



THE CHARTERED INSTITUTE
OF LOSS ADJUSTERS

Chartered Institute of Loss Adjusters

Associateship Handbook

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Contents

Overview	3
How will I be assessed?	3
How much will it cost?	3
Entry Requirements	3
Exemptions	3
How will I study and how long will it take?	4
Where will I sit the exams?	4
How do I apply?	4
When can I sit the exams?	5
Postponement or cancellation of a scheduled examination	5
Pearson VUE Exam Centres	5
What is the pass mark?	5
How and when will I receive my results?	6
What happens if I fail?	6
What happens if I pass?	6
Liability of the Institute	7
The CILA ACS Assessment Criteria	8
ACS Law & Practice	9



Overview

The CILA Associate membership grade is the gold standard in claims. It demonstrates that you have depth and breadth of knowledge and also proven experience in the successful handling of claims. The assessment criteria includes technical knowledge, informed decision making, effective claim management and effective communication. Becoming an Associate of the CILA is a significant achievement and enables you to describe yourself as a Chartered Loss Adjuster.

How will I be assessed?

To become an Associate of the CILA you must pass an assessment process called **Accreditation for Chartered Status (ACS)** which includes:

1. Critical Analysis
3000 word Critical Analysis of a claim
2. ACS exam
3½ hour computer based exam based on a claim scenario and comprising 4 compulsory questions. In advance of the exam sitting, candidates are asked to select an ACS exam paper from a choice of: *Property (Domestic)*, *Property (Commercial)*, *Liability*, *Business Interruption*, *Subsidence or Aviation*.

The Critical Analysis and ACS exam may be attempted/completed in any order.

In addition to completing the ACS assessment process you must also demonstrate that you have at least 5 years of experience working as a loss adjuster (reduced to 3 years if you hold a professional qualification approved by the Institute). If this experience is gained whilst working for a Chartered Loss Adjusting firm/s you will be eligible to become an Associate of the CILA (ACILA). If this experience is gained whilst working for a firm/s which is not a Chartered Loss Adjusting firm you will instead be eligible to become a Certified Member of the CILA (MCILA).

How much will it cost?

The entry fee for the ACS assessment process is made up as follows:

Examination	£200
Critical Analysis	£50
Total	£250

Entry Requirements

Entry to the ACS assessment process is only open to CILA members who hold the CILA Advanced Diploma qualification.

Exemptions

There are no exemptions from the ACS assessment process.



How will I study and how long will it take?

The ACS process requires you to reflect on the technical knowledge and practical experience you have acquired. You will consider your development as a claims professional, in particular, the lessons you have learnt and the skills you have honed.

You will revisit the technical knowledge you gained whilst studying for the Advanced Diploma and will need to ensure that your knowledge is up to date. You will examine how you make decisions and identify what is required to make informed decisions in the handling of claims. You will also reflect on how to manage claims effectively and learn about the CILA's Guide to Professional Conduct. You will review your communication skills and identify techniques or approaches that work well in different claim scenarios.

You are also advised to research critical assessment and critical thinking.

We recommend that you allow between 50 to 75 hours of preparation for the Critical Analysis and 50 to 70 hours of study for the ACS exam.

Where will I sit the exams?

The CILA ACS exams are computer based and can be taken at exam centres throughout the world at a date and time to suit you.

The exam centres are provided by the exam facilitator Pearson VUE. We recommend that you check the location of exam centres and you can do this via the Pearson VUE website. If an exam centre is not available in your country, please contact the Institute at info@cila.co.uk for further assistance.

How do I apply?

1. CILA membership

Please note that you can only attain a CILA qualification if you are a member of the CILA. If you are not already a member, please apply for CILA membership via the CILA website.

2. Create a Pearson VUE account

The next step is to create your own online account with the exam facilitator Pearson VUE: <http://www.pearsonvue.com/cila/> Please note that you will need your CILA membership number in order to create your Pearson VUE account.

3. Purchase learning material and exam voucher

The next step is to purchase the exam voucher for the exam you wish to sit. You do this through the Pearson VUE website at <http://www.mindhub.co.uk/>

Please note that each exam voucher has an expiry date and the associated exam must be booked and taken before this expiry date. Failure to do so will require repurchase of the voucher at full cost.



The expiry date is in the United States format i.e. MM/DD/YYYY. The Institute cannot make refunds for expired vouchers.

Warning: you are able to purchase the learning material and exam voucher/s from the Pearson VUE website without being a member of the CILA. However you **cannot** register to sit the exam/s if you are a non-member. Please ensure that you become a member first.

Payment to submit the critical analysis should be made at the time of submission. This can be taken by telephone. Alternatively please contact info@cila.co.uk for advice on payment and submission. The team here look forward to assisting you.

When can I sit the exams?

When you feel ready to take an exam, you can schedule a date, time and location via the Pearson VUE website at <http://www.pearsonvue.com/cila/>.

We recommend that you set yourself a target date for completion of each exam when you purchase the exam voucher. This will help you to plan your study time and maintain momentum. Remember that each exam voucher has an expiry date.

Postponement or cancellation of a scheduled examination

You may postpone or cancel a scheduled exam by following the procedures on the Pearson VUE website however this must be done at least **24** hours prior to the exam. Failure to do so or non-attendance will result in the loss of the entire fee. You will be required to re-purchase an exam voucher and re-schedule the exam. The Institute is unable to make any refunds in this respect, irrespective of the reason for non-attendance.

Pearson VUE Exam Centres

You may find it useful to watch a short video by Pearson VUE on “*What to expect in a Pearson Vue test centre*” before sitting an exam - <http://home.pearsonvue.com/test-taker/security.aspx>

Please note you are required to bring photographic identification to the exam centre, for example, your passport or driving licence. **It is essential that the name on this identification matches the name your CILA membership record.** If you have any concerns about this please contact the Institute as soon as possible and no later than fourteen days prior to your exam sitting.

What is the pass mark?

The marks required for a pass in a CILA ACS exam paper will be 60% of the maximum marks. Candidates will not receive the mark they were awarded in an exam paper however they will receive an indication of their performance based on the following framework:

D = Distinction	(75% - 100% of the maximum marks)
P = Pass	(60% - 74% of the maximum marks)
X = Fail	(50% - 59% of the maximum marks)
Y = Fail	(40% - 49% of the maximum marks)
Z = Fail	(0% - 39% of the maximum marks)



A = Absent

How and when will I receive my results?

The result for your Critical Analysis will be confirmed to you in writing no later than six weeks from the date of receipt by the Institute.

The results for the CILA ACS exam are published no later than three months from the date of the exam sitting. The Institute will notify you by e-mail when your exam result is available to view via your online account, My CILA.

What happens if I fail?

You will be required to resubmit your Critical Analysis if you fail that component or resit the examination should you fail the examination.

You can apply to re-sit the ACS exam by booking another exam sitting. The cost to re-sit an ACS exam is £200. There is no charge to resubmit your Critical Analysis on one further occasion but subsequent submissions are charged at £50.

The Institute will consider an appeal against the result of a Critical Analysis assessment and/or an appeal from candidates who obtained an X grade in an ACS exam. You must submit your appeal, by e-mail, within fourteen days of receiving your result. You should set out, in no more than 500 words, the basis of the appeal and make a payment of £200 to the Institute. The appeal will then be considered by the Examinations Committee and you will be notified of the outcome within 28 days of submitting the appeal.

What happens if I pass?

When you have successfully passed the ACS assessment process you will be eligible to apply for election to Associate.

The next step is to email the Institute confirming the following:

- Your wish to be elected to the Associate membership grade
- The name and address of your current employer
- Roles and places of employment which have enabled you to gain 5 years of experience working as a loss adjuster
- The name and contact details for two employer references

If your experience is gained whilst working for a Chartered Loss Adjusting firm/s you will be eligible to become an Associate of the CILA (ACILA). If the experience is gained whilst working for a firm/s which is not a Chartered Loss Adjusting firm you will instead be eligible to become a Certified Member of the CILA (MCILA).



THE CHARTERED INSTITUTE OF LOSS ADJUSTERS

Once your application for election to Associate has been approved, the Institute will contact you to make arrangements for payment of the increased subscription fee and the posting of your certificate.

Liability of the Institute

If the Institute, for reasons outside its control, should find it impossible to hold any of its scheduled examinations, or if a candidate's completed examination script or Critical Analysis be lost or destroyed, the Institute's liability shall be limited to a complete refund of the ACS entry fee.



The CIL A ACS Assessment Criteria

The ACS process assesses your ability to manage and communicate the management of claims resolution. Candidates should review past ACS exam papers to understand the line of questions.

The assessment criteria for the ACS is broken down into four key areas, as follows:

Technically Correct

- Knowledge and practices are technically up to date
- Is up to date with current law and practice (legislation, case law, arbitration, mediation, regulation and market practice)
- Demonstrates sound practical application of technical knowledge
- Displays breadth and depth of professional experience in their chosen discipline
- Exhibits business knowledge and understanding, business acumen and commercial awareness
- Is aware of the professional and commercial implications of their work
- Relevant areas of knowledge are wholly in keeping with the syllabi for DP1, DP2, AD1 and AD2.

Informed decision-making

- Gathers relevant facts and information – detailed, relevant to the claim, timely and accurate
- Consideration of issues continues throughout the life of the claim as details unravel
- Identifies key issues and problems
- Analyses facts to consider suitable options
- Validates assumptions – information challenged rather than accepted at face value
- Justified use of specialists and experts
- Exhibits logical thought processes – the final decisions/proposals flow logically from consideration of the available options
- Makes reasoned judgements on policy liability and the extent of cover
- Assesses correctly the extent of damage/injury/loss caused by the insured peril
- Validates the loss under the claim by collecting sufficient evidence/information
- Clearly identifies and explains the all the available options to deal with the key issues

Effective claim management

- Plans, organises and monitors the claim in a timely manner
- Negotiates and agrees settlement effectively
- Identifies ways to mitigate the loss and takes the appropriate, justifiable action
- Shows an awareness of fraud and investigates as appropriate
- Sets the reserve accurately and updates it throughout the life of the claim
- Manages relationships and expectations with client, broker, policyholder, third parties
- Liaises and agrees course of action with client, as appropriate.



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- Uses administrative skills to manage a portfolio of claims to achieve accurate and timely claims settlements
- Acts within the CILA Guide to Professional Conduct and general professional ethics

Effective communication

- Written:
 - Well-presented, clear, neat and professional
 - Correct use of English, including spelling, grammar, punctuation – Plain English rules apply
 - Logically-structured with appropriate use of headings
- Influencing skills – uses appropriate styles and strategies to win co-operation from all parties and gain their commitment
- Provides a clear rationale for their decisions
- Is assertive and convincing in the role of a loss adjuster
- Ambassador for the profession

ACS Law & Practice

Where questions of law and practice are involved candidates will be expected to answer these according to the law and practice in either of England, Wales, Scotland and Northern Ireland or of their domiciled country. The candidate should give a clear indication of the country and this must be stated on the examination answer sheet and/or ACS submissions.

Candidates must display an up-to-date knowledge of law and practice. However they will not be examined on changes which came into effect within 6 months of the examination or interview. Where a question arises on a topic affected by such a change the answer may be based on either the old or the new position and equal credit will be given in either case.