

Examiner's Comments
CILA C4 Commercial ACS - October 2016

Overview

In general the examination paper was well answered candidates demonstrating the ability to evidence both their technical knowledge and experience.

For a more detailed review of the requirements of each product specific C4 exams it is recommended that candidates refer to the examiner comments for the October 2015 examinations.

The exam comprises four compulsory questions of equal marks. 50 marks per question.

Unless stated otherwise the allocation of marks for each part of a question is evenly distributed e.g. each part of two part question can achieve 50% of the total marks available.

The examination questions are based upon a case study of a claim related to the product selected by the candidate.

The questions relate to a case study. Candidates are encouraged to carefully read and review the details of the case study and make notes of the issues and concerns that need investigation as part of managing the claim.

As the questions flow from the case study it is recommended that candidates answer the questions in number order.

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

- As all of the questions refer a case study it is important that candidates note the detail of the case study, read through all the questions and plan their answers.
- 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 your answer responds to all of the requirements.
- As part of the C4 assessment the examination questions are designed to test the candidate's written communication skills.
- This includes using a style of writing that is appropriate for the recipient. For example the language used and style of writing to a consumer will be different to that used in a letter to professional such as a solicitor or loss assessor.
- One of the questions requires candidates to draft two sections of a report to their principal. Candidates should ensure that they are familiar with the requirements of the selected sections of the report and only include the information relevant to that section.
- Candidates should be mindful that the purpose of a report is to provide insurers with sufficient information to enable to reach a decision about the claim without further referral. 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 provided later the report.
- Candidates are also required to place their own interpretation on the circumstances of the claim and potential outcome of their enquiries. Where this is the case it is recommended that candidates include a comment at the beginning of their answer detailing any assumptions they have made.

- The examiner is looking for candidates to explain their thought process and provide a critical analysis of the methods. There should be an explanation of the advantages and disadvantage of the proposed methods and the potential consequences of failing to secure evidence.
- The ACS examination requires candidates to demonstrate the rationale and thought processes behind the decisions they make in the management of a claim. This should include all actions including those that may have been discounted.