



THE CHARTERED INSTITUTE  
OF LOSS ADJUSTERS

The Chartered Institute of Loss Adjusters

THE CLAIMS INSTITUTE

## ACS HANDBOOK

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THE CHARTERED INSTITUTE OF LOSS ADJUSTERS  
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*The objectives of the Institute are set out in its Royal Charter. Amongst these objectives are the advancement of the study of the the promotion of the efficiency and usefulness of the profession by observance of strict rules of professional conduct by members of the Institute and by establishing high standards of education and training.*

*The CIL A is an equal opportunities institute and accordingly prohibits any discrimination in terms of sex, disability, religion, sexuality or age.*

*The CIL A Examinations are regulated by the CIL A Council and the Examinations Committee of the CIL A.*



## 1 Objectives of Accreditation for Chartered Status

The Accreditation for Chartered Status (ACS) is the method by which the CILA ensure that those who have the appropriate level of competence to carry out the work as a professionally qualified loss adjuster on behalf of clients or an employer are admitted as Associates of the Institute.

The key areas of measurement of competence are that the candidate:

- has learned to apply the theory learned for the examinations to practical situations,
- has gained sufficient practical experience,
- has achieved a level of competence in their chosen specialist subject allowing them to protect the interests of their clients whilst being able to be impartial,
- can communicate effectively both orally and in writing,
- is able to act in accordance with the Institute's Rules of Conduct, possesses the highest level of professional integrity and objectivity and recognizes their duties to clients, employers and the community,

In addition the candidate will be expected to demonstrate that s/he:

- is an ambassador for the profession, the Institute and employer,
- is aware of the professional and commercial implications of their work,
- understands clients' and employers' commercial rationale and objectives,
- has an up-to-date and developing knowledge of legal and technical matters relevant to the work that s/he does and the law of the country in which s/he practices.
- is able to work unsupervised.
- has self motivation, initiative and administrative ability.

## 2 Process of accreditation

The Accreditation Panels will be held throughout the year.

Candidates must apply to the Institute, by completing the application form available from [www.cila.co.uk](http://www.cila.co.uk) sending this to the Institute and making the appropriate payment. The Institute will check that eligibility requirements have been met and will notify the candidate of their acceptance or otherwise to the accreditation process within one month. At this time the candidate will be asked to state their chosen discipline and to submit their Critical Analysis and Summary of Experience, by e-mail, to the Institute within one month of the acceptance.

The Candidate will be asked for dates that they are available and a panel will be organised that has a suitable level of knowledge in the chosen discipline. Conflicts of interest will be avoided.



### 3 Critical Analysis

#### Background

The choice of disciplines for the Critical Analysis are:

- Property Claims
- Subsidence Claims
- Theft Claims
- Business Interruption
- Public Liability & Product Liability Claims
- Contractors All Risks (Material damage) Claims
- Specialist Agriculture/Fraud/Fidelity Guarantee

The Critical Analysis will be used:

- to assess the breadth and depth of the Candidate's professional experience in the chosen speciality,
- to assess the candidate's written communication skills,
- as a basis for some of the questioning at the final assessment interview,

The Critical Analysis should be a word processed document of **no more than 3000 words** relating to the resolution of a loss extensively handled by the candidate. The total number of words must be shown at the end of the document.

#### Content

Care must be taken to protect the confidentiality of all the parties to the case and the identity of the subject property.

The choice of topic is important. The candidate may be working for a large company and been involved with an instruction of complexity size or importance in which the candidate's role and contribution could be appropriate. Alternatively the instruction may not be too complicated or of great value. It may simply be typical of the type of work with which the candidate has been involved during his training period. This could equally be a suitable topic. The candidate may wish to choose an issue or aspect of their work which is common to a number of cases with which he/she has been involved as the core of the Critical Analysis as opposed to the case itself.

It is not expected that the candidate will be an expert in every area of professional activity. The Accreditation Panel will be seeking a demonstration of a satisfactory level of competence in key areas, subject always to the level of professional conduct expected from a member of the CIL A.

Guidance Notes on the Critical Analysis are attached to this document. There is no set template for the Analysis. Photographs may be attached together with any other documents relevant to the case to highlight the Critical Analysis. **It is to be noted that no more than four such appendices may be attached to the Analysis.**

### 4 Summary of Experience



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The candidate is required to submit a brief review of no more than 750 words per case in respect of six cases handled by the candidate either solely or as part of a team in the preceding two years.

The summary to each case should show the nature of the claim, the input of the candidate, the decisions taken and their reasons and the outcome of the claim, including, if relevant, recoveries.

Care must be taken to protect the confidentiality of all the parties to the cases and the identity of the subject properties.

Whilst recognizing that the candidate may be placed in a position where all cases handled are of one type it is important that each case as summarized should reveal a breadth of experience and the cases should involve different characteristics, causes, issues or resolutions.

The Summary of Experience will enable the Accreditation Panel, with the assistance of questioning, to judge whether the candidate has obtained sufficient experience in breadth and depth to warrant the title of Chartered Loss Adjuster.



There is no pre-set template for the Summary of Experience.

### 5 The Accreditation

The presentation and interview will take place at an Accreditation Centre and will conclude the assessment process.

At the Accreditation a panel of three representatives of the Institute will interview the candidate.

The interview will last approximately 60-90 minutes (but may, at the discretion of the panel, be extended), comprising two parts:

#### Presentation

The candidate will be provided with a ten-minute opportunity to introduce to the panel an outline of the approach, rationale, investigations and conclusions concerning his/her Critical Analysis. During this period the panel will not interrupt the candidate.

#### Interview

The interview will occupy the balance of the period with the panel and the candidate will be questioned on:

- Matters arising from the Critical Analysis
- Matters arising from the Summary of Experience
- The broader aspects of the candidate's experience, knowledge, including ethics and the CIL A's Rules of Conduct.

The candidate will be offered a closing 5 minutes to re-visit any aspect of the interview for further explanation of what he/she may have said or to correct anything that on reflection the candidate considers was wrong.

### 6 The Accreditation Panel



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Each Accreditation Panel will comprise three adjudicators at least two being Associates or Fellows of the Institute. A Fellow of the Institute will chair the panel.

Each adjudicator will have undergone training under the auspices of the Institute at which interview techniques, the judgement of competency and body language will have been core subjects.

No adjudicators will be members of the same company as the candidate and wherever possible all panel adjudicators will be from different companies.

Prior to each Accreditation the panel adjudicators will have received the Critical Analyses/Summaries of Experience and any prior Referral Reports from previous Accreditation Panels for those candidates to be interviewed by them.

Each adjudicator prior to the Accreditation will have studied the submissions and discussed with their fellow adjudicators the salient points and agreed amongst them an allocation of subjects for questioning and the line of questioning to be adopted.

After each interview the adjudicators will prepare their own marking schedule where after the three will be compared for discussed and agreement followed by the preparation of one master schedule. The Chairman will have the deciding vote on any contentious part of the marking.

A specimen template for the Marking Schedule to be used in the Accreditation is attached to this document for the information of the candidates.

### **7 Monitoring**

The Accreditation interviews will be monitored at each centre on a regular basis by an invigilator appointed by the Institute. At some point during the interview it is possible that the invigilator will monitor the panel. The purpose of the monitoring is to:

- Enable a judgement to be made on the consistency of interviews and to develop and improve them and
- Ensure that the candidates are treated fairly by the panels and are given every opportunity to demonstrate their professional competence.

If requested the invigilators will give feedback to the panels on the day and may also discuss training needs. They will not however become involved or take part in the decision making process of the panel.

Invigilators will receive copies of the Referral Reports for those panels that were monitored by them.

### **8 Decision**

In making their assessment the Accreditation Panel will take a holistic view of the candidate's performance. However the Critical Analysis and the Summary of Experience will be judged separately.

An overall decision will be made of the candidate's pre-accreditation submissions, the presentation and the interview.

Marginal under-achievement in one area may be balanced by a better than average component elsewhere. However in view of the fact that the candidate's Critical Analysis and Summary of Experience are not prepared under examination conditions, technical and literary accuracy and a high standard of presentation will be expected.



Adjudicators have to be satisfied that the candidate has received reasonably balanced professional training and experience and possesses the communication skills, both oral and written, of a professionally competent loss adjuster.

Successful candidates will be eligible for election to the class of Associate of the Institute.

## 9 Results

Results will be sent to the candidate's correspondence address within 21 days after the interview.

## 10 Referrals

In the event that the candidate fails to satisfy the panel the candidate will receive a Referral Report giving the reasons for the decision and advice to assist the candidate to prepare for a future accreditation application.

The Accreditation Panel will in the Referral Report advise the candidate on what he/she will need to submit to the Institute in the event that the candidate wishes to seek re-accreditation.

Referred candidates seeking re-accreditation may apply to the Institute within three months and will need to submit to the Institute:

- A plan in no more than 500 words of how the candidate proposes to address the deficiencies in the Referral Report and,
- A new 3000 word Critical Analysis or if recommended, re-submit the original Analysis suitably amended and updated and/or
- Submit a revised Summary of Experience.
- Be re-interviewed either on the Critical Analysis, the Summary of Experience or both depending on the referral.

In the event of the candidate being referred only on the Critical Analysis or the Summary of Experience, the subsequent interview may be reduced.

In the event of the candidate being referred on the Critical Analysis a new ten minute presentation will be necessary.

Candidates referred on both the Critical Analysis and the Summary of Experience will be required to pay a fee of £100. Those candidates only referred on **either** the Critical Analysis or the Summary of Experience will be required to pay a fee of £50.

## 11 Appeals

An unsuccessful candidate may lodge an appeal with the Institute within 30 days of receiving the result. A fee of £150 will be charged (which is refundable in the event of the appeal being upheld).

The candidate will need to outline in no more than 500 words the reasons why he/she feels the result was incorrect. This submission together with the candidate's original Critical Analysis and Summary of Experience will then go before an Appeals Committee comprising two chartered members representing the Institute and one chartered member nominated by the appellant, none of whom was a member of the Accreditation Panel that referred the candidate. The Appeals Committee reserves the right to interview the appellant and/or the Chairman/Adjudicators of the original Accreditation Panel.

The appellant will receive a written report of the Appeals Committee giving its decision on the application.



The decision of the Appeals Committee will be final.

## **12 Position for Overseas Candidates**

Overseas candidates will follow the same paths as detailed above.

Regional training will be given to adjudicators for the Accreditation Panels.

The same Appeals procedure will apply with regard to the decision of the Accreditation Panels.



## F. Guidance Notes to Candidates for Accreditation

### Critical Analysis

The Critical Analysis is a written report, which, at its simplest, is a detailed analysis of a case with which the candidate has been extensively involved during their training period, the conclusion to which includes a critical appraisal of the case together with an outline of the lessons learned.

The choice of topic is very important. The candidate may be working for a large firm and have been involved with an instruction, which is considerable in complexity, size or importance and his role and contribution in that could be an appropriate topic. On the other hand the instruction or case may not be too complicated or of great value. It may simply be typical of the type of work with which the candidate has been involved during the training period and this could be an equally suitable topic. The candidate is able to use a case or a number of cases as being a suitable choice for the Critical Analysis. The reason for this is the candidate may wish to choose an issue or aspect arising from his work that is a part of and is common to the number of cases with which s/he has been involved and upon which s/he wishes to concentrate in the analysis.

It must be emphasized that the candidate is not expected to be running the case, but it is his involvement in the team that s/he is expected to outline, analyze and provide comment on. It may be the position that the case has been ongoing for some time and that the involvement has not been continuous or may not have begun at the outset of the case. It may be that at the time of writing the Critical Analysis the case has not reached a conclusion. The Critical Analysis will comprise the detail up to the date of writing and it may be that the report contains a prognosis of the outcome. Alternatively the outcome may be known at the date of the assessment and the candidate may wish to include this in his oral presentation to the Accreditation Panel.

Overall the Critical Analysis should provide the panel with detailed evidence of the candidate's ability to work competently and that s/he is able to apply the core knowledge relevant to the specialist discipline. After the presentation the panel will question the candidate in detail on this and other matters.

One of the main reasons potentially for Referral is that the format of the Critical Analysis becomes similar to the type of report that the candidate may write at work. This should be resisted and whilst the Critical Analysis should be structured it may take a free flow path with the content relating to the candidate's core skill but it may also touch upon other aspects of what may be taken as the common competencies expected of a chartered loss adjuster.

*The candidate should put himself in the position of a potential client looking at the report for the first time and whether s/he would be impressed with the style of presentation and structure. The candidate should also note that the information contained in the Critical Analysis will be treated in the strictest of confidence by the panel.*

The candidate should ensure that he/she not only understands the case itself and the processes followed but also the rationale behind the decision making in the context of the cover afforded under the policy. The panel will be extending their questioning beyond what the candidate actually did to why he/she did it and possibly why he/she did not use an alternative approach. They will also probe the candidate's understanding of any wider issues surrounding the case.

Whilst the Accreditation Panel will be endeavouring to determine the candidate's general level of ability they are not expecting him to be an expert in every area of professional activity. They are seeking a demonstration



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of a satisfactory level of competence in key areas, for the client served, subject always to the level of professional conduct expected from a member of the CIL A.

The Critical Analysis must be a **maximum of 3000 words** (not including the appendices limited to a maximum of four) and can include photographs and plans etc, but the latter should be no larger than A4 size when folded. The total number of words must be shown at the end of the document. The Critical Analysis is a professional piece of work and as such should be signed and dated by the candidate and certified as his own unaided work by a chartered member of the CIL A.

It is to be noted that if external assistance to the preparation of the Critical Analysis is taken and this is subsequently established then the candidate will not be able to proceed to the Accreditation for Chartered Status.

It is quality not quantity that is important so a word count should be used and the appendices should be limited (maximum of 4), each element of which should be included to support the report, not add to or expand upon it.

It is important that the report includes the following headings:

- Key issues
- Nature and extent of cover
- The magnitude of the loss and the eventual settlement cost
- Options
- Reasons for rejection of certain options.
- The candidate's proposed solution to the problem/s and reasons supporting this choice.
- A critical appraisal of the outcome and reflective analysis of the experience gained.

### **Key issues**

The chosen case could be complex and if too many issues are selected it is likely that the candidate will only skim the surface and not cover what is required i.e. a detailed analysis. The candidate needs to be selective and to think about the depth required as being beyond simple basic levels of knowledge and understanding such as data collection and inspection but to a level demonstrating the practical application of skills and the use of judgment.

The candidate may have come across one key issue in a case that in itself is so substantial that it is capable of forming the basis of the Critical Analysis. It may be an issue which is common across a number of cases with which the candidate has been involved and which become the basis of the Analysis.



## Options

Before proposing a solution on an issue in the case the candidate will need to consider all of the options to demonstrate his ability to think both logically and laterally. s/he must also demonstrate that s/he has genuinely considered the options over and above the preferred solution and give reasons why some solutions may not be feasible.

*The candidate should avoid the trap of going down one route only and should consider options or possible courses of action and also give reasons for rejection of those options not selected.*

*Options should relate to alternative courses of action to address the key issues within the professional case selected. The option to accept the instruction to act or not to accept it is not what this section should relate to.*

## The Proposed Solution

The candidate must give a detailed account of the reasons supporting their adopted course of action and the recommendation placed before his client and it is important that his thoughts are wide ranging.

*The candidate should try to ensure that s/he widens his thought processes in respect of the proposed solution. s/he should think about all of the aspects that support his decision; customer care; market practice; policy cover; legal precedents; financial; technical; professional; rules of conduct; ethics and conflicts of interest, but s/he does not have to address each of these if they do not form part of his decision.*

## Critical Appraisal and Analysis of Experience

It is essential that the conclusion to the report must include a critical appraisal of the outcome together with the candidate's own views and feelings as to what s/he learned from the experience and where in the future s/he may take a different approach, with reasons given.

This part of the report may comprise up to a quarter of the total number of words.

The critical appraisal is about being introspective. The candidate needs to be able to look at the case, consider what has gone well and, most importantly, be able to identify what has not gone well, so that s/he can plan how s/he might improve next time s/he carries out a similar task. This will comprise the candidate's critical appraisal of the case. The next step is for the candidate to stand back from the case and reflect upon what s/he has learnt from the experience gained.

*The Accreditation Panel will be looking to take the candidate's critical appraisal as a starting point to question him beyond what s/he actually did and to probe his understanding of the wider issues surrounding the case. It is therefore useful to start these processes whilst writing the Critical Analysis so that the candidate is well prepared for the interview.*

## Confidentiality

The candidate must ensure that he/she has his employer's consent to the disclosure of the matters that feature in the Summary of Experience and Critical Analysis.



For confidentiality to the policy holder and the Insurer names and addresses should be altered and the candidate may disguise facts that might otherwise make the case identifiable.

## References

Extracts from Acts of Parliament, case law and other sources should not be quoted at length but essential references must be given if relevant to the case in question and the decisions taken.

## Conclusion

Above all the Critical Analysis and Summary of Experience must reflect the candidate's abilities in respect of:

- Written and graphic communication
- Professional standards of organization and presentation
- Analysis, reflective thought and problem solving
- Learning from experience gained

The candidate and a chartered member of the CIL A must certify that the Critical Analysis and Summary of Experience are the candidate's own unaided work and a true and faithful reflection of his experience during the training period. If this is not the position then the candidate will become barred from Accreditation for Chartered Status.

## Presentation

In addition to the written submission the candidate will make a ten minute oral presentation of the Critical Analysis as the first component of the interview.

**The candidate should remember the panel will have already read the submission so it should not be read verbatim.** The candidate should identify before the assessment the key points s/he wants to address in the oral presentation and speak to these.

The candidate should also remember that when speaking what he/she has in mind to say might, if spoken fast, last only a few minutes leaving an embarrassing gap to the interview. The candidate should rehearse the oral presentation at normal speaking rate and trim so that it lasts ten minutes.

Owing to the number of interviews held simultaneously, presentation facilities at accreditation centres are unlikely to match the best available in the candidates' offices. No presentational facilities will be provided by the Institute. Those candidates who wish to use a stand-alone laptop personal computer may do so if the format is appropriate for an audience of three. It is emphasized, however, that what is being assessed is the candidate's ability to communicate effectively rather than his use of technology.

## Interview

The interview will occupy the balance of the period with the panel and the candidate will be questioned on:

- Matters arising from the Critical Analysis and Summary of Experience.
- Other matters arising from the answers to the above.
- Broader aspects of the candidate's experience.



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- The candidate's approach to professional ethics.
- Knowledge of the Rules of Conduct of the CILA.

In making their assessment the panel will take an holistic view of the candidate's performance. No one component of the accreditation will constitute a pass or a referral.

An overall judgement will be made of the candidate's pre-accreditation submissions, his presentation and the interview. It can be that marginal under-achievement in one area can be balanced by a better than average achievement elsewhere.

**In view of the fact that the Summary of Experience and Critical Analysis are not prepared under examination conditions technical and literary accuracy and a high standard of presentation will be expected.**

### **Referral**

The panel has to be satisfied that the candidate has demonstrated receipt of a properly structured and balanced professional training and experience. If the professional training and experience are considered unsatisfactory the candidate will be referred and required to undertake further training and gain further experience before attending another interview at a future date.

Successful candidates will be eligible for election to the class of Associate of the Chartered Institute of Loss Adjusters.



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## The Chartered Institute of Loss Adjusters

Assessment for Chartered Status  
Name of Candidate

Marking Form  
Number

### CRITICAL ANALYSIS

#### Written Submission

		Refer	Marginal	Pass	
		Comment	Marginal Pass Comment	Good Comment	Outstanding Comment
1	Overall written presentation (spelling, grammar, graphics)				
2	Identification of key issues and problems				
3	Consideration of all available options and reasons for rejecting those not used				
4	Judgement and reasoned support for proposals				
5	Reflective analysis of experience gained				
6	Professional and technical knowledge				

### PRESENTATION

		Refer	Marginal		Pass
		Comment	Marginal Pass Comment	Good Comment	Outstanding Comment
1	Oral Communication skills				
2	Clarity of thought and structure				
3	Presentation skills (eye contact, body language and voice projection)				



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## INTERVIEW

### Critical Analysis

		Refer		Marginal		Pass	
		Very weak	Weak	Marginal Fail	Marginal Pass	Good	Outstanding
1	Responses under questioning, logic and clarity						
2	Primary areas of experience (depth of knowledge and ability to put theory into practice)						
3	Secondary areas of experience (awareness of all round knowledge)						
4	Motivation integrity, maturity, confidence and leadership skills						

### SUMMARY OF EXPERIENCE

### Written Submission

		Refer		Marginal		Pass	
		Very weak	Weak	Marginal Fail	Marginal Pass	Good	Outstanding
1	Overall written presentation (spelling, grammar, graphics)						
2	Identification of key issues and problems						
3	Consideration of all available options and reasons for rejecting those not used						
4	Judgement and reasoned support for proposals						
5	Professional and technical knowledge						



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INTERVIEW		Refer		Marginal		Pass	
		Very weak	Weak	Marginal Fail	Marginal Pass	Good	Outstanding
Summary of Experience							
1	Responses under questioning, logic and clarity						
2	Primary areas of experience (depth of knowledge and ability to put theory into practice)						
3	Secondary areas of experience (awareness of all round knowledge)						
4	Motivation integrity, maturity, confidence and leadership skills						
GENERAL		Refer		Marginal		Pass	
		Very weak	Weak	Marginal Fail	Marginal Pass	Good	Outstanding
Awareness of CILA Rules of Conduct and general professional ethics							
REFERRED CANDIDATES		Refer		Marginal		Pass	
		Very weak	Weak	Marginal Fail	Marginal Pass	Good	Outstanding
Extent to which previous weaknesses have been addressed							