



THE CHARTERED INSTITUTE
OF LOSS ADJUSTERS

Chartered Institute of Loss Adjusters

Certificate Handbook

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Overview

The CILA Certificate is an entry level qualification which is open to any member of the CILA. Studying for this qualification will give you a basic understanding of the insurance market, the principles of claims handling and specific claims handling issues. Attaining the CILA Certificate qualification will provide you with an excellent foundation in claims handling and will also allow you to progress to the CILA Diploma.

The CILA Certificate qualification is provided by the CILA in conjunction with the exam facilitator, Pearson Vue.

How will I be assessed?

To obtain the Certificate qualification you must pass the following multiple choice examinations:

1. CH1 - Introduction to the Insurance Industry
45 multiple choice questions in 60 minutes
2. CH2 - Claims Handling
45 multiple choice questions in 60 minutes
3. CH3 - Advanced Claims Handling (Handling Claims for Specific Losses)
45 multiple choice questions in 90 minutes*
*CH3 includes scenario based multiple choice questions and so the time allowed for this exam has been extended to 90 minutes to provide candidates with sufficient reading time.

How much will it cost?

The learning material and entry for each examination are purchased together at a cost of:

CH1	= £200
CH2	= £200
CH3	= £200
Total	= £600

We recommend that you purchase your Certificate exams one at a time. This is because each exam entry comes in the form of a voucher which has an expiry date.

Please note that payment is made to the exam facilitator, Pearson Vue, and not the Institute.

Exemptions

Candidates who hold the Chartered Insurance Institute's (CII) Certificate or have passed CII papers IF1 (Insurance, legal and regulatory), IF2 (General Insurance business) and IF4 (Insurance Claims Handling process) are able to obtain an exemption from CH1 - Introduction to the Insurance Industry. Candidates should note that credits of equal or higher value than the CII Certificate will not



sufficient as an exemption from CH1. To apply for this exemption please send the Institute a copy of your Cert CII certificate and a payment of £60.

How will I study and how long will it take?

The CILA have produced learning material to help you study for the CILA Certificate examinations. When purchasing your entry to a Certificate examination, you will be able to download all the learning material from the Pearson Vue website - <http://www.pearsonvue.com/cila/>

Whilst the examinations are directly based on the downloadable learning material, you are advised to complete the exercises within the learning material and in addition consult other text books such as Property Insurance Law and Claims (ISBN-13: 978-1-85609-406-1, ISBN-10: 1-85609-406-5).

We estimate that if you are starting out in your career, CH1 and CH2 will take you between 40 to 60 hours of study each. CH3 is likely to take 60 hours of study. We do not publish past papers for the Certificate examinations however we do provide example questions on the CILA website.

Please note that purchasing the learning materials and sitting the examination does not entitle you to the Certificate qualification.

What will I learn?

- **CH1 - Introduction to the Insurance Industry**

Studying for the Certificate CH1 paper will give you an understanding of risk and risk transfer, the different people and organisations that operate within the insurance industry and how contract law applies to insurance policies. You will also gain an insight into how a legal liability might arise and obtain an introduction to the principles of insurable interest, indemnity, proximate cause, contribution and subrogation. You will also learn about the regulation of the insurance market and important statutes.

- **CH2 - Claims Handling**

Studying for the Certificate CH2 paper will give you knowledge of the various elements of an insurance policy including the implications of policy conditions and warranties. You will learn definitions of the insurance perils with supporting case law. You will also gain an insight into claims validation and the mitigation of losses and learn about the terms, such as, reasonable care and gradually operating cause. You will get an introduction to the Fraud Act 2006 and learn how to deal with aspects of policy application.

- **CH3 - Advanced Claims Handling (Handling Claims for Specific Losses)**

Studying for the Certificate CH3 paper will give you an introduction to more specialist areas such as business interruption claims and factors to consider when handling alternative accommodation claims. You will learn about basic building elements, common buildings damage and the Construction (Design & Management) Regulations. You will also get advice



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on claims handling in a catastrophe or surge situation and obtain a basic understanding of how to reserve a personal injury claim, along with an overview of the Civil Procedure Rules.

Where will I sit the examinations?

The CILA Certificate examinations 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:

<http://www.pearsonvue.com/cila/>

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. Purchase learning material and exam voucher

The next step is to purchase the learning material and exam voucher/s for the examination/s 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 you must sit the examination within this date. All vouchers have an expiry date and the examinations must be booked and taken before the expiry date. Failure to do so will require repurchase of the vouchers at the 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.

When can I sit the examinations?

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 examination when you purchase the learning material and 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 examination by following the procedures on the Pearson Vue website <http://www.pearsonvue.com/cila/> however this must be done at least **24** hours prior to the examination. Failure to do so or non-attendance will result in the loss of the entire fee. You will be required to re-purchase learning materials and re-enter the examination. 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>

You may also wish to familiarise yourself with the online format of the exam and this can be experienced via the Pearson Vue website at <http://www.pearsonvue.com/athena>.

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 five days prior to your exam sitting.

What is the pass mark?

The papers sat by each candidate may be different and as a result there are minor variances in the required pass mark due to the individual weighting of each question. This is to ensure that all candidates are treated fairly. The pass mark is no higher than 75% for each paper.

How and when will I receive my results?

Exam centre staff will provide you with your examination result before you leave the exam centre. The Institute will receive notification of your result forty eight hours after your exam sitting.

What happens if I pass?

When you have successfully passed CH1, CH2 and CH3 (or obtained an exemption from CH1 and passed CH2 and CH3) you will be eligible to upgrade to the Certificate membership grade. The Institute will contact you within three weeks of the date of your final examination to make arrangements for payment of the increased subscription fee and the posting of your certificate.



What happens if I fail?

You can apply to re-sit your examination via the Pearson Vue website and the cost is as follows:

CH1 = £200

CH2 = £200

CH3 = £200

The Institute will consider an appeal against the result of an examination. You must submit your appeal, by e-mail, within fourteen days of taking the examination. 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 in conjunction with Pearson Vue and the awards body Edexcel.

Liability of the Institute

The Institute's liability shall be restricted to the cost of entering the examination if for any reason the examination cannot be held e.g. there is a failure of equipment preventing the completion of the examination or for any other reason including negligence on the part of the Institute.

Edexcel BTEC Level 3 Certificate in Insurance Claims Handling (QCF)

In attaining the CIL A Certificate qualification you will also hold an Edexcel BTEC Level 3 Certificate in Insurance Claims Handling (QCF). BTEC Specialist qualifications are work-related qualifications and are available in a range of sectors. They give learners the knowledge, understanding and skills they need to prepare for employment and career development opportunities for those already in work.

The CIL A Certificate qualification is recognised on the Qualifications and Credit Framework (QCF) at Level 3 and has a credit value of 18.

If you wish to obtain a certificate to evidence your attainment of the BTEC qualification you will need register each examination pass through the Pearson Vue website.

The full specification for the Edexcel BTEC Level 3 Certificate in Insurance Claims Handling (QCF) can be found on the CIL A website. You will also find links to the Ofqual website where the learning outcomes and assessment criteria for each examination are published.



The CIL A Certificate Syllabi

CH1 – Introduction to the Insurance Industry

1. Risk and risk transfer
2. The parties
3. Contract law
4. Legal liability
5. Insurable interest
6. The duty of fair presentation
7. Indemnity
8. The principles of insurance – proximate cause
9. The principles of insurance – contribution
10. The principles of insurance – subrogation
11. Customer service
12. Communication
13. The Financial Conduct Authority (FCA)
14. The Data Protection Act 1998 and General Data Protection Regulation



The CIL A Certificate Syllabi

CH2 – Claims Handling

1. Introduction to the insurance policy
2. Policy conditions and warranties
3. The perils
4. Introduction to claims validation
5. Claims handling – negotiation
6. Mitigation:
 - Mitigation measures for household contents
 - Evaluating the benefit of repair or restoration
 - Controlling mitigation spend
7. Gradually operating cause
8. Underinsurance:
 - Penalties for underinsurance
9. Repudiations
10. Fraud, detection and prevention
11. Financial crime



The CIL A Certificate Syllabi

CH3 – Advanced Claims Handling (Handling Claims for Specific Losses)

1. Damages and reserving of injury claims
2. Civil procedure rules (as relevant to claims handlers)
3. Claims handling – business interruption
4. Alternative accommodation
5. Catastrophe handling
6. Basic building elements
7. Construction (Design and Management) Regulations 2015