



THE CHARTERED INSTITUTE  
OF LOSS ADJUSTERS

## CONTINUING PROFESSIONAL DEVELOPMENT



## Introduction

One of the principal objectives of the CILA Charter is *“to maintain high standards of professional practice and conduct by all members”*. In today’s dynamic, ever-changing work environments your role as a loss adjuster is complex, demanding and requires a high level of technical, legal and regulatory knowledge, as well as competence across a wide variety of business and management skills.

As professionals you are expected to maintain this knowledge and competence throughout your working life. Achievement of CILA professional qualifications is an excellent

starting point, however, to cope with the demands and changes in the industry all members will need to undertake Continuing Professional Development (CPD) to maintain their knowledge and competence.

This Guide will take you through the process explaining each of the steps. We have developed an Online CPD Record, with Guidance Notes, so that the process of recording your learning and development does not become too cumbersome.

## What is CPD?

There are many definitions of CPD but one which incorporates our stance is:

*“The systematic maintenance, improvement and broadening of knowledge, understanding and skills and the development of the personal qualities necessary to undertake your duties throughout your working life”.*

In short it is a process which enables you to continually keep up-to-date and develop your knowledge and skills. It is about taking personal responsibility for your own development, self-owned and self-managed. In our fast paced world without undertaking CPD members will soon see their knowledge and skill level reduce and become out-of-date.

CPD will:

- Maintain your level of competence for your Clients and your employer
- Build credibility with customers and Clients
- Develop your knowledge to be able to handle more complex cases or to move into a new area of business
- Record your achievements and development which will be useful in any company appraisal or promotion interview
- Achieve your career goals or maximise your potential by focussing on your learning and development
- By constantly updating your skills you will be able to cope positively with change
- Increase your productivity and efficiency by focussing on your knowledge and skills gaps



## What are the requirements?

In line with current Regulations all members holding Certificate or higher CILA qualifications must complete a minimum of 35 hours of CPD learning every 12 months of which 21 hours must be structured learning activity.

There are two forms of CPD activity structured and unstructured. Structured learning is any form of learning linked directly to specific learning outcomes or objectives, such as, attending training workshops, e-learning, webinars, technical authorship, studying for an exam, technical conferences.

Unstructured learning is any self-managed learning that is relevant or related to your professional role such as reading trade publications/ bulletins etc., attending focus groups or committee meetings, mentoring activity etc.

We are not prescribing specific CPD activity as each individual record will be dependent on your learning needs and requirements.

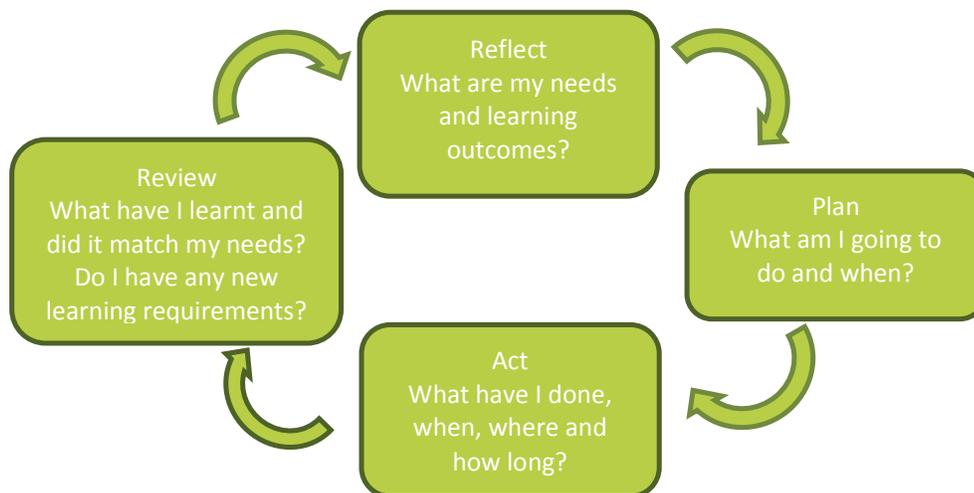
The minimum time spent on any one CPD activity is 30 minutes though this may be made up of shorter time interval which when combined equals 30 minutes.

All members must complete CPD apart from the following categories who can apply for exemption:

- Ordinary/Student members
- Retired members
- Members on parental, maternity or adoption leave
- Members on carers leave
- Members absent from work due to long term illness

## What is the CPD process?

The CPD process follows the four step cycle of Reflect, Plan, Act and Review.





## What activities are acceptable to CILA?

Below is a list of some examples and an indication of Structured and Unstructured activity. Remember, structured learning is linked directly to specific learning outcomes or objectives whereas, unstructured is self-managed learning that is relevant or related to your professional role. This list is NOT exhaustive.

Learning Activity	Structured	Unstructured
Training Courses, Workshops, Webinars, E-learning	√	
Conferences / Seminars	√	
Attending Conference Stands		√
Studying for a business related professional qualification such as CILA Certificate, Diploma, Associate	√	
Attendance at Institute meetings		√
Reading trade publications, Bulletins, Manuals, Journals, Pod casts etc.		√
Journals, Pod casts etc if directly linked to learning outcomes.	√	
Mentoring, coaching activity		√
Attending training sessions on learning coaching skills	√	

## How do I record my CPD Activity?

We would prefer you to use the CILA electronic CPD website. However, we recognise that other professional bodies and Companies have their own CPD records therefore these will be acceptable as long as they clearly show all the required information:

- Learning Outcomes / objectives
- Activities
- Start Date
- End Date
- Number of hours spent
- Structured / Unstructured
- Review statements

As you may be called upon to demonstrate compliance we recommend that you do safeguard attendance certificates evaluation forms etc. We do NOT need you to retain a full set of hand-outs, copy of the reading material etc.



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We recommend you update your records at least every quarter and if you are using the online records you will automatically receive a monthly CPD update of your progress.

Remember, as a member you must comply with the Ethics and Core Principles and all submissions must be accurate and a true record.

The Institute may call for evidence of attendance and completion so you are advised to maintain evidence.

### CPD Record

The CPD Record follows the Learning Cycle. The Record can be updated as an on-going process you do not have to complete the activity to record it. CIL A encourage you to update your Record on a regular basis.

It should be noted that once you have completed an activity and recorded the learning hours you must complete the Review Statement stating exactly what you learnt and how you will use the new knowledge and skill in your work. It is only once this statement is completed that the hours will count towards your CPD allocation.

### CIL A Audit

Each CPD period the CIL A will carry out an audit of a random selection of CPD records, approximately 10% of the membership. This will preferably be conducted online, however, as members may be carrying out CPD activity for other professional bodies and /or companies then provision will be made to scan in and send your CPD records.

You will receive a notification if your records have been selected and given three weeks to update your CPD records. You will need to submit you records within the timescales. If you are using the Online system then the audit will take place electronically at the designated time. If you select to use a different CPD Record then on receipt of the notification you must advise the Institute Office that you will be sending in an electronic version. Your records will then be updated.

CPD is seen as a fundamental part of any loss adjusters' role Non-compliance with the CPD scheme may affect your right to use designatory letters. In addition, the results of any disciplinary action may be published and /or your employers advised.

You may Appeal to the Council of the Institute, in writing, within 14 working days of receiving your CPD Audit feedback. . Your appeal should state the basis upon which you are appealing. This could, for example, be that you have been unable to comply with the CPD requirement due to extenuating circumstances. The appeal will be considered by the Membership Committee. Following the Appeal, the Council's decision will be final



## Appendix

### Example of a Completed CPD Record

1.0 Learning or Development Need identified:	
<i>This should be a brief title indicating the key area of learning for example: HANDLING OF POTENTIAL FRAUD CLAIMS</i>	
Date identified:	
<i>When did you identify this as a learning or development need</i>	
Learning Objectives or Outcomes: By the end of the learning activities I will be able to:	
<i>What do you need to learn or develop? The reason we say outcomes is to clearly state what you will be able to do after the learning. Rather than say a generic statement such as "understand fraud" which cannot be measure or evaluated. List your outcomes such as: "By the end of the learning activities I will be able to:</i>	
<ul style="list-style-type: none"><li>• <i>List the fraud indicators;</i></li><li>• <i>Define fraud;</i></li><li>• <i>Explain and comply the in-house processes and procedures to identify potential fraud; Describe the current legal position;</i></li><li>• <i>Identify potential fraudulent claims..."</i></li></ul>	
Planned completion date:	
<i>When will you need to have achieved this learning or development? It is important to set a timescale to prioritise the learning and keep you on track</i>	
Activities:	
<i>As previously mentioned to complete your Learning or Development Need may take a number of Activities such as attending a training course, reading a Technical Briefing, completing some supervised work. At this stage this is a plan of your Activities as you complete the various Activities you will need to record completion date and number of hours followed by a Review Statement. As you progress with your learning mark the Activity as on- going and keep a running record of the Review Statement and Learning Hours. Only when you have completed all aspects of the activity should you mark it as completed.</i>	
Activity 1.1 Attend in-house Fraud training course	
Planned Completion Date:	Learning Planned _____



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Jan 2013	Learning On going — Learning Completed ✓
1.0 Learning or Development Need identified:	

<b>Review Statement</b> <i>From my attending the above training course I have learnt:</i> <ul style="list-style-type: none"><li>• <i>The common definition of fraud and how it fits in the Company's Financial Crime policies and procedures</i></li><li>• <i>Why people commit fraud – from criminal activity to consumers inflating their claims</i></li><li>• <i>The fraud indicators and the combination of indicators which identify a potential fraudulent claim including how to complete the company form</i></li><li>• <i>The importance of asking appropriate questions to understand the time line of a claim and action taken by the insured</i></li><li>• <i>The need to actively listen and record notes</i></li><li>• <i>The internal process for dealing with a potential fraud and the Client requirements</i></li></ul> <p><i>I should be able to identify potential fraud claims at work and refer them correctly using the in-house procedures.</i></p>	
Actual Completed Date: 16/12/2012	Number of Learning Hours: 7 hours

<b>Activity 1.2</b> <i>Read Fraud Technical papers on Intranet</i>	
Planned Completion Date: Jan 2012	Learning Planned — Learning On going — Learning Completed ✓
<b>Review Statement</b> <i>Having read the two Technical Fraud papers on the Intranet this has reinforced the learning from the training course I am now able to:</i> <ul style="list-style-type: none"><li>• <i>Define fraud and understand how it fits in the Company's Financial Crime policies and procedures</i></li><li>• <i>Identify the most common fraud indicators</i></li><li>• <i>Explain the internal process for dealing with potential fraudulent claims</i></li><li>• <i>Refer to the Client requirements to ensure their processes are followed and when possible refer to internal team</i></li></ul>	
Actual Completed Date: 16/12/2012	Number of Learning Hours: 1 hour



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Date identified:
Learning Objectives or Outcomes: By the end of the learning I will be able to:
Planned completion date:

## CPD Record

Activity 1.1	
Planned Completion Date:	Learning Planned — Learning On going — Learning Completed —
Review Statement	
Actual Completed Date:	Number of Learning Hours:

Activity 1.2	
Planned Completion Date:	Learning Planned — Learning On going — Learning Completed —



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Review Statement	
Actual Completed Date:	Number of Learning Hours:

Activity 1.3	
Planned Completion Date:	Learning Planned — Learning On going — Learning Completed —
Review Statement	
Actual Completed Date:	Number of Learning Hours:

Activity 1.4	
Planned Completion Date:	Learning Planned — Learning On going — Learning Completed —
Review Statement	
Actual Completed Date:	Number of Learning Hours:



## Frequently Asked Questions

**I already keep CPD Record for my Company / other professional body do I need to complete the CILA online system as well?**

Answer

No, as long as the information on your current records covers the CILA requirements and meets the CPD requirements.

You will need to scan an electronic copy to the CILA Office as a copy will need to be kept on your records to prove compliance with the CPD Policy.

**I am a qualified member of CILA which took a number of years to complete the necessary studies etc. who should I keep CPD records?**

Answer

The World and the insurance industry are continually changing from new legislation, regulation, technical and product advances. What you learnt in your formal qualifications is constantly changing and being updated. Therefore as a professional it is important to keep your skill set current so you are fit for practice. CPD proves your continuing high professional standards and provides confidence to your Clients and customers as well as your employers.

**I work part-time will this reduce the number of hours of CPD activity?**

Answer

No, the 35 hours are a minimum requirement. CPD is concerned about maintaining professional standards and competence and therefore all members are required to achieve this minimum level of CPD activity.

**I have achieved over 90 hours of CPD activity. Can I carry the excess hours over?**

Answer

No, the 35 hours is a minimum requirement and the learning activities have to be current and up to date.

**I am going on paternity / maternity/ carers leave. How does this affect the CPD requirement?**

Answer

You need to advise the Institute so they can update your records.



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During this period you will be exempt from CPD activity, however, on your return to work you will need to commence CPD activity. It may be as part of your Return to Work that a training plan is put in place which will count towards your CPD activity.