

# PREPARATION GUIDE FOR THE ACCREDITATION FOR CHARTERED STATUS

by

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First published in 2018 by Witherby Publishing

First edition

© Witherby Publishing Group Ltd, 2018

**British Library Cataloguing in Publication Data**

A catalogue record for this book is available from the British Library.

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Published by

**Witherby Publishing Group Ltd**

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Scotland, UK

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witherbys.com

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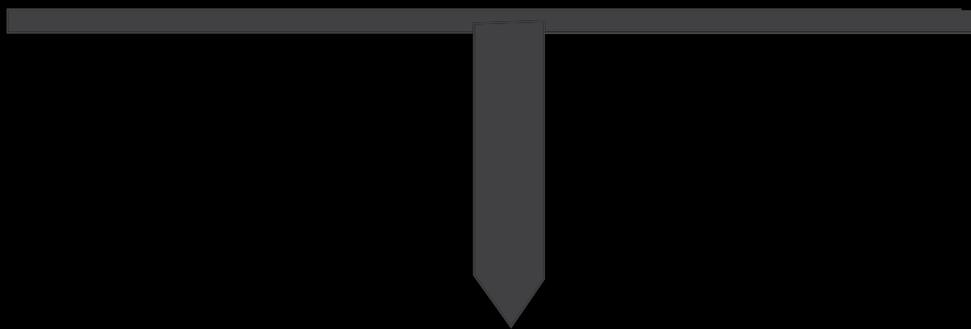
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**THE ACS EXAM  
SIX OF THE BEST FOR YOUR SUCCESS**



## THE ACS EXAM – SIX OF THE BEST FOR YOUR SUCCESS

### Contents

Introduction

The Six of the Best

### Introduction

The purpose of this document is to guide you through your preparation for your ACS written examination.

### The Six of the Best

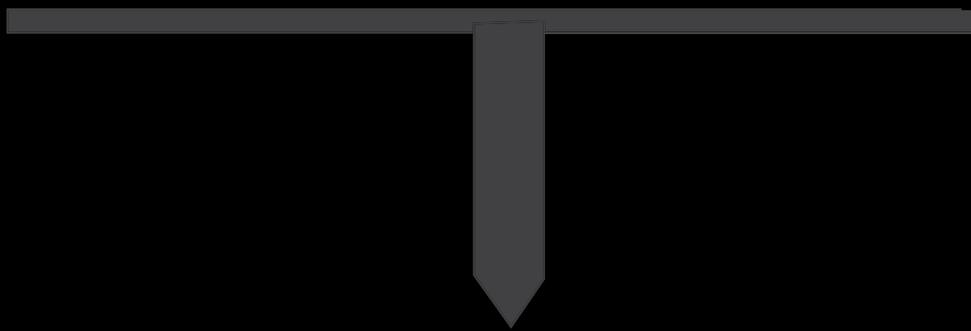
Step Number	Step	Purpose/Comment
One	Understand what is in the exam	Knowing what to expect on the day is crucial. <a href="#">Example</a> ACS examination papers can be found on the CILA website. Download some examples and see what you are letting yourself in for.
	<b>Take a Break</b>	<b>Great start – you are on your way!</b>
Two	Decide on your speciality	You can select from any of the specialities – Property Domestic, Property Commercial, Liability, Business Interruption, Subsidence or Aviation. You do not need to stick to the specialism you chose for AD2 nor your chosen subject for your Critical Analysis.
	<b>Take a Break</b>	<b>Lovely – you are now taking off!</b>
Three	Walk the walk and write it right	The exam is designed to test your interpersonal skills when engaging with the investigation and management of a loss. The examiner will ask you to explain what you would do to ascertain or confirm information. For example, <i>what enquiries would you undertake to establish the extent of a loss of water-damaged stock?</i> To answer this question, explain what you would <b>actually do</b> such as count, measure, review stock records, sample, etc. Remember, you are being examined on your interpersonal skills so it is good to explain how you would ask questions tactfully and how you would <b>explain</b> to the Policyholder or others why the information is necessary. You will be acting in a just and fair manner, but the examiner does not know this unless you tell them how you will do this. Prepare for this by making notes of things you have done that have worked well.

	<b>Take a Break</b>	<b>You deserve it!</b>
<b>Four</b>	Plan of action	<p>You know from the <a href="#">example</a> that often the examiner will ask you for a plan of action or perhaps a more detailed explanation of how the claim is proceeding.</p> <p>You are the project leader for this loss, so explain in such questions the actions that you will undertake and those that other parties will be expected to take. Again, explain the benefits of others playing their role to ensure the examiner understands that you communicate well with all parties.</p> <p>To prepare, you might like to draft a project plan that you can recall and use in the exam. This could include timelines and persons responsible. Communicating this information helps build reassurance.</p>
	<b>Take a Break</b>	<b>How good are you feeling now? Very good we hope – remember we are with you all the way!</b>
<b>Five</b>	Letters, e-mails, reports, etc	<p>Again let's take a look at the <a href="#">example</a>. Very often, candidates are asked to prepare an e-mail, letter or section of a report. The examiner wants you to demonstrate that:</p> <ul style="list-style-type: none"> <li>• You use appropriate language. You know what proximate cause is, but Mr and Mrs Miggins will not be expected to know. Do not use technical terms unless you are sure the parties would understand</li> <li>• You understand how to present information clearly. If you are asked to prepare a letter, set it out as a letter</li> <li>• You are in control – you are managing the loss. In reports to insurers, use active tenses such as <i>we instructed a forensic scientist on your behalf to undertake research to establish the origin and cause of the fire.</i></li> </ul> <p>Practise preparing appropriate responses from the <a href="#">example</a> and ask more senior colleagues to provide you with feedback.</p>
	<b>Take a Break</b>	<b>You are well ahead of the game now!</b>
<b>Six</b>	Technical issues	<p>This is NOT a technical examination, but your answer should be technically correct. That sounds like a contradiction! So, by way of example, you will not be asked to explain the implications of the Insurance Act 2015, but when you respond to a question, you would be expected to act in a manner that is consistent with the Act (or other acts in your stated jurisdiction).</p> <p>You will also be expected to demonstrate that you act in an ethical manner in accordance with the Institute's Guide to Professional Conduct, so refresh your knowledge.</p>
	<b>Wait for the Result</b>	<p><b>You should expect to receive your result within three months of sitting the exam.</b></p> <p><b>Good luck!</b></p>





THE CRITICAL ANALYSIS  
TEN POINT PLAN



## THE CRITICAL ANALYSIS TEN POINT PLAN

### Contents

Introduction

The Ten Steps

### Introduction

The purpose of this document is to guide you through ten steps to complete your Critical Analysis (CA). You should be familiar with the content of the Associateship Handbook. This guide is intended to be used as a project plan to ensure that you produce your CA over 2 to 4 weekends.

### The Ten Steps

Step Number	Step	Purpose/Comment
One	Understand what is meant by a Critical Analysis.	<p>Your CA will be a 3,000 word essay explaining how you managed and made decisions on a claim that you handled (your case). It will include views on how successful the outcomes were and explain what you have learnt from the claim.</p> <p>Downloading and reading the <a href="#">example Critical Analysis</a> will help you understand the expected outcome of your work.</p> <p>The example is at a 'pass' level and includes comments from the University Professor on areas where the CA could have been improved.</p> <p>It is worth noting the improvements – after all, why settle for a pass ...</p>
	<b>Take a Break</b>	<b>Great start – you are on your way!</b>
Two	Decide on and create your essay layout/format.	<p>Take a look at the layout in the <a href="#">example Critical Analysis</a> – yours need NOT be identical. However, you should have a front page, contents page and headings. If you do not know how to do this, <a href="#">learn how to here</a>. Choose your font – you can learn how to change the default font <a href="#">here</a>.</p> <p>Consider how you will ensure that you achieve a professional look.</p>

	<b>Take a Break</b>	<b>Lovely – you are now taking off!</b>
<b>Three</b>	Select your case.	<p>When selecting your case, you are seeking to meet the following requirements:</p> <ul style="list-style-type: none"> <li>• The case has two or three key issues</li> <li>• The case was managed by you</li> <li>• The case is settled, allowing you to evaluate outcomes</li> <li>• The case should be sufficiently but not overly complex – you are seeking 2 or 3 significant issues. Consider the complexity of the example case in step one.</li> <li>• There should ideally be 3 or 4 stakeholders to highlight outcomes from different perspectives. Note how this is demonstrated in the <a href="#">example Critical Analysis</a>.</li> </ul>
	<b>Take a Break</b>	<b>You deserve it!</b>
<b>Four</b>	Write your Introduction	<p>Let's take a look at the Introduction in the <a href="#">example Critical Analysis</a>. That was OK, but you're not settling for OK are you ...</p> <p>Look at the comments from the Professor about why the case was chosen. You might want to highlight the key theme of your essay – perhaps your learning and understanding and your analysis of what was good and what was not so good.</p>
	<b>Take a Break</b>	<b>How good are you feeling now? Very good we hope – remember we are with you all the way!</b>
<b>Five</b>	Write the Background	<p>Again let's take a look at the Background in the <a href="#">example Critical Analysis</a>. This includes details about <i>the instruction, the magnitude of the risk, the loss and the settlement</i>. The purpose of the background is to provide the examiners with an understanding of the size and complexity of the loss, enabling them to put the issues you raise into perspective.</p> <p>Secondly, the background will support your rationale for the selection of the case.</p> <p>The magnitude and complexity could arise not only in terms of monetary value but also, for example, on a specialist piece of understanding about the business concerned, the geographic location, the degree of access or the physical size.</p> <p>There are many other aspects that might be of significance. For example, a liability claim might involve specialist intervention to reduce the impact of an injury.</p> <p>Whilst the case you have selected need not be huge or overwhelmingly complex, you should use this section to demonstrate that this was a case worthy of your in-depth analysis.</p>

	<b>Take a Break</b>	<b>You are well ahead of the game now!</b>
<b>Six</b>	Set out Significant Issues	<p>Again review the <a href="#">example Critical Analysis</a>.</p> <p>Here you will be explaining the issues you are going to consider in overall terms. This will include the reason why the issues were significant in relation to your chosen case.</p> <p>This is a good opportunity to highlight some technical knowledge. By taking note of the Professor's comments, you can explain, from a technical perspective, why these issues were significant and demonstrate your knowledge to support this – drawing from some of your knowledge gained from the CILA qualifications.</p>
	<b>Take a Break</b>	<b>You are approaching the highlight of your essay now so enjoy the moment before moving on.</b>
<b>Seven</b>	Explain Key Issue(s)	<p>You will see in the <a href="#">example Critical Analysis</a> that there are three key issues – each issue is explained and the options or possible solutions are detailed. Note that the Professor highlights that there is a need to explain <b>why</b> options were rejected or accepted.</p> <p>Remember, the art of loss adjusting is to find solutions within the policy coverage that deliver satisfaction to all parties. There is often no right or wrong answer. In this section, you are explaining your rationale for the selected course of action. Later, in a separate section, you will deal with lessons learnt, so there is no need to comment on them here.</p>
	<b>Take a Break</b>	<b>By now, your essay will be flowing – a time to be content.</b>
<b>Eight</b>	Prepare the Critical Appraisal	<p>This section is used to provide a commentary on what went well and what did not go so well. Remember in Step One we said that your essay <i>will include views on how successful the outcomes were and explain what you have learnt from the claim</i> – well this is where you will be doing this.</p> <p>Sticking to the significant issues you have specified in step six, you should explain the outcomes in terms of positive or negative. Again in the <a href="#">example Critical Analysis</a> the Professor has recommended a statement about what you have learnt.</p> <p>This section is the place to comment that you are judging the outcomes on the measurements set by the Guide to Professional Conduct, such as just and fair. It is most useful to quote from these guidelines as it shows your understanding of the high ethical and professional standards required by members of the CILA.</p> <p>You will see that the example recognises the writer's clear bias. This should be highlighted. To try to become more objective, the outcomes are reviewed from the perspective of other stakeholders; this works well.</p>

	<b>Take a Break</b>	<b>Almost there!</b>
<b>Nine</b>	Add Final Conclusions	In the <a href="#">example Critical Analysis</a> , the Professor has raised again the need to highlight lessons learnt. Therefore, it is most important that you do so.  The example also highlights that there were other matters of complexity. The Professor questions the need to state this and you may choose to do as the Professor recommends and mention these in passing in the section Introduction.
	<b>Take a Break</b>	<b>This is probably the most important break. The next step will be proofreading and submission. Can you believe that you are there already?</b>
<b>Ten</b>	Review and Submit	Proofreading involves: <ul style="list-style-type: none"> <li>• Reading the entire essay</li> <li>• Asking someone who has little loss adjusting knowledge to read the essay and give you feedback</li> <li>• Checking that you have provided citations for quotes you have used, e.g. the Guide to Professional Conduct, the Charter, etc.</li> <li>• Reading the essay again</li> <li>• Using spell check</li> <li>• Using word count – you must specify the number of words.</li> </ul> Finally, put the essay away for 48 hours, re-read and submit to <a href="mailto:Examinations@cila.co.uk">Examinations@cila.co.uk</a>
	<b>Wait for the Result</b>	<b>Your result will usually be available within six weeks. Good luck!</b>

