



Preparing for your CIL A exams

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Preparing for an exam can feel daunting but there are some tried and tested tactics that you can put into place to build your confidence and achieve exam success.

On your marks!

Worthwhile professional qualifications do not come easily. A candidate should decide at the outset if qualifications are worth the effort or not. If the answer is yes, make the commitment to study and prepare.



Calendars and Clocks

Our time is ruled by calendars and clocks usually on mobile devices.

You should use the calendar to see how many days/weeks are left before your exams, and then draw up an exam preparation programme. At the same time gather the latest syllabus, specimen papers and any examiner's reports. Study these, and make a list of the main topics, allocating them to the days you have available. Use the programme to divide your preparation time within each day and choose revision periods of about 45 minutes.





Getting Started

The most difficult part is actually getting started. It is analogous with physical training where step 1 is getting on your gym gear!

For the short time before your exams you should give your studies **priority** over other activities, in other words, do today's revision first to guarantee it will be done. Don't say 'you will do what you can' instead force yourself to allocate sufficient revision periods to cover the topics allocated for that day and then stick to them. You will find that successful people are ruthless in such matters.

Revision

There are two ways to revise. Passive and active. Both are essential for success. You revise passively when you learn the knowledge required to tackle the exam, but then you are not actually practising answering questions. However, for active revision, you need to be able to write at a desk and table without distractions.

Create and organise your revision material

Sort your notes, keep them in a folder with separating sections and update them with any supplementary material. It may be a good idea to have a lever arch folder, perhaps with a separate section that corresponds to each chapter of a text book. Have another section at the back for exam questions and sample answers. Your objective is to review the material and organise it for recall, so that you will be able to re-organise it, if necessary, ready for answering questions.

Work through each topic, remind yourself of its structure by highlighting the key headings. Annotate your notes with important areas. Time spent writing will be amply repaid. It is a good idea to use index cards or, the 'notes section' on a mobile phone.

Active Revision

You cannot pass your practical Driving Test simply by knowing the High Way Code. You need to gain confidence in applying the material you have learnt in exam answers. To revise actively, choose an exam question (on the topic you are revising) and learn to answer questions either by multiple choice or exam scripts. Go back over the relevant parts of your notes and any text book and produce an answer plan. It is relatively easy to learn bullet points, and such can be the actual basis, or the outline





of your exam response. If you do not have time to produce full answers, outline answers will still help. Practice approaching the question, formulating the answer and writing it down within a time limit.

Let us now consider a possible approach;

The pass mark is assumed to be 60%, but to be certain the target should be higher.

Assuming we have to answer six questions with equal marks, the potential results would be as follows:-

Answering all six confidently would result in a pass.

Answering two well, two competently and picking up a few marks for the remaining two questions (which analysis of examiner's reports suggest is typical) will still result in a pass. Most failures are just below the pass mark, i.e. 50-60% in our analogy, therefore, you are looking for roughly speaking, an extra 10% to ensure a pass. Don't give up, just because you cannot answer one or two questions as well as you would like. Answer as many questions as the paper demands.

Exam Technique – The Essentials

- Avoid anxiety; it is common sense to arrive early at the exam venue to prevent any anxiety created by rushing there. Make sure you know the exact venue in advance. Preferably, you should do a reconnaissance visit so that you know how easy it is to get there, what parking is available, how frequent public transport is, where the bus stop or tube station is relevant to the exam venue. It is a good idea to arrive at the exam room in ample time, fully prepared.
- Once the exam starts; job number one is to read through the entire paper and establish within your own mind exactly how many questions you must answer. With practise by way of answering past papers, you will, roughly speaking, know how much time you can allocate to each question. Whilst you might feel comfortable spending 30 minutes on a 20 minute question (because you know more) remember that there will be a point where there are only a few extra marks to be gained on that question.

An added bonus from reading through the entire exam paper is that IF you do not immediately recognise an answer, the question will be in your sub-conscious, which will be working on that question, while you deal with others.





- Use exam time to best advantage; there are several well tried ways in which you can turn an exam to your advantage. Use exam time to best advantage; spend your time according to the allocation of marks (see above). Remember that marks become increasingly difficult to gain as you spend more time on a question. The law of diminishing returns applies.

It is a more common fault of an examinee to spend more than the allocated time on an answer. Knowing the format of the paper, really you should have a good idea in advance of how much time to spend on each question.

Exam Technique – Tactics for Success

Answer the questions in the right order

Choose carefully the order in which you answer questions. If there are short answer questions do those first, but in the order set, but again, do not spend more than the allocated time. Then do any compulsory question, but watch your time.

Answer the full number of questions required

Always make sure you have attempted the full number of questions required!

Find key topic words

For essay type questions it is vital to understand what the examiner is getting at i.e. 'what he or she is looking for'. It takes practice to answer the questions that have been set, and not the ones that you wish had been set! ANSWER THE QUESTION!

It is very unlikely that the question means please write everything you know about 'X'; there is a question to be answered and you need to answer it. Every question has key topic words which indicate the knowledge required, and you should underline or highlight these words on the exam paper and make sure that they form the outline of your answer.

Answer Presentation

Present material to best advantage. Part of the art of passing exams, especially those requiring essay type answers is to present your answers in the format indicated by the question.

Sketch out an answer plan





You are now ready to make an 'Answer Plan' incorporating your key topic and format words. A brief pencil plan in your answer book will give you confidence, demonstrating to yourself that you really can present the right material in the right format. A simple structure is usually best. It is a good idea to have a beginning, middle, and an end. The beginning should answer the question. The middle should expand your answer, and the end should basically ensure that you have addressed all the issues.

Multiple-choice exams

With multiple choice questions, don't linger on any question, return later to difficult ones. You stand a better chance if you eliminate all the obviously wrong responses, leaving you to choose from a smaller number of possibilities (a bit similar to 'Who Wants to be a Millionaire' when two wrong answers are removed) even if you find you have to guess, you increase the chance of picking the right answer. Work steadily through the questions and don't rush. Calculate in advance how many questions you should have answered in say quarter of an hour. Do not leave any multiple choice questions unanswered, because no marks are deducted for wrong guesses. So, go back and put an answer down for every question.

Correct English

An important part of presentation is good English, apart from the proper use of paragraphs (a number of short paragraphs, rather than one long meandering paragraph) is best. Also, examples of not knowing the difference between its and it's, affect and effect, loose and lose, will only annoy the examiner.

Avoid Question Spotting

Question spotting is not recommended. You end up preparing answers for questions that do not appear in the exam, and this can be disappointing on the day. However, the corollary of this is do not leave any aspect of the syllabus uncovered.

The writer sat an exam in the late 1970's. The night before the exam, after some revision, he noted that he had not ever approached the subject of Fidelity Guarantee Cover. In the CIL text book this involved just two pages. Realising the gap in his knowledge, he very fortunately applied himself for half an hour, reading carefully the Fidelity Guarantee section and jotting down notes. The following morning, he was delighted to find that one question was devoted to the subject of Fidelity Guarantee Cover, and he was accordingly able to produce, from his





efforts 12 hours before, a text book answer. This resulted in his one and only 'Distinction' in a CII exam.

IDEM (Irrelevance doesn't earn marks)

Keep to the point. Even if you are just providing bullet points this will avoid straying.

Appropriate application

Examiners are looking for the selection of appropriate material and its application. To use a military analogy 'precision bombing' is more likely to be on target and gain maximum marks than 'saturation bombing'.

Exam Question Clues

Examination questions usually give pointers to what the examiner is getting at. These are the form of 'key words'. Remember, you may have to bring together knowledge from a number of topics and integrate them into a logical reasoned answer. This is particularly likely in case studies.

Key Presentation Words

Prepare and contrast, consider the similarities and differences; either deal with all similarities or then all differences, or better, take particular aspects and see where the similarities and differences are. Conclude on the degree of similarity and difference. Describe; state the characteristics and features relevant to the topic in a logical way. Discuss; not the same as describe, usually it relates to a problem. You must analyse the problem, consider the advantages and disadvantages and various solutions, and conclude with some sort of recommendation. Explain; demonstrate and appreciate the significance of your material and its relevance to the question by being able to interpret it in a meaningful manner. Outline; construct a logical framework of the main relevant points, often in connection with recommending a course of action. Not all questions demand a factual answer, some do not have a right answer, you must demonstrate that you are aware of all the issues and address same.

Problem Areas

- **Minus marking;** The Institute does not have a policy of negative marking and minus marking does not mean that marks are directly deducted, what it means is that in the case of the total





marks amounting to a borderline pass or fail; the candidate would be failed if he or she had given answers which suggested a lack of understanding of the subject.

- **Read the question and understand it;** Adopt a rationale to answer the question.
- **Keep the marks moving in single mark increments;** Do not be tempted to try and gain all the marks in a single sentence. Write clearly.
- **Solutions;** Keep the risk down. If you are uncertain of an answer write what you believe to be an intelligent approach to the question, e.g. Explore contract, policy cover and the like. Never make a categorical statement which has a high percentage of risk of being wrong, i.e. a chancy answer. Remember the basic principles of the subject, namely insurable interest, any variations to this, policy cover and any restrictions. Consider quantum when appropriate.

Draw on your experience

Always try to picture what a claim on the subject matter might appear to be like, thus on a contractor's all risks claim, think of a contract site and how you might commence and progress your investigation. Remember those thoughts and procedures specific to that subject.

Worked Example

"You are instructed by Insurers under the terms of a material damage cover, which includes stock, to deal with a claim which involves water damage in a bonded warehouse. Water has apparently penetrated the building via the roof, perhaps for a period of some weeks, affecting a consignment of 500 Taiwanese laptop computers to varying degrees. These goods have been stored in the warehouse by importers, who are your Principal's Insured, for about 20 months. The damage was only apparently discovered by the warehouse keepers when the goods were being moved, prior to delivery to a customer".

Outline in note form all the enquiries you would typically expect to make, and the facts you would seek to establish, during the course of such a claim relative to:-

- a) Cause and its effect on Policy Cover (20 marks);
- b) The nature and extent of damage to the goods (20 marks);
- c) Value of the goods (20 marks);





d) Any recovery aspect (20 marks);

e) (i) Salvaging possibilities (10 marks);

(ii) In this context on the assumption that the damaged goods are regarded of no use to the Policyholders, and are to be sold to salvage dealers, draft a circular letter, offering 'sale subject to appropriate conditions' (10 marks);

Total: 100 marks

Answer Aspects

Key words – Material Damage cover only; no business interruption cover; what sort of material damage cover?; water damage?; has there been an operation of an insured peril (or is it just a roof that has leaked and allowed in rain water); bonded warehouse?; customs duty; Taiwanese imported (therefore Customs Duty applicable); laptop computers?; electrical equipment susceptible to water damage; importers? i.e. not warehouse keepers; third party recovery? (what are the storage conditions); stored for 20 months; is this stock redundant?; discovered when being moved, again, has there been an operationally insured peril; delivered to customer – has ownership changed?; what is the insurable interest for your insured; where were the goods being removed to.

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