

CIL A Diploma

Sample questions for exam DP1 - The Principles of Insurance 1

- 1a. Explain, with appropriate case law, the principle of Contributory Negligence.
- 1b. Provide with an explanation of each, two examples of defences to negligence.
2. Provide two examples of typical perils covered by a typical modern Commercial Buildings Policy. For each of the Perils explain the legal or typical market definition of the Peril.
3. Detail what the requirements are for a legally enforceable contract.
4. Provide an explanation of the principle of onus of proof in relation to Policy liability, your answer should reflect the FCA's requirements of Treating the Customer Fairly.
5. Explain, with examples, the principle of Indemnity.
- 6a. The Theft Act 1968 explains when a person is guilty of Theft, provide the definition and an explanation of this. (You do not need to quote it exactly, a paraphrased version will suffice.)
- 6b. The Theft Act refers to “dishonestly” explain with case law what might amount to being “dishonest”.

Sample questions for exam DP2 - The Principles of Insurance 2

1. Detail the role of each of the following:
 - a) Loss Adjuster acting on behalf of an Insurer
 - b) Loss Adjuster acting on behalf of a Policyholder
2. Explain the role and remedies available to the Financial Ombudsman Service
3. Detail the meaning of the principle of Subrogation and explain how a policy typically amends the common law position.
4. Explain the principle of Contribution when handling a claim and provide one example method of apportionment- showing the formula that should be used.
5. Using statute law to support your response, explain when a person might be guilty of Fraud.

Sample questions for exam DP3 - Customer Service & Ethics

1. There are six outcomes of Treating the Customer Fairly as required by the Financial Conduct Authority. Provide an explanation of three of these.
2. Provide an outline of Karl Albrecht's steps to undertake an internal customer service audit. Explain what is meant by "seeing the bigger picture".
3. Detail the steps in RATER and explain the purpose of undertaking this.
4. Explain what is meant by CSR and discuss whether global standards might mean different things across the world.
5. Provide and explain three examples of "drivers of unethical behaviour in companies". Provide three examples of "reasons for ethical behaviour in business".