

# Give yourself the best chance of success

**A guide for distance  
learning students**

2009 | Student guidelines



CII



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



INVESTOR IN PEOPLE

The CII is the premier professional organisation for those working in the insurance and financial services industry. It is dedicated to promoting higher standards of competence and integrity through the provision of relevant qualifications for employees at all levels and across all sectors of the industry.

Success in CII qualifications is universally recognised as a sign of commitment and professionalism.

With 90,000 members, the CII is the world's largest professional body dedicated to the insurance, savings and financial services sector. Its broad portfolio of education and qualification services is continually expanding to meet the changing requirements of companies and individuals across the financial services community.

Further information on the CII and its wide range of products and services can be found at [www.cii.co.uk](http://www.cii.co.uk)

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**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)



## About your course

The CII's distance learning scheme enables you to undertake a structured learning program, working through the course material in a logical fashion over a 12 month period, testing your knowledge and understanding along the way. The assignments are marked by experts in the field who are able to provide you with valuable feedback on your performance, allowing you to monitor your progress as you work through the course.

There are two types of distance learning course: continuous assessment (CA) (available for Diploma and Advanced Diploma in Insurance subjects) and the correspondence course (CC) (available for Certificate in Insurance subjects). The course materials you have received will form the basis of your studies. The courses are designed to be as user-friendly as possible and there are a number of facilities available to you as a distance learning student:

- **Assignment marking and correction.** This is one of the most valuable components of the course for which you have enrolled. You acquire the services of a subject matter expert who will mark your work and provide feedback on your performance. Most of the guidelines in this booklet are concerned with aspects of study technique and assignment completion.
- **Updating materials.** You will receive from us any updating material relating to your course for one year from the date you purchased it. For those enrolled on the correspondence course, updates will be provided for the life of the edition (until the end of the calendar year for which the course was purchased). All courses are reviewed at least annually and any new material will be supplied in one of the following formats:
  - new edition of the study text;
  - set of replacement pages for insertion into your study text (CA only);
  - updates posted on [www.cii.co.uk/updates](http://www.cii.co.uk/updates) (CC only);
  - PDF replacement pages posted on [www.cii.co.uk/updates](http://www.cii.co.uk/updates) (CC only).
- **Enquiry service.** For difficulties with particular areas of study, there is an enquiry service, which enables you to write to your tutor to obtain guidance and information. If possible you should first try to find the answer yourself, especially where a work colleague may have the necessary knowledge to assist you. If there are any questions concerning the content of your study text you simply cannot resolve, you can approach your tutor. An enquiry form can be downloaded from [www.cii.co.uk/updates/distance\\_learning](http://www.cii.co.uk/updates/distance_learning).

If you have any other queries about your distance learning course, please contact Customer Service on 020 8989 8464.

### Study tip

#### Use the syllabus!

Each course has been developed to provide comprehensive coverage of the examination syllabus, but you should **always** refer to the syllabus to ensure that you have covered all the information required in your studies. Current syllabuses can be viewed on our website [www.cii.co.uk](http://www.cii.co.uk)

### Please note

**Your tutor, supported by the CII, reserves the right to refuse to mark your assignments if you do not follow the guidelines set out in this distance learning guide.**

## Continuous assessment (Diploma and Advanced Diploma in Insurance only)

The continuous assessment course is a twelve month course of study, based upon a workbook of set assignments testing your knowledge and understanding of the course material. Each assignment is made up of a series of questions based on a particular chapter of the study text as well as referring back to material previously covered. Some assignments include case studies. A minimum of seven assignments from the workbook must be completed, in addition to one final examination-standard assignment. The final assignment will be sent to you separately from your assignment workbook and is a compulsory element of the continuous assessment course.

Successful completion of the continuous assessment course entitles you to a 10% adjustment of your examination mark for the two consecutive exam sessions after your course is completed. In order to successfully complete the course, you must achieve a grade B on the final assignment and this, together with your five best grades for the course assignments, must result in an average overall grading of B or above. This is calculated through the averaging of marks, not through the grades alone.

### Submission deadlines

**All assignments must be submitted for marking by the continuous assessment deadline** for the exam session entered, which is usually approximately 6 weeks prior to the exam or **by your course expiry date**, whichever is sooner. You must check the deadline dates for enrolment and submission, as these will vary from exam session to exam session. The deadline dates are printed in the examination handbook and on the website [www.cii.co.uk](http://www.cii.co.uk). As a guide, submission deadlines are usually early September for the October exam session and late February for the April exam session.

**Please refer to the continuous assessment rules at the back of this booklet for more important information.**

## Correspondence course (Certificate in Insurance only)

The correspondence course is purely a revision exercise. There is no examination-standard final assignment and no adjustment will be made to your exam mark upon completion. The assignments completed are the same as those for the continuous assessment course; they test your knowledge and understanding of a particular area of the course material. You will then be able to assess your own progress, with the help of the feedback provided by your tutor, as you undertake the structured study that the course involves.

Students enrolled on the correspondence course option are not subject to a closing date for submission of assignments before a particular exam. However, you should aim to send your assignments on a progressive basis, completing the last one at least four weeks prior to the exam. This will ensure that all of your marked assignments and tutor feedback are available for revision purposes.

### Important note

**Due to the volume of assignments that your tutor receives, you should not submit more than two assignments at any one time.**

# Completing your course

In approaching your continuous assessment/correspondence course, there is a good seven step plan which has been shown to work well.

## 1. Structure

Get a feel for the subject by flicking through the course material.

Work out the structure by looking at the contents pages, headings, learning objectives and questions. Ask yourself what you already know about the subject.

## 2. Scope

Once you have created this learning framework, read the first chapter fairly quickly to establish the scope of the material. Relate it to any existing experience you have of the subject.

## 3. Analysis

Read the chapter again, this time carefully. Analyse the content.

Take in the detail. Does it make sense? Do you understand it? Does it fit in with other knowledge? Does it coincide with what happens in practice? Resolve any difficulties at this stage.

## 4. Assessment

Try the self-assessment questions at the end of the chapter.

Write your answers in the space provided. Check against the answers given in the study text. Were you right? If not, go back and revise any problem areas.

## 5. Achievement

Look again at the learning objectives at the beginning of the chapter. Can you now do what they say you should be able to? If not, revise further.

## 6. Assignment

Attempt the first assignment and submit it to your tutor for marking and comment. When it is returned to you, look through it carefully and refer to the model solution which will be supplied. Work progressively through the subsequent chapters and assignments, repeating steps 2–6.

## 7. Revision

To make sure that information stays in your long-term memory, revise for about ten minutes within 24 hours of your studies. Subsequently, look through the material at least once a week to ensure that your memory of it remains effective.

Revise thoroughly before the examination.

### Study tip

#### Plan to study regularly

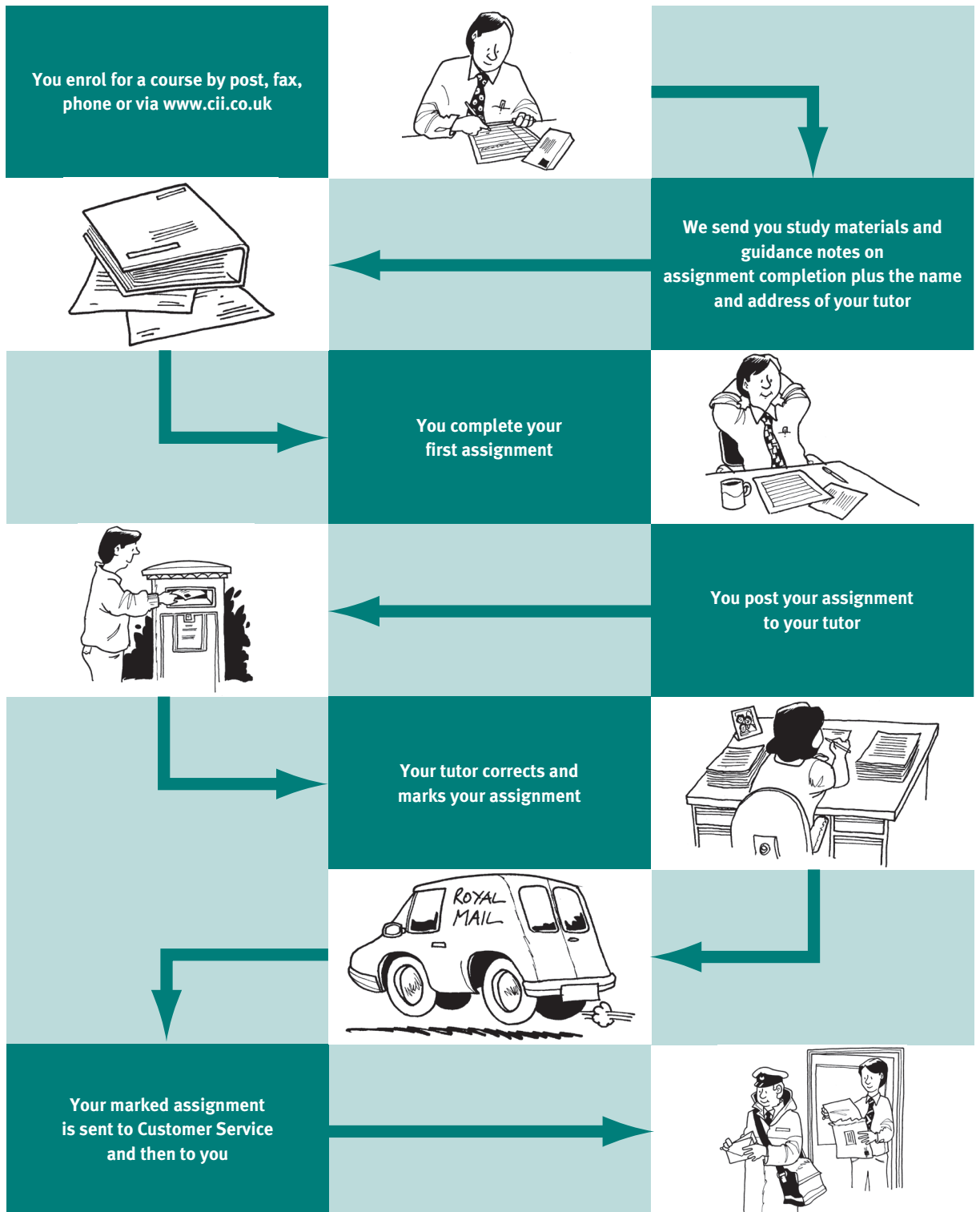
The key to examination success is a properly planned study programme. If you do not plan your studies, you run the risk of having large areas of the knowledge base which you simply cannot cover.

Try to set aside as much time as you can for studying, but be realistic.

- Make a timetable and stick to it – build it into your plan. If you have to miss some study time, re-order your schedule.
- Study under conditions that suit you best.
- Study for short sessions and take frequent breaks.
- It is better to revise on a regular basis than to leave the major revision period until immediately before the examination. If you study for two hours, try to revise the work the following day for ten minutes. Revise again one month later. If you use this pattern you will find a far greater proportion of the material is stored in your long-term memory.
- Do not send all your assignments in one batch just before the submission deadline.

# The postal tuition system

The system works in the following way:





## Completion and submission of assignments

The study course is designed to provide a personal form of instruction by linking you to a tutor for each subject you are studying. It is required that you work independently on each assignment and that all assignments that you submit are your own original work (see penalties for malpractice on page 9).

The workbook assignments are set to test the theoretical and practical knowledge and understanding gained from each chapter of the study text. You must expect to have to apply this knowledge in the examination to the problem-type questions that will be set. The value of the assignments is indicated by past performance of distance learning students. Unsurprisingly, statistics show a marked correlation between the number of assignments completed and the degree of success in the examinations.

Please take note of the following issues when completing and submitting the assignments:

UK students	International students
<b>All assignments must be word processed*</b>	
Download the assignment template from <a href="http://www.cii.co.uk/updates/distance_learning">www.cii.co.uk/updates/distance_learning</a> .	
All assignments <b>must</b> be printed and posted to your postal tutor.	
In addition, all assignments must be sent as an email attachment to <a href="mailto:assignments@cii.co.uk">assignments@cii.co.uk</a> .	All assignments must be sent as an email attachment to <a href="mailto:int.assignments@cii.co.uk">int.assignments@cii.co.uk</a> .
This email address should be used for assignment submission only and <b>not</b> for general enquiries.	
*Graphs, charts or visual material may be inserted by hand once assignments have been printed. Please include a note on the CII's electronic version to explain any gaps in answers, i.e. NB: chart inserted by hand.	

You should follow the completion rules stated below:

- Download the assignment template from [www.cii.co.uk/updates/distance\\_learning](http://www.cii.co.uk/updates/distance_learning).
- Each assignment should be completed on A4 paper.
- The assignment should be in a clearly legible font (e.g. Arial) with a minimum font size 12.
- Type the number of each question before your answer.
- Leave at least 8 lines after each answer for your tutor's comments.

The reasons for requiring electronic copies of assignments are:

- As a back up, in case of missing assignments.
- For marking quality control purposes.
- For plagiarism detection.

## Time allowed

For each assignment, at the top of the page, we recommend the amount of time that you should spend on completing it. You will not be penalised if you spend longer than the recommended time on an assignment; however you should not become 'bogged down' and spend an unrealistic amount of time on any assignment. When working on an assignment, you should divide your time among the questions in order that you will be able to complete them all in the time allowed. This is an essential skill for examination preparation.

## Grammar and punctuation

Marks will not be deducted in the exam for errors in grammar and punctuation; likewise your tutor will not deduct marks for such errors in your distance learning course. However, errors will be highlighted and it is important to remember that the assignments and the exam itself are an exercise in communication. You should help the reader by presenting your work as clearly as possible. When answering your assignments, you can take the opportunity to improve your spelling by using a dictionary or spell check and noting the correct spelling and precise meaning.

## Style

The writing style that you should adopt for your assignments will be dependent on the qualification towards which you are working. This is because there are differences in the style of the questions posed in the exam schemes. For some exams, where the questions are case study based, a bullet point approach is recommended in your answer. However, in other exams you will be answering essay-type questions which will require a different style. In general, it is recommended that you use a simple, direct style of writing. Think about the points that you wish to cover in your answer before you begin and then write them down in plain words using short sentences grouped into paragraphs. You are recommended to review past examination questions to assist you in developing an appropriate style. Exam guides can be purchased on the CII website [www.cii.co.uk](http://www.cii.co.uk).

## Studying more than one subject

If you are studying more than one subject, unless they are sequential or you are given specific advice to the contrary, plan to study each at the same pace concurrently. The course materials are written in a progressive way so that you will be moving from straightforward to more complex topics in each subject. It means too that, if you have been studying two or more subjects, you will be ready to revise them more easily because each will have been learnt in a patterned sequence right up to your planned revision time. If you don't do this, there may be areas of subjects that you have just not studied at all for a period of months which makes the revision process much more difficult.

# Penalties for malpractice

## Important note

Students are strongly advised to read the following rules carefully.

### Batch submission of assignments

Ideally you should submit your assignments one at a time as soon as you complete them. In order to benefit fully from your tutor's feedback and due to the volume of assignments that your tutor receives **you must not submit more than two assignments at any one time.**

Students who submit more than four assignments within ten calendar days of the deadline will face a penalty of 10% of the marks gained for each of the assignments submitted.

### Plagiarism

It is our policy to provide model solutions to our workbook assignment questions (except for the continuous assessment final assignment). These are provided on an individual basis on completion of the relevant assignment. Where early access and reference to these model solutions is suspected, this will be investigated. The CII reserves the right to use plagiarism detection software.

Where access to model solutions is, in the opinion of the CII, conclusive, the assignment will be discounted and no marks will be awarded. Persistent offenders will be disqualified from the continuous assessment scheme.

### Lifting text from course material

We acknowledge that assignments in our distance learning courses may be completed in 'open book' conditions. However, you should bear in mind that marks gained for assignments completed in this way will be unrepresentative of performance under exam conditions. Assignment questions are designed to test a variety of specific learning points and require reflection and analysis, rather than recall of facts. Therefore, all answers should be your **own work. Sections of text must not be lifted from the study text.**

Anyone found to be plagiarising text will have marks deducted, depending on the severity of the case. Purely plagiarised assignments will not count towards the continuous assessment course.

### Collaboration

We acknowledge that many of our distance learning students participate in wider study groups, however, collaboration in the completing of assignments is unacceptable.

If evidence of collaboration is found, students will be asked to re-submit their work in their own words. If the submission deadline has passed, no marks will be awarded. Where collaboration is persistent, students will be disqualified from the continuous assessment scheme.

### Late submission of assignments

Assignments received by tutors after the specified deadline will be marked and returned, however the marks will **not** count towards the continuous assessment course.

### Non-completion of the course

Students who fail to **convincingly** complete the required 7 assignments plus the final assignment will not gain the 10% adjustment to their examination mark.

### Completing out-of-date assignments

Students who have been sent updated workbooks and yet continue to complete assignments from the old workbook after the stated deadline for transference will find that the marks for these assignments will not count towards their continuous assessment course.

## Despatch of assignments

Download the assignment template from [www.cii.co.uk/updates/distance\\_learning](http://www.cii.co.uk/updates/distance_learning) and use this when completing assignments. At the top of each assignment you will need to type your name, CII PIN, subject and the number of the assignment. The information required on the template is used to return your assignments; missing or incomplete fields can cause problems in marking and processing and could delay the return of your assignment.

In submitting assignments you are declaring the originality of your work.

### Students need to make sure that:

- Each assignment submitted has all relevant information completed on the front sheet.
- The course number is entered accurately.
- You have saved a copy of your work
- A copy of your work has been emailed as an attachment to [assignments@cii.co.uk](mailto:assignments@cii.co.uk) for UK students or [int.assignments@cii.co.uk](mailto:int.assignments@cii.co.uk) for international students.
- Your PIN is in the subject heading
- A confirmation of receipt email is received back.
- The packet is adequately stamped. **You should note that in many cases a 1st class stamp may not be adequate.**
- The assignment is posted to your tutor.
- Under no circumstances should you hand deliver your assignments to your tutor's private address.

UK students should not use recorded delivery as this can lead to delays if your tutor is not available to sign for delivery.

## Marking and feedback

Your assignment will be marked by your tutor and returned to you via Customer Service. We aim to have your assignments returned within two weeks; however, please note that in the run up to the examinations tutors are always inundated with assignments and delays are therefore likely. A model solution will be returned with your assignment for your reference. CA students should note that we do not provide a model solution for the final assignment. You should study your returned assignment with care and see how your own answer could have been improved.

All of our tutors are issued with a marking guide to ensure that marking is consistent and fair to all students. A grade (A–D) will be given on the cover slip as well as a summary comment.

The grades correspond to the percentage marks:

<b>A</b>	<b>75% and over</b>
<b>B</b>	<b>60–74%</b>
<b>C</b>	<b>50–59%</b>
<b>D</b>	<b>49% and below</b>

Tutors will tick parts of the assignment to indicate that they have read the material. You should note that tutors are instructed not to provide individual marks for each question. Written feedback is provided on your assignment which highlights weak areas, and this should be used in conjunction with our model solutions. For CA students, a 'summary results letter' will be despatched prior to your examination date. This will confirm whether you have passed or failed the continuous assessment element of your course.

### Your feedback

We do hope that you enjoy the course and would value any comments you may wish to make. If you wish to provide feedback, a form can be downloaded from the CII website [www.cii.co.uk/updates/distance\\_learning](http://www.cii.co.uk/updates/distance_learning) and sent to the address on the form.

# Continuous assessment rules

## Important note

CA students are strongly advised to read these rules carefully.

Past results have indicated significantly higher success rates for candidates who pursued this form of study and exam preparation.

The scheme encourages systematic study over a period of months, with the additional benefits of practice in answering assignments and a final assignment which is set to exam standard. Candidates studying on a continuous assessment basis who meet the qualifying requirements will have a fixed adjustment of 10% of the overall marks available for the exam, made to their final exam score.

The continuous assessment scheme operates under the following conditions:

## Enrolment

- You must purchase the relevant continuous assessment course from the CII.
- **Your continuous assessment enrolment will last for a period of one year only.**
- If you have previously bought the CII course on a study text only or study text and update basis, you can, for a fee, upgrade to continuous assessment.
- If you have previously enrolled on a correspondence basis for the same subject and submitted assignments, you will **not** be permitted to enrol on a continuous assessment course.
- If you have previously enrolled on and completed a continuous assessment course, you will not be permitted to reenrol on a continuous assessment course for the same subject.
- If you have previously enrolled on but **not completed** a continuous assessment course, you may re-enrol for the same subject and complete the course if your re-enrolment is no more than 6 months after your initial course expiry date. After 6 months, no re-enrolment is permitted.

## Assignments

- Continuous assessment is based on the submission of assignments. At least seven of the assignments PLUS the final exam-standard assignment must be completed in full and submitted for marking.
- The final, compulsory, exam-standard assignment will be sent to you separately when you enrol for the continuous assessment. This is NOT one of the assignments in the study text/workbook. **If you do not receive it, please contact customer service immediately.**
- **All eight assignments must be received by your tutor before the closing date (see current examination handbook) or by the date on which you course expires, whichever is sooner.** However, they should not all be submitted together. Assignments should be submitted progressively and no more than two at a time. Allow yourself plenty of time. Tutors will be asked to check postmarks of assignments sent in near to this date. Assignments received after the closing date will be marked but will not count towards any continuous assessment element.
- Assignments will be graded on the scale as stated on page 10.
- You must achieve grade B or above for the final compulsory exam-standard assignment. Your grade on the final assignment, together with your five best grades for the course assignments, must also result in an average overall grading of B or above;
- If you fail the continuous assessment course, you are not penalised at any exam sitting.

## Adjustment

- If you satisfy all of the continuous assessment requirements, a fixed adjustment of 10% of the overall marks available for that exam, will be added to your exam result;
- **The adjustment will be used at the two consecutive exam sessions after you complete the continuous assessment course.**
- If you do not enter for the exam during your year of enrolment but do meet the requirements within that year, the adjustment will be used at the first session after your course expires, **whether you enter for that session or not.**
- If you fail an exam despite the adjustment being added to your paper for the first time, you may use the adjustment at the next available session only.
- If gained, the 10% adjustment is added after the examinations are marked. Therefore, if your confirmation letter does not reach you until after the exam date, the adjustment will still be made for that sitting.

Please note the following rules which also apply to this scheme:

## Deferral

- If you decide to defer your entry from the session you initially indicated (and this was the first session where the adjustment was to be used) and do so before the normal fee closing date, you may complete any outstanding assignments by the closing date for submission of assignments for the new session or the date on which your course expires, whichever is sooner and still qualify for the adjustment, providing you meet the requirements. However, as **the adjustment can only be used at two consecutive sessions**, if you have already been awarded the adjustment once and are entered for the next available session, and decide to defer, the adjustment will not be added to the new exam nor any future exam sessions, unless the deferral is for medical reasons.

## Medical

- If you are absent on account of illness from an examination in which CA adjustment was to be used, upon receipt of medical evidence within 2 months of the examination, your adjustment will be used at the next available session. If the original entry was your first in which you were to use the adjustment, you will still have the next two consecutive sessions in which the adjustment can be used. However, your tuition enrolment will not be extended.



**THE CHARTERED INSURANCE INSTITUTE**

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

tel: **+44 (02)0 8989 8464**

fax: **+44 (02)0 8530 3052**

email: **customer.serv@cii.co.uk**

website: **www.cii.co.uk**

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