



CIP-04 – Commercial General Insurance

Case Studies and Guidance

CIP-04 Commercial General Insurance

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

- Demonstrate an understanding of the nature of the adviser-client relationship to establish a consumer risk profile and identify their 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 client; with required documentation, while highlighting the issues that are of particular importance to a range of commercial general) insurances.
- Describe the scope of commercial lines insurance products available in the Irish market.
- Describe the procedures involved in insurance claims.

The CIP-04 case studies provide opportunities to apply the academic principles learned in the CIP-04 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 **9 Work Based Case Studies** for CIP-04. Apprentices must complete 5 case studies. **One case study is mandatory**, you must complete one of the following:

- **Topic 1:** Knowing the client and suitability
 - **Or**
 - **Topic 9: The Claims Process**
- Choose the one most relevant to your workplace.

Apprentices should choose any additional **4 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, policy wordings 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-04: Semester 1	
	Submission deadline
1	14 th October 2024
2	28 th October 2024
3	11 th November 2024
4	25 th November 2024
5	9 th December 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-04 case studies. Where a policy document (wording) 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.

Apprentices may, if they wish, re-use a policy document that they used for previous case studies (e.g. for module CIP-01). They may also use the same policy document for more than one of the CIP-04 case studies.

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 any of the case study submissions.**

	Topic	Resources
1	Knowing the client and suitability*	<ul style="list-style-type: none"> A statement of suitability ('reason why letter') issued to a customer, for a commercial insurance product.
2	Commercial motor insurances	<ul style="list-style-type: none"> A file for an incepted commercial motor insurance policy.
3	Commercial property insurances – insurable values and presentation of information	<ul style="list-style-type: none"> A commercial package policy document. Marketing material (e.g. brochure, information from the insurer's website) about this package policy.
4	Commercial property insurances – policy cover	<ul style="list-style-type: none"> A policy document than includes fire and perils covers. This may be a stand-alone commercial property policy, a combined policy or a commercial package policy.
5	Commercial property insurances – policy cover	<ul style="list-style-type: none"> A farm insurance policy document. Internet research about farm insurance. A policy document that includes fire and perils cover (ideally the one used for topic no. 4)
6	Other property-related insurances and commercial liability insurances	<ul style="list-style-type: none"> Information about the cover provided by fidelity guarantee and directors & officers liability policies (e.g. from online sources, summaries of cover, CIP-04 textbook or policy documents).
7	Commercial liability insurances	<ul style="list-style-type: none"> A file for an incepted combined liability policy.
8	All types of commercial insurance policies	<ul style="list-style-type: none"> No specific resources – general research using the PDI-04 textbook and other (e.g. internet) research.
9	The claims process*	<ul style="list-style-type: none"> A settled claim file, involving a claim under a commercial insurance policy.

***Topic 1 or 9 is mandatory/compulsory.**

Notes for supervisors:

- When helping the apprentice to locate a suitable file for topics 2, 7 & 9, please make sure that the file chosen has enough detail to enable the apprentice to answer all the questions in the assignment. The apprentices will also need to see the schedule and policy document.

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 ATU 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 client and suitability

This assignment is based on the learning outcomes for CIP-04 Chapter 1, Knowing the client and suitability:

Learning outcomes
On completion of this chapter, students should be able to: <ul style="list-style-type: none">• Identify the benefits of establishing a positive relationship with a commercial client, explain the information-gathering process for commercial clients and identify the main elements of a commercial risk presentation to insurers.• Explain the criteria used to make recommendations to consumers with regard to both insurance products and insurers.• Outline the scope of a statement of suitability to detail the reasons underlying any advice given to the consumer regarding a commercial insurance policy.

Find a **Statement of Suitability** that your firm issued to a commercial customer. It can be for any type of commercial insurance policy.

Read this document, paying attention to its content and the way that it is structured. Read CIP-04 Chapter 1 E which explains the purpose of a Statement of Suitability and the regulatory requirements.

https://www.eiopa.europa.eu/rulebook/idd-insurance-distribution-directive/article-7211_en

Question 1

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

Question 2:

The product recommendation/s in the Statement of Suitability are based on a number of factors, including the customer's attitude to risk.

- (a) What questions were asked to determine the customer's attitude to risk?
- (b) Was the customer considered to be particularly 'risk averse' or 'risk seeking'?
- (c) How did this impact on the product/s recommended?
- (d) Can you think of any other questions that could have been asked to determine the customer's attitude to risk?

(at least 250 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. Do not include any personal information about the customer.

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 customer?*
- *What product (or products) are recommended to the customer?*
- *Why do you think these recommendations were made?*
- *Is this a standard document, or was it specially designed for this customer?*
- *Do you think the customer will be able to understand the information in the statement of suitability? If not, can you suggest ways of making it clearer?*

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

Question 2

Complete a standard 'Risk Assessment' using yourself as the applicant. Identify which risk category you fall into so you can experience the process as a customer would. If you do not have access to a 'Risk Assessment form' in your workplace a sample can be accessed on your Moodle resources page.

Topic 2: Commercial motor Insurance

This assignment is based on the learning outcomes for CIP-04 Chapter 2, Commercial motor insurances:

Learning outcomes
On completion of this chapter, students should be able to: <ul style="list-style-type: none">• Demonstrate a knowledge and understanding of key elements of commercial motor policy cover, determine the appropriate underwriting information applicable to different commercial vehicle insurances, and identify the main differences between commercial and private motor insurance.• Identify situations where specific forms of commercial motor insurance may be required: goods-carrying vehicles, passenger-carrying vehicles, special type vehicles, agricultural vehicles and motor trade insurances, and state the main features of these insurances.• Outline the circumstances in which motor insurances may be fleet-rated, and the different options available in the market.• Illustrate the underwriting considerations relating to light commercial vehicle cover.• Identify the main questions that an adviser should ask a client when advising about or arranging commercial motor insurance.

Locate a file for an incepted commercial motor policy. The policy should be for one of the types of vehicles explained in Chapter 2 of the CIP-04 textbook. You will also need a copy of the schedule and policy document.

Read all of the information and think about the process of arranging cover, from both the policyholder's 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 the policyholder an individual or a business?
4. What type of vehicle/s are insured under the policy?
5. How many vehicles are insured under the policy?
6. What level of cover was chosen?
7. What is the limit of indemnity for damage to third party property?
8. Were any extra covers arranged?
9. Who is insured to drive the vehicle? Do any special terms (e.g. a higher excess) apply to any of the drivers?
10. What is the cover for trailers under the policy?
11. List the general policy exclusions.
12. Is there a fraud condition in the policy? Explain this condition in your own words.
13. What is the premium for this policy? List any discounts or loadings that were applied.
14. Are there any special conditions or warranties on the policy?
15. How was the premium paid? If by direct debit, is there a charge for this service?
16. Explain what type of liability is covered on a 'third party only' commercial motor policy. What is the duty of care and to who is it owed?

Question 2

Does your organisation offer specific Electric Vehicle Commercial Insurance?

If so, what are the extra or amended benefits for electric commercial vehicle insurance policies?

If not, do you think your organisation should offer a dedicated EV policy and if so why.

(about 70-100 words)

Guidance notes

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.

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

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

Chapter 2 of the CIP-04 textbook has helpful explanations of the majority of points covered in the questions.

Topic 3: Commercial property insurances – insurable values and presentation of information

This assignment is based on the learning outcomes for CIP-04 Chapter 3, Commercial property insurances – insurable values and presentation of information.

Learning outcomes

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

- Identify the main types of policy that provide property damage covers and demonstrate the means of establishing accurate sums insured under property policies.
- Identify questions that encourage disclosure of the necessary material information to provide consumers with the most appropriate commercial property insurance products and the main elements of a commercial property submission.

Read Chapter 3A, paying special attention to the paragraph about commercial package policies. Note the features of a commercial package policy and the main differences between package and combined policies.

Commercial package policies are typically marketed to small-to-medium sized businesses (SMEs) in a particular sector (e.g. shops, offices or charities). Some insurers also offer specialist package policies to other types of organisations (including schools, churches, hotels, crèches and care-homes).

Find a commercial package policy document. This should ideally should be from your workplace, but you may use one from another source if necessary. Look at the different sections and at the way the policy is structured.

Question 1

- (a) What is the target market for this particular policy?
- (b) Using information from the insurer's website or other marketing materials, briefly explain how this policy tries to meet the needs of customers in that sector. (about 70 words).
- (c) Choose four covers under the policy and explain what is included and excluded.

Question 2

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

Find the definitions of buildings, contents and stock in the policy that you are using for this assignment. Prepare a table that clearly shows:

- Each definition (as it appears in the policy)
- Examples of items that are included and excluded in these definitions.

Question 3

Read the information in CIP-04 Chapter 4B1 about setting a sum insured for buildings. You will see that most sums insured are set on a reinstatement basis and that this is reflected in the policy wording.

- (a) Find the clause in the policy that states the basis of cover (e.g. reinstatement). State what it says and explain in your own words how it affects the process of setting a sum insured.
- (b) Are the sums insured index-linked? State what the policy says about this and explain in your own words what it means.

Guidance notes:

Question 1:

- *Part (a) simply requires you to state the type of policy you have chosen. Is it for (e.g.) a shop, office, hotel etc.?*
- *Part (b): Although package policies have many similar covers, there are usually some 'extras' that are specifically geared towards that sector. You'll probably find helpful information about this on the insurer's website or in its marketing literature.*
- *Part (c) just requires a list – no need for explanations.*

Question 2: *requires you to create a table and present the information clearly. You should give very specific examples of what is included and excluded in the definitions – ask your supervisor for help with this if needed.*

Question 3:

If you aren't used to reading policy documents, you might find question 3 a little trickier than the others. For both parts, you need to find the relevant clauses in the policy and then explain them in simple terms. Ask your supervisor or an underwriter for help if needed.

Topic 4: Commercial property insurances – policy cover

This assignment is based on the learning outcomes for CIP-04 Chapter 4, Commercial property insurance

Learning outcomes
On completion of this chapter, students should be able to: Demonstrate a knowledge and understanding of key elements of policy cover to determine appropriate underwriting information applicable to the various classes of commercial property insurances.

Find a commercial property insurance policy document/booklet. This should ideally be from your workplace, but you may use one from another source if necessary. The policy should include fire and perils cover.

Answer the following questions about this policy document.

Question 1

Find the covers for these perils:

- Fire
- Riot, civil commotion and malicious damage
- Storm and flood
- Impact
- Subsidence, ground heave, landslip
- Theft

Read what the policy says about each peril.

For each peril:

- (a) Describe the cover in simple terms (as if you were explaining it to a customer).
- (b) Give an example of an event that would be covered, and one that would not be covered

(min 300 words)

Question 2

Briefly describe any 3 extensions to the cover for buildings, contents or stock. (about 75 words per extension)

Question 3

What is meant by loss of rent cover on a commercial policy. Give an example from a real policy of the limits. Explain how it can overlap with the Business Interruption policy. (min 300 words)

Guidance notes:

These questions require you to study a policy wording. Your main resources will be:

- *The policy document (which must include fire and perils cover)*
- *The CIP-04 textbook (Chapter 4, section A)*

For each of the questions, you will need to identify the relevant sections of the policy, read and understand what is/isn't covered and write a short explanation in plain English. Reading a policy can be quite daunting at first, so don't be afraid to ask your supervisor or an underwriter for help!

Topic 5: Commercial property insurances – policy cover

This assignment is based on the learning outcomes for CIP-04 Chapter 4, Commercial property insurances – policy cover.

Learning outcomes

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

Demonstrate a knowledge and understanding of key elements of policy cover to determine appropriate underwriting information applicable to the various classes of commercial property insurances.

Read Chapter 4 of your CIP-04 textbook. This chapter focuses on the cover provided by commercial property insurance policies. Choose to answer the questions below regarding a) a farm insurance policy or a Retail (retail, office or shop) insurance policy depending on your area of business.

Find an appropriate insurance policy document. This should ideally be from your workplace, but you may use one from another source if necessary. Look at the different sections and at the way the policy is structured.

Carry out a simple internet search about farm or retail insurance in Ireland to get an idea of the different policies available, and how insurers and intermediaries market these policies to customers.

Question 1

Your firm (PFG Brokers) is trying to expand its commercial customer-base and has identified farming/retail as an area of interest. As part of a wider advertising campaign, you have been asked to write an article about farm/retail insurance for the firm's website and customer newsletter.

Write a short article explaining some of the features of either farm or retail insurance policies, and the reasons why farmers/retailers have different insurance needs to other commercial customers. Make sure to mention the diversity of cover provided. Include some points about how PFG Brokers can help farmers/retailers to find the best cover. (about 300 words)

Question 2

Look at the farm/retail policy again and look at the fire and perils cover under a typical commercial policy (e.g. the one that you used for topic 4).

Find 3 difference in covers or wordings (e.g. perils, definitions or wordings). Briefly describe these differences. (about 100 words)

Guidance notes:

Question 1:

Remember that you're writing an article – it should be in plain English, with a clear and logical flow. As you're writing from the perspective of a fictitious brokerage, you can also use a little bit of imagination, as long as you include the important points about farm insurance!

Question 2:

This is intended to be a simple task – it shouldn't be necessary to read either policy in great detail. The points in Chapter 4 of the CIP-04 textbook should point you in the right direction.

Topic 6: Other property-related insurances and Commercial Liability insurances

This assignment is based on the learning outcomes for both Chapter 5, Other property related insurances and Chapter 6, Commercial liability insurances.

Chapter 5 learning outcomes

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

- Demonstrate a knowledge and understanding of the key elements of policy cover and the different options available and identify the key questions an adviser should ask a client when advising about business interruption insurance.
- Outline situations where fidelity guarantee or engineering insurance is needed and identify the key elements of policy cover

Chapter 6 learning outcomes

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

- Outline the basis of liability cover and demonstrate the impact of different policy triggers for liability insurances.
- Demonstrate a knowledge and understanding of key elements of policy cover to determine appropriate underwriting information applicable to different liability insurances and illustrate the underpinning knowledge by drafting a suitable client questionnaire for commercial liability classes.
- Outline the scope of cover provided by directors and officers liability, professional indemnity insurance and commercial legal expenses insurance.

You are preparing a presentation to the management committee of a cancer-support charity. The charity employs three people and has about 200 volunteers. The volunteers are very active and organise street collections, car boot sales, coffee mornings, supermarket bag-packing and other fundraising events in their local areas.

The charity currently has property, employer's liability and public liability insurances.

The chairperson wants to know about other policies that they should consider, particularly **business interruption, or directors' and officers'** insurances.

Question 1

Prepare a PowerPoint presentation (approx. 8 slides) that summarises the key elements of each cover. Your slides should also include examples of why these covers are important for a charity and the type of events that are covered.

Use the 'presenters' notes' option below each slide to add detail (bullet points) of what you will say/emphasise when making the presentation. The notes need to include clear explanations where possible.

Question 2

During the presentation, one of the committee members asks about Cyber Insurance and whether the charity might require it.

How might you answer this question? Explain what Cyber Insurance is? And discuss if it is suited to the charity's needs? (about 300 words)

Guidance notes:

Question 1:

Your main sources of information for this question are:

- *the CIP-04 textbook*
- *insurers' websites – which may contain helpful summaries of cover or other guidance*
- *other internet searches about (e.g.) insurance for charities*
- *other documents (e.g. insurers' marketing materials or policy documents) that may be in your office.*
But don't worry if you can't find anything – the other sources of information will be enough.

Remember your audience: although some of the committees are professional people, you can't assume that they have a detailed understanding of insurance covers and terminology. The presentation should be business-like, but without too much jargon.

Question 2

This question is about explaining the difference between Computer and Cyber Insurance and the growing demand/imperative. See Chapter 4D and Chapter 5D of the CIP-04 textbook.

Topic 7: Commercial liability insurances

This assignment is based on the learning outcomes for CIP-04 Chapter 6, Commercial liability insurance.

Learning outcomes

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

- Outline the basis of liability cover and demonstrate the impact of different policy triggers for liability insurances.
- Demonstrate a knowledge and understanding of key elements of policy cover to determine appropriate underwriting information applicable to different liability insurances and illustrate the underpinning knowledge by drafting a suitable client questionnaire for commercial liability classes.
- Outline the scope of cover provided by directors and officers liability, professional indemnity insurance and commercial legal expenses insurance.

Locate a file for an incepted policy that includes employers' liability and public liability cover. This should be a case where it is possible to identify the premium for the liability covers and how the premiums were calculated. You will also need a copy of the schedule and policy document.

Answer the following questions about the case:

1. What type of policy is it? (e.g. liability only, combined or package policy)
2. Was cover arranged directly with the insurer or through an intermediary?
3. How did the insurer gather information about the risk? Did the insurer request extra information on any aspects?
4. State the insured's business description as it appears on the policy schedule. Is it exactly the same as the information the policyholder (or intermediary) gave when seeking cover? If not, why not?
5. Explain the significance of the business description in a commercial liability policy, including the potential implications of an inaccurate or incomplete description (about 50 words).
6. State the limit of indemnity for both the employer's liability and public liability covers.
7. State the geographical (territorial) and jurisdiction limits for both covers. Why do you think the jurisdiction limit in a liability policy is usually narrower than the geographical limit? (about 30 words)
8. State the limits of indemnity for both the employer's liability and public liability covers.
9. Are any covers subject to an excess? State the excesses, and the covers that they apply to.
10. Identify four exclusions that apply to the employer's liability or public liability covers. Briefly explain each one in your own words (about 120 words in total).
11. Identify two extensions that apply to the employer's liability or public liability covers. Briefly explain them in your own words (about 60 words in total).
12. What is the premium for the employer's liability cover? How was the premium calculated?
13. What is the premium for the public liability cover? How was the premium calculated?

Guidance notes

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 (sections A, B & C) of the CIP-04 textbook has helpful explanations of all the points covered in the questions.

Your answer should not include any personal details about the policyholder or other people. However, your answer should include exactly what a liability policy covers clearly identifying the liability: duty of care being issued.

Topic 8: Commercial general insurance

This assignment is based on the learning outcomes for CIP-04 Chapters 2, 3, 4, 5 & 6.

Have you ever thought about starting your own business? What might it be? Think about your dream business and how you might go about setting it up.

Answer these questions about your business idea, the risks you'll face and the insurance covers you might need.

Question 1

Imagine that you're entering a competition for aspiring entrepreneurs. You have to describe your business idea in about 225 words.

Write about:

- your ambitions in setting up the business
- the product or service that you'll offer
- your target customers
- what you'll need to get started
- your biggest challenges.

Question 2

Think about the risks that you'll face when starting the business. What property will you have and what could happen to it? What are the main risks to your employees, customers or other people affected by what you do? Are there any other significant risks?

List these risks, with a brief explanation of each one (in the context of your particular business).

Question 3

- (a) What insurance covers will you need in your first year of trading? Why will these covers be important.
- (b) Do you think you will need other covers in future years? If so, what might they be and why will you need them?

Guidance notes

For question 1, imagine that you're trying to win a big prize for your idea and your plans. You want to grab the reader's attention, so make it interesting! Pay attention to grammar, spelling etc.

Question 2 requires very brief answers. You can present the information as a list or a table.

Question 3 also requires brief and concise answers.

Topic 9: The claims process

This assignment is based on the learning outcomes for CIP-04 Chapter 7, The claims process.

Learning outcomes
On completion of this chapter, students should be able to: <ul style="list-style-type: none">• Identify the stages of the claims process and demonstrate the role of the intermediary in this process.• 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.

Locate a file for a settled claim under any type of commercial 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 led 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 expenses)? 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 customer 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 policyholder or other 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 -----