

# Foundation Insurance Test

2009 Information for candidates

Equipping you with the  
**essential  
knowledge**  
needed to work  
in insurance



CII

[www.cii.co.uk](http://www.cii.co.uk)

When you enrol for the Foundation Insurance Test (FIT) you receive, as part of your study package, full membership of the Chartered Insurance Institute (CII) – this provides a range of benefits which can assist your studies for FIT and provide essential support in your working life.

# Join as a member of the CII and enjoy extra benefits to support your studies

## As a CII member you will enjoy:

### Help in passing your exams

- Access to copies of textbooks recommended for additional reading
- In depth, regularly updated online fact files to complement the core study text
- Online technical dictionaries to help you with unfamiliar terminology

### Help in developing your career

- Regular email bulletins to keep you up to date, relevant to your role in the industry
- Online access to a career support centre ([www.cii.co.uk/careersupport](http://www.cii.co.uk/careersupport)) to help you plan your career

## There's never been a better time to be a member

The CII is the premier professional body for those working in the insurance and financial services industry. The CII has over 93,000 members and has been at the forefront of setting professional standards for the insurance industry for over a century.

Membership of the CII is a positive step for anyone in the industry. As the premier professional organisation there is no better place to go to structure a successful career. Our increasing focus on insurance disciplines, through the CII faculties, makes it easy to identify relevant content that matches your role and helps you gain the edge in your chosen career.

To find out more about the full range of CII member services visit [www.cii.co.uk/membership](http://www.cii.co.uk/membership)

JOIN as a member TODAY by completing the form at the back of this brochure.

## A practical aid to your personal development: Job role and competency framework

To build a career in the insurance industry you must have the knowledge, skills and behaviours (the core competencies), needed to perform your role effectively, both now and as your career progresses.

To help you develop your potential, the CII has created a FREE online 'Job Role and Competency Framework'. This is ideal for all those employed in the key disciplines of Claims, Broking and Underwriting.

The key to the Framework is that it reflects your needs. You select from a range of criteria (such as 'Area of business', 'Job role' and 'Competency type'). The system then brings up the required competencies for your role and explains what you need to know. Crucially, it signposts tools to help you achieve this, including: exams, training, online training tools and other sources of relevant information.

By establishing objective industry standards it provides benchmarks against which you can measure your personal development needs and achievements.

Discover the benefits for yourself by visiting [www.competency.cii.co.uk](http://www.competency.cii.co.uk)

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## The Chartered Insurance Institute (CII) Professionalism in practice

As the premier professional body for the financial services profession, the CII promotes higher standards of integrity, technical competence and business capability.

With over 93,000 members in more than 150 countries, the CII is the world's largest professional body dedicated to this sector.

Success in CII qualifications is universally recognised as evidence of knowledge and understanding. Membership of the CII signals a desire to develop broad professional capability and subscribe to the standards associated with professional status.

The CII works with businesses to develop bespoke, company-wide solutions that ensure competitive advantage by enhancing employees' technical and professional competence.

Individually, CII's members are able to drive their personal development and maintain their professional standing through an unrivalled range of learning services and by adhering to the CII's Code of Ethics & Conduct.

[www.cii.co.uk](http://www.cii.co.uk)



INVESTOR IN PEOPLE

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## Contacting the CII

If you have any queries regarding the Foundation Insurance Test please contact Customer Service.

The CII is committed to delivering a first-class service and, to this end, we welcome feedback on any aspect of your relationship with our organisation.

Please forward any views you may have on the service you receive, whether they are positive or otherwise.

We take all such comments seriously, answer them individually, and use them to help ensure that we continually improve the service we provide.

### Customer Service

42 - 48 High Road, South Woodford,  
London E18 2JP

tel: +44 (0)20 8989 8464

fax: +44 (0)20 8530 3052

email: [customer.serv@cii.co.uk](mailto:customer.serv@cii.co.uk)

website: [www.cii.co.uk](http://www.cii.co.uk)

## Foundation Insurance Test (FIT)

Learning programmes and qualifications offered by the CII demonstrate commitment to professional development, providing an objective measure of the holder's knowledge and understanding of the business in which he or she works.

In turn they are recognised and respected across the market by employers, peers and, increasingly, consumers.

### What you need to know to get ahead in your career

FIT helps you develop an understanding of key insurance issues, including:

- how the insurance market operates;
- fundamental risk and insurance principles and procedures;
- core personal and commercial insurance products.

FIT is a single-unit course which requires you to pass a test. Upon successful completion, you receive a 'Record of Achievement'.

By combining FIT with at-work learning, you can greatly enhance your knowledge of insurance and take the first steps to becoming a fully-fledged insurance practitioner.

FIT has already proved popular with individuals employed within a diverse range of organisations, including many from companies whose background and primary area of business is not insurance. They value the way that it covers the fundamentals of general insurance in a clear and user-friendly way.

Whilst FIT is not a qualification in itself, if you complete FIT you will receive recognition in the form of six credits towards any future studies for CII qualifications such as the Certificate in Insurance (this is the recommended next step for further study). Full details on the Certificate in Insurance are available online at [www.cii.co.uk/cert-insurance](http://www.cii.co.uk/cert-insurance) or from Customer Service.

And when you enrol for FIT you receive, as part of your study package, full membership of the CII. This provides a range of benefits which can assist your studies for FIT and provide essential support in your working life. See [www.cii.co.uk/membership](http://www.cii.co.uk/membership) for further details.

Importantly, FIT has been designed to assist you and your employer to comply with regulatory training and competence requirements. The Financial Services Authority (FSA) requires employees to demonstrate that they are competent in the work they do, and thereafter to maintain this competence. FIT can play an important part in helping to meet the requirements by serving as an objective measurement of your technical awareness and understanding.

Over the following pages you will find full details on the benefits of FIT, what it involves, the available study materials and entry procedures. FIT shows the market that you mean business.

**Insurance qualifications framework**  
For details on the full range of qualifications within the framework please see the Overview brochure ref: IOB001 (11/08) available online at [www.cii.co.uk](http://www.cii.co.uk) or from Customer Service.

### Why FIT?

**FIT delivers many advantages:**

- Has no formal entry requirements so is open to anyone, irrespective of experience or educational background.
- Demonstrates your commitment to personal learning and development: it is the starting point for anyone who needs to know the fundamentals of insurance.
- Can form part of an overall programme to meet the regulator's training and competence requirements.
- Provides a student-friendly introduction to the fundamentals of general insurance principles and products.
- 'Record of Achievement' awarded upon completion from the CII.
- Includes the study text and full CII membership, providing a range of benefits which can assist your studies for FIT and provide essential support in your working life.

### Is FIT suitable for me?

**FIT is open to anyone, irrespective of educational background or experience. It is suitable for a diverse range of people, including:**

- Anyone wishing to gain a basic understanding of the general insurance market, principles, procedures and products.
- Employees who hold no insurance qualifications but wish to demonstrate insurance knowledge and understanding.
- Employees beginning study for general insurance qualifications.
- Insurance staff employed in support functions such as human resources, marketing, IT and finance, wishing to develop an understanding of the industry in which they work.
- Staff working for an organisation whose primary business is not insurance, but which offers insurance advice and products as part of its overall service to customers.

You can also access FAQs at [www.cii.co.uk/faq](http://www.cii.co.uk/faq)

### What does FIT involve?

To achieve FIT you must pass a single unit. The study text explains how the insurance market operates, outlines key insurance principles and procedures, and provides an overview of core personal lines and commercial insurance products.

The study text breaks down the course into nine chapters, each with clearly-defined learning objectives. The chapters contain learning aids in the form of 'exercises' and 'question times' included at relevant points so that you can measure your understanding as you progress. Each chapter finishes with a series of self-test questions so you can monitor your progress as you prepare for the test itself.

FIT is a two-hour test consisting of 100 multiple choice questions. You receive provisional notification of your results immediately upon completion.

FIT tests are delivered online at centres located throughout the UK.

Twice-yearly paper-based test sessions, in April and October, are available for candidates outside the UK. If you want to sit FIT outside the UK please call Customer Service.

As a guide, we recommend that you allow a minimum of 40 hours of study – this equates to approximately four hours of study a week over three months (this will vary according to your experience and ability). The nominal pass mark is 70%, though the actual pass mark may vary slightly over time to ensure that the pass standard remains constant.

### What does FIT cover?

FIT covers six essential topics, including the insurance market, legal principles, procedures and the major classes of insurance.

The test is based on the published syllabus, which is itself an important aid to exam preparation and revision. It is essential that you familiarise yourself with this before commencing study. This sets out the learning outcomes and depth of knowledge you will require in order to pass.

The syllabus also identifies learning materials in the form of a reading list, reference materials and periodicals which you can use to assist with your studies. A full syllabus is provided in the CII study text.

To obtain the full syllabus free of charge, visit the Qualifications section at [www.cii.co.uk](http://www.cii.co.uk) or contact Customer Service.

## Study options and revision aids

To help you pass FIT first time we have developed a comprehensive portfolio of study options and revision aids which have been proven to enhance the chances of test success. These can be ordered online at [www.cii.co.uk](http://www.cii.co.uk), by calling Customer Service or by post/fax using the application form at the back of the brochure.

The prices quoted are for individuals. Companies requiring pricing information for groups of employees should call +44 (0)20 8530 0815.

In addition to the fees set out opposite, there is a standard test entry fee of £63.

### Important notes:

- You must purchase the study text and revision aids for the period during which you plan to sit the exam.
- CII exam periods run from 01 January through to 31 December.
- Updated study texts and learning materials can be purchased each year, from October, for examination from January.
- Electronic updates will automatically be made available for study texts during the examination period to which they relate. Full details are included on the title page of the study text.
- Please allow ten days for delivery to a UK address and twenty one days to a non-UK address from receipt of your order.
- For materials sent within the UK, you, or someone acting on your behalf, will be required to sign for the delivery.

“  
In 2008  
candidates who  
attended a CII  
revision course  
improved their  
chances of  
exam success  
by up to 60%\*”

\* Source: CII Statistics 2008

| Study options                          | Cost per unit           |                         |  |
|--|-------------------------|-------------------------|--|
|  | Existing member         | Non-member              |  |
| <b>Study text and CII membership</b>   | <b>£39</b>              | <b>£67</b>              | This is a distance learning course. It includes the provision of a study text and electronic updates (see 'Important notes' opposite), developed to assist you in understanding and learning the exam syllabus. You will also have access to an unrivalled suite of online services to support your studies through our 'RevisionMate' study tool. These include a study planner, a knowledge check (multiple choice test) facility covering each chapter, definitions of key terms, specimen exam and hints and tips. Full details will be provided with your study text. Full CII membership is also included. |
| Revision aids                          |                         |                         | As the FIT study text includes CII membership for 12 months, all enrolled FIT candidates can benefit from reduced member rates for revision aids, as set out below.  |
|  | Member                  | Non-member              |  |
| <b>Test guide</b>                      | <b>£10.75 (inc VAT)</b> | <b>£11.75 (inc VAT)</b> | This comprises a complete specimen test and answers, which also highlights the syllabus areas covered, and includes useful hints on how to pass the test. This is available online at <a href="http://www.cii.co.uk">www.cii.co.uk</a> being supplied as a PDF file for you to print off as and when required for your own use.<br><b>Note: the content of the latest test guide is included within the RevisionMate online study tool provided with all study text purchases. See the 'Study text and CII membership' section above for details.</b>  |
| <b>Key facts booklets</b>              | <b>£22</b>              | <b>£24</b>              | Comprehensive pocket-sized booklet summarising the key information contained in the study text. This is perfect for studying when travelling to and from work or in situations when reading the study text is impractical.   |
| <b>ed.LEARN®</b>                       | <b>£75.90 (inc VAT)</b> | <b>£75.90 (inc VAT)</b> | Online tutorial providing highly interactive study, backed by a revision assessment tool to check understanding as you progress with your studies. Visit <a href="http://www.ed.cii.co.uk">www.ed.cii.co.uk</a> to view the course demo.<br>Notes:<br>• This material can also be purchased in a CD ROM format for £78.<br>• Minimum operating requirements:<br>– ed.LEARN® - Windows 2000, XP or Vista; Internet Explorer 6 or 7.<br>– CD-ROM - Windows 2000, XP or Vista; Internet Explorer 6 or 7, 8 speed CD-ROM. 80MB free hard disk space.   |
| <b>Winning the brain game (CD-ROM)</b> | <b>£28</b>              | <b>£28</b>              | Improving study and exam techniques can help everyone, at whatever age, and whatever the qualification. This is a highly inventive and fully interactive programme. Operates on all Windows software.  |
| <b>Revision days – (see below)</b>     | <b>£200</b>             | <b>£230</b>             | These courses enable you to:<br>• discuss the common mistakes made by candidates and how to avoid them;<br>• learn useful revision and exam techniques;<br>• clarify your areas of concern in the syllabus.  |

### Revision courses 2009

| Revision days | Dates  | Venue  |
|---------------|--|--------|
| <b>FIT</b>    | 08 Jan/11 Feb/09 Mar/14 Apr/12 May/10 Jun/17 Jul/21 Aug/14 Sept/14 Oct/10 Nov/09 Dec | London |

Remember to visit [www.cii.co.uk](http://www.cii.co.uk) for details of additional courses that we will be running during 2009.

“ We regard our staff as a key asset, and investment in training and development activity is an integral part of our operational strategy. It is important that our people gain a sound understanding of insurance practice, and we need to have an objective means of assessing their knowledge, which is why we encourage all operational personnel to study for CII qualifications, starting with FIT.

Indeed, for anyone looking to develop their career with Fortis Insurance Solutions, qualifications are considered a very important requirement in our development programmes.”

**Geoff Carter**  
Managing Director  
Fortis Insurance Solutions

**FORTIS** 

## Costs, fees and refunds

Fees applicable for the period  
01 Jan 2009-31 Dec 2009

### Study options and revision aids

**Note:** Candidates living outside the UK who are members of an associated or affiliated institute may purchase study materials and enter for CII exams at the same prices as those charged to members of the CII.

Refer to page 4 for a full listing

### Test entry – applicable to tests sat in 2009

£63

### Change of session or centre fee

Changes must be requested at least 21 days before the date of the test for which you have entered (UK only – international changes will be accepted before the closing date at normal fee).

Multiple changes will be covered by a single fee provided they are submitted together.

Within 21 days of the date of the test for which you have entered no changes, apart from your address or name (which must be supported by original or certified evidence), can be made to your test entry. If you wish to withdraw at this stage you will not receive a refund except in the case of illness.

Change after entry £38

### Refunds

Cancellation of the test entry at least 21 days before the date of the test for which you have entered:

Absence from test with medical evidence (to be received within two months of the date of the test):

50% of test entry fee

50% of test entry fee or free entry

## Entering for FIT: Important information

### CII membership

1. If you are not already a member of the CII, you will become a member when you purchase the FIT study text. Membership of the CII is open to anyone wholly/mainly employed or engaged in work connected with insurance. If it is not clear from your application form that you work in insurance, please provide brief details of the nature of your work and the proportion of your time spent on insurance matters on a separate sheet of paper.

### Local institutes

2. If you live in the UK, the Channel Islands or the Isle of Man you will become a member of one of CII's local institutes. Please ensure that you select your preferred location from the list provided below and enter the relevant name in the space provided on the application form.

#### List of local institutes:

Aberdeen; Bedford & Milton Keynes; Belfast; Birmingham; Blackburn & Burnley; Bolton; Bournemouth; Bradford; Brighton; Bristol; Cambridge; Cardiff; Carlisle; Chelmsford & S Essex; Cheltenham & Gloucester; Chester & North Wales; Coventry; Croydon; Edinburgh; Exeter; Folkestone, Canterbury & E Kent; Glasgow; Guernsey; Guildford; Halifax; Harrow & Ealing; Hull; Inverness, the Highlands & Islands; Ipswich, Suffolk & N Essex; Isle of Man; Jersey; Kendal; Leeds; Leicester; Lincoln; Liverpool; London; Luton & St Albans; Manchester; Mid Kent;

Middlesbrough; Newcastle-upon-Tyne; Northampton; Norwich; Nottingham; Perth & Dundee; Peterborough; Plymouth & Cornwall; Preston & Blackpool; Reading; Royal Tunbridge Wells; Sheffield; Shropshire & Mid Wales; Southampton; Stoke-on-Trent; Stratford-upon-Avon; Swansea & West Wales; Swindon; Watford; York.

### Associated or affiliated institutes

3. If you live in an area where an associated or affiliated institute is established (see below) you should apply to the secretary of the institute concerned for details of local membership. Addresses can be obtained from Customer Service.

Individuals living outside the UK who are members of an associated or affiliated institute may enter the CII exams and purchase study materials at the same prices as those charged to members of the CII.

#### Associated institutes:

Ireland (Cork, Dublin, Dundalk, Galway, Limerick, Sligo).

**Note:** Candidates who are members of the Insurance Institute of Ireland should submit all application forms to the **Insurance Institute of Ireland, 39-45 Molesworth Street, Dublin 2**, in order to be registered for all tests and tuition. If your application is sent directly to the CII it will be returned with a request that you forward it to the Insurance Institute of Ireland.

### Overseas affiliated institutes:

Australia & New Zealand (Australian Capital Territory; New Zealand {Auckland}; New South Wales; Northern Territory; Queensland; South Australia; Tasmania; Victoria; Western Australia); Bahamas; Barbados; Bermuda; Botswana; Canada (Ontario; Quebec); Republic Of China; Cyprus; Egypt; United Arab Emirates; Fiji; France (Bordeaux); Germany; Ghana; Guyana; Hong Kong; India (Mumbai; Hyderabad); Indonesia; Jamaica; Kenya; Malawi (Blantyre; Lilongwe); Malaysia; Mauritius; Namibia; Netherlands (Rotterdam; Utrecht); Nigeria; Pakistan; Papua New Guinea; Philippines; Poland (Warsaw); Saudi Arabia (Riyadh); St Lucia; Singapore; South Africa (Cape of Good Hope; Drakensberg; East Rand; Eastern Cape; Free State; Gauteng {Johannesburg}; Natal; Northern Gauteng {Pretoria}; Northern Province {Pietersburg}; The Border {East London}; The Lowveld); Sri Lanka; Tanzania; Trinidad & Tobago; Turks & Caicos; Uganda; West Africa (The Gambia); Zambia (Copperbelt {Ndola}; Kitwe; Lusaka); Zimbabwe (Bulawayo; Harare).

### Copyright

4. All CII study materials are copyright. By placing an order you undertake to use the materials for your own purposes only and not to sell, lend or give them to anyone

else. Any form of copying of materials is prohibited. From the date of receipt by the CII of your order please allow ten days within the UK or twenty one days outside the UK for delivery of materials. Materials sent within the UK require a signature; please ensure that there will be someone to accept delivery at the address shown on the form.

### Your right to cancel

5. In accordance with the Consumer Protection (Distance Selling) Regulations 2000 you have the right of cancellation in respect of the Products and Services, listed in this brochure, which right shall (subject to the Regulations) expire seven working days from the day after the date on which either the products are received by you or your order for services is accepted by the CII. Should you wish to cancel, notice should be sent to Customer Service. Where products have been supplied to you prior to such cancellation they must be returned to the CII, in the condition in which they were supplied to you, at your expense. Reimbursement for any monies paid by you which relate to the cancellation will be sent to you within 30 days of receiving the notice of cancellation or if products are to be returned to the CII, within 30 days of their receipt. In the event of less than seven days notice of cancellation being given in respect of a test entry and

if, where applicable, the CII is unable to recover costs suffered as a result of such short notice cancellation then the CII can recover these costs from you.

### Additional terms and conditions

6. Please note there are additional terms and conditions which apply to candidates entering for tests with the CII. They relate in the main to entering for and sitting the test and the subsequent issue of test results. Please note that in entering for FIT you agree to be bound by these additional terms. Full details can be found at [www.cii.co.uk/notestoexams](http://www.cii.co.uk/notestoexams)

### Fairness, integrity and the CII appeals procedure

7. The CII is committed to giving all qualification candidates an equal opportunity of achieving these in line with current UK and EU Directives. It is also committed to open and fair processes and as part of this process runs a transparent appeals policy. Further details on the appeals policy can be found at [www.cii.co.uk/notestoexams](http://www.cii.co.uk/notestoexams)



Once you have read the notes on completing your application, you can either:

- complete and submit your form online at [www.cii.co.uk](http://www.cii.co.uk)
- phone through your order to Customer Service on +44 (0)20 8989 8464 ensuring that you have your credit/debit card details ready
- complete the form below and post or fax (+44 (0)20 8530 3052) to Customer Service.

# FIT Application Form

## ICI001 (11/08)

**Important note:** To ensure that your application is processed correctly can you please enter your name at the top of each page in the space provided.

### Section A – Personal Details (Please complete all fields. Your name should be entered as you wish it to appear on your Record of Achievement.)

Have you ever had previous contact with the CII?  Yes  No (Please tick)

Please give your CII permanent identity number (PIN) if known

PIN

Mr/Mrs/Miss/Ms  Surname

Forenames  Date of Birth

Employer's name

Tel  Ext  Mobile

e-mail\*

Work address

Postcode  Country

Home address

Postcode  Country

\* Please take care when providing your email address as most correspondence will be sent electronically. Email address must be included when ordering ed.LEARN®.

Tick address to be used for postal correspondence  Home  Work

Please only tick one box per category

**Type of organisation**

|  |  |                                      |   |
|--|--|--------------------------------------|---|
| <input type="checkbox"/> Insurance company           | <input type="checkbox"/> Broker/Intermediary   | <input type="checkbox"/> Lloyd's     | <input type="checkbox"/> Reinsurance company/broker |
| <input type="checkbox"/> Loss adjuster/Loss assessor | <input type="checkbox"/> Bank/Building Society | <input type="checkbox"/> Consultancy | <input type="checkbox"/> Legal                      |
| <input type="checkbox"/> Investment house            | <input type="checkbox"/> Other                 |                                      |   |

**Area of work**

|  |  |                                     |  |
|--|--|-------------------------------------|--|
| <input type="checkbox"/> Underwriting                  | <input type="checkbox"/> Claims/Loss adjusting         | <input type="checkbox"/> Broking    | <input type="checkbox"/> Sales/Marketing |
| <input type="checkbox"/> Risk management/<br>Surveying | <input type="checkbox"/> Administration/<br>Processing | <input type="checkbox"/> Compliance | <input type="checkbox"/> HR/Training     |
| <input type="checkbox"/> Finance                       | <input type="checkbox"/> Other                         |                                     |  |

**Job category**

|  |  |  |   |
|--|--|--|---|
| <input type="checkbox"/> Administrative                              | <input type="checkbox"/> Technical                               | <input type="checkbox"/> Advisory                  | <input type="checkbox"/> Supervisory/Controller |
| <input type="checkbox"/> Middle management<br>(Branch, Office, Dept) | <input type="checkbox"/> Senior management<br>(General, Head of) | <input type="checkbox"/> Executive (CEO, Director) | <input type="checkbox"/> Business owner         |
| <input type="checkbox"/> Other                                       |  |  |   |

Is your employer a member of a network or does it work with a compliance services provider?  Yes  No

If yes, please specify

### Study Path

Where you are studying in order to complete a qualification please indicate by ticking the appropriate box:

Certificate in Insurance  Diploma in Insurance  Advanced Diploma in Insurance





**FIT Application Form – ICI001 (11/08)**

Enter your name

**Section F – Total payable and method of payment**

**Insert the total value of all items ordered in Section C.**

**Note:** All prices quoted are inclusive of VAT, where appropriate, at the current rates. Prices are subject to change without notice. Please ensure that where applicable you have included the appropriate postage fee – see Section C.

**Total payable** £

Tick method of payment and, if applicable, complete the card details.

Cash/cheque payable to The Chartered Insurance Institute (please write CII PIN number if known on the back of the cheque).

**Note:** All remittances must be in Sterling. Cash should only be sent by registered post. No liability can be accepted by the CII for cash sent via post. Payment from countries outside the UK must be made by banker's draft, payable in Sterling to the CII drawn on a UK bank, or by credit/debit card (Visa, Mastercard, Switch/Maestro, Solo or Delta).

Credit/debit card: Please debit my/our account with the total cost of the goods and services ordered on this form.

Type of card (please tick)  VISA  MASTERCARD  DELTA  SWITCH/MAESTRO  SOLO

Valid from\*     Expiry date\*     Issue number\*

Card number\*

\*Please complete according to the information on your credit/debit card.

Cardholder's name and address if different from above

Cardholder's Signature

Date

Please fax the completed form if paying by credit/debit card on +44 (0)20 8530 3052 or send with your cheque to CII, Customer Service, 42 - 48 High Road, South Woodford, London E18 2JP.

“ In today’s regulated environment, WPA, a not for profit medical insurer, recognises that employees have to understand the broader principles of insurance and that career progression is enhanced by holding respected qualifications. FIT lays the foundations for understanding insurance practice and products. Record numbers of WPA staff also completed the Certificate Healthcare insurance products exam in 2008 enhancing their specialist knowledge. Our work with the CII is paying dividends to individuals, our business and the industry. For WPA, a more qualified team enhances our ability to further exceed our customers’ expectations.”

**Tracy Sheen**

Personnel Services Manager

Western Provident Association Healthcare



[wpa.org.uk](http://wpa.org.uk)

The Chartered Insurance Institute 42 - 48 High Road, South Woodford, London E18 2JP  
tel: +44 (0)20 8989 8464 fax: +44 (0)20 8530 3052 email: [customer.serv@cii.co.uk](mailto:customer.serv@cii.co.uk) website: [www.cii.co.uk](http://www.cii.co.uk)