



# Chartered Institute of Loss Adjusters

## Recommended Reading List for the Advanced Diploma Examinations

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## Introduction

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

Wide reading and practical experience are essential preparation for the CILA Advanced Diploma 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 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 updates 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 Chartered Insurance Institute (CII) Library and may also be available through a local public or business library.



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### 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** (Daily news updates online and a weekly magazine)

Incisive Media, Haymarket House, 28-29 Haymarket, London SW1Y 4RX [www.postonline.co.uk](http://www.postonline.co.uk)

**Insurance Times** (Daily news updates online and a fortnightly magazine)

30 Canon Street, London EC4M 6YJ [www.insurancetimes.co.uk](http://www.insurancetimes.co.uk)

**The Journal** (CII membership magazine)

20 Aldermanbury, London EC2V 7HY [www.cii.co.uk](http://www.cii.co.uk)

### 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 Review** containing a review of the year and some brief case histories.
- **Technical notes** which set out the Ombudsman's usual approach to disputes.

These are all available at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Websites

A number of websites contain free material which is of relevance to the syllabi. For example, the Swiss Re site ([www.swissre.com](http://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:

- |  |                                       |
|--|---------------------------------------|
| • <a href="http://www.cila.co.uk">www.cila.co.uk</a>                                 | Chartered Institute of Loss Adjusters |
| • <a href="http://www.cii.co.uk">www.cii.co.uk</a>                                   | Chartered Insurance Institute         |
| • <a href="http://www.abi.org.uk">www.abi.org.uk</a>                                 | Association of British Insurers       |
| • <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a> | Financial Ombudsman Service           |



## THE CHARTERED INSTITUTE OF LOSS ADJUSTERS

- [www.legislation.gov.uk](http://www.legislation.gov.uk) UK statute law
- [www.bailii.org](http://www.bailii.org) British and Irish Legal Information Institute
- [www.thefpa.co.uk](http://www.thefpa.co.uk) Fire protection Association
- [www.stoparsonuk.org](http://www.stoparsonuk.org) Arson Prevention Forum

### 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 that are in print should be available from any bookseller. Witherby Publishing Group operate a mail order service and stock a very comprehensive range of insurance textbooks. They can be contacted at:

- **Witherby Publishing Group**  
4 Dunlop Square, Deans Estate, Livingston, EH54 8SB [www.witherbypublishinggroup.com](http://www.witherbypublishinggroup.com)

Books shown as published by the CILA are available from Witherby Publishing Group.

Where the Chartered Insurance Institute (CII) is shown as publisher you can contact:

- **Chartered Insurance Institute**  
42 – 48 High Road, South Woodford, London E18 2JP [www.cii.co.uk](http://www.cii.co.uk)

### Borrowing reading material

The CII’s Library is one of the most comprehensive insurance libraries in the world. The CII Library can be contacted at:

- **CII Library**  
20 Aldermanbury, London EC2V 7HY [www.cii.co.uk/knowledge/resources/cii-library](http://www.cii.co.uk/knowledge/resources/cii-library)  
E-mail: [knowledge@cii.co.uk](mailto:knowledge@cii.co.uk)



## General Recommended Reading

### CIL A Text Books

**Property Insurance Law and Claims (2010) (M.Hyde, B.McCarthy, J.Deacon)** This new edition of the previously entitled Fire Insurance Law and Claims by John Peverett has been rewritten to include the many variations to the law and the introduction of regulations. It examines the contract of insurance, insurable interest and indemnity, perils, proximate cause, utmost good faith, fraud, measures of settlement, double insurance and contribution, subrogation and distribution of recoveries.

**The Principle of Indemnity and its Application (R.M.Walmsley)** was published by CIL A in 1995 and is relevant to the syllabi 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 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)**

There are also a number of books and papers which are relevant to aspects of the Advanced Diploma 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 CIL A website.

### CIL A Technical Papers

On occasion the Institute publishes technical papers. The following is a list of those considered relevant for the current syllabi:

- **Subsidence, an unsettling problem (1989) Roberts**
- **Contribution (1996) Ball**
- **Understanding the Commercial All Risks Policy (1997) Ball**
- **Adjusters Guide to Stock Reconciliation (1998) Ball**
- **Tenants' Fixtures and Fittings (1998) Weatherhead**

Simply use the keyword search facility on the CIL A website to locate these technical papers.



## CILA Technical Bulletins

CILA 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 at:

[www.cila.co.uk/technical/specialist-interest-groups/technical-bulletins](http://www.cila.co.uk/technical/specialist-interest-groups/technical-bulletins)

## Past examination papers

Past examination papers are published on the CILA website.

## Recommended Reading for Syllabi

As well as the general reading mentioned above there are a number of publications which are relevant to the syllabi of the core subjects.

The **Association of British Insurers (ABI)** published material called the “ABI Blue Book”. Whilst the material may no longer be promoted by the ABI, it provides typical policy wordings which may give you a useful framework for study. The “ABI Blue Book” can be found on the CILA website at [www.cila.co.uk/technical/abi-blue-book](http://www.cila.co.uk/technical/abi-blue-book). The material should be used for guidance and reference purposes only.

**Policy wordings** 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 syllabi - [www.legislation.gov.uk](http://www.legislation.gov.uk)

Rules for referrals to the **Financial Ombudsman Service** - [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

**Smith’s Law of Theft** (2007, 9<sup>th</sup> edition) (D.Ormerod, D.Williams) (Oxford University Press)

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

**Contractors All Risks Insurance** (1993) (F.Eaglestone) (CILA text book)

**Understanding 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)

**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 tort.

Strongly recommended books are:

- **Law Made Simple** (2014, 13<sup>th</sup> edition) (David Barker, Colin Padfield) (Routledge)
- **Nutshells Tort** (2014, 10th edition) (Vera Bermingham, Susan Watson) (Sweet & Maxwell)
- **Contract Law** (2014, 2<sup>nd</sup> edition) (Robert Duxbury) (Sweet & Maxwell)
- **Insurance Law** (updated annually) Course material for subject PO5 (CII)

Books for reference are:

- **Bird's Modern Insurance Law** (2014, 9th edition) (John Birds) (Sweet & Maxwell)
- **Colinvaux's Law of Insurance** (2014, 10th edition) (Robert Merkin) (Sweet & Maxwell)
- **The Modern Law of Insurance** (2011, 3rd edition) (Andrew McGee) (Lexis Nexis)