



Examiner's comments
CILA C4 Property Domestic ACS - April 2015

Overview

The exam comprises 4 out of 4 questions of equal marks.

From a review of the examination scripts the examiner recommends that candidates:

- Take account of the allocated marks and provide an appropriate level of detail and information in their answer.
- Clearly identify the requirements of the question and ensure that the answer responds to all of the requirements.
- As all of the questions refer a scenario it is important that candidates note the detail of the scenario, read through all the questions and plan their answers.
- In general the examination paper was well answered allowing candidates to evidence both their technical knowledge and experience.
- Whilst the key information was contained in the scenario candidates are also required to place their own interpretation on the circumstances of the claim and potential outcome of their enquiries.
- The ACS examination requires candidates to demonstrate the rationale and thought processes behind the decisions they make in the management of a particular claim.

Comments on specific questions.

The comments below give an indication of the approach and topics that should be included in an answer. They are not however presented as complete or model answers.

The examination questions were based upon a scenario of a domestic claim for accidental damage to contents.

This question required candidates to detail the enquiries they would make to establish three aspects of the claim.

The examiner is looking for candidates to include all the information and detail the sources of the information.

Whilst the question stated they were not required some candidates provided their view of the policy liability and/or the reserve.

As an example for Q 1b) on policy liability the enquires could include:

- Collate information, ideally pre meeting, such as; proposal form/statement of facts, the statement of claim, FNOL report and policy schedule. Ensure all papers available for meeting.
- Policy exclusions, warranties, conditions etc. Policy wording.
- Policy limitations; limits, excess etc. Policy wording.
- Identify insurers concerns. Refer to instructions/speak with insurers.
- Validate insurable interest of damaged items, ownership of property between the landlord and the tenant. Tenancy agreement/furnished unfurnished?

Q1



<p>Q2</p>	<p>This four part question referred to the evaluation of a potential fraud.</p> <p>This question is an example of where candidates benefit from reviewing all aspects of the question and planning their answer.</p> <p>Q2a) Measures on site to rule out fraud. The answer could include a range of measures including:</p> <ul style="list-style-type: none"> • Open questions • Speak to all parties • TED Tell me Explain to me Describe to me • Walk through the circumstances • Review details such as; Insurance/claims history, Lifestyle, CCJ,s etc <p>Q2b) The question required candidates to demonstrate their understanding of the methodology of taking a statement and to provide a <u>list</u> of the facts to be included.</p> <p>Q2c) The question required candidates to explain a technical point in a manner and language that could be readily understood by the recipient, a consumer.</p> <p>Marks are therefore allocated for three elements comprising the; technical content, structure and appropriateness of the language and style.</p> <p>Some candidates provided a professional and technical explanation of the principle of subrogation, which was not appropriate to the context.</p> <p>Q2d) Candidates were required to explain the merits of their response to Q2a and Q2c. The examiner was asking candidates to explain the advantages and disadvantage of their approach and the consequences of failing to handle the claim correctly such as; complaints, CILA Code of Conduct, build trust, TCF compliance, the significance of fraud etc</p>
<p>Q3</p>	<p>The question required candidates to demonstrate their report writing skills by drafting two sections of a domestic preliminary report.</p> <p>The purpose of the report is to provide insurers with sufficient information to enable to reach a decision about the claim without further referral.</p> <p>It is important therefore that the report includes all relevant points and is written in a professional and logical style which leads towards recommendations that will be provide later the report.</p>
<p>Q4</p>	<p>The question asked candidates to draft a letter to the appointed loss assessor detailing actions being taken and further information required.</p> <p>The question required candidates to demonstrate their ability to project manage a claim and communicate in a professional style.</p> <p>The content of the letter should therefore confirm the present position and detail the actions to be completed by all parties with agreed timescales.</p>



Marks were awarded for the following elements:

- Layout including heading/s, address, reference, contact details etc.
- Style - short paragraphs, clear and concise
- Language – professional
- Technical content – retention of damaged items, salvage, recovery, reservation of rights etc.