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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
<b>Typical job roles</b>	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
<b>Nature of work</b>	Tactical, focusing on the day to day	Operational, with some complexity	Complex, with challenging requirements	Strategic, with a significant level of complexity and challenge
<b>Sphere of influence</b>	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
<b>Focus of activity</b>	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
<b>Focus of thinking</b>	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
<b>Focus of knowledge</b>	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
<b>Where time is spent</b>	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
<b>Breadth of focus</b>	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
<a href="#">Does my BI policy cover Covid-19</a>	<a href="#">Risk and Insurance</a>	For more details on CII Training, please visit our website: <a href="http://www.cii.co.uk/learning/training/">www.cii.co.uk/learning/training/</a>	<a href="#">Award in general insurance (non-UK) (W01)</a>
<a href="#">Getting to net zero claims</a>	<a href="#">Risks, Perils and Hazards</a>		<a href="#">Insurance, legal and regulatory (IF1)</a>
<a href="#">Insurance: How to read policy wordings</a>	<a href="#">The Insurance Market</a>		<a href="#">General insurance business (IF2)</a>
<a href="#">Meeting unmet needs - Ensuring the future relevance of our profession</a>	<a href="#">Structure and Associations</a>		<a href="#">Insurance underwriting process (IF3)</a>
<a href="#">Meeting unmet needs - Ensuring the future relevance of our profession</a>	<a href="#">The UK Insurance Market and its Position in the World</a>		<a href="#">Insurance claims handling process (IF4)</a>
<a href="#">Meeting unmet needs - Ensuring the future relevance of our profession</a>	<a href="#">Financial competence</a>		
<a href="#">Meeting unmet needs - Ensuring the future relevance of our profession</a>	<a href="#">Principles of Insurance</a>		
<a href="#">Meeting unmet needs - Ensuring the future relevance of our profession</a>	<a href="#">Classes of General Insurance – Commercial Products</a>		
<a href="#">Meeting unmet needs - Ensuring the future relevance of our profession</a>	<a href="#">Classes of General Insurance – Personal Products</a>		
<a href="#">Non-disclosure, avoidance and the house on the hill! Webinar</a>	<a href="#">Classes of Business</a>		
<a href="#">Predictions for the insurance market 2024</a>	<a href="#">Key Broking Processes</a>		
<a href="#">The Hazard of Renewal</a>	<a href="#">Products specific modules on Claims, Underwriting and Broking</a>		
<a href="#">The Importance of Purpose</a>	<a href="#">Claims</a>		
<a href="#">Underinsurance – the implications for Insurance Brokers</a>	<a href="#">Introduction to Underwriting</a>		
<a href="#">The Changing Built Environment and Insurance Challenge</a>	<a href="#">Policies and Procedures</a>		
	<a href="#">Claims Fraud</a>		

## 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
<a href="#">Aviation cyber</a>	<a href="#">Application of Insurance Principles</a>	For more details on CII Training, please visit our website: <a href="http://www.cii.co.uk/learning/training/">www.cii.co.uk/learning/training/</a>	<a href="#">Insurance, legal and regulatory</a> (IF1)
<a href="#">Building a full view of a policy risk: Combatting the named driver threat</a>	<a href="#">Principles of Insurance</a>		<a href="#">General insurance business</a> (IF2)
<a href="#">Beyond the skyline: risk identification and horizon scanning</a>	<a href="#">Insurable Interest and Good Faith</a>		<a href="#">Insurance underwriting process</a> (IF3)
<a href="#">Climate change and the insurance sector</a>	<a href="#">Average and Proximate Cause</a>		<a href="#">Insurance broking fundamentals</a> (I10)
<a href="#">Climate change – time action</a>	<a href="#">Indemnity</a>		<a href="#">Introduction to risk management</a> (I11)
<a href="#">Climate control</a>	<a href="#">Contribution and Subrogation</a>		
<a href="#">Combating application fraud through data</a>	<a href="#">Policy Construction and Wording</a>		
<a href="#">Critical Role of Geospatial Data Intelligence</a>	<a href="#">Product specific policy cover modules</a>		
<a href="#">Cyber catastrophe modelling</a>	<a href="#">Subjectivities, Conditions Precedent and Warranties</a>		
<a href="#">Cyber enabled fraud</a>	<a href="#">Classes of General Insurance – Commercial Products</a>		
<a href="#">ESG Metrics: Who's Measuring What?</a>	<a href="#">Classes of General Insurance – Personal Products</a>		
<a href="#">Extreme weather events – understanding the risk</a>	<a href="#">Classes of Business</a>		
<a href="#">Future cyber risks and threats</a>	<a href="#">Risks, Perils and Hazards</a>		
<a href="#">Heritage claims: loss, restoration and recovery</a>	<a href="#">Risk and Insurance</a>		
<a href="#">Hidden in Plain Sight – What is the Overall Risk of a Policy?</a>	<a href="#">Introduction to Underwriting</a>		
<a href="#">Home insurance for policyholders participating in 'Homes for Ukraine'</a>	<a href="#">Claims handling</a>		
<a href="#">Insurance and ESG: What Do Stakeholders Think?</a>	<a href="#">Key Broking Processes</a>		
	<a href="#">Claims Handling</a>		
	<a href="#">The Insurance Market</a>		
	<a href="#">Claims Fraud</a>		
	<a href="#">Policies and Procedures</a>		



Member CPD	Assess corporate e-learning	Training and courses	Qualification units
<a href="#"><u>Insurance and ESG: What's Happening? – Now and Next</u></a>			
<a href="#"><u>Insurance: How to read policy wordings</u></a>			
<a href="#"><u>Insurance requirements in construction contracts</u></a>			
<a href="#"><u>Macrotrends in Insurance</u></a>			
<a href="#"><u>Open finance – A disruptive force for insurance?</u></a>			
<a href="#"><u>Post-COVID Landscape for Insurance – Challenges and Opportunities in Health and Motor Insurance Segment</u></a>			
<a href="#"><u>Predictions for the insurance market 2024</u></a>			
<a href="#"><u>Shaping the Future of Insurance Conference</u></a>			
<a href="#"><u>Subsidence for underwriters</u></a>			
<a href="#"><u>Surviving a shipping cyber incident</u></a>			
<a href="#"><u>Supply chain</u></a>			
<a href="#"><u>The future of cyber defence</u></a>			
<a href="#"><u>The Hazard of Renewal</u></a>			
<a href="#"><u>Trends in climate change litigation</u></a>			
<a href="#"><u>Using telematics to manage risk and prevent fraud</u></a>			
<a href="#"><u>Would aviation underwriters suffer fewer losses if aircraft did not have pilots?</u></a>			

## 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
<a href="#">An introduction to premium finance</a>	<a href="#">Application of Insurance Principles</a>	For more details on CII Training, please visit our website: <a href="http://www.cii.co.uk/learning/training/">www.cii.co.uk/learning/training/</a>	<a href="#">Commercial insurance contract wording (M21)</a>
<a href="#">Beyond the skyline: risk identification and horizon scanning</a>	<a href="#">Principles of Insurance</a>		<a href="#">Delegated authority (M66)</a>
<a href="#">Claims Made Policies Part 1</a>	<a href="#">Policy Construction and Wording</a>		<a href="#">Fundamentals of risk management (M67)</a>
<a href="#">Claims Made Policies Part 2 – In denial – claim denied</a>	<a href="#">The Insurance Contract</a>		<a href="#">Personal insurances (M86)</a>
<a href="#">Claims Made Policies Part 3</a>	<a href="#">Product specific policy cover modules</a>		<a href="#">Cargo and goods in transit insurances (M90)</a>
<a href="#">Data Protection Breaches - claims for compensation</a>	<a href="#">Demands and needs</a>		<a href="#">Aviation and space insurance (M91)</a>
<a href="#">Heritage claims: loss, restoration and recovery</a>	<a href="#">Classes of Business</a>		<a href="#">Commercial property and business interruption insurances (M93)</a>
<a href="#">How to maximise opportunities in a hard market</a>	<a href="#">Managing an Underwriting Portfolio</a>		<a href="#">Motor insurance (M94)</a>
<a href="#">Insurance: How to read policy wordings</a>	<a href="#">Subjectivities, Conditions Precedent and Warranties</a>		<a href="#">Liability insurances (M96)</a>
<a href="#">The Insurance of Sub-Contractors</a>	<a href="#">Presentation of Risk Information to Insurers</a>		<a href="#">Reinsurance (M97)</a>
<a href="#">The perfect storm</a>	<a href="#">Presentation of Quotation Information to Clients</a>		<a href="#">Marine hull and associated liabilities (M98)</a>
<a href="#">Silent cyber cover revisited</a>			
<a href="#">Using telematics to manage risk and prevent fraud</a>			

## 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
<a href="#">Consumer Duty – the home straight</a>		For more details on CII Training, please visit our website: <a href="http://www.cii.co.uk/learning/training/">www.cii.co.uk/learning/training/</a>	<a href="#">Advanced insurance broking</a> (930)
<a href="#">Critical Role of Geospatial Data Intelligence</a>			<a href="#">Insurance corporate management</a> (990)
<a href="#">Data Protection Breaches - claims for compensation</a>			<a href="#">Risk management in insurance</a> (992)
<a href="#">Mergers and Acquisitions in the Insurance Space</a>			
<a href="#">Policy Wordings – From test case to transparency</a>			
<a href="#">The Infinity Reliance Judgement</a>			

# Member CPD

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](#)

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

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

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

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

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

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

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

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

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

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

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

Webinar: [Mergers and Acquisitions in the Insurance Space](#)

Webinar: [Claims Made Policies Part 1](#)

Webinar: [Claims Made Policies Part 2 – In denial – claim denied](#)

Webinar: [Claims Made Policies Part 3](#)

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](#)

Webinar: [Beyond the skyline; risk identification and horizon scanning](#)

Webinar: [Critical Role of Geospacial Data Intelligence](#)

Webinar: [Data Protection Breaches - claims for compensation](#)

Webinar: [Getting to net zero claims](#)

Webinar: [Heritage claims; loss, restoration and recovery](#)

Webinar: [Insurance; how to read policy details](#)

Webinar: [Predictions for the insurance market 2024](#)

Webinar: [The Infinity Reliance Judgement](#)

Webinar: [Trends in climate change litigation](#)

Webinar: [Using telematics to manage risk and prevent fraud](#)

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

## Advanced Diploma in Insurance

Advanced insurance broking (930): <https://www.cii.co.uk/learning/qualifications/unit-930/>

Insurance corporate management (990): <https://www.cii.co.uk/learning/qualifications/unit-990/>

Risk management in insurance (992): <https://www.cii.co.uk/learning/qualifications/unit-992/>

## Diploma in Insurance

Commercial insurance contract wording (M21): <https://www.cii.co.uk/learning/qualifications/unit-m21/>

Delegated authority (M66): <https://www.cii.co.uk/learning/qualifications/unit-m66/>

Fundamentals of risk management (M67): <https://www.cii.co.uk/learning/qualifications/unit-m67/>

Personal insurances (M86): <https://www.cii.co.uk/learning/qualifications/unit-m86/>

Cargo and goods in transit insurances (M90): <https://www.cii.co.uk/learning/qualifications/unit-m90/>

Aviation and space insurance (M91): <https://www.cii.co.uk/learning/qualifications/unit-m91/>

Commercial property and business interruption insurances (M93): <https://www.cii.co.uk/learning/qualifications/unit-m93/>

Motor insurance (M94): <https://www.cii.co.uk/learning/qualifications/unit-m94/>

Liability insurances (M96): <https://www.cii.co.uk/learning/qualifications/unit-m96/>

Reinsurance (M97): <https://www.cii.co.uk/learning/qualifications/unit-m97/>

Marine hull and associated liabilities (M98): <https://www.cii.co.uk/learning/qualifications/unit-m98/>

## Certificate in Insurance

Insurance, legal and regulatory (IF1): <https://www.cii.co.uk/learning/qualifications/unit-if1/>

General insurance business (IF2): <https://www.cii.co.uk/learning/qualifications/unit-if2/>

Insurance underwriting process (IF3): <https://www.cii.co.uk/learning/qualifications/unit-if3/>

Insurance claims handling process (IF4): <https://www.cii.co.uk/learning/qualifications/unit-if4/>

Insurance broking fundamentals (I10): <https://www.cii.co.uk/learning/qualifications/unit-i10/>

Introduction to risk management (I11): <https://www.cii.co.uk/learning/qualifications/unit-i11/>

Award in general insurance (non-UK) (W01): <https://www.cii.co.uk/learning/qualifications/unit-w01/>