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Insurance  
Institute

Standards. Professionalism. Trust.

# Protection Advice

Learning  
resources  
v1.5  
September 2024

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# About Protection Advice

Working in the area of protection advice 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.

This section outlines the Protection Advice 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 personal finance                                      | Broad understanding of personal finance practice  | Deeper understanding of the concepts of personal finance, 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 understand the different types of broker and adviser, the services they provide and their role in meeting clients' demands and needs
- 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 understand the scope of cover, including policy limitations and exclusions for the classes of business being handled
- I undertake straightforward research to identify suitable solutions to meet the client's needs and objectives
- I demonstrate a good knowledge of available products and services
- I prepare the information and documents that must be provided to service clients using template forms and reports
- I prepare recommendation reports and other documentation in accordance with my organisation's policy and procedures
- I know the significance of the premium payment and the different premium payment options available to clients
- I work within the Terms of Business used by my organisation and know how these meet regulatory requirements
- 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 |
|---|--|---|---------------------|
| <a href="#">10 key business question for protection</a> | <a href="#">Health and protection</a><br><a href="#">Insurance Distribution Directive (IDD)</a><br><a href="#">Protection</a><br><a href="#">Regulation and ethics</a><br><a href="#">Workplace skills</a> | For more details on CII Training, please visit our website:<br><a href="http://www.cii.co.uk/learning/training/">www.cii.co.uk/learning/training/</a> |                     |

## Band 2

### Competency standards

- I identify which types of insurance products and services are appropriate for a limited range of situations
- I obtain straightforward client information needed to provide relevant advice
- I undertake accurate and thorough client fact finding for straightforward cases
- 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 select a product or provider for straightforward client needs in accordance with the responsibilities of an adviser
- I provide customer quotations for insurance risks
- I thoroughly complete recommendation reports for clients and get them authorised where necessary
- I know the responsibilities of an adviser and the factors that should be taken into account when selecting a product provider
- I liaise with product providers and other relevant third parties in accordance with my organisation's policy
- I place insurance cover with product providers for straightforward risks
- I respond to clients' requests for changes to their insurance arrangements for straightforward risks
- I know the impact of different policy wordings, terms and conditions on the client's scope of cover
- I understand personal, business and group cover, the differences between them and rules that govern them

### Band 2 learning resources

| Member CPD | Assess corporate e-learning           | Training and courses  | Qualification units  |
|------------|---------------------------------------|---|--|
|            | <a href="#">Health and protection</a> | For more details on CII Training, please visit our website:<br><a href="http://www.cii.co.uk/learning/training/">www.cii.co.uk/learning/training/</a> | <a href="#">Award in financial planning (non-UK) (AWF)</a> |
|            | <a href="#">Planning</a>              |   | <a href="#">Group risk (GR1)</a>                           |
|            | <a href="#">Protection</a>            |   |  |

## Band 3

### Competency standards

- I carry out thorough fact finding with the client, establishing future requirements and tailoring advice and services to meet complex client needs
- I prepare accurate and complete market comparisons to obtain quotations for complex risks
- I analyse and identify products and service solutions to meet complex clients' needs
- I interpret the significance of complex products and apply them to my clients' requirements
- I select product providers and place insurance cover for complex risks to meet clients' requirements
- I optimise solutions for clients through my detailed knowledge of product ranges, product providers and client needs
- I provide accurate and complete information to clients with complex needs regarding proposed solutions, identifying the potential advantages and disadvantages for the client
- I understand, interpret and apply the significance of complex policy wordings and limitations, using these for the drafting of policies
- I build insurance package recommendations for my clients through regularly reviewing my clients' policies to ensure they remain competitive
- I understand how to identify if the client is able to claim on the policy and the process for advising the claimant
- I help my clients progress claims by guiding them through the process and interpreting the insurance terminology
- I monitor the claims referral process for my area of business
- I negotiate with product suppliers to meet client interests when required

### Band 3 learning resources

| Member CPD | Assess corporate e-learning | Training and courses   | Qualification units   |
|------------|-----------------------------|--|---|
|            | <a href="#">Planning</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="#">Financial services, regulation and ethics (R01)</a> |
|            | <a href="#">Protection</a>  |  | <a href="#">Group risk (GR1)</a>                                |

## Band 4

### Competency standards

- I provide comprehensive guidance and design financial strategies for clients who have complex requirements
- I assess clients' future needs and service requirements within my area and design insurance packages to meet their requirements
- I organise comprehensive administration guidance for clients who have complex requirements
- I review product provider results and ratings in order to recommend the best solutions for clients
- I identify and anticipate changes to my organisation's products and services to ensure we have the best offering for clients
- I monitor and update key performance indicators and client retention rates
- I determine the claims strategy and review the process for supporting the client with any claims
- I maintain and grow the business, looking for new opportunities in my area of responsibility
- I look for patterns and trends in client complaints, identifying gaps and potential training needs

### Band 4 learning resources

| Member CPD  | Assess corporate e-learning | Training and courses  | Qualification units |
|---|-----------------------------|---|---------------------|
| <a href="#">Opening the door to business protection</a> | <a href="#">Protection</a>  | For more details on CII Training, please visit our website:<br><a href="http://www.cii.co.uk/learning/training/">www.cii.co.uk/learning/training/</a> |                     |



# Member CPD

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

Webinar: [10 key business question for protection](#)

Webinar: [Opening the door to business protection](#)

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.

## Health and protection

[Health and protection](#)

## Insurance Distribution Directive (IDD)

[Insurance Distribution Directive \(IDD\)](#)

## Planning

[Planning](#)

## Protection

[Protection](#)

## Workplace Skills

# 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).

## Diploma in Financial Planning

Financial services, regulation and ethics (R01): <https://www.cii.co.uk/learning/qualifications/unit-r01/>

## Certificate in Financial Planning

Award in financial planning (non-UK) (AWF): <https://www.cii.co.uk/learning/qualifications/unit-awf/>

Group risk (GR1): <https://www.cii.co.uk/learning/qualifications/unit-gr1/>