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Core Practice (Insurance)

Learning
resources
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About Core Practice

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

This section outlines the Core Practice competency standards for each of the four professional bands, together with links to relevant CPD learning, qualification units and other learning to help you prioritise and access your skills development.

The bands

The Professional Map is structured into 4 bands of experience, each describing the different level of impact professionals have in the work they do.

	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

Band 1

Competency standards

- I know the purpose of insurance and assurance and the difference between them
- I understand the role of insurance in the transfer of risk and in society
- I understand the structure and interrelationships of the local and global insurance market
- I understand and use common insurance terminology
- I know the meaning of common policy terms and conditions, and the importance of the policy lifecycle and policy dates
- 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 am aware of the different insurance distribution channels
- I know the range of products and services that my organisation offers
- I understand general market processes in my area of work and how my organisation's procedures differ
- I am aware of suspicious transactions and fraudulent activity

Band 1 learning resources

Member CPD	Assess corporate e-learning*	Training and courses	Qualification units
The Importance of Purpose	Risk and Insurance	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Award in general insurance (non-UK) (W01)
Meeting unmet needs - Ensuring the future relevance of our profession	Risks, Perils and Hazards		Insurance, legal and regulatory (IF1)
Meeting unmet needs - Ensuring the future relevance of our profession	The Insurance Market		General insurance business (IF2)
Meeting unmet needs - Ensuring the future relevance of our profession	Structure and Associations		Insurance underwriting process (IF3)
Meeting unmet needs - Ensuring the future relevance of our profession	The UK Insurance Market and its Position in the World		Insurance claims handling process (IF4)
Meeting unmet needs - Ensuring the future relevance of our profession	Financial competence		
Meeting unmet needs - Ensuring the future relevance of our profession	Principles of Insurance		
Meeting unmet needs - Ensuring the future relevance of our profession	Classes of General Insurance – Commercial Products		
Non-disclosure, avoidance and the house on the hill! Webinar	Classes of General Insurance – Personal Products		
Guide to Income Protection Insurance	Classes of Business		
Does my BI policy cover Covid-19	Key Broking Processes		
Travel and Pre-Existing Conditions for Brokers	Products specific modules on Claims, Underwriting and Broking		
The Hazard of Renewal	Claims		
Underinsurance – the implications for Insurance Brokers	Introduction to Underwriting		
Insurance: How to read policy wordings	Policies and Procedures		
The Changing Built Environment and Insurance Challenge	Claims Fraud		

*Content held on the Assess platform is available to those with a corporate licence. Click on the links to find out more about the features and benefits of a corporate Assess licence or request a free trial.

Band 2

Competency standards

- I have applied for and attained the relevant authorisations to allow me to carry out my role where required
- I apply the key principles of insurance to straightforward and everyday situations
- I apply standard policy wordings, extensions and limitations
- I explain the reasons for applying specific terms, exclusions, conditions and warranties to a policy
- I have a broad understanding of which types of insurance products would be appropriate to different situations
- I understand different types of risks and know how they are assessed in my area of work
- I keep up to date with emerging risks and new products, and how they affect the customer and market
- I have a general understanding of the underwriting, claims and broking processes
- I have a general understanding of the different insurance distribution channels
- 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

Band 2 learning resources

Member CPD	Assess corporate e-learning*	Training and courses	Qualification units
Three Lines of Defense	Application of Insurance Principles	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Insurance, legal and regulatory (IF1)
Climate change and the insurance sector	Principles of Insurance		General insurance business (IF2)
Covering terrorism for Insurance Brokers	Insurable Interest and Good Faith		Insurance underwriting process (IF3)
Extreme weather events – understanding the risk	Average and Proximate Cause		Insurance broking fundamentals (I10)
The evolution of terrorism	Indemnity		Introduction to risk management (I11)
Construction materials for brokers	Contribution and Subrogation		
Burst Pipes for Brokers	Policy Construction and Wording		
Car security good practice guide	Product specific policy cover modules		
Would aviation underwriters suffer fewer losses if aircraft did not have pilots?	Subjectivities, Conditions Precedent and Warranties		
Subsidence for underwriters	Classes of General Insurance – Commercial Products		
Insurance requirements in construction contracts	Classes of General Insurance – Personal Products		
Combating application fraud through data	Classes of Business		
Hidden in Plain Sight – What is the Overall Risk of a Policy?	Risks, Perils and Hazards		
Connecting the dots: Understanding the risk of named drivers	Risk and Insurance		
Building a full view of a policy risk: Combatting the named driver threat	Introduction to Underwriting		
Systemic risks and the insurance sector	Claims handling		
Evergreen policies: The future of construction insurance?	Key Broking Processes		
Insurtech UK funding	Claims Handling		
	The Insurance Market		
	Claims Fraud		
	Policies and Procedures		

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Member CPD	Assess corporate e-learning	Training and courses	Qualification units
<u>Modern methods of construction</u>			
<u>Cyber for insurance brokers</u>			
<u>Cyber for brokers</u>			
<u>The natural catastrophe cycle</u>			
<u>Caring for the Elderly Is there an Insurance Solution?</u>			
<u>Climate control</u>			
<u>Supply chain</u>			
<u>Climate change – time action</u>			
<u>Surviving a shipping cyber incident</u>			
<u>Future cyber risks and threats</u>			
<u>The future of cyber defence</u>			
<u>Cyber catastrophe modelling</u>			
<u>Aviation cyber</u>			
<u>Insurance and ESG: What's Happening? – Now and Next</u>			
<u>Insurance and ESG: What Do Stakeholders Think?</u>			
<u>ESG Metrics: Who's Measuring What?</u>			
<u>Macrotrends in Insurance</u>			
<u>Open finance – A disruptive force for insurance?</u>			
<u>Shaping the Future of Insurance Conference</u>			

Member CPD	Assess corporate e-learning	Training and courses	Qualification units
<p><u>Post-COVID Landscape for Insurance – Challenges and Opportunities in Health and Motor Insurance Segment</u></p> <p><u>Cyber enabled fraud</u></p> <p><u>Extreme weather events – understanding the risk</u></p> <p><u>Home insurance for policyholders participating in ‘Homes for Ukraine’</u></p> <p><u>The Hazard of Renewal</u></p> <p><u>Insurance: How to read policy wordings</u></p>			

Band 3

Competency standards

- I apply the principles of insurance and my technical expertise to complex situations
- I apply both standard and non-standard policy wordings, extensions and limitations
- I can identify which insurance products and services could meet the demands and needs of customers with complex requirements
- I identify when and in what circumstances policy terms might be altered and the impact of doing so
- I understand how emerging risks and new types of cover could affect the customer ensuring that products and services remain relevant
- I ensure my stakeholders have the information and tools necessary to make capable and confident decisions
- I manage delegated authority benefits and risks in my area of responsibility

Band 3 learning resources

Member CPD	Assess corporate e-learning*	Training and courses	Qualification units
How to maximise opportunities in a hard market	Application of Insurance Principles	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Commercial insurance contract wording (M21)
The perfect storm	Principles of Insurance		Delegated authority (M66)
Silent cyber cover revisited	Policy Construction and Wording		Fundamentals of risk management (M67)
An introduction to premium finance	The Insurance Contract		Personal insurances (M86)
Demystifying Premium Finance Loans	Product specific policy cover modules		Cargo and goods in transit insurances (M90)
The Insurance of Sub-Contractors	Demands and needs		Aviation and space insurance (M91)
Claims Made Policies Part 1	Classes of Business		Commercial property and business interruption insurances (M93)
Claims Made Policies Part 2 – In denial – claim denied	Managing an Underwriting Portfolio		Motor insurance (M94)
Insurance: How to read policy wordings	Subjectivities, Conditions Precedent and Warranties		Liability insurances (M96)
	Presentation of Risk Information to Insurers		Reinsurance (M97)
	Presentation of Quotation Information to Clients	Marine hull and associated liabilities (M98)	

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Band 4

Competency standards

- 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 anticipate and respond to economic, political and regulatory requirements through changes in product coverage and service provision
- I apply my in-depth knowledge of insurance products, services and processes to meet the demands and needs of customers with complex requirements
- 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 identify and respond to risks in my area of responsibility and establish internal controls to mitigate them
- I set, monitor and review authority limits within my area of accountability and ensure compliance
- I evaluate the role of service and quality standards in providing client satisfaction
- I monitor and manage the operation of delegated authority agreements, binding authorities and/or scheme arrangements
- I proactively report to external regulatory organisations to ensure compliance

Band 4 learning resources

Member CPD	Assess corporate e-learning*	Training and courses	Qualification units
Policy Wordings – From test case to transparency		For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Advanced insurance broking (930)
Professional Focus: Open finance – A disruptive force for insurance?			Insurance corporate management (990)
Mergers and Acquisitions in the Insurance Space			Risk management in insurance (992)
Consumer Duty – the home straight			

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Here you will find links to Member CPD available related to this competency.

Webinar: [The Importance of Purpose](#)

Webinar: [Meeting unmet needs - Ensuring the future relevance of our profession](#)

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Webinar: [Meeting unmet needs - Ensuring the future relevance of our profession](#)

Webinar: [Non-disclosure, avoidance and the house on the hill! Webinar](#)

Good Practice guide: [Guide to Income Protection Insurance](#)

Webinar: [Does my BI policy cover Covid-19](#)

Good practice guide: [Travel and Pre-Existing Conditions for Brokers](#)

Webinar: [Three Lines of Defense](#)

Webinar: [Climate change and the insurance sector](#)

Webinar: [Covering terrorism for Insurance Brokers](#)

Webinar: [Extreme weather events – understanding the risk](#)

Webinar: [The evolution of terrorism](#)

Good practice guide: [Construction materials for brokers](#)

Good practice guide: [Burst Pipes for Brokers](#)

Good practice guide: [Car security good practice guide](#)

Report: [Would aviation underwriters suffer fewer losses if aircraft did not have pilots?](#)

Good practice guide: [Subsidence for underwriters](#)

Article: [Insurance requirements in construction contracts](#)

Webinar: [Combating application fraud through data](#)

Webinar: [Hidden in Plain Sight – What is the Overall Risk of a Policy?](#)

Webinar: [Connecting the dots: Understanding the risk of named drivers](#)

Webinar: [Building a full view of a policy risk; Combatting the named driver threat](#)

Good practice guide: [Systemic risks and the insurance sector](#)

Good practice guide: [Evergreen policies: The future of construction insurance?](#)

Webinar: [Insurtech UK funding](#)

Webinar: [Modern methods of construction](#)

Webinar: [Cyber for insurance brokers](#)

Good practice guide: [Cyber for brokers](#)

Video: [The natural catastrophe cycle](#)

Report: [Caring for the Elderly Is there an Insurance Solution?](#)

Article: [Climate control](#)

Article: [Supply chain](#)

Article: [Climate change – time action](#)

Lecture: [Surviving a shipping cyber incident](#)

Lecture: [Future cyber risks and threats](#)

Lecture: [The future of cyber defence](#)

Lecture: [Cyber catastrophe modelling](#)

Lecture: [Aviation cyber](#)

Webinar: [Insurance and ESG: What's Happening? – Now and Next](#)

Webinar: [Insurance and ESG: What Do Stakeholders Think?](#)

Webinar: [ESG Metrics: Who's Measuring What?](#)

Webinar: [Macrotrends in Insurance](#)

Webinar: [Open finance – A disruptive force for insurance?](#)

Webinar: [Shaping the Future of Insurance Conference](#)

Webinar: [Post-COVID Landscape for Insurance – Challenges and Opportunities in Health and Motor Insurance Segment](#)

Webinar: [Cyber enabled fraud](#)

Webinar: [Extreme weather events – understanding the risk](#)

Webinar: [How to maximise opportunities in a hard market](#)

Webinar: [The perfect storm](#)

Lecture: [Silent cyber cover revisited](#)

Guidance: [Home insurance for policyholders participating in 'Homes for Ukraine'](#)

Webinar: [An introduction to premium finance](#)

Webinar: [Demystifying Premium Finance Loans](#)

Webinar: [The Insurance of Sub-Contractors](#)

Webinar: [Policy Wordings – From test case to transparency](#)

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Webinar: [Consumer Duty – the home straight](#)

Webinar: [Insurance: How to read policy wordings](#)

Webinar: [The Changing Built Environment and Insurance Challenge](#)

Webinar: [The Hazard of Renewal](#)

Webinar: [Underinsurance – the implications for Insurance Brokers](#)

Assess is the Corporate Learning Management System from CII, including hundreds of digital learning units on technical insurance, regulatory and compliance content, together with a wide range of wider business skills.

If you already have an Assess licence through your employer, you should be able to access the following modules relevant to this competency.

If your organisation does not have an Assess licence and would be interested in acquiring one, you can sign up for a free trial here: ciigroup.wufoo.com/forms/k17wqe99089pcpi/

Here you will find Assess corporate e-learning listed under the Learning by bands section in one place.

Foundations of General Insurance

Principles and Underwriting

[Principles of Insurance](#)

[Risks, Perils and Hazards](#)

[Introduction to Underwriting](#)

[Policy Construction and Wording](#)

[Subjectivities, Conditions Precedent and Warranties](#)

[Managing an Underwriting Portfolio](#)

Broker Operations

[Presentation of Risk Information to Insurers](#)

[Presentation of Quotation Information to Clients](#)

[Key Broking Processes](#)

[Demands and needs](#)

Claims

[Claims Handling](#)

Claims Fraud

Third Party Claims

Policies and Procedures

Introduction to Insurance

Risk and Insurance

Classes of General Insurance – Commercial Products

Classes of General Insurance – Personal Products

The Insurance Market

Insurable Interest and Good Faith

Average and Proximate Cause

Indemnity

Contribution and Subrogation

Claims

Introduction to the London Market

Application of Insurance Principles

Structure and Associations

Claims Handling

Underwriting Risks and Determining Premiums

Classes of Business

The Insurance Contract

Training and courses

The diversity of our course programme and breadth of corporate services makes us a one stop-shop training provider. We work in partnership with employers to develop relevant and cost-effective training solutions that are driven by business needs and deliver lasting results.

CII Training

For more details on CII Training, please visit our website:

www.cii.co.uk/learning/training/

Here you will find all Qualification units listed under the Learning by bands section in one place.

If you are a current member you can also view non-printable PDFs of each study text here:

www.cii.co.uk/learning/support/cii-study-texts (PIN required to login).

Advanced Diploma in Insurance

Advanced insurance broking (930): <https://shop.ciigroup.org/advanced-insurance-broking-930-930.html>

Insurance corporate management (990): <https://shop.ciigroup.org/insurance-corporate-management-990-990.html>

Risk management in insurance (992): <https://shop.ciigroup.org/risk-management-in-insurance-992-992.html>

Diploma in Insurance

Commercial insurance contract wording (M21): <https://shop.ciigroup.org/commercial-insurance-contract-wording-m21--m21.html>

Delegated authority (M66): <https://shop.ciigroup.org/delegated-authority-m66--m66.html>

Fundamentals of risk management (M67): <https://shop.ciigroup.org/fundamentals-of-risk-management-m67--m67.html>

Personal insurances (M86): <https://shop.ciigroup.org/personal-insurances-m86--m86.html>

Cargo and goods in transit insurances (M90): <https://shop.ciigroup.org/cargo-and-goods-in-transit-insurances-m90--m90.html>

Aviation and space insurance (M91): <https://shop.ciigroup.org/aviation-and-space-insurance-m91--m91.html>

Commercial property and business interruption insurances (M93): <https://shop.ciigroup.org/commercial-property-and-business-interruption-insurances-m93--m93.html>

Motor insurance (M94): <https://shop.ciigroup.org/motor-insurance-m94--m94.html>

Liability insurances (M96): <https://shop.ciigroup.org/liability-insurances-m96--m96.html>

Reinsurance (M97): <https://shop.ciigroup.org/reinsurance-m97--m97.html>

Marine hull and associated liabilities (M98): <https://shop.ciigroup.org/marine-hull-and-associated-liabilities-m98--m98.html>

Certificate in Insurance

Insurance, legal and regulatory (IF1): <https://shop.ciigroup.org/insurance-legal-and-regulatory-if1-if1.html>

General insurance business (IF2): <https://shop.ciigroup.org/general-insurance-business-if2-if2.html>

Insurance underwriting process (IF3): <https://shop.ciigroup.org/insurance-underwriting-process-if3-if3.html>

Insurance claims handling process (IF4): <https://shop.ciigroup.org/insurance-claims-handling-process-if4-if4.html>

Insurance broking fundamentals (I10): <https://shop.ciigroup.org/insurance-broking-fundamentals-i10-i10.html>

Introduction to risk management (I11): <https://shop.ciigroup.org/introduction-to-risk-management-i11-i11.html>

Award in general insurance (non-UK) (W01): <https://shop.ciigroup.org/award-in-general-insurance-non-uk-w01-w01.html>