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Insurance
Institute

Standards. Professionalism. Trust.

Broking

Learning
resources
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About Broking

Working in the area of broking requires specialist technical knowledge and skills defined in the Professional Map. The scope of the work covered in your role will be determined by the organisation in which you work and area of insurance in which you operate.

This section outlines the Broking 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 understand the different types of broker, their responsibilities, the services they provide and their role in meeting clients' needs
- I can describe how clients access and buy insurance and how this relates to my own organisation
- I understand the scope of cover, including policy limitations and exclusions for the classes of business being handled
- I handle account queries and raise any issues if there is a problem
- I collect information using standard wording and templates and check this information to prepare the market submission for client approval
- I place insurance cover with product providers for existing policies
- 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 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 understand how to identify claims that are not covered and the process for advising the claimant
- I understand the importance of the different claims handling procedures
- I recognise when a client is dissatisfied and record and raise this in line with my organisation's complaints handling process

Band 1 learning resources

Member CPD	Assess corporate e-learning*	Training and courses	Qualification units
The role of the insurance broker	Trading in the Commercial Insurance Market The Broker-Client Relationship Selling in General Insurance Demands and needs Key Broking Processes Broker New Business Development Presentation of Risk Information to Insurers Presentation of Quotation Information to Clients Claims Handling Customer Retention Complaint Handling Product specific policy cover and broking modules	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	General insurance business (IF2) Insurance broking fundamentals (I10) Insurance broking practice (M81) Claims practice (M85)

*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 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 respond to clients' requests for changes to their insurance arrangements for straightforward risks
- I identify which types of insurance products and services are appropriate to a limited range of situations
- I co-ordinate discussions with insurers as part of the broking process
- I present available options or terms to clients and the recommended solution that meets their needs
- I place insurance cover with product providers for straightforward risks
- I use delegated authority schemes to place risks within my own business area (where appropriate)
- 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 manage the claims handling process for straightforward claims to achieve timely settlement and minimise leakage, keeping the client informed
- I can identify claims that are potentially fraudulent and follow organisational procedures for dealing with these
- I understand the mechanisms available for resolving claims settlement disputes and when these are used
- I select and appoint external experts following my own organisation's procedures and authority levels
- I ensure clients understand the different fees and charges they will pay for and how these add value to them

Band 2 learning resources

Member CPD	Assess corporate e-learning*	Training and courses	Qualification units
	Demands and needs	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	General insurance business (IF2)
	Broker New Business Development		Insurance broking fundamentals (I10)
	Presentation of Risk Information to Insurers		Insurance broking practice (M81)
	Presentation of Quotation Information to Clients		Claims practice (M85)
	Key Broking Processes		
	The Broker-Client Relationship		
	Classes of General Insurance – Personal Products		
	Classes of General Insurance – Commercial Products		
	Classes of Business		
	Broker New Business Development		
	Trading in the Commercial Insurance Market		
	Role of the Broker in Designing Insurance Programmes		
	Delegated Authority and Binding Agreements		
	Binding and Delegated Authority Agreements		
	Claims Handling		
	Claims Fraud		
	Customer Retention		
	Loss Adjusting		

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Member CPD	Assess corporate e-learning	Training and courses	Qualification units
	<u>The Role of the Actuary</u> <u>Structure and Associations</u> <u>Product specific policy cover and broking modules</u>		

Band 3

Competency standards

- I optimise solutions and premium spend for clients with complex requirements through my knowledge of product ranges, product providers and market requirements
- I prepare accurate and complete market presentations to obtain quotations for complex risks
- I select product providers and place insurance cover for complex risks to meet client demands and needs
- 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 proactively review my clients' demands and needs at the right time of the year to ensure that the client remains satisfied
- I identify premium savings for clients through risk management options and/or changes to policy cover, terms and conditions
- 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 keep clients updated in respect of insurance market developments that may impact their cover
- I evaluate and review the performance of a client portfolio and make appropriate recommendations
- I monitor the claims referral process for my area of business
- I am proactive in taking action to develop future business
- 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

Band 3 learning resources

Member CPD	Assess corporate e-learning*	Training and courses	Qualification units
The Future of Commercial broking	Role of the Broker in Designing Insurance Programmes Presentation of Risk Information to Insurers Broker New Business Development Demands and needs Trading in the Commercial Insurance Market Customer Retention The Broker-Client Relationship Claims Handling Product specific policy cover and broking modules	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Insurance broking practice (M81) Advanced insurance broking (930)

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Band 4

Competency standards

- I provide comprehensive guidance to clients who have complex requirements, including risk transfer and risk mitigation options
- I demonstrate an understanding of the requirements for insurance broking accounts and the need for segregation and identification of client monies
- I assess clients' future needs and service requirements within my area and design insurance programmes to meet their requirements
- I identify and anticipate changes to my organisation's products and services to ensure we have the best offering for clients
- I review product provider results and ratings in order to recommend the best solutions for clients
- I look for patterns and trends in client complaints and other key performance indicators, identifying gaps and potential improvements
- I determine the claims strategy and review the process for supporting the client with any claims
- I maintain and grow a balanced portfolio for my area of responsibility
- 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 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

Band 4 learning resources

Member CPD	Assess corporate e-learning*	Training and courses	Qualification units
Client Money – good practice guide	Client money	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Insurance broking practice (M81)
	General Insurance Accounting		Advanced insurance broking (930)
	Practical Risk Management for Insurance brokers		Insurance corporate management (990)
			Strategic claims management (996)

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Member CPD

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

Video: [The role of the insurance broker](#)

Report: [The Future of Commercial broking](#)

Good practice guide: [Client Money – good practice guide](#)

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

Finance

[General Insurance Accounting](#)

Broker Operations

[Trading in the Commercial Insurance Market](#)

[Broker New Business Development](#)

[Presentation of Risk Information to Insurers](#)

[Presentation of Quotation Information to Clients](#)

[Binding and Delegated Authority Agreements](#)

[The Broker-Client Relationship](#)

[Customer Retention](#)

[Role of the Broker in Designing Insurance Programmes](#)

[Key Broking Processes](#)

[Demands and needs](#)

Claims

Claims Handling

Loss Adjusting

Claims Fraud

Governance, Risk and Compliance

Insurance Regulation

Managing the Customer

Client money

Complaint Handling

Selling in General Insurance

Selling in General Insurance

Introduction to Insurance

Classes of General Insurance – Commercial Products

Classes of General Insurance – Personal Products

Introduction to the London Market

Structure and Associations

Classes of Business

Delegated Authority and Binding Agreements

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>

Strategic claims management (996): <https://shop.ciigroup.org/strategic-claims-management-996-996.html>

Diploma in Insurance

Insurance broking practice (M81): <https://shop.ciigroup.org/insurance-broking-practice-m81--m81.html>

Claims practice (M85): <https://shop.ciigroup.org/claims-practice-m85--m85.html>

Certificate in Insurance

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

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