

# **Personal General Insurance 2 (INSU07013) 2024**

## **Case Studies and Guidance**

## CIP-03      Personal General Insurance

On completion of this module, successful participants should be able to:

- Identify a consumer's insurance needs, taking account of up-to-date knowledge of products and insurance providers.
- Analyse the information gathered and develop effective solutions to meet the risks faced by the consumer; with required documentation, while highlighting the issues that are of particular importance to a range of personal general (including PMI) insurances.
- Describe the scope of personal lines and private medical insurance products available in the Irish market.
- Describe the procedures involved in insurance claims.

The CIP-03 case studies provide opportunities to apply the academic principles learned in the CIP-03 module in a practical work environment, and to develop key skills in communication, writing and problem solving.

**Please also refer to the *Guide to Case Studies*, which contains important information and frequently asked questions about all modules.**

### 1. Completing the Case Studies

There are **8 Work Based Case Studies** for CIP-03. Apprentices should choose any **5 Case Studies** from those on offer. Each one must be completed, marked and submitted by the specified deadline.

As far as possible, apprentices are expected to research within their own organisation (with guidance from their supervisor), cases, documents or other materials that can be applied to the questions being raised. These should be real life examples that demonstrate the link between theory and practice.

The apprentice must then complete the tasks in the specified format. This may, for example, involve writing a short report in MS Word or presenting information in a table. Brief guidance notes are included to ensure clarity about what the apprentice needs to do, and what the supervisor should look for when marking the work.

### 2. The role of the supervisor

The completed case studies will be submitted to and signed off by the nominated Supervisors. A case study marking form is attached in **Appendix 1** for completion and sign off for each case study. For more information about this, please refer to the ***Guide to Case Studies***.

The role of the supervisor is to:

- help the apprentices to locate or create suitable case files, work-based materials or other sources of information
- assess each apprentice's completed case study (on a pass or fail basis)

### 3. Deadlines for submitting the case studies

This semester's key dates are:

CIP-03: Semester 3	
	Submission deadline
1	14 <sup>th</sup> June 2024
2	28 <sup>th</sup> June 2024
3	12 <sup>th</sup> July 2024
4	26 <sup>th</sup> July 2024
5	16 <sup>th</sup> August 2024

**Remember:** these are the final deadlines for uploading the marked case studies to Moodle. Apprentices and supervisors should agree an appropriate schedule for discussing, completing and marking the questions to ensure that these deadlines are met.

Forward planning is essential – see section 4 below.

### 4. Forward planning

Issuing the case studies in advance allows plenty of time for the apprentices and supervisors to meet the submission deadlines. It also gives adequate notice of any cases and documents that need to be sourced for or by the apprentices.

The following table provides a brief summary of what is needed for each of the CIP-03 case studies. Where a policy document/booklet is required, it should ideally come from the apprentice's workplace. However, a policy from another source may be used if necessary. As many Irish insurers now have policy documents on their website, this shouldn't cause too many difficulties for the apprentice or supervisors. Apprentices may, if they wish, re-use a policy from previous case studies (e.g., for module CIP-01).

Where a case file is required, this may be a paper or a digital policy or claim record. **Personal details from the case files should not be included in the case study submissions.**

	Topic	Resources
1	Knowing the consumer and suitability	<ul style="list-style-type: none"> <li>A statement of suitability ('reason why letter') issued to a consumer, for a personal insurance product.</li> </ul>
2	Motor Insurances	<ul style="list-style-type: none"> <li>A file for a recently incepted motor policy.</li> </ul>
3	Household Insurances (Chapter 3)	<ul style="list-style-type: none"> <li>A household (home) insurance policy document</li> <li>Procedures for advising a consumer about setting a sum insured (insurers and intermediaries)</li> <li>Procedures to be followed when a household sum insured is found to be inadequate (loss adjusters)</li> </ul>
4	Household Insurances (Chapter 4)	<ul style="list-style-type: none"> <li>A household (home) insurance policy document (this can be the same one as used for Topic no.3)</li> </ul>
5	Travel and Protection Insurances	<ul style="list-style-type: none"> <li>A travel insurance policy</li> </ul>
6	Travel and Protection Insurances	<ul style="list-style-type: none"> <li>A dental insurance policy</li> </ul>
7	Private Health Insurance	<ul style="list-style-type: none"> <li>A file for a recently incepted Private health insurance policy.</li> </ul>
8	The claims process	<ul style="list-style-type: none"> <li>A settled claim file, involving a claim from a consumer under a household, motor or private health insurance policy.</li> </ul>

**Notes for supervisors:**

- When helping the apprentice to locate a suitable file for topics 2, 7 & 8, please make sure that the file chosen has enough detail to enable the apprentice to answer all the questions in the assignment.

## **5. A reminder about copying and plagiarism:**

Plagiarism is copying the words or ideas of others and passing it off as your own and is a most serious academic offence.

All sources that you use must be referenced within your text and in your bibliography.

The case study submissions will be checked for plagiarism.

It does not matter whether you use direct quotations or paraphrase the words of an author, you must reference your source.

Failure to do so may result in a zero mark or other disciplinary action under IT Sligo procedures.

The School of Business uses the Harvard Referencing system.

## **6. Advice on Data Protection:**

Employers and supervisors must ensure that all work-based learning activities comply with the relevant Data Protection legislation and any other legal/regulatory requirements on an ongoing basis. This may, for example, include anonymising or changing the name, addresses and other personal or sensitive information in case files and other resources.

Any information taken from real cases/files is intended for use only in the answering the topic questions.

## Topic 1: Knowing the consumer and suitability

This assignment is based on the learning outcomes for CIP-03 Chapter 1, Knowing the consumer and suitability:

Learning outcomes
On completion of this chapter, students should be able to: <ul style="list-style-type: none"><li>• Describe the main items of information about a consumer that should be sought before providing advice about a general insurance policy.</li><li>• Explain the criteria used to make recommendations to consumers with regard to both insurance products and insurers.</li><li>• Outline the scope of a statement of suitability to detail the reasons underlying any advice given to the consumer regarding a general insurance policy.</li></ul>

Find a **Statement of Suitability** that your firm issued to a personal consumer. It can be for any type of personal insurance product (e.g., motor, household, travel, pet, private health insurance).

Read this document, paying attention to its content and the way that it is structured. Read CIP-03 Chapter 1C, which explains the purpose of a Statement of Suitability and the regulatory requirements.

### Question 1

Write a report explaining the purpose and content of this Statement of Suitability and why it was issued to the consumer.  
(about 250 words)

### Question 2:

The product recommendation/s in the Statement of Suitability are based on information gathered about the consumer, including their wants and needs, and their attitude to risk.

- (a) How was this information gathered? (e.g., by phone, in a face-to-face meeting, or online)
- (b) Were there any special requests or circumstances to be considered? (e.g., a history of claims, or a need for a special type of cover). If so, did these circumstances present any difficulties for the adviser?
- (c) What questions were asked to determine the consumer's attitude to risk? How did this impact on the product/s recommended?

(at least 150 words in total)

## **Guidance notes**

### **Question 1**

*This question requires you to find a Statement of Suitability from your workplace. Your answer should be based on that document, and in your own words. You should not include any personal information about the consumer.*

*Your answer should include the following points:*

- *Is this new business or a renewal of an existing case?*
- *Is your firm an insurer or an intermediary? What difference does this make when recommending a product to a consumer?*
- *What product (or products) are recommended to the consumer?*
- *Why do you think these recommendations were made?*
- *Is this a standard document, or was it specially designed for this consumer?*
- *Do you think the consumer will be able to understand the information in the statement of suitability?*

### **Question 2**

*These questions require brief, factual information. There's no need for long explanations.*

## **Topic 2: Motor Insurance**

This assignment is based on the learning outcomes for CIP-03 Chapter 2, Motor insurances:

Learning outcomes
On completion of this chapter, students should be able to: <ul style="list-style-type: none"><li>• Demonstrate the legal basis for motor insurance practice, the scope and limitations of different private motor insurance covers and standard options available.</li><li>• Outline the questions that encourage the consumer to disclose the necessary material information to enable advisers to provide them with the most appropriate private motor insurance product.</li><li>• Demonstrate the scope and limitations of motorcycle, guaranteed asset protection (GAP) and vans/light commercial vehicle cover.</li></ul>

Locate a file for a recently inceptioned private motor policy (the start-date should be within the last 12 months). Read all of the information and think about the process of arranging cover, from both the consumer and the firm's point of view.

### **Answer the following questions about the case:**

1. Was cover arranged directly with the insurer, or through an intermediary?
2. How was the cover arranged? (e.g., by phone, face to face, online etc.)
3. Is this the consumer's first motor insurance policy, or did they have a previous policy for their vehicle?
4. What level of cover was chosen?
5. Were any extra covers arranged?
6. What is the permitted use of the vehicle?
7. How many people are insured to drive the vehicle? Do any special terms (e.g., a higher excess) apply to any of the drivers?
8. Does the policy include a Personal Accident benefit? If so, briefly outline the scope of this cover.
9. What is the premium for this policy? List any discounts or loadings that were applied.
10. Explain the level of No Claims Discount (if any). Your answer should include the percentage, the number of years and the type of discount (e.g., introductory or earned).
11. How was the premium paid? If by direct debit, is there a charge for this service?
12. List the general policy exclusions.

### **Question 2b**

Does your employer offer EV Insurance?

What are the extra or amended benefits for electric car insurance policies?



**Guidance notes**

*There are three elements to this assignment: (1) studying the information in the policy file and (2) answering the questions (3) reviewing your employer's EV insurance policies. Since each case is different, there is no prescribed word count. If your employer does not offer EV insurance – write a short piece on whether you think they should and why.*

*Apprentices should answer the questions in their own words, based on the information in the file.*

*Your answer should not include any personal information about the policyholder or other people.*

*Chapter 2 of the CIP-03 textbook has helpful explanations of all the points covered in the questions.*

### **Topic 3: Household Insurances**

This assignment is based on the learning outcomes for CIP-03 Chapter 3, Household insurances – definitions, insurable values and information gathering.

#### **Learning outcomes**

On completion of this chapter, students should be able to:

- Explain the scope of, and variations in, definitions used in household insurance and demonstrate the means of establishing accurate sums insured under household policies.
- Explain the questions that will encourage consumers to disclose the necessary material information to enable advisers to provide them with the most appropriate household insurance product.

**Find a Household (home) insurance policy document/booklet. This should ideally be from your workplace, but you may use one from another source if necessary.**

**You may use the same policy for topics 3 & 4.**

#### **Question 1**

Each insurance policy has a list of important definitions. These words have the same meaning every time that they appear in the policy.

Find the definitions for buildings (or premises) and contents in the policy that you are using for this assignment. **Prepare a table that clearly shows:**

- Both definitions (as they appear in the policy)
- Examples of items that are included and excluded in these definitions.

#### **Question 2: Answer part (a) OR part (b)**

When arranging a household insurance policy, it's vitally important to set an accurate sum insured for both buildings and contents. This is the proposer's responsibility, but insurers and intermediaries usually give help and guidance with this process.

##### **(a) If you work for an insurer or an intermediary:**

Find out how your firm helps a proposer to set the sums insured for both buildings and contents. Briefly outline the main advice and information that is given to the proposer (about 250 words)

**OR**

##### **(b) If you work for a loss adjusting firm**

Find out what happens when a sum insured is found to be too low at the time of a claim. Briefly explain the procedures that your firm follows and the potential outcomes for the consumer. (about 250 words)

**Guidance notes:**

**Question 1**

*This task requires you to create a table and present the information clearly. You should show very specific examples of what is included and excluded in the definitions – ask your supervisor for help with this if needed.*

**Question 2**

*Before answering this question, you should read CIP-03 Chapter 3, sections A4 and B2. Although your answers should be about what happens in your workplace, it's important to understand the process of setting a correct sum insured and the consequences of an inadequate sum insured.*

## **Topic 4: Household Insurances**

This assignment is based on the learning outcomes for CIP-03 Chapter 4, Household insurances.

Learning outcomes
On completion of this chapter, students should be able to: <ul style="list-style-type: none"><li>• Describe and apply the scope and limitations of different household buildings and contents insurance covers and standard options available.</li><li>• Outline the scope and limitations of different specialist insurance policies.</li></ul>

**Find a Household (home) insurance policy document/booklet. This should ideally be from your workplace, but you may use one from another source if necessary.**

**You may use the same policy for topics 3 & 4.**

### **Question 1**

Find the definition of '**unoccupied**' (or unoccupancy) in the policy that you are using for this assignment.

- (a) State the definition as it appears in the policy.
- (b) Explain how unoccupancy affects the cover under the policy. (about 175 words)

### **Question 2**

Your friend Lukas asks you for advice about insuring his new bicycle. It's a top of the range carbon road-bike, which he uses for leisure and for races.

Lukas has contents cover (including accidental damage) under his household policy but wonders if he might need a higher level of cover. He's worried about the risk of theft, and about possible damage to the bike if he has an accident while racing.

What advice would you give to Lukas about?

- (a) The cover under his household policy
- (b) The extra cover that he might be able to add to his policy
- (c) The extra cover that he might get in a stand-alone policy

(about 350 words in total)

**Guidance notes:**

**Question 1**

*Part (a) asks you to copy the definition from the policy.*

*Part (b) requires you to identify the perils (events) that are affected by unoccupancy and to explain how this reduces the scope of cover under the policy.*

**Question 2**

*When answering this question, you should use the information in the CIP-03 textbook and in the policy booklet. You should also do some extra research about stand-alone pedal-cycle policies.*

*For part (a), you'll probably decide that the cover under Lukas's household policy isn't enough for his needs. Your answer should include details of this cover and its limitations/exclusions.*

*Your answer to part (b) should explain the additional cover that can be added to a household policy, including the limitations/exclusions.*

*For part (c), focus on the extra covers that a stand-alone policy might provide, and why they might be relevant to Lukas's circumstances.*

## **Topic 5: Travel and protection insurances**

This assignment is based on the learning outcomes for CIP-03 Chapter 5, Travel and protection insurances.

Learning outcomes
On completion of this chapter, students should be able to: <ul style="list-style-type: none"><li>• Demonstrate the scope and limitations of travel and personal accident and sickness insurance covers in order for consumers to be provided with the most appropriate products in these classes of insurance.</li><li>• Outline and apply the range of insurers' risk-rated health products.</li><li>• Demonstrate the scope and limitations of payment protection insurance.</li></ul>

You have been asked to make a presentation about travel insurance to a class of Leaving Certificate students. Their teacher wants you to explain:

- (a) The main covers under a travel policy
- (b) Some of the problems that the students could face if they go on holidays without travel insurance.

Prepare a PowerPoint presentation (about 12 slides) that summarises all of the key points that you wish to explain to the students.

Use the 'presenter's notes' option below each slide to add details (bullet points) of what you will say/emphasise when making the presentation.

### **Guidance notes:**

*Your main sources of information for this task will be:*

- *the CIP-03 textbook*
- *a travel insurance policy*
- *online research about the potential consequences of traveling without adequate insurance.*

*The PowerPoint slides should be clear and concise. Remember your audience: there's no need to include the 'nitty gritty' of the policy cover. Focus on the main points and include interesting or unusual examples where you can.*

## **Topic 6: Travel and protection insurances**

This assignment is based on the learning outcomes for CIP-03 Chapter 5, Travel and protection insurances.

Learning outcomes
On completion of this chapter, students should be able to: <ul style="list-style-type: none"><li>• Demonstrate the scope and limitations of travel and personal accident and sickness insurance covers in order for consumers to be provided with the most appropriate products in these classes of insurance.</li><li>• Outline and apply the range of insurers' risk-rated health products.</li><li>• Demonstrate the scope and limitations of payment protection insurance.</li></ul>

**Find a dental insurance policy document/booklet. This should ideally be from your workplace, but you may use one from another source if necessary.**

### **Question 1**

You work for an insurance intermediary that will soon be selling this dental insurance policy. Your manager has asked you to explain the main elements of cover under this policy to your colleagues.

Prepare a short report that gives a clear overview of the product features, benefits and limitations. Your report should also mention the types of customers who might be interesting in buying this type of insurance. (about 300 words)

### **Question 2**

You tell your friend that you are writing report about a dental insurance policy. She asks: 'why would anyone want to waste their money on a dental insurance policy?' She is 30 years of age, has healthy teeth and has a private health insurance policy.

How might you answer this question? (about 150 words)

**Guidance notes:**

**Question 1**

*Your main sources of information for this question are:*

- *the CIP-03 textbook*
- *a dental insurance policy*
- *the insurer's website – which may contain helpful summaries of cover or other guidance.*

*Remember your audience: although your report should be in plain English, it should be formal and business-like in tone. You can assume that your colleagues understand insurance terminology, but they may not be familiar with dental insurance policies.*

**Question 2**

*This question requires a short answer, in very simple terms.*

*Use the same sources of information that you used for question 1. Your answer should highlight the benefits that you feel are most relevant to your friend's circumstances, including the difference between the dental cover under a private health insurance policy and a dental insurance policy.*



## **Topic 7: Private health insurance**

This assignment is based on the learning outcomes for CIP-03 Chapter 6, Private health insurance.

Learning outcomes
On completion of this chapter, students should be able to: <ul style="list-style-type: none"><li>• Illustrate the private health insurance principles and minimum benefit regulations that impact on the scope of cover provided by this product.</li><li>• Describe the scope and limitations of different private health insurances covers and the standard options available and identify questions that encourage the consumer to disclose the necessary material information to enable advisers to provide them with the most appropriate private health insurance product.</li><li>• Identify and apply the tax treatment of medical expenses and private health insurance premiums and benefits and outline the rules for transferring between private health insurers.</li></ul>

### **Question 1**

Locate a file for a recently inceptioned private health insurance policy (the start-date should be within the last 12 months). Read all of the information and think about the process of arranging cover, from both the consumer and the firm's point of view.

**Answer the following questions about the case:**

1. How was the cover arranged? (e.g., by phone, face to face, online etc.)
2. How many dependants (if any) are covered by the policy?
3. What type/level of cover was chosen? Briefly explain the main elements of this cover (about 150 words).
4. Is cover subject to any waiting periods? If so, state all the relevant waiting periods that apply to the policy.
5. Are any covers subject to an excess? State the excesses, and the covers that they apply to.
6. What is the premium for this policy? Show how the premium was calculated, including all discounts and loadings that were applied (e.g., discounts for children, loadings because of lifetime community rating)
7. How was the premium paid? (e.g., monthly, annually, credit card, direct debit etc.)

### **Question 2**

Your friend Michelle has just received a renewal notice for her private health insurance policy. She's thinking about shopping around for a better quote but is worried that she'll have to serve extra waiting periods if she moves to a new insurer.

What advice would you give to Michelle about her options? (about 150 words)

### **Guidance notes**

#### **Question 1**

*There are two elements to this assignment: (1) studying the information in the policy file and (2) answering the questions. Since each case is different, there is no prescribed word count for most of the questions.*

*Apprentices should answer the questions in their own words, based on the information in the file.  
Chapter 6 of the CIP-03 textbook has helpful explanations of all the points covered in the questions.*

*Your answer should not include any personal details about the member/policyholder or other people.*

#### **Question 2**

*Your answer should be based on the information in CIP-03 Chapter 6G2.*

## **Topic 8: The claims process**

This assignment is based on the learning outcomes for CIP-03 Chapter 7, The claims process.

Learning outcomes
On completion of this chapter, students should be able to: <ul style="list-style-type: none"><li>• Identify the stages of the claims process and demonstrate the role of the intermediary in this process.</li><li>• Outline and apply the general insurance claims procedure, describe the advice to be given to the consumer regarding the necessary procedures and documentation required to pursue a claim successfully and explain the roles and responsibilities of all parties throughout the claims settlement process.</li></ul>

Locate a file for a settled claim under a household, motor or private health insurance policy. Read the file to see the 'journey' of the claim from notification to settlement. Ask your supervisor, or the claims handler about anything that isn't clear.

**Using the information in the claim file, answer the following questions:**

1. Briefly describe the circumstances that gave rise to this claim (i.e., what happened?)
2. Under what type of policy, and what section of the policy was the claim made?
3. Who made the claim –the insured, or another person?
4. What was the claim for? (e.g., loss, damage, medical expense). How much (€) was claimed?
5. What documents were submitted in support of the claim?
6. What enquiries or investigations were carried out?
7. Were any other persons involved in the investigations? (e.g., a claims investigator, loss adjuster, solicitor, doctor, motor engineer.)
8. Was there any dispute about cover or other aspects of the claim?
9. How was the claim settled? (i.e., which settlement option did the insurer use)
10. Was the claim paid in full, or were any deductions made?
11. **For insurers and loss adjusters only:** what was the initial claim reserve, and did it change during the life cycle of the claim? Was the initial reserve very different to the final settlement amount – and if so, why?
12. **For insurance intermediaries only:** What role did your firm play in the claims process? Did the consumer deal directly with the insurer, or did they need help and guidance from your firm?

### **Guidance notes:**

*Your answer should be based entirely on the claim file from your workplace. Each question requires a brief explanation, in your own words. When read together, your answers should give a clear picture of the progress of the claim from start to finish.*

*Your answer should not include any personal details about the people involved in the claim.*



## **Appendix 1:**

# **Case Study Marking Form**

# CASE STUDY MARKING FORM

Case Study No.

Topic No.  Topic Title  Insurance Module

Learning Outcome:

## **To be completed by the Apprentice:**

I confirm that all the work on the case study is my own work.

Signed ----- (Apprentice) Date -----

Apprentice Student Number \_\_\_\_\_

## **To be completed by the Supervisor:**

Checklist (please circle pass or fail as appropriate):

Attempt 1	Attempt 2	Attempt 3
Pass/Fail	Pass/Fail	Pass/Fail

PRINT Name: \_\_\_\_\_ (Supervisor)

Signed ----- (Supervisor) Date -----