

The Chartered Institute of Loss Adjusters

READING LIST
for
CILA
ASSOCIATESHIP
EXAMINATIONS
2012

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INTRODUCTION

There are no set texts for the CILA exams. It is the Institute's policy to recommend a variety of study material which is considered appropriate; this may include specialist book(s), self-contained study guides, or material published by other organisations.

Wide reading and practical experience are essential preparation for the CILA examinations. As well as recommended texts this should include: general reading of the insurance press; the business and personal finance pages of daily, national and regional newspapers; reports and publications of organisations such as The Financial Ombudsman Service.

The inclusion of a book on a subject list does not mean it should be "read from cover to cover". Detailed study is essential but the ultimate guide to what you should study for the examinations is the published syllabus. You should therefore be discriminating in using material and study only what is relevant to the syllabus of the subject. Further reading is often required to place the insurance principles into a wider industrial and commercial context.

All textbooks on law must be considered with care. The most recent editions of books should be used and all updating material issued by the publishers should be considered. The date shown is the latest edition that has been identified. In order to keep up-to-date reference should also be made to specialist journals which report on particular areas of the law.

There is an element of common ground in subjects C1 - C3 and certain basic texts are relevant to these subjects. The general recommended reading will also be valuable reference material for your business life.

Most of the books listed are in print. Where a book is known to be out of print it has been included on the list because there is not a suitable alternative. A reference or loan copy will be available in the CII Library and may also be available through a local public or business library.

INSURANCE PRESS

Regular reading of the insurance press will enable you to keep up-to-date on changes in the insurance market and on legal developments, which impact on insurance.

Post Magazine (Weekly) Incisive Media, Haymarket House, 28-29 Haymarket, London SW1Y 4RX

The Journal (Monthly) CII, 20 Aldermanbury, London EC2V 7HY. This magazine now includes "Insurance Research and Practice", high quality research papers relevant to the practice of general insurance.

Insurance Times (Weekly) 33 Throgmorton Street, London EC2N 2BR

DAILY PRESS

National and regional newspapers, particularly the weekend editions, regularly contain articles and features on insurance matters.

OMBUDSMAN'S REPORTS

The Financial Ombudsman Service publishes:

Ombudsman News containing case studies.

An **Annual Report** containing a review of the year and some brief case histories.

A **Digest of Annual Reports and Bulletins**.

These are all available from: www.financial-ombudsman.org.uk

WEB SITES

A number of websites contain free material which is of relevance to the syllabuses. For example the Swiss Re site (www.swissre.com) has a research and publications page from which papers can be downloaded. For example "Business Interruption Insurance" is a publication to provide guidance for enterprises and the insurance industry on how to deal effectively with the complex issue of business interruption. Although not directly relevant to the current syllabus there are some sections which could be of assistance in studying C3.

The following web sites contain insurance information which may be relevant to the subject(s) you are studying:

www.cila.co.uk	Chartered Institute of Loss Adjusters
www.abi.org.uk	Association of British Insurers
www.thefpa.co.uk	Fire protection Association
www.cii.co.uk	Chartered Insurance Institute
www.legislation.hms0.gov.uk	UK statute law
www.bailii.org	Legal information
www.financial-ombudsman.org.uk	Ombudsman
www.arsonpreventionbureau.org.uk	Arson Prevention Bureau
www.postmag.co.uk	Post Magazine

Most sites contain useful information on their visitor pages.

Legal Information

A number of UK legal firms have newsletters and case law on their websites. To identify some you can put "insurance law firms" into a search engine and restrict the search to the UK. You will find that most firms are prepared to send their periodic newsletter, often by e-mail, free of charge.

PURCHASE OF READING MATERIAL

Books shown as in print on the Recommended Reading List should be available from any bookseller.

Witherby & Co. operate a mail order service and stock a very comprehensive range of insurance textbooks. They can be contacted at:

www.witherbys.co.uk

Witherby & Co., 32 Aylesbury Street, London EC1R 0ET

Telephone 020 7251 5341

Fax 020 7251 1296

Books shown as published by the CILA are available from Witherby & Co at the address above.

Technical papers published by the CILA are available on CILA's web site.

Where the Chartered Insurance Institute (CII) is shown as publisher please apply to:

www.cii.co.uk

CII, 31 Hillcrest Road, South Woodford,
London E18 2JP

Telephone 020 8989 8464

BORROWING READING MATERIAL

The Chartered Insurance Institute's Library is one of the most comprehensive insurance libraries in the world.

The CII Library can be contacted at:

Telephone 020 7417 4415

email library.cii@dial.pipex.com

website <http://www.cii.co.uk>

address 20 Aldermanbury, London EC2V 7HY

GENERAL RECOMMENDED READING

INSURANCE TEXT BOOKS

Fire Insurance Law and Claims (1997) (R.M.Walmsley) is a complete revision of a book published in the early 1980's which had become a classic insurance text on insurance claims. It covers the application of insurance principles to property damage claims and has been accepted as a standard work of reference.

The **Principles of Indemnity and its Application (R.M.Walmsley)** was published by CILA in 1995 and is relevant to the syllabuses of several subjects concerning material damage insurance. It sets out relevant legal cases and considers the enquiries and calculations required to implement the principle. It includes chapters on Legal Decisions, the valuation of Stock and Work in Progress. The detailed discussion in some sections of the book is too specialist for the syllabus of papers C1-C3 but there are sections of the book which cover matters which should be understood by candidates for these examinations.

The "Claims and" series was published by the Institute in 1993/94.

**Claims and Standard Fire Policies (1993)
(R.M.Walmsley)**

Claims and Public Liability Policies (1994) (J.P.P.Shaw)

**Claims and Theft All Risks and Money Policies (1994)
(D.Cutter)**

**Claims and Loss of Profits Insurance (1994)
(R.M.Walmsley)**

In addition to these books you should have access to a recognised legal textbook and a book on insurance law. Suggestions of suitable insurance law books are listed above.

There are also a number of books and papers which are relevant to aspects of the Associateship exams but which do not fall within a specific examination syllabus.

Arson and the Insured (1993) (Paul A J May) (CII) comes in this category and can be downloaded from the CILA website.

TECHNICAL PAPERS

In the past the Institute has published occasional technical papers. The following is a list of those considered relevant for the current syllabus.

Subsidence, an unsettling problem	1989	Roberts
Contribution	1996	Ball
The Commercial All Risks Policy	1997	Ball
Adjusters Guide to Stock Reconciliation	1998	Ball
Tenants' Fixtures and Fittings	1998	Weatherhead

Stocks of these papers are no longer held but copies are available on the Institute's web site.

TECHNICAL BULLETINS

Technical Bulletins are issued from time to time to all members. They contain information on current "technical matters" and may also contain information relevant to the examination syllabus.

Copies can be downloaded from the CILA website.

PAST EXAMINATION PAPERS

Copies of past examination papers are on the Institute's website.

C1 THE PRINCIPLES OF INSURANCE C2 APPLICATION OF THE PRINCIPLES OF INSURANCE C3 ADJUSTMENT OF CLAIMS

As well as the general reading mentioned above there are a number of publications which are relevant to the syllabuses of the Core Subjects.

Study Guides for **C1 and C2** can be downloaded from the CILA website.

The Association of British Insurers (ABI) publish:

- Recommended Policy wordings and clauses for Fire, Special Perils and All Risks (Material Damage)
- Standard Fire Policy (Material Damage)
- Instructions to Adjusters on Claims Procedure
- Rules for Contribution between subscribing Insurers (Fire)
- Motor Conference Agreement on Contribution

Policies such as Fire and Special Perils, Domestic Contents, Personal All Risks, from different UK Insurers and Lloyd's Underwriters.

The various **Acts of Parliament** referred to in the syllabuses

Rules for referrals to the **Financial Ombudsman Service**

Rules for the **Private Arbitration Scheme** (Chartered Institute of Arbitrators)

The Law of Theft (1997) (J.C.Smith) (Butterworths)

Contribution (J.R.M.Ball) (CILA technical paper)

Contractors All Risks Insurance (1993) (F.Eaglestone) (CILA)

The Commercial All Risks Policy (1998) (J.R.Ball) (CILA technical paper)

Adjusters Guide to Stock Reconciliation (1998) (J.R.M.Ball) (CILA technical paper)

Tenants Fixtures and Fittings (1998) (M.Weatherhead) (CILA technical paper)

C1, C2, & C3 cont'd

Intruder Alarm Signalling (2000) (various authors) (ABI) *A technical briefing report published by the ABI as part of their Research Strategy for General Insurance. The report includes background information on alarms, and the advantages and disadvantages of different systems.*

Insurance Principles

There are a number of books covering insurance principles. It is important to note the date of publication and, if you are using a book which was printed several years ago, make certain that you update the legal comments.

Introduction to Insurance (1999) (D.S.Hansell) (LLP)

This book contains progress tests on each chapter

Legal Principles

There are a number of books on contract law and on tort and you may already have a suitable book. Very readable introductory texts are:

Tort (2005, 6th edition) (Vera Bermingham) (Sweet & Maxwell)

Contract Law (2006, 7th edition) (Robert Duxbury) (Sweet & Maxwell)

Insurance Law (updated annually) Course material for subject PO5 (CII)

More substantial books are:

Bird's Modern Insurance Law (2007, 7th edition) (John Birds and Norma J Hird) (Sweet & Maxwell)

Colinvaux's Law of Insurance (2006, 8th edition) (ed. Robert Merkin) (Sweet & Maxwell)

The Modern Law of Insurance (2006, 2nd edition) (Andrew McGee) (Butterworths)

MacGillivray on Insurance Law (2003) (Legh-Jones, Birds, Owen) (Sweet & Maxwell)

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