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**POWERING
PROFESSIONALISM.
FOR BETTER
CUSTOMER
OUTCOMES.**

The Professional Map from the CII: Insurance

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INTRODUCING THE PROFESSIONAL MAP

Is the Professional Map for you?

For individuals, the Professional Map provides clarity around what your peers and potential employers expect you to do in your current role. It can also help you identify your career pathway and gaps in your skillset; establish learning opportunities; and support you in preparing for an appraisal.

For managers, it can help you to support your team so that they excel in their roles and progress their careers – helping you to better articulate your expectations and map development areas, with precision and confidence.

For employers and HR functions, the Professional Map provides a market-led standard against which to assess and build capability across teams, and enhance key pillars of people management, such as competency-based recruitment; performance management; and training. It can also evidence to the regulator a commitment to people development. Use it to champion a positive working culture and map your way to a future-ready workforce, and better customer outcomes.

“The Professional Map will become the ‘Golden thread’ in what the CII offers – providing a common set of competencies that will enable alignment between professional standards and lifelong learning – delivered through world-class learning content, qualifications and membership.”

GILL WHITE, CHIEF CUSTOMER OFFICER, CII

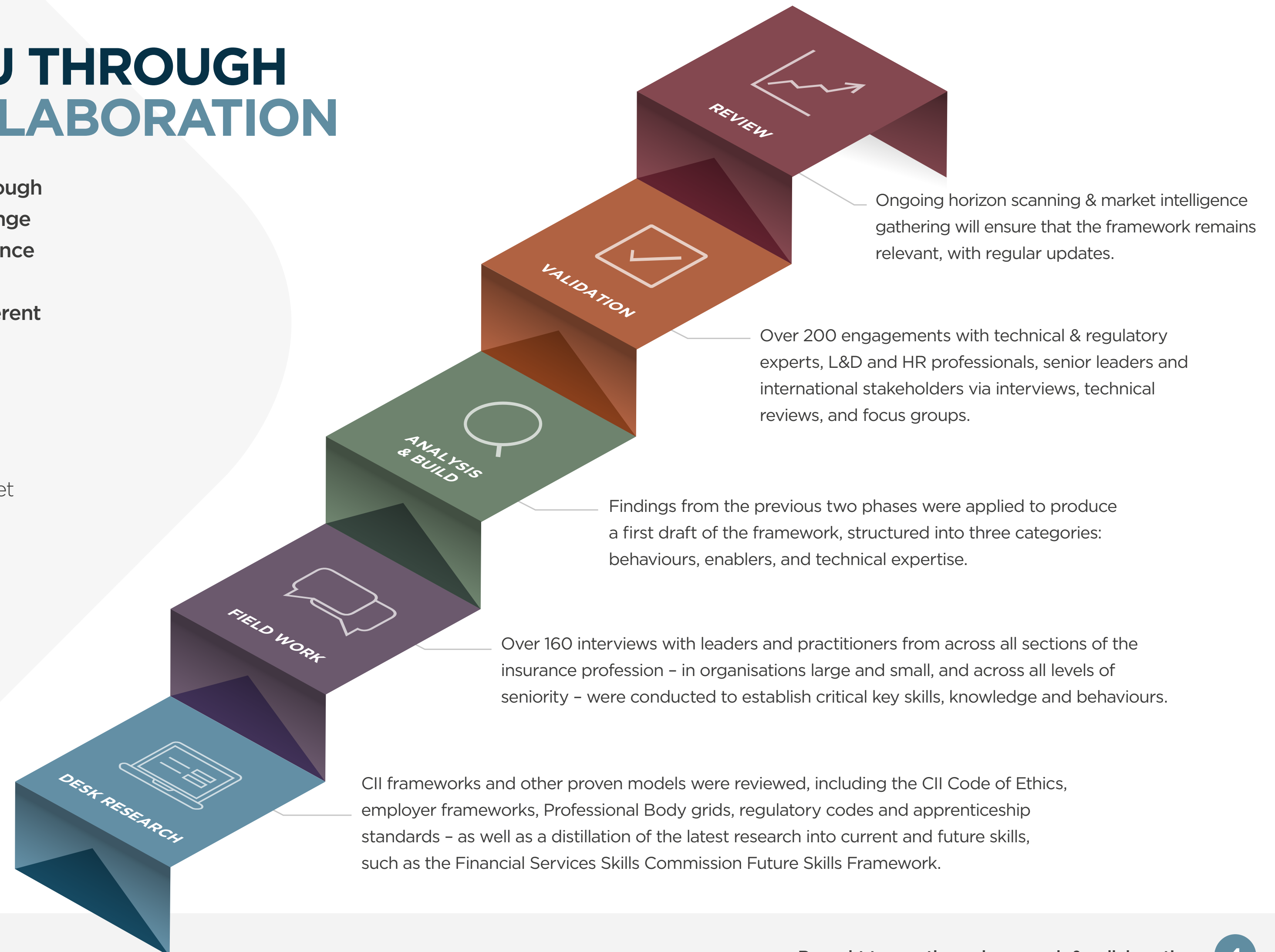


BROUGHT TO YOU THROUGH RESEARCH & COLLABORATION

The Professional Map has been developed through extensive research and collaboration with a range of leaders and practitioners across the insurance profession – both in the UK and overseas. It combines insight from organisations of different size and type around the key competencies exemplified by successful professionals, at each stage of their careers.

The framework is the outcome of four robust research phases, followed by an ongoing market review – to ensure that it remains relevant, and agile to market and societal shifts.

Figure 1: The Professional Map development process



THE COMPONENTS EXPLAINED

The competencies have been structured into three categories – behaviours, enablers, and technical expertise. Each of the competencies within these categories describe the capabilities professionals should be able to demonstrate across four bands of experience.

- **Behaviours** describe the interpersonal, intellectual, and ethical actions and attitudes professionals need to demonstrate in the way they approach their work and working relationships, irrespective of their role.
- **Enablers** describe the knowledge and activities relating to data and technology, ethics, and compliance – as well as the core practice areas – for professionals to perform their role effectively, and to a high standard, irrespective of their role.
- **Technical Expertise** is the function-specific knowledge and skills professionals need to be effective in their role.

Figure 2: The components explained



THE BANDS EXPLAINED

There are four bands of experience, providing a pathway from entry level to strategic leadership roles. Each band is defined by a set of characteristics concerned with an individual's effort, knowledge base, experience, and impact.

Figure 3: The bands explained

	BAND 1	BAND 2	BAND 3	BAND 4
TYPICAL JOB ROLES	Front line staff, administrative and entry level roles	First line managers, team leaders, regulated and specialist roles	Middle managers, and senior technical roles	Senior leaders and business owners
NATURE OF WORK	Tactical, focusing on the day to day	Operational, with some complexity	Complex, with challenging requirements	Strategic, with a significant level of complexity and challenge
SPHERE OF INFLUENCE	Line manager, immediate colleagues and customers/clients	Managers, colleagues, customers/clients and external professionals	Wider range of stakeholders, both internal and external	Senior stakeholders from across the profession, customers, suppliers and regulators
FOCUS OF ACTIVITY	Deliver immediate and short-term outcomes	Directly create short-term value, contribute to longer-term value	Create medium to long-term value	Create long-term value
FOCUS OF THINKING	Gather and use information	Contribute to the thinking and analysis of information	Critically question information and evaluate it to make informed judgements and decisions	Develop evidence-based thinking, using qualitative and quantitative data to shape the future activity
FOCUS OF KNOWLEDGE	Knowledge of the principles of insurance	Broad understanding of insurance practice	Deeper understanding of the concepts of insurance, with specialism in a functional area	Deep technical knowledge in an area, or an excellent understanding of the broader environment
WHERE TIME IS SPENT	Customer/client services, providing information, handling data, following procedures	Issue identification, analysis and evaluation, proposal and delivery of solutions to agreed standards, and within agreed limits	Understanding the wider business context and risk, bringing strands of activity together, innovating	Developing strategies and plans, making complex judgements, considering the organisation and sector position
BREADTH OF FOCUS	Team	Department	Area or responsibility/Organisation	Organisation/Profession/Wider society



THE STANDARD EXPLAINED

Collectively, behaviours, enablers and technical expertise make up the standard for what it means to be a well-rounded professional in the insurance profession. Each band holds 11 competencies, made up of seven behaviours, three enablers, and the relevant area of technical expertise (see figure 4).

The behaviours and enablers are universal, in that they are transferable competencies that enable professionals to make decisions through an ethical lens and perform at their best, regardless of their role. Technical expertise competencies, however, are function specific.

Figure 4:
The standard explained



THE COMPETENCIES EXPLAINED

The competencies are cumulative. This means, that an individual working in band three is expected to already be demonstrating band one and two competencies. However, not all the competency standards have a clear progression horizontally across the bands; and as such these should be read vertically band by band, as demonstrated in the following graphic.

Figure 5: The competencies explained

TECHNICAL EXPERTISE: CLAIMS			
Working in the area of claims requires technical knowledge and skills that are relevant to this discipline. The scope of the work being covered will be determined by the job being performed and the area of insurance in which you operate.			
BAND 1	BAND 2	BAND 3	BAND 4
I understand the role and responsibilities of the claims function, the services it provides and its role in the insurance sector	I know how claims notifications are used and obtain all the information needed to notify straightforward claims in my class of business	I explain the characteristics of complex insurance policies and the reasons for applying exclusions and warranties to a policy to stakeholders	I determine, monitor and review the claims process and implement improvements when appropriate in my area of business and the wider organisation
I follow my organisation's first notification of loss procedures for claims and record them accurately in the system	I identify potential non-disclosures and misrepresentation and I follow organisational procedures to deal with these situations	I work on insurance registration and cancellation	I identify issues in relation to particular claims or overall trends and escalate these in line with organisational policies and procedures
I know and follow my organisation's processes and procedures for investigating and settling claims and the referral to stakeholders, and the specialists who may be involved	I identify, investigate and resolve any issues relating to claims being handled in line with my organisation's policies and procedures	I contribute to complex insurance policy terms and conditions based on my experience and supporting data	I develop and review authority limits for each job role and business unit
I obtain the key information required to notify claims, identifying and resolving gaps, and can explain why this is required	For straightforward claims, I identify those which are valid and those which are not covered; and I notify the claimant	I review, assess and evaluate complex insurance claims	I develop approaches and procedures to ensure successful claims recoveries
For straightforward claims, I identify those which are valid and those which are not and follow valid claims through their lifecycle	I manage the claims handling process for straightforward claims to achieve timely settlement and minimise leakage, settling claims within my work and notifying stakeholders of claims settlement decisions	I evaluate the factors that make up a claim's reserves, including expert fees, and ensure accurate reserves are set and maintained	I evaluate claims settlement figures and I make recommendations on the organisation's reserving philosophy to ensure that it remains accurate and appropriate
I understand how the handling of third-party claims differ from the management of first-party claims	I explain the reasons behind claims decisions to customers and intermediaries	I manage the claims identification and handling process, negotiating and settling complex claims and adhere to my organisation's policy limits and referral procedures	I manage reinsurance facilities in relation to the claims management and settlement processes
I know the options available for settling claims and how my organisation does this	I can explain the basis and significance of reserving practice and apply my organisation's reserving philosophy to claims being handled	I analyse and interpret specialist and technical reports in order to make effective claims management and settlement decisions	I assess and implement improvements in the claims handling process to control fraud and other forms of claims leakage

“We’d like to thank those individuals and organisations who have helped shape the Professional Map. We will continue to review the framework with ongoing market engagement to ensure it remains relevant as markets evolve.”

VANESSA RIBOLONI, INSIGHT MANAGER, CII



BEHAVIOURS: CURIOSITY

Future focussed, is inquisitive and open-minded, shows an interest in what is going on around them, wants to learn and develop, generates new ideas, is creative in their thinking and is open and adaptable to change.



	BAND 1	BAND 2	BAND 3	BAND 4
	I am interested in my work and show an interest in activities beyond my immediate responsibility	I am interested in why things are done in certain ways, and question beyond the obvious	I seek to understand issues in depth to tackle root causes of business challenges or opportunities	I strive for full mastery of complex issues and how they apply to my customers and business
	I reflect on my capabilities, am open to new learning opportunities and continually develop my skills	I am keen to broaden my experience and invest time in learning activities to continually stay up to date and prepare for the future	I proactively spot and implement opportunities to coach others to help them learn and develop	I create a culture that allows individuals to learn and develop themselves
	I am open to different ways of working	I am open to change and communicate and implement its benefits	I actively promote and champion change initiatives	I create and lead strategic change initiatives whilst balancing short term business needs
	I think of new ways of approaching issues and offer different ideas	I propose realistic, innovative solutions and improvements	I support and drive innovation, disruptive thinking and new initiatives	I role model creative and disruptive thinking throughout the organisation
	I am aware of changing business, technological and economic factors	I adapt quickly to changing business, technological and economic factors	I identify and embrace changes in working practices and implement plans that maximise the benefits of those changes	I lead strategic changes in working practices and implement organisational plans that maximise the benefits of those changes



BEHAVIOURS: CUSTOMER FOCUS

Recognises customers’ needs, meets their requirements and adds value to customer outcomes, balances customer and business demands and demonstrates commercial awareness.



	BAND 1	BAND 2	BAND 3	BAND 4
	I take measures to understand what the customer requires and ensure that I consistently meet their demands and needs	I anticipate customers’ future demands and needs and initiate appropriate action	I use customer feedback to inform business plans and priorities	I create strategies and systems that reinforce the importance of providing an excellent customer experience
	I treat all customers fairly and take particular care when dealing with those in vulnerable circumstances	I proactively seek to understand the needs and issues of customers and ensure I am serving their wider best interests	I use feedback to strive for fair customer outcomes and anticipate circumstances from which vulnerabilities may arise	I inspire and champion a culture focused on good customer outcomes
	I understand there may be a conflict between customer and business needs	I lead by example through identifying opportunities to add value to customer outcomes	I encourage others to use their initiative to achieve better customer outcomes	I ensure that the customer is at the heart of decision making and business planning
	I know the business drivers for my organisation	I make decisions that balance the customer and business requirements	I take decisions that account for longer term customer and business requirements	I demonstrate broad business thinking and sound commercial judgement in generating ideas
	I understand who does what in my organisation, who my key stakeholders are and how this impacts on my responsibilities	I stay up to date with changes in my organisation and the market	I invest time in staying up to date with market trends, customer demands and competitor activity	I produce robust strategies to develop sustainable customer propositions



BEHAVIOURS: DRIVE TO DELIVER

Takes accountability for their work, organises and prioritises, delivers results, is action oriented, sets and achieves goals and demonstrates resilience.



	BAND 1	BAND 2	BAND 3	BAND 4
	I know how my role contributes to the department and I complete my given objectives	I know how my role contributes to the organisation and I complete my objectives	I work towards the organisation's goals by setting aligned objectives and stretching targets for myself	I set the strategy and targets to allow people to focus their efforts on achieving the organisational goals
	I take action to make things happen	I maintain momentum demonstrating perseverance and tenacity in my work	I introduce new and enhanced processes to help manage the completion of tasks	I develop and implement plans for the business in order to achieve departmental or organisational strategy
	I deliver what is asked of me on time and to the required standard	I consistently achieve high quality results on time and to budget	I reschedule priorities and timescales in light of changing requirements	I assess and review the planning process on completion of projects to enhance future planning
	I manage my time through planning and prioritising my workload, taking importance and urgency into account	I am agile and effectively manage competing demands on my time	I encourage those around me to adapt and respond to quickly changing demands	I ensure my organisation is able to adapt and respond to quickly changing demands
	I respond positively to challenge and accept and act upon feedback	I am resilient and recover quickly from setbacks	I remain composed in the light of adversity	I identify and adopt best practices from other organisations and the wider profession



BEHAVIOURS: IMPACT

Communicates with others in a clear, concise and purposeful way, adapts their communication style to suit the audience, creates a positive impact, uses logical argument to influence, is credible and has a good reputation.



	BAND 1	BAND 2	BAND 3	BAND 4
	I present myself and my ideas in a professional manner	I adapt my communication style depending on the needs and objectives of the audience	I am credible and confident in situations where strong opposition or potential conflict exists	I build a culture that encourages open communication and information sharing at all levels
	I communicate clearly so that my messages are understood by others	I present my ideas and information in a way that positively influences outcomes	I enthuse, motivate and generate commitment from others through my style of communication	I build confidence in and gain acceptance of ideas and strategies by relating them to stakeholders' needs and goals
	I provide self-assured responses in a credible manner	I contribute to discussions and activities in an informed and confident way	I develop confidence and influence across my team	I create a culture where sustainable long term agreements are developed despite competing objectives
	I influence others through the use of logical argument	I argue constructively in order to persuade	I negotiate and achieve win-win solutions	I actively influence the external environment by spotting opportunities within and beyond my organisation
	I demonstrate my credibility within the organisation by creating a positive impression	I am prepared to take on new and challenging work	I am known externally and internally as being an authority on my subject	I actively reinforce and further a good reputation within the profession



BEHAVIOURS: INCLUSIVITY

Builds positive working relationships, networks effectively, listens to and respects the views and opinions of others, supports those around them, works across boundaries, recognises and appreciates diversity.



	BAND 1	BAND 2	BAND 3	BAND 4
	I proactively develop relationships with colleagues and customers	I build positive, constructive relationships within the business and with external stakeholders	I network with others in my field and beyond, both internally and externally	I proactively seek opportunities to develop relationships throughout the profession
	I act in a friendly and supportive manner responding appropriately and willingly to requests for help	I anticipate when others need support and collaborate with colleagues to achieve tasks	I consistently share knowledge and insights that are useful to my internal and external stakeholders including pro bono and contribution to the wider profession	I collaborate cross functionally to tackle broader and longer term strategic matters
	I listen to other people with respect, recognising that they may have a different perspective	I actively listen to others in order to address their views and concerns	I proactively build diverse teams in order to increase effectiveness	I develop and role-model an inclusive culture throughout the organisation and the profession
	I share relevant information with colleagues and customers and keep them up to date	I proactively share knowledge with other teams and other functions	I instigate collaborative development activities to improve relationships and organisational performance	I develop an organisation wide communication strategy to cascade objectives both internally and externally
	I consider the needs and feelings of others in order to gain a wider perspective	I respect and draw upon the strengths of different individuals	I encourage others to embrace an inclusive culture	I instigate processes to increase equality, diversity and inclusion & ensure that the organisation leverages its diversity effectively



BEHAVIOURS: INSIGHT

Builds the information from a variety of sources, cuts through complexity, considers options, solves problems and makes decisions.



	BAND 1	BAND 2	BAND 3	BAND 4
	I recognise when there are issues to be resolved	I assimilate and manage large quantities of information and identify patterns and trends	I consider the wider context of situations and deal with any ambiguities	I simplify highly complex business situations to identify key issues and priorities
	I collect all the information required and ensure that details and facts are correct and complete	I critically analyse relevant information and draw inferences from it	I bring insight to and query issues that seem strange or unexpected	I engage others and bring teams together to co-operate and solve problems
	I probe and question in order to understand issues	I grasp a problem quickly and can identify its root cause	I explore the causes of problems, using analysis of patterns and trends, and consider future possibilities, before taking action	I recognise the possible implications that existing problems may have on the future and I anticipate possible future scenarios
	I solve routine problems in the context of my role	I identify and evaluate options before coming up with solutions	I incorporate elements of different ideas into one in order to provide effective solutions	I provide solutions based on new processes and knowledge recognising the wider business impact
	I take straightforward decisions within the limits of my authority	I recommend clear solutions to challenging problems	I combine others' skills and insights with my own judgement, in order to ensure the best decisions are made	I provide professional insights to contribute to the wider sector debate



BEHAVIOURS: INTEGRITY

Demonstrates high levels of integrity, is honest, takes responsibility for their actions, is confidential in their dealings, knows the limits of their capabilities, exhibits courage and leads by example.



	BAND 1	BAND 2	BAND 3	BAND 4
	I can be relied on to do what I say I will do and am truthful in my business dealings	I provide explanations for the choices and decisions I make	I consistently role model professional principles, values and personal integrity in order to build trust	I role model and promote ethical leadership and professional principles and values in the organisation and the wider profession
	I admit when tasks are beyond my level of capability and I seek advice when needed	I critically analyse relevant information and draw inferences from it	I proactively seek feedback in areas where I know I lack appropriate expertise, and help others to identify the limits of their capability	I work within the limits of my own and the organisation's capability and know when to stop, question or challenge
	I take responsibility for my own performance and behaviour and I own up to my mistakes	I am not afraid to ask questions of and challenge others at all levels of the business	I take responsibility for my decisions even when they are challenged, and encourage others to ask questions - making it clear I am open to challenge	I take collective responsibility for agreed decisions
	I demonstrate consistency in what I say and do	I seek to build relationships based on trust	I have the courage to stand by my convictions	I create a culture where staff are not afraid to challenge or admit to mistakes
	I handle personal and business information sensitively and confidentially	I understand the importance of careful handling of personal and business information	I role model and uphold the standards of confidentiality and support the systems and processes to ensure regulatory compliance	I actively promote trust in the business and the profession



ENABLERS: ETHICS & COMPLIANCE

Acts with integrity, impartiality and independence, demonstrates principled behaviour, adheres to organisational and professional standards and manages risk.



	BAND 1	BAND 2	BAND 3	BAND 4
	I know, understand and act in compliance with my organisation's policies, guidelines and processes	I understand, and work within, the ethical, legal and regulatory duties and know how these relate to my role and the organisation	I monitor changes in legislation and regulation and respond to these changes to ensure ongoing compliance	I contextualise, maintain and communicate relevant legislation and regulation at all levels of the business
	I fulfil the responsibilities of my role as instructed and work within the limits of my authority	I understand and work within the regulatory and legislative requirements in place for my specific role and in my local jurisdiction	I am aware of and fulfil my supervisory requirements as outlined by regulation and legislation, and help others to understand the regulatory requirements relevant to their roles	I analyse the impact on employees and business processes of changes to regulatory bodies, regulatory rules and guidelines
	I am aware of, and comply with, the compliance procedures I am expected to adhere to, including my organisation's protection of data, conflict of interest and complaint processes	I comply with my organisation's compliance procedures, including complaint handling, anti-money laundering and handling client money	I consider whether the compliance arrangements in my area are effective and, if not, take measures to ensure they are adhered to	I ensure that all employees are aware of the legal, regulatory and compliance requirements and that processes and procedures are in place to manage any breaches
	I know the content of the CII Code of Ethics and work within it	I know the content of the CII Code of Ethics and apply it consistently in practice	I role model the behaviours laid out in the CII Code of Ethics so that others may understand it	I proactively use the CII Code of Ethics as a tool to drive ethical behaviours in my organisation and the profession
	I understand the consequences of ethical and unethical conduct	I understand that decisions I make will impact all kinds of stakeholders, and am mindful of the consequences of my actions	I am aware of the potential vulnerable circumstances of customers which may impact decision making, and I take appropriate action	I identify behaviours that do not meet ethical or regulatory standards and implement changes to ensure the highest professional standards are in operation
	I am able to explain conflicts of interest and the potential consequences for a customer	I recognise when I have a conflict of interest and draw it to the attention of the necessary people	I am confident in both raising and receiving concerns and know how to appropriately escalate issues	I ensure that policies and procedures within the business are not discriminatory
	I am aware of my organisation's speak up/whistleblowing policy and procedures and raise concerns when appropriate	I am aware of the importance of speaking up/whistleblowing, and understand how raising concerns leads to improved working practices	I promote and encourage the use of the organisation's speak up/whistleblowing policy and procedures	I ensure that the business has an effective and well-functioning speak up/whistleblowing culture, where staff are not afraid to raise concerns, and no one is victimised or disadvantaged as a result of speaking up



ENABLERS: DATA & TECHNOLOGY

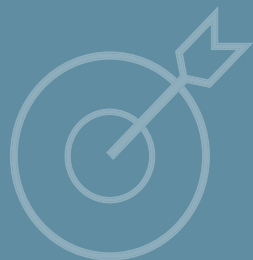


Understands and utilises the benefits of existing and emerging technologies and makes effective use of data and insights to support decisions.

	BAND 1	BAND 2	BAND 3	BAND 4
	I understand and can use the technology tools required for my role	I understand and utilise the technology that is available in my organisation	I use technology to support the delivery of best practice and deliver optimal customer outcomes	I ensure that processes exist within the organisation to ensure the timeliness, accuracy and validity of data and insights
	I am open to changing the way I work in the light of new technologies	I keep up to date with new and emerging technologies and apply them in my work whilst being aware of their risks	I use developments in technology and the use of data and insights to add value to my functional area	I ensure that everyone in the organisation is using data, insights and technology effectively to add value
	I use appropriate digital and non digital data in my work	I make suggestions as to how technology can be used to improve processes	I embrace developments in working practices and technology and adopt them in my day to day activities	I drive digital and technological transformation in the organisation
	I use technology to effectively communicate with others	I analyse and evaluate data and insights using appropriate technologies	I use data and technology to improve the efficiency and effectiveness of processes and drive operational change	I investigate and implement emerging technologies to drive business improvement
	I understand how to use social media at work and the risks associated with it	I apply technologies to present information	I make evidence based and data driven decisions	I collaborate with others in the profession to find new ways to use technology in my organisation



ENABLERS: CORE PRACTICE



There are some skills and knowledge that are common across all the core insurance functions of underwriting, claims and broking. If you work in any of these core insurance functions you should combine these, along with the behaviours, and technical expertise specific to your role to ensure you meet the standard of a rounded insurance professional.

	BAND 1	BAND 2	BAND 3	BAND 4
	I know the purpose of insurance and assurance and the difference between them	I apply the key principles of insurance to straightforward and everyday situations	I apply the principles of insurance and my technical expertise to complex situations	I proactively review and amend the insurance products and services offered to ensure they are fit for purpose in light of prevailing customer and market needs
	I understand the role of insurance in the transfer of risk and in society	I apply standard policy wordings, extensions and limitations	I apply both standard and non-standard policy wordings, extensions and limitations	I anticipate and respond to economic, political and regulatory requirements through changes in product coverage and service provision
	I understand the structure and interrelationships of the local and global insurance market	I explain the reasons for applying specific terms, exclusions, conditions and warranties to a policy	I can identify which insurance products and services could meet the demands and needs of customer with complex requirements	I apply my in-depth knowledge of insurance products, services and processes to meet the demands and needs of customers with complex requirements
	I understand and use common insurance terminology	I have a broad understanding of which types of insurance products would be appropriate to different situations	I identify when and in what circumstances policy terms might be altered and the impact of doing so	I review systems, communications and controls in my organisation and take the appropriate action if the required standards are not met or improvements can be made
	I know the meaning of common policy terms and conditions, and the importance of the policy lifecycle and policy dates	I understand different types of risks and know how they are assessed in my area of work	I ensure my stakeholders have the information and tools necessary to make capable and confident decisions	I identify and respond to risks in my area of responsibility and establish internal controls to mitigate them
	I know the main classes of insurance, the cover provided by different types of insurance and the types of risk that can and cannot be insured	I have a general understanding of the underwriting, claims, broking processes	I manage delegated authority benefits and risks in my area of responsibility	I set, monitor and review authority limits within my area of accountability and ensure compliance
	I am aware of the different insurance distribution channels	I have a general understanding of the different insurance distribution channels	I understand how emerging risks and new types of cover could affect the customer ensuring that products and services remain relevant	I evaluate the role of service and quality standards in providing client satisfaction



ENABLERS: CORE PRACTICE (cont.)

Irrespective of the area of insurance in which you work there is a level of knowledge and skill that you need in order to be successful at the various stages of your career. These, along with key critical behaviours, combine with your deeper technical expertise to ensure you are a rounded insurance professional.



	BAND 1	BAND 2	BAND 3	BAND 4
	I know the range of products and services that my organisation offers	I have applied for and attained the relevant authorisations to allow me to carry out my role where required		I monitor and manage the operation of delegated authority agreements, binding authorities and/or scheme arrangements
	I understand general market processes in my area of work and how my organisation's procedures differ	I am alert to the main indicators of suspicious transactions and fraudulent activity and raise my concerns in line with my organisation's policy and processes		I proactively report to external regulatory organisations to ensure compliance
	I am aware of suspicious transactions and fraudulent activity	I keep up to date with emerging risks and new products, and how they affect the customer and market		



TECHNICAL EXPERTISE: UNDERWRITING



Working in the area of underwriting requires technical knowledge and skills that are relevant to this discipline. The scope of the work being covered will be determined by the job being performed and the area of insurance in which you operate.

BAND 1	BAND 2	BAND 3	BAND 4
I understand the role of an underwriter, their responsibilities, the services they provide	I understand the importance of underwriting authority limits and how they are used to manage an underwriting portfolio	I accurately price a range of complex risks using different statistical methods, risk data and risk premium in order to establish that the risk price is working	I determine and review the policies and procedures for the processing of new and existing risks
I know my authority limits and my organisational procedures for the referral of risks to stakeholders	I understand how prices are determined and I price a limited range of risks	I work with actuaries and other stakeholders to ensure accurate pricing policy	I assess the potential impact on underwriting income and profitability of changes in pricing factors for my area of responsibility
I understand how premiums are calculated and why different rates are applied to different types of risk	I validate data using external checks and provide complete and accurate quotations for straightforward risks	I take into account the impact of external and internal factors, including capital and solvency requirements, that affect pricing	I evaluate and adapt pricing strategy and recommend measures in response to changes in the market/underwriting cycle and other external factors
I understand how risks are priced, including, the significance of the claims loss ratio, the expense ratio, and how premium loading and discounts operate in my area of work	I process risks in line with my authority limits and adhere to my organisation's referral procedures	I negotiate prices with key stakeholders, making technical adjustments where appropriate	I input into cross-product growth, pricing of new products and profitability strategies
I know the meaning of relevant insurance terms and understand how policies are underwritten and applied	I know the policyholder's rights for the class of business being underwritten	I suggest ways to mitigate any adverse impact on the business through identifying the impact of rating changes on my own class of business	I input into the management of reinsurance facilities in accordance with organisation policy, settlement procedures and local arrangements
I gather information from identified data sources and stakeholders in order to make recommendations on pricing	I know what is necessary for an underwriting contract to have contract certainty	I interpret and apply complex policy wordings, extensions and / or limitations appropriately	I set, monitor and review the company referral process in relation to the processing of new and existing risks
I perform underwriting reviews for straightforward risks	I issue documentation for the classes of business being underwritten, incorporating any amendments, relevant extensions and/or limitations to cover	I apply variations in policy wordings, terms and conditions applicable to complex risks and can explain the significance of these	I develop and execute a strategy for running a profitable portfolio working with key stakeholders



TECHNICAL EXPERTISE: UNDERWRITING (cont.)



Working in the area of underwriting requires technical knowledge and skills that are relevant to this discipline. The scope of the work being covered will be determined by the job being performed and the area of insurance in which you operate.

BAND 1	BAND 2	BAND 3	BAND 4
I understand the structure of an insurance policy and policy schedule and know what information must be provided for: issuing quotations, processing a new application, renewal, cancellation, and/or alterations to existing risk	I may use binding authorities and line slips in my area of business and I recognise the potential benefits and associated risks	I authorise new and existing risks for complex cases	I evaluate outsourcing and identify any changes required to protect the risk portfolio and control risk exposure
I process documentation for the classes of business being underwritten	I identify special requirements for the class of business I am handling and I process these according to my organisation's own guidelines	I monitor the operation of delegated authority agreements, binding authorities and/or scheme arrangements where appropriate, to ensure that organisational underwriting procedures and policy wordings are being followed	I set, review, administer and report on the underwriting framework for my area of responsibility to regulators
I can explain the scope of cover, including, policy extensions, limitations, and exclusions for the class of business being underwritten	I know the measures of profitability in my area and understand the impact of inaccurately pricing risk on business objectives	I assess the reinsurance requirements for the classes of business being processed where appropriate and comply with reinsurance notification and settlement procedures	
I know the significance of the premium payment and the ways in which premiums can be paid	I demonstrate an understanding of the processes and policy issues relating to the performance of underwriting portfolios, such as reserving policy and 'add-on' services	I manage the underwriting performance for my own class/portfolio of business	
	I know the benefits of 'add-on' services for the customer and the organisation, and how they can affect the performance of an underwriting portfolio	I explain risk exposure measurements and the subsequent available management options to support 'spread of risk' to key stakeholders where necessary	
	I recognise the impact that risk accumulation and aggregation can have on a portfolio of business		



TECHNICAL EXPERTISE: CLAIMS



Working in the area of claims requires technical knowledge and skills that are relevant to this discipline. The scope of the work being covered will be determined by the job being performed and the area of insurance in which you operate.

	BAND 1	BAND 2	BAND 3	BAND 4
	I understand the role and responsibilities of the claims function, the services it provides and its role in the insurance sector	I know how claims notifications are used and obtain all the information needed to notify straightforward claims in my class of business	I explain the characteristics of complex insurance policies and the reasons for applying exclusions and warranties to a policy to stakeholders	I determine, monitor and review the claims process and implement improvements when appropriate in my area of business and the wider organisation
	I follow my organisation's first notification of loss procedures for claims and record them accurately in the system	I identify potential non-disclosures and misrepresentation and I follow organisational procedures to deal with these situations	I contribute to complex insurance policy terms and conditions based on my experience and supporting data	I identify issues in relation to particular claims or overall trends and escalate these in line with organisational policies and procedures
	I know and follow my organisation's processes and procedures for investigating and settling claims and the referral to stakeholders, and the specialists who may be involved	I identify, investigate and resolve any issues relating to claims being handled in line with my organisation's policies and procedures	I review, assess and evaluate complex insurance claims	I develop and review authority limits for each job role and business unit
	I obtain the key information required to notify claims, identifying and resolving gaps, and can explain why this is required	For straightforward claims, I identify those which are valid and those which are not covered; and I notify the claimant	I evaluate the factors that make up a claim's reserves, including expert fees, and ensure accurate reserves are set and maintained	I develop approaches and procedures to ensure successful claims recoveries
	For straightforward claims, I identify those which are valid and those which are not and follow valid claims through their lifecycle	I manage the claims handling process for straightforward claims to achieve timely settlement and minimise leakage, settling claims within my work and notifying stakeholders of claims settlement decisions	I manage the claims identification and handling process, negotiating and settling complex claims and adhere to my organisation's policy limits and referral procedures	I evaluate claims settlement figures and I make recommendations on the organisation's reserving philosophy to ensure that it remains accurate and appropriate
	I understand how the handling of third-party claims differ from the management of first-party claims	I explain the reasons behind claims decisions to customers and intermediaries	I analyse and interpret specialist and technical reports in order to make effective claims management and settlement decisions	I manage reinsurance facilities in relation to the claims management and settlement processes
	I know the options available for settling claims and how my organisation does this	I can explain the basis and significance of reserving practice and apply my organisation's reserving philosophy to claims being handled		I assess and implement improvements in the claims handling process to control fraud and other forms of claims leakage



TECHNICAL EXPERTISE: CLAIMS (cont.)



Working in the area of claims requires technical knowledge and skills that are relevant to this discipline. The scope of the work being covered will be determined by the job being performed and the area of insurance in which you operate.

	BAND 1	BAND 2	BAND 3	BAND 4
	I understand the importance of maintaining accurate and up to date claims reserves	I select and appoint external experts, following my organisation's procedures and authority levels	I follow organisational guidelines relating to market claims handling agreements and liaison with other agreement parties	I manage external suppliers and panel member relationships to ensure that they meet organisational requirements
	I gather the information required to make a settlement decision and refer this to the appropriate person in my organisation	I use standard specialist and technical reports to inform the claims process	I evaluate the options available to pursue subrogation and recovery rights and I take action accordingly	I analyse claims management data, identifying potential issues and liaising with stakeholders to address these issues
	I liaise with external suppliers who may be involved in the claims management process	I abide by relevant protocols, market agreements and regulatory requirements that impact on the way claims are managed	I identify and utilise the prescribed or most appropriate mechanism for resolving claims settlement disputes and complaints in accordance with my organisation's policies and procedures	I look for patterns and trends in customer complaints, identifying gaps and potential training needs
	I notice the main indicators of a fraudulent claim and know my organisation's procedures for discouraging, detecting and handling actual or potentially fraudulent claims	I understand how claims expenses are managed	I identify where reinsurance is in force for particular claims and comply with reinsurance settlement procedures	I identify and highlight claims that may attract adverse publicity or set legal precedents, and escalate these in accordance with organisational procedures
	I recognise when a claimant is dissatisfied and record and raise this in line with my organisation's complaints handling process	I identify any claims that are potentially fraudulent and follow my organisational procedures for dealing with these	I identify and monitor claims leakage and I make recommendations for improvement	
		I work within the parameters of any service standards with other claims management service organisations		
		I manage claims indemnity spend appropriately within the policy limits		
		I understand the mechanisms available for resolving claims settlement disputes and when these are used		



TECHNICAL EXPERTISE: BROKING

Working in the area of broking requires technical knowledge and skills that are relevant to this discipline. The scope of the work being covered will be determined by the job being performed and the area of insurance in which you operate.



BAND 1	BAND 2	BAND 3	BAND 4
I understand the different types of broker, their responsibilities, the services they provide and their role in meeting clients' needs	I obtain and evaluate the client information needed by product providers to provide insurance quotations that best meet both the real and perceived needs of clients	I optimise solutions and premium spend for clients with complex requirements through my knowledge of product ranges, product providers and market requirements	I provide comprehensive guidance to clients who have complex requirements, including risk transfer and risk mitigation options
I can describe how clients access and buy insurance and how this relates to my own organisation	I respond to clients' requests for changes to their insurance arrangements for straightforward risks	I prepare accurate and complete market presentations to obtain quotations for complex risks	I demonstrate an understanding of the requirements for insurance broking accounts and the need for segregation and identification of client monies
I understand the scope of cover, including policy extensions, limitations and exclusions for the classes of business being handled	I identify which types of insurance products and services are appropriate to a limited range of situations	I select product providers and place insurance cover for complex risks to meet client demands and needs	I assess clients' future needs and service requirements within my area and design insurance programmes to meet their requirements
I handle account queries and raise any issues if there is a problem	I co-ordinate discussions with insurers as part of the broking process	I understand, interpret and apply the significance of complex policy wordings, extensions and/or limitations, using this for negotiation and drafting of policy wording	I identify and anticipate changes to my organisation's products and services to ensure we have the best offering for clients
I collect information using standard wording and templates and check this information to prepare the market submission for client approval	I present available options or terms to clients and the recommended solution that meets their needs	I proactively review my clients' demands and needs at the right time of the year to ensure that the client remains satisfied	I review product provider results and ratings in order to recommend the best solutions for clients
I place insurance cover with product providers for existing policies	I place insurance cover with product providers for straightforward risks	I identify premium savings for clients through risk management options and/or changes to policy cover, terms and conditions	I look for patterns and trends in client complaints and other key performance indicators, identifying gaps and potential improvements
I liaise with internal and external experts who may be involved with the broking process such as underwriters, loss adjusters or risk managers, to represent the client's needs through their input	I use delegated authority schemes to place risks within my own business area (where appropriate)	I help my clients progress claims by guiding them through the process, interpreting the insurance terminology and negotiating settlement to the client's best advantage (where appropriate)	I determine the claims strategy and review the process for supporting the client with any claims



TECHNICAL EXPERTISE: BROKING (cont.)



Working in the area of broking requires technical knowledge and skills that are relevant to this discipline. The scope of the work being covered will be determined by the job being performed and the area of insurance in which you operate.

BAND 1	BAND 2	BAND 3	BAND 4
I know and follow my organisation's processes and procedures for investigating and settling claims and the referral to stakeholders, and the specialists who may be involved	I know the impact of different policy wordings, terms and conditions on the client's scope of cover and explain these to the client	I keep clients updated in respect of insurance market developments that may impact their cover	I maintain and grow a balanced portfolio for my area of responsibility
I understand how to identify claims that are not covered and the process for advising the claimant	I manage the claims handling process for straightforward claims to achieve timely settlement and minimise leakage, keeping the client informed	I evaluate and review the performance of a client portfolio and make appropriate recommendations	I identify and anticipate internal and external current and emerging risks and put in place mitigation strategies to ensure the financial and operational resilience of my firm
I understand the importance of the different claims handling procedure	I can identify claims that are potentially fraudulent and follow organisational procedures for dealing with these	I monitor the claims referral process for my area of business	I design fair, clear and transparent fees for services provided by my firm, taking into account any associated charges, and ensuring they are consistent with delivering good client outcomes
I recognise when a client is dissatisfied and record and raise this in line with my organisation's complaints handling process	I understand the mechanisms available for resolving claims settlement disputes and when these are used	I am proactive in taking action to develop future business	
	I select and appoint external experts following my own organisation's procedures and authority levels	I apply fair, clear and transparent fees for the services provided by my firm including any associated charges, ensuring clients understand how these breakdown and add value to them	
	I ensure clients understand the different fees and charges they will pay for and how these add value to them		



TECHNICAL EXPERTISE: PROTECTION ADVICE

Working as a protection adviser requires technical knowledge and skills that are relevant to this discipline. The scope of the work being covered will be determined by the job being performed and the organisation in which you operate.



BAND 1	BAND 2	BAND 3	BAND 4
I understand the different types of broker and adviser, the services they provide and their role in meeting clients' demands and needs	I identify which types of insurance products and services are appropriate for a limited range of situations	I carry out thorough fact finding with the client, establishing future requirements and tailoring advice and services to meet complex client needs	I provide comprehensive guidance and design financial strategies for clients who have complex requirements
I am able to describe the distribution channels used by clients to buy insurance and how these relate to my own organisation (including the difference between advised, non advised and execution only)	I obtain straightforward client information needed to provide relevant advice	I prepare accurate and complete market comparisons to obtain quotations for complex risks	I assess clients' future needs and service requirements within my area and design insurance packages to meet their requirements
I understand the scope of cover, including policy limitations and exclusions for the classes of business being handled	I undertake accurate and thorough client fact finding for straightforward cases	I analyse and identify products and service solutions to meet complex clients' needs	I organise comprehensive administration guidance for clients who have complex requirements
I undertake straightforward research to identify suitable solutions to meet the client's needs and objectives	I evaluate information provided by clients and research the different types of products available and know how these products and service offerings support client needs	I interpret the significance of complex products and apply them to my clients' requirements	I review product provider results and ratings in order to recommend the best solutions for clients
I demonstrate a good knowledge of available products and services	I select a product or provider for straightforward client needs in accordance with the responsibilities of an adviser	I select product providers and place insurance cover for complex risks to meet clients' requirements	I identify and anticipate changes to my organisation's products and services to ensure we have the best offering for clients
I prepare the information and documents that must be provided to service clients using template forms and reports	I provide customer quotations for insurance risks	I optimise solutions for clients through my detailed knowledge of product ranges, product providers and client needs	I monitor and update key performance indicators and client retention rates
I prepare recommendation reports and other documentation in accordance with my organisation's policy and procedures	I thoroughly complete recommendation reports for clients and get them authorised where necessary	I provide accurate and complete information to clients with complex needs regarding proposed solutions, identifying the potential advantages and disadvantages for the client	I determine the claims strategy and review the process for supporting the client with any claims



TECHNICAL EXPERTISE: PROTECTION ADVICE (cont.)

Working as a protection adviser requires technical knowledge and skills that are relevant to this discipline. The scope of the work being covered will be determined by the job being performed and the organisation in which you operate.



BAND 1	BAND 2	BAND 3	BAND 4
	I know the responsibilities of an adviser and the factors that should be taken into account when selecting a product provider	I understand, interpret and apply the significance of complex policy wordings and limitations, using these for the drafting of policies	I maintain and grow the business, looking for new opportunities in my area of responsibility
	I liaise with product providers and other relevant third parties in accordance with my organisation's policy	I understand how to identify if the client is able to claim on the policy and the process for advising the claimant	I look for patterns and trends in client complaints, identifying gaps and potential training needs
	I place insurance cover with product providers for straightforward risks	I help my clients progress claims by guiding them through the process and interpreting the insurance terminology	
	I respond to clients' requests for changes to their insurance arrangements for straightforward risks	I monitor the claims referral process for my area of business	
	I know the impact of different policy wordings, terms and conditions on the client's scope of cover	I negotiate with product suppliers to meet client interests when required	
	I understand personal, business and group cover, the differences between them and rules that govern them		



TECHNICAL EXPERTISE: SUPPORTING FUNCTIONS

Working within the profession, having a knowledge of insurance in the areas outlined below will help you to be more successful in your area of functional operation.



- I understand the principles on which insurance is founded
- I know the value of insurance products and their purpose and role in society and I understand the circumstances in which they might be needed
- I understand the structure and interrelationships of the local and global insurance market
- I know the common terminology used in insurance
- I have a general understanding of the broking, underwriting and claims processes
- I know the main classes of insurance and the cover provided by different types of insurance
- I know the products and services that my organisation offers
- I know what is meant by professionalism and understand the consequences of ethical and unethical conduct
- I know the content of the CII Code of Ethics and how to apply this in my role
- I know and work within the legal, regulatory and ethical frameworks that govern the insurance profession
- I am aware of my organisation's policies on data protection, complaint handling and conflicts of interest and work within them
- I am aware of my organisation's speak up/whistleblowing policy and procedures and raise concerns when appropriate
- I am aware of and fulfil my supervisory requirements where relevant as outlined by regulation and legislation

These are foundation level competencies, covering the knowledge and skills required by professionals working in supporting functions. As such, these are relevant to those working in customer service, marketing, HR or finance, for example. While these individuals will be associated with their own Professional Bodies – following their own competency standards – the subject-matter competencies outlined here will empower them to speak with credibility in the workplace and make better informed decisions.






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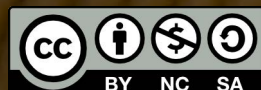
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