCSEs AT GRADE C OR ABOVE	<input type="checkbox"/>
FINANCIAL PLANNING CERTIFICATE	<input type="checkbox"/>	I AM OVER 21	<input type="checkbox"/>

If you are under 21 please sign below to affirm your entry entitlement.

*I confirm that that I have achieved the necessary entry qualifications.*

Signed

I apply for admission (or re-admission) to membership of the Chartered Insurance Institute and confirm that I am employed in insurance. ☐

If admitted as a member I agree to abide by the Charter and Bye-laws and code of conduct of the CII and of any local institute to which I may be allocated.

## EXAMINATION ENTRY AND STUDY COURSE ORDER

I wish to apply for tuition and examinations in the following subjects (use **TWO** forms if you wish to enter for both the April and October examinations now):

SUBJECT NO.	TUITION					EXAMINATIONS	
(See page 6)	Correspondence	Reading only	Continued	Conversion	April	October	

OR

## EXAMINATION CENTRE (See pages 24-25)

Please indicate below where you would like to sit your examinations.

<input type="text"/>	Code
----------------------	------

If this centre is unavailable you will be entered for the centre of your second choice. It is important to give an alternative centre as the CII cannot guarantee availability of space at particular centres.

<input type="text"/>	Code
----------------------	------

I apply for the study courses indicated. I undertake to use course materials for my own purposes only and undertake not to sell, copy, lend or give them to anyone else.

Unless I have ticked this box ☐ I also authorise disclosure of my examination results to my employer.

DATE	<input type="text"/>	SIGNATURE	<input type="text"/>
------	----------------------	-----------	----------------------

Send your completed form and payment of fees to:  
**The Chartered Insurance Institute, 31 Hillcrest Road, South Woodford  
 London E18 2JP (Telephone: 081-989 8464)**

## FEES (See page 16 for rates)

I enclose payment for the following:

STUDENT REGISTRATION ONLY	<input type="text"/>
OR	
MEMBERSHIP & REGISTRATION	<input type="text"/>

## TUITION

READING BASIS ONLY (\$40 UK/ \$45 OVERSEAS PER COURSE)	<input type="text"/>
OR	

CORRESPONDENCE BASIS (\$65 UK/ \$70 OVERSEAS PER COURSE)	<input type="text"/>
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CONTINUED TUITION (\$15 PER COURSE)	<input type="text"/>
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CONVERSION (\$25 PER COURSE)	<input type="text"/>
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## EXAMINATIONS (See page 16— prices vary with date of entry)

MEMBER	<input type="text"/>
NON-MEMBER	<input type="text"/>
SPECIAL CENTRE FEE	<input type="text"/>

## TOTAL AMOUNT ENCLOSED

<input type="text"/>
----------------------

## CII OFFICE USE ONLY

INST	OFFICE	
\$	EQC	M
ABEY	SR	

**This form may be photocopied  
 blank to enter both sessions  
 now or for use by others**

### Details of examination qualifications for exemptions

The registration process requires that you affirm you have the necessary entry qualifications. Certain other qualifications give rise to exemption(s) from subjects within the Certificate of Insurance Practice scheme.

You do not need to give further details if you are claiming exemption by virtue of previous success in CoP or Introductory examinations. These will automatically be credited at no charge (see page 8 for full details).

However, other qualifications which attract exemptions should be listed below.

### BTEC candidates

If you are applying for exemption on the basis of a completed BTEC course, you must send in your original 'Notification of performance' (NOT your college reports). This is sent in August from BTEC to your college for forwarding to you.

If you are retaking examinations your Notification of performance must reach the Institute by the closing date. NB: BTEC will make a charge for each request for confirmation of results.

### Other exemptions

Qualifications which attract exemptions are outlined in the handbook. You must send in formal evidence of these qualifications (see note 5). The CII will not consider your application until this is received. If you are granted exemption, your notification of registration will show the subject(s). You will have to pay a fee for each subject exempted (see page 16).

<i>Name of examination and examining body</i>	<i>Date of exam</i>	<i>Subjects passed and levels or grades obtained</i>	<i>Date statement requested</i>	<i>Subjects from which exemption is requested</i>

## Direct debiting mandate for future subscriptions

This section is to be completed only by applicants for membership who maintain a current account at a bank in the UK. (Complete part A only and leave the first payment date and box marked 'reference number' blank.) Do not detach from the rest of the form.

### Part A This year's fees cannot be collected by this method

Note: Instructions cannot be accepted to charge direct debits to a deposit or savings account.

To:  
The Manager,

\_\_\_\_\_  
Bank Limited

Originator's number

9 9 6 6 4 5

Reference number \*

\_\_\_\_\_  
Member's name in full (BLOCK CAPITALS)

\_\_\_\_\_  
(Full postal address)

I authorise you until further notice in writing to charge my account with unspecified amounts which may be debited thereto at the instance of the CHARTERED INSURANCE INSTITUTE by direct debit annually on or immediately after 1 September of each year, the first payment being on 1 September 19\_\_ \*

This mandate CANCELS all previous standing orders/direct debiting mandates in favour of the Chartered Insurance Institute under the above reference number.

\* leave blank

Name of account to be debited

Signature

Bank account number

Date

### Part B After completion by the bank branch this part of the form should be detached and returned to the originator.

FOR CII USE ONLY

Reference number \*

FOR BANK USE ONLY

Branch title \_\_\_\_\_

Sorting code number

Account number

Name of account to be debited

\_\_\_\_\_  
(Maximum 18 characters)

Direct debits in respect of our customer's mandate under the reference number quoted should be made out as above.

For \_\_\_\_\_ Bank Limited

Date \_\_\_\_\_

To:

The Chartered Insurance Institute  
31 Hillcrest Road  
LONDON E18 2JP

Manager

## Notes on completing the form

1. **CII membership.** You do not have to be a member of the CII to take its examinations, but membership is recommended (see examination handbook, page 10). If you only want to become a member, and are not intending to take the examinations, you need not register as a student.

Membership of the Chartered Insurance Institute is open to anyone wholly or mainly employed or engaged in work connected with insurance. If it is not clear from your application that you are so employed, please include a note stating the nature of your work and what proportion of it is spent on insurance matters.

This application form is for ordinary membership only.

Copies of the Institute's charter and bye-laws and of the code of conduct are available on request.

2. **Address.** The CII prefers to communicate with you at your office address. If, however, you have a particular reason for wishing your home address to be used, you should insert that, but also give the name and address of your employer.

3. **Local institutes.** If you live in the UK, the Channel Islands or the Isle of Man, you will be allocated to one of the 90 local institutes. You will be allocated to the local institute whose area includes your business address unless you write, giving your reasons.

If you work in the London area, you will be allocated to the Insurance Institute of London and will pay £1 higher subscription. The London area for this purpose is defined as all London postal districts *except* the following: N9, N11, N14, N21, NW9, E4, E6, E7, E10, E11, E12, E13, E15, E16, E17, E18, W3, W4, W5, W6, W7, W12, W13, SW20, SE20, SE25.

If your office address is in any of the following districts (which are shared between two or more local institutes), contact the CII membership department before sending in your application: N3, N12, N13, N18, N20, E3, E5, SW16, SW17, SW19, SE19, SE26.

4. **Registration as an examination student.** You must register as an examination student before you can take the Certificate of Insurance Practice. You will already have been registered if you have completed the Certificate of Proficiency.

**On your application you must affirm your educational qualifications and, including the appropriate fee, send it to arrive by 12 November 1992 for the April examinations and 3 June 1993 for the October examinations.**

If you are over 21 years of age (or will be by the date of the examination for which you wish to enter) and are employed or engaged in insurance, you do not need any qualifications to register for the Certificate of Insurance Practice examination.

5. **Evidence of educational qualifications.** The CII reserves the right to request evidence of achievement or age. When it does so, only these forms of evidence will normally be accepted: original certificates; original result notifications issued by an examining board; statements of results sent direct to the CII by an examining board. Copies are only accepted if certified as described on page 9 of the examination handbook. For exemption requests, these supporting documents must always be sent to the CII.

If you have changed your name (eg, by marriage) from that shown on your certificate(s), you must submit evidence of this in the form of a marriage certificate, deed poll or statutory declaration.

Where a certificate is in a language other than English, a translation certified by two officers of an affiliated insurance institute or by an embassy or consular official or by a notary public must accompany the original document.

6. **Fees.**

- a *CII membership (including student registration)*

London area members: admission fee (£21) + annual subscription (£32.50) = £53.50

Members elsewhere in the UK, Channel Islands or Isle of Man: admission fee (£21) + annual subscription (£31.50) = £52.50

Overseas members: admission fee (£21) + annual subscription (£21) = £42

Payment of these fees also covers your student registration.

- b *Student registration only*

Non-members (including members of associated or affiliated insurance institutes) = £21

Payments must be made out to 'The Chartered Insurance Institute' and crossed 'A/C payee only'. Receipts are not issued unless specifically requested. If you need exchange control permission to send your fees to the CII, apply well before the closing date.

The subscription year runs from 1 September to 31 August. If your application reaches the CII during January, February or March the subscription sent with it will operate until 31 August of the same calendar year. If your application reaches the CII in any other month the subscription sent with it will operate until 31 August of the next calendar year.

7. **Renewing your subscription.** It is CII policy that all new members who have a current account at a bank in the UK should renew their subscriptions by direct debit. Please therefore complete the direct debiting mandate overleaf if you have a UK bank account and return it to the Institute with your application. Your future subscriptions will then be debited to your bank account automatically when due. If your office will be paying your future subscriptions for you, attach a separate note to say so. **(Your first subscription must, however, accompany your application — note 6.)**

The mandate conforms with the requirements of the clearing banks. Direct debits will be originated on 1 September each year, for your annual membership subscription only. Any change in the rate of subscription will appear in the CII Journal in sufficient time for you to cancel your mandate if you so wish. You may cancel your mandate at any time simply by notifying the Institute **and** your bank. Should a direct debit be originated in error, you may seek immediate reimbursement from your bank under the terms of the indemnity which the Institute has lodged with the clearing banks.

8. **CII address.** All correspondence and queries concerning membership, student registration, examinations or postal tuition should be directed to the appropriate department at:

THE CII, 31 HILLCREST ROAD, SOUTH WOODFORD, LONDON E18 2JP      TELEPHONE: 081-989 8464.

# THE EXAMINATION DAY

## *The Certificate of Insurance Practice examination format*

Each subject will be examined by a paper of three hours' duration. The foundation subject papers will comprise short-answer questions. The branch and specialist stage subjects will also include short-answer questions but, in addition, will have some case studies which will require more in-depth treatment.

- Only the foundation subjects and branch subjects will be examined in October 1992.
- In April 1993 all subjects will be examined.

## *Examination content*

Except where the syllabus provides otherwise, the examinations are based on English law and practice and answers should be in accordance with the laws of England.

You should make every effort to be aware of changes in case law and legislation (including statutory instruments issued under existing Acts) or insurance practice. Examinations are based on the legislative position in the UK at 31 August 1992. However, because many changes in law are known in advance (eg, the budget and EC regulations flowing into the legal framework) and because of the need for the insurance market to respond rapidly, the CII Distance Learning Division will introduce such prospective changes in law and practice into the course books and supplements. When these alterations are included in the course books and supplements, candidates will be expected to be aware of them. However, candidates will not be expected to be aware of such changes included in supplements issued within two months of an examination session.

If you answer a question according to a change in law or insurance practice which occurs before the examinations and which has not been incorporated into tuition materials, you will be given credit for showing an up-to-date knowledge and awareness of relevant developments.

## *Electronic calculators*

You may use silent battery or solar-operated non-programmable calculators in the examination room but you must indicate clearly the steps by which an answer has been obtained and show all relevant working. It is a breach of the CII examination regulations to use a calculator in the examination room if it can be programmed to retain text or formulae for later recall.

## *Examination papers*

**Before leaving the examination room candidates must hand to the invigilator their question paper and answer book.** Copies of the question papers will be available free of charge from the Woodford administration office after the last examination in each session has been held.

## *Disciplinary action*

Under bye-law 71 the Council of the CII may take disciplinary action in relation to any examination student or candidate found guilty of dishonourable or unprofessional conduct or of committing a breach of the examination regulations. Penalties may be imposed for falsification of documents or cheating during the examinations.

## *Liability of the CII*

If the CII finds it impossible to hold any of its scheduled examinations, or if a candidate's completed examination script is lost or destroyed, the CII's liability is limited to a complete refund of the examination fee paid for the examination concerned.

# TUITION

## *Studying for the examinations*

You will need to decide how you are going to study. Most students study part-time as they are usually engaged in full-time employment. You need to allow approximately four hours' study a week over a period of six months for each subject you are taking.

### *Oral tuition*

In the UK day-release or evening classes are arranged by some polytechnics and local education authority colleges. This is the ideal way to organise your studies and will enable you to meet other students with whom you can discuss your subjects. Skilled instruction will help to develop your understanding of the subject. The honorary education secretary of your local institute should be able to tell you about classes in your area but if not, the Student Counselling Service can provide details of local courses.

### *Postal tuition*

You are strongly recommended to order a correspondence course from the CII Distance Learning Division. There are some distinct advantages with this method.

- It is flexible, allowing for study at any time or place that suits you.
- It allows you to choose your own speed of working instead of depending on a class instructor.

The CII Distance Learning Division provides courses for all the subjects of the CII examinations. For correspondence students these include guidelines for students, assignments marked by tutors, an enquiry system and the student counselling service. There are two bases for ordering courses:

- correspondence — this home study method involves reading and sending in test papers which are marked and corrected by the course tutors;
- reading courses — this method is appropriate if you wish to use the course as study notes in conjunction with college classes.

Tuition materials for the foundation and branch subjects are already available and the specialist subjects will be available by September 1992.

If you are entering for the examinations and wish to order course books from the CII Distance Learning Division, you should complete the relevant section on the entry form.

If you have enrolled for a course on a reading basis, but now wish to take up the correspondence option, you may convert. The fee for this is £25.

If you have sat and failed subjects you can enrol for continued tuition. This is strongly recommended and you will find this option given on the application form.

The CII Distance Learning Division also provides videos and computer-based training packages on a variety of subjects which provide an aid to teachers and students.

All enquiries about tuition administration or despatch of materials should be directed to the CII's South Woodford administration office. Enquiries on the materials themselves in terms of content should be addressed to the student counselling service and on CBTs and videos to the Distance Learning Division.

## *The CII College of Insurance*

The College of Insurance at Sevenoaks in Kent runs intensive study courses. The courses — October to April and April to October — may be attended on a day release, part-time or full-time basis.

Other short-term technical courses run by the College are helpful to students in their studies. Intensive revision courses are offered before the examinations in April and October.

Enquiries should be made to:

The CII College of Insurance, Churchill Court, 90 Kippington Road, Sevenoaks, Kent TN13 2LL.  
Telephone: (0732) 450888 • Telex: 957017 • Fax: (0732) 457062.

# AFTER THE EXAMINATIONS

The examination results will be sent to you by mid-July for the April examinations and in early January for the October examinations.

The decision of the Examiners Committee is in every case final. In no circumstances will any of your answer books be returned to you.

With your results you will be sent a form to change any entries you may have already made for the next examination session or to apply for resits, and a tuition enrolment form.

The CII reserves the right to publish examination results, whether successes or failures. There is, however, a space on the examination entry form for you to indicate if you do not wish the CII to inform your employer of your results. Results are sent to employers only after they have been issued to candidates.

Once you successfully complete all five papers you will be sent a certificate listing your achievements. You will also be entitled to apply to be elected as a member of the Society for Technicians in Insurance and use the designatory letters MSTI after your name.

## *Prizes*

The Worshipful Company of Insurers is generously sponsoring a prize for the best candidate who completes the Certificate of Insurance Practice each year. The value of the prize is £300.



# THE COSTS

This summary will give you an idea of the total cost of taking the examinations.

## *Registration*

If you are a member of the CII or applying to become one at the same time, you do not pay any fee for registration. For anyone else, including members of associated and affiliated institutes, the fee is £21.

## *Membership of the CII*

Members, including members of associated and affiliated institutes, pay a lower examination entry fee than non-members.

Fee for admission to ordinary membership: £21.

Annual subscription is £31.50 for ordinary members in the UK. For overseas members the rate is £21. Subscriptions are £1 higher for UK members allocated to the Insurance Institute of London.

## *Examination entry fees*

### *FEES AT REDUCED RATE*

If your entry is received and accepted by **3 December 1992** (April examinations) or **24 June 1993** (October examinations):

	<i>Members</i>	<i>Non-members</i>
<i>Fee per subject</i>	£45	£55

### *FEES AT NORMAL RATE*

If your entry is received and accepted between **4 December 1992–4 February 1993** (April examinations) or **25 June–12 August 1993** (October examinations):

	<i>Members</i>	<i>Non-members</i>
<i>Fee per subject</i>	£50	£60

## *Exemptions*

When you are granted exemptions you will be invoiced accordingly. Members pay £35, non-members £40, for each subject exempted. There will be no charge for registering exemptions granted for pre-1992 Associateship passes, completion of the Certificate of Proficiency or the Introductory examination.

## *CII distance learning fees*

	<i>UK students</i>	<i>Overseas students</i>
Correspondence courses	£65	£70
Reading courses	£40	£45
Continued tuition	£15	£15
Conversion to correspondence basis	£25	£25

## *Special fees*

Change of examination session fee      £15

Change of centre fee      £44

Changes must be requested before the relevant normal closing date for examination entry.

Special overseas centre fee      £66



# SYLLABUSES

## FOUNDATION SUBJECTS

### *P01 Insurance practice*

#### **RISK AND INSURANCE**

- The nature of risk, its identification and analysis
- The responses to risk, including insurance as a risk transfer mechanism
- The nature of insurable risks
- The different classes of insurance
- The range of compulsory insurances in the UK

#### **THE MARKET PLACE**

- The structure of the insurance market
- An outline knowledge of government supervision of insurance operations within the UK
- The development of consumer protection:
  - an awareness of the relevant legislation
  - the various insurance codes of practice

#### **INSURANCE PROCEDURES**

- The purpose and use of proposal forms, slips, cover notes, policies and certificates of insurance
- The methods of underwriting and rating the main classes of insurance
- An outline knowledge of the reasons and methods used for reinsurance
- Renewal procedures and the rights and obligations which arise at renewal
- An outline knowledge of procedures for settling claims and the use of arbitration

### *P02 Long-term insurance practice*

#### **THE MARKET PLACE**

- Structure of financial services and life assurance market
- Types of life office and other financial services organisations
- Marketing methods and distribution channels
- Market and trade associations
- An outline knowledge of State benefit schemes and their relationship to long-term insurance products

#### **ORGANISATIONAL FUNCTIONS**

- The role of the actuary
- The role of the auditor
- Sales and marketing functions
- Information systems and technology

- Investment activities
- Service and administration

#### **PRODUCTS**

- Characteristics of major life and pensions products
- With-profits and unit-linked contracts

#### **NEW BUSINESS AND ADMINISTRATION**

- The issue of illustrations
- Completion of proposals
- An outline knowledge of underwriting procedures
- Premium collection
- Exercise of options and alterations
- Lapse procedures
- Loans, surrenders and paid-up policies

### *P03 Legal aspects of insurance*

#### **LEGAL BACKGROUND**

- An outline knowledge of the sources of English law and the differences between civil and criminal law
- An outline knowledge of the various classes of legal person
- An outline knowledge of the legal rights and responsibilities of an agent
- An outline knowledge of the principles and sources of tort

- assignments
- discharge of a contract
- remedies for breach of contract

#### **SPECIAL LEGAL PRINCIPLES APPLICABLE TO INSURANCE CONTRACTS**

#### **THE LAW OF CONTRACT**

- The essential elements of a valid contract and an outline knowledge of:
  - the effect of conditions and warranties

- Insurable interest
- Utmost good faith and the duty of disclosure
- Indemnity and its corollaries
  - subrogation
  - contribution
- Proximate cause
- Insurance conditions and warranties



## FOUNDATION SUBJECTS

### *P04 Modern business practice*

#### *BUSINESS COMMUNICATION*

- The use of business English
- The varying communication needs within a business
- The construction and use of documents in business communication

#### *ACCOUNTING PRACTICE*

- Basic accounting including:
  - terminology
  - concepts
  - procedures
- Assembly and classification of accounting data
- The ways in which accounting information may be presented:
  - verbally
  - numerically
  - graphically
- The principles of budgeting and budgetary control
- A basic knowledge of annual reports and accounts

#### *INFORMATION TECHNOLOGY*

- An understanding of the terms relating to computer systems
- The applications of computer technology for:
  - word processing
  - spreadsheets
  - desktop publishing
  - computer-assisted learning
  - expert systems
  - electronic mail
  - point of sale use
- The main requirements of the Data Protection Act 1984

## BRANCH SUBJECTS

### *P10 An introduction to commercial general insurances*

#### *THE MARKET*

- The structure of the market for commercial risks
- The role of the insurance market in risk improvement and loss prevention

#### *INSURANCE PRINCIPLES*

- the application of insurance principles to property, business interruption, liability and motor policies

#### *COVERS AVAILABLE*

- An outline knowledge of the range of covers available for property, business interruption, liability and motor risks
- An outline knowledge of the various types of reinsurance applicable to commercial general insurances

### *P11 An introduction to personal general insurances*

#### *MARKETING*

- The structure of the personal insurance market place
- The ways in which personal insurances are marketed

#### *POLICY COVER*

- The scope of motor and non-motor policies written in the personal insurance market
- An outline knowledge of the various types of reinsurance applicable to personal general insurances

#### *LONG-TERM CONTRACTS*

- An outline knowledge of:
  - permanent health insurance
  - life assurance
  - pensions

## *P12 An introduction to long-term business*

### *THE MARKET*

- The structure of the market for the provision of financial advice and products
- The roles of intermediaries and direct salespersons
- The ways in which products and services are marketed
- An outline knowledge of the various types of reinsurance available

### *THE LEGAL BACKGROUND*

- The effect of consumer protection legislation including the Financial Services Act 1986.

### *INSURANCE PRINCIPLES*

- The principles of insurance as they apply to life assurance, annuity, permanent health contracts and pensions

### *INVESTMENT PRODUCTS*

- The nature of life assurance, annuities, pensions and other investments

## *P13 An introduction to marine and aviation insurance*

### *INTERNATIONAL TRADE*

- An outline knowledge of economic and physical geography affecting major sea and air ports and major traffic routes
- Commercial practice in international trade

### *THE LEGAL FRAMEWORK*

- An outline knowledge of the principles and sources of tort
- An outline knowledge of UK law and international conventions regulating:
  - the liability of owners and operators of ships and aircraft to the owners of goods, passengers and the public
  - the responsibilities of carriers of goods by road and rail

- The Chicago Convention 1944 and international conventions relating to offences committed on board aircraft
- An outline knowledge of the Marine Insurance Act 1906

### *INSURANCE PRACTICE*

- An outline knowledge of the principal marine and aviation policies and clauses
- An outline knowledge of the various types of reinsurance available

## **SPECIALIST SUBJECTS**

## *P20 Personal general insurances underwriting and claims*

### *RATING*

- The ways in which statistical information is gathered
- The factors involved in developing rating structures and underwriting policies

### *UNDERWRITING*

- The methods of rating and applying terms to individual risks for motor and non-motor proposals
- The role of the surveyor in relation to property risks
- Loss prevention and reduction methods

### *CLAIMS*

- The procedures for estimating and settling claims under motor and non-motor policies
- The terms of the main claims agreements to which insurers subscribe.
- The role of the motor engineer, claims adjuster and assessor



## *P25 Property insurance*

### *RANGE OF COVERS*

- The scope of cover provided within the following classes:
  - fire
  - additional perils
  - theft
  - commercial
  - ‘all risks’
  - money
  - goods in transit
- An outline knowledge of the scope of cover provided within the following classes:
  - fidelity guarantee
  - legal expenses
  - contingency
  - engineering
  - livestock
- An outline knowledge of the role of the insurance market in the provision of bonds and other forms of financial guarantee

### *FINANCIAL ASPECTS OF PROPERTY INSURANCE*

- The basis of fixing sums insured and limits of indemnity including:
  - first loss insurances
  - application of average conditions
- Methods of assessing exposure including:
  - estimated maximum loss
- Methods of premium calculations

### *RISK SHARING*

- Methods of risk sharing:
  - co-insurance
  - reinsurance

## *P30 Business interruption insurance*

### *POLICY COVER*

- The scope of cover provided by business interruption policies in relation to:
  - fire
  - additional perils
  - theft
  - ‘all risks’
  - advance profits

### *FINANCIAL ASPECTS OF BUSINESS INTERRUPTION INSURANCE*

- Methods of assessing exposure including:
  - estimated maximum loss

- the bases of fixing sums insured and limits of indemnity including:
  - advance profits
  - book debts
  - declaration-linked
  - the effect of under-insurance
- Methods of premium calculation for business interruption risks including:
  - book debts

### *RISK SHARING*

- Methods of risk sharing:
  - co-insurance
  - reinsurance

## *P35 Motor insurance*

### *STATUTE LAW*

- an outline knowledge of statute law relating to motor insurance

### *UNDERWRITING AND POLICY COVER*

- The principles of underwriting motor insurance and the methods of calculating premiums
- The scope of cover available for private car, motor cycle and commercial vehicle risks and the use of cover notes and certificates of insurance

- An outline knowledge of fleet ratings, coaches, special types, agricultural and forestry vehicles, and motor trade risks

### *CLAIMS*

- The methods of estimating and settling claims for own damage and third-party risks

## *P40 Liability insurance*

### *INSURANCE PRINCIPLES*

- An understanding of how insurance principles apply to liability covers

### *LEGAL LIABILITIES*

- The special liabilities of:
  - bailees
  - manufacturers and suppliers of goods
  - hoteliers
  - owners and occupiers of premises
  - employers

### *RISK ASSESSMENT, CONTROL AND UNDERWRITING*

- The role of the insurance market in:
  - surveying
  - risk improvement
  - loss prevention

- Methods of underwriting the following liability insurances:
  - employers' liability
  - public liability
  - products liability
- The methods and application of reinsurance in relation to liability insurance

### *POLICY COVERS AND CLAIMS*

- The covers required by individuals, groups, professions and businesses of all kinds
- The scope of employers' liability, public liability, products liability and professional indemnity policies
- The principles and practice of estimating and reserving for claims

## *P45 Life assurance*

### *LEGAL ASPECTS*

- The law relating to title to life assurance policies and contracts, including:
  - devolution on death
  - assignments
- An outline knowledge of the law relating to trusts
- The Insurance Companies Act 1982 and other regulatory statutes

### *UNDERWRITING AND ADMINISTRATION*

- The principles of underwriting of lives proposed for assurance and the factors which may affect acceptance and rating
- The administration of life assurance business
- The need for, and methods of, reinsurance for long-term business

### *POLICIES AND TAX TREATMENT*

- The purpose and scope of the various long-term insurance policies available
- An outline knowledge of the general principles of income tax, capital gains tax, inheritance tax and social security

### *BASIC PRINCIPLES OF FINANCIAL ASPECTS*

- Premium bases including mortality, expense and investment considerations
- An outline knowledge of mortality tables, their general nature and characteristics
- The principles of calculating life assurance and annuity premiums

## *P50 Pensions*

### *LEGISLATION AND STATUTORY REQUIREMENTS*

- The main features of legislation in the UK affecting retirement and other benefit provision
- The statutory requirements for the approval of retirement and related benefit provision

### *CONSTITUTION AND DOCUMENTATION*

- The various ways in which schemes may be constituted, funded and operated
- The range of potential benefits and how the amount of benefits and contributions may be determined in relation to pension and related benefit schemes
- The documentation required in setting up and running a scheme

### *THE DIFFERENT TYPES OF POLICY*

- An outline knowledge of the different types of arrangement and principles of costing used for insured schemes and self-administered schemes
- The scope and application of personal pensions



## *P55 Marine insurance*

### *STATUTE LAW*

- An understanding of the Marine Insurance Act 1906 and the Marine Insurance (Gambling Policies) Act 1909

### *RISK ASSESSMENT AND UNDERWRITING*

- An outline knowledge of ship design and construction for different types of vessels, offshore oil and gas exploration and production units, and their trade and use
- The nature of cargoes, methods of packing and stowage and their susceptibility to loss or damage
- The principles of assessment and underwriting of marine risks
- The application of the various types of reinsurance available

### *POLICY COVER AND CLAIMS*

- Lloyd's and Institute of London Underwriters' marine policy forms and the major current Institute clauses
- The principles of adjustment and settlement of marine claims (including recoveries)
- The functions of claims settling agents, salvage associations, average adjusters, hull and cargo surveyors

## *P60 Aviation insurance*

### *AIRCRAFT CONSTRUCTION*

- An outline knowledge of the principles of design and construction of the different types of fixed and rotary wing aircraft, including current developments
- The theory of flight

### *RISK ASSESSMENT AND UNDERWRITING*

- The principles of risk assessment and underwriting for aviation insurance
- The compilation and use of:
  - statistics
  - records
  - information services
- The application of the various types of reinsurance available

### *POLICY COVERS AND CLAIMS*

- The standard aviation policies and clauses in common use
- The presentation, adjustment and settlement of aviation claims (including recoveries)
- The functions of loss assessors and the organisations available to assist aviation insurers in the investigation of claims

## *P65 Reinsurance*

### *PRINCIPLES OF REINSURANCE*

- The principles of reinsurance as applied to classes of business other than life assurance
- The methods of reinsurance in current use
- The main clauses in current use

### *PRACTICE OF REINSURANCE*

- Factors involved in underwriting reinsurance business
- The methods of providing for outstanding claims and unearned premiums, and the setting up of premium and loss reserves

### *THE MARKET*

- An outline knowledge of market mechanisms in the exchanging and placing of reinsurance business



# EXAMINATION TIMETABLE

## *1993 sessions*

### **Thursday, 22 April/21 October**

<b>Morning</b>	P10	Introduction to commercial general insurances
	P11	Introduction to personal general insurances
	P12	Introduction to long-term business
	P13	Introduction to marine and aviation insurance

### **Monday, 26 April/25 October**

<b>Morning</b>	P30	Business interruption insurance
	P35	Motor insurance
	P40	Liability insurance
	P60	Aviation insurance
	P65	Reinsurance
<b>Afternoon</b>	P20	Personal general insurances underwriting and claims
	P25	Property insurance
	P45	Life assurance
	P50	Pensions
	P55	Marine insurance

### **Tuesday, 27 April/26 October**

<b>Morning</b>	P01	Insurance practice
	P02	Long-term insurance practice
<b>Afternoon</b>	P03	Legal aspects of insurance

### **Wednesday, 28 April/27 October**

<b>Morning</b>	P04	Modern business practice
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# EXAMINATION CENTRES

The examinations will be held in the following centres, provided that there are sufficient candidates and that suitable local arrangements can be made.

**At some centres in the UK there may be more candidates than places available. Some centres may not be available in the October session. If you should ask for a centre where there is no room or arrangements cannot be made, you will be offered a transfer to the nearest available centre.**

## *Great Britain & Ireland*

<i>Centre</i>	<i>Code</i>	<i>Centre</i>	<i>Code</i>	<i>Centre</i>	<i>Code</i>
Aberdeen	010	Exeter	035	Manchester	003
Ayr	011	Folkestone	087	Middlesbrough	051
Bedford	014	Galway	304	Newcastle upon Tyne	008
Belfast	015	Glasgow	004	Northampton	052
Birmingham	005	Gloucester	036	Norwich	007
Blackburn	016	Grimsby	037	Nottingham	053
Blackpool	017	Guernsey	090	Oxford	054
Bolton	080	Guildford	038	Perth	055
Bournemouth	018	Halifax	079	Peterborough	056
Bradford	019	Harrow	084	Plymouth	057
Brighton	020	Hereford	078	Portsmouth	058
Bristol	021	Horsham	082	Preston	059
Cambridge	022	Huddersfield	040	Reading	060
Canterbury	023	Hull	041	Salisbury	061
Cardiff	024	Ilford	042	Sheffield	062
Carlisle	025	Inverness	043	Shrewsbury	063
Chelmsford	026	Ipswich	044	Sligo	306
Cheltenham	027	Jersey	081	Southampton	064
Chester	028	Kendal	076	Southend-on-Sea	086
Cork	302	Kingston	045	Stoke-on-Trent	065
Coventry	029	Kirkwall	219	Stornoway	250
Croydon	030	Leeds	006	Stratford-upon-Avon	066
Derby	031	Leicester	046	Swansea	067
Douglas	091	Lerwick	218	Swindon	089
Dublin	301	Limerick	303	Taunton	068
Dundalk	307	Lincoln	047	Torquay	069
Dumfries	033	Liverpool	002	Truro	070
Dundee	034	Llandudno	077	Tunbridge Wells	071
Ealing	088	London	001	Watford	072
Eastbourne	039	Londonderry	048	Wolverhampton	073
Edinburgh	009	Luton/Stevenage	049	Worcester	074
Enfield	083	Maidstone	050	York	075

## *Overseas*

### *SPECIAL OVERSEAS CENTRES*

If you wish to be examined in an overseas location which is included in the special overseas centre list you must pay a special centre fee of £66 when you enter, in addition to the normal entry fees.

This fee is non-returnable unless you sit at a centre administered by the British Council or a comparable body which requires candidates to pay its own local fees in a local currency; in this case you should send the receipt for this payment to the CII as soon as possible after the examinations.

### *SPECIALLY ARRANGED CENTRES*

If you wish to sit your examinations where there is neither an established nor a special centre, write to the South Woodford administration office. Do not send in your entry form until it is asked for. The CII will only authorise a new centre where it considers one absolutely essential and provided that satisfactory arrangements can be made for the accommodation and supervision of candidates. A special centre fee is payable.



## ESTABLISHED OVERSEAS CENTRES AND CENTRE CODES

<i>Centre</i>	<i>Code</i>	<i>Centre</i>	<i>Code</i>	<i>Centre</i>	<i>Code</i>
AUSTRALIA		GUYANA		Zaria	581
Sydney	526	Georgetown	451		
BAHAMAS		HONG KONG	457	PAKISTAN	
Freeport	570	INDIA		Karachi	468
Nassau	498	Bombay	422	Lahore	477
BAHRAIN		Delhi	442	PAPUA NEW GUINEA	
Manama	414	INDONESIA		Port Moresby	582
BANGLADESH		Jakarta	443	ST LUCIA	
Dacca	440	JAMAICA		Castries	595
BARBADOS		Kingston	471	SINGAPORE	521
Bridgetown	423	JAPAN		SOUTH AFRICA	
BERMUDA		Tokyo	546	Cape Town	431
Hamilton	456	KENYA		Durban	446
CANADA		Mombasa	490	Johannesburg	463
Toronto	531	Nairobi	497	Klerksdorp	591
Vancouver	536	KINGDOM OF SAUDIA ARABIA		Port Elizabeth	508
CHINA		Jeddah	553	Pretoria	512
Beijing	636	Riyadh	572	SRI LANKA	
CYPRUS		LESOTHO		Colombo	437
Nicosia	501	Maseru	625	SWAZILAND	
EGYPT		MALAWI		Mbabane	576
Cairo	427	Blantyre	548	TAIWAN	
ETHIOPIA		MALTA		Taipei	527
Addis Ababa	402	Valetta	535	TRINIDAD	
EUROPE		MAURITIUS		Port of Spain	511
Amsterdam	409	Port Louis	510	UGANDA	
Athens	411	MEXICO		Kampala	465
Brussels	425	Mexico City	488	USA	
Cologne	448	NEW ZEALAND		Chicago	435
Gibraltar	452	Auckland	412	New York	500
Copenhagen	438	Wellington	539	Washington	538
Lisbon	563	NIGERIA		ZAMBIA	
Madrid	482	Calabar	578	Lusaka	480
Milan	489	Enugu	559	Ndola	499
Munich	594	Ibadan	459	ZIMBABWE	
Paris	503	Ilorin	626	Bulawayo	426
Zurich	568	Kano	466	Harare	517
GHANA		Lagos	476		
Accra	401	Port Harcourt	509		

## SPECIAL OVERSEAS CENTRES AND CENTRE CODES

A special centre fee of £66 is payable by candidates wishing to sit at any of these centres.

<i>Centre</i>	<i>Code</i>	<i>Centre</i>	<i>Code</i>	<i>Centre</i>	<i>Code</i>
MIDDLE EAST		Muttrah (Oman)	587	BRUNEI	
Abu Dhabi (UAE)	609	AFRICA		Bandar Seri Begawan	633
Al-Khobar (KSA)	407	Banjul (Gambia)	600	NEPAL	
Amman (Jordan)	408	Freetown (S. Leone)	449	Kathmandu	586
Doha (Qatar)	617	WEST INDIES		THAILAND	
Dubai (UAE)	547	St. John's (Antigua)	605	Bangkok	416
Kuwait	475	Grand Cayman	597		









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