



THE CHARTERED INSTITUTE
OF LOSS ADJUSTERS

Chartered Institute of Loss Adjusters

Associateship Handbook

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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 written 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 £150.

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.

How do I apply?

With regard to the Critical Analysis, you can submit this for assessment at any time. We would ask that you email the Institute, attaching your submission and outlining your intentions and/or progress in relation to the ACS exam.

When you feel ready to take the ACS exam, you simply book a sitting through the CILA website using your online account, My CILA.

You will receive confirmation of entry and after the closing date details of where the examination will take place. If these are not received please contact info@cila.co.uk at least one week before the examination is due to take place.

Please note that exam bookings must be made by 31st January for the April exam sitting and 31st July for the October exam sitting.

Where and when will I sit the ACS exam?

The CILA ACS exam can be sat at a range of exam centres throughout the world. Candidates who are based in the UK and Ireland may choose their preferred exam centre from the following options: Belfast, Birmingham, Bristol, Cardiff, Dublin, Glasgow, London, Manchester and the Southampton area. Candidates who are based overseas may indicate their preferred location to sit an exam and the Institute will seek an appropriate exam centre.

There are two exam sittings per year for the CILA ACS exam, one in April and one in October. The precise time and date of each exam sitting will be published on the CILA website.



Postponement, cancellation or changes to a booked exam sitting

If you are unable to attend or would like to postpone a booked exam sitting, we would ask that you notify the Institute as soon as possible. The Institute is unable to provide a refund for cancelled exam sittings.

The Institute will consider requests to change exam centre or change exam paper however we cannot guarantee that all requests will be accommodated. Requests of this nature should be submitted to the Institute no later than six weeks prior to the exam sitting.

What is the pass mark?

The marks required for a pass in a CIL A 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 CIL A 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 CIL A.

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 £150. There is no charge to resubmit your Critical Analysis on one further occasion but subsequent submissions are charged at £150.

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 £150 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).

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.