

# Cert CII (Health and Protection)

2014 Information for candidates



**Developing knowledge  
and skills in health  
and protection**

**amii**

 **GRiD**  
GROUP RISK DEVELOPMENT



**CII**

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

## Introduction

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Cert CII (Health and Protection) is a sector-specific CII membership designation available to members of the CII working in the health and protection insurance market. It recognises completion of the Certificate in Insurance via a learning pathway incorporating units dedicated to the health and protection sector. The designation demonstrates specialist knowledge of health and protection insurance topics and a commitment to continuing professional development (CPD).

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### Key features

- Provides a grounding in the basic principles of insurance, including the legal and regulatory environment
- Develops understanding of the health and protection market
- Use of the designation Cert CII (Health and Protection) signifies specialist knowledge and commitment to CPD to employers, colleagues and customers.

### What does it involve?

To qualify for the designation Cert CII (Health and Protection), you need to complete the Certificate in Insurance including the mandatory Certificate in Insurance unit (IF1) Insurance, legal and regulatory, plus a minimum of two of the optional units listed opposite.

To complete the Certificate you will need to gain a minimum of 40 credits from the CII qualifications framework. After completing IF1 and two of the optional units opposite, if you need additional credits to meet the 40-credit threshold, you can gain these by passing any other unit within the CII qualifications framework (subject to completion rules on permissible combinations of units).

Each unit requires approximately 50 hours of study and is tested using multiple-choice questions. Exams are 1–2 hours in duration and are available to sit year-round at our network of over 80 UK regional exam centres. The exceptions to this are units (P63) Long term insurance business and (P64) Private medical insurance practice, which typically require 100 hours of study each and are tested via three hour written exams that are available to sit in April and October.

Unit	Learning outcomes – gain an understanding of topics such as:	Credits in CII qualifications framework
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### Compulsory unit

(IF1) Insurance, legal and regulatory	<ul style="list-style-type: none"> <li>• The nature and main features of risk within insurance</li> <li>• The main features of risk and risk management</li> <li>• Contract and agency</li> <li>• The principles of utmost good faith</li> <li>• The main regulatory and legal requirements</li> </ul>	15 Certificate-level
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### Optional units – pass a minimum of two of these units

(IF7) Healthcare insurance products	<ul style="list-style-type: none"> <li>• The structure of the UK healthcare insurance market</li> <li>• Healthcare product types</li> <li>• Roles and responsibilities of intermediaries</li> <li>• Risk assessment, rating and underwriting considerations</li> <li>• The principles of the claims process</li> </ul>	15 Certificate-level
(P63) Long term insurance business <sup>1</sup>	<ul style="list-style-type: none"> <li>• The structure of the long term business market</li> <li>• Long term business contracts</li> <li>• Risk assessment and control</li> <li>• Claims administration</li> <li>• Reassurance</li> <li>• Consumer protection</li> <li>• Taxation considerations</li> </ul>	25 Diploma-level
(P64) Private medical insurance practice <sup>2</sup>	<ul style="list-style-type: none"> <li>• The relationship between public and private medical provision</li> <li>• Private medical insurance products and principles</li> <li>• The application of pricing and underwriting for private medical insurance</li> <li>• The application of claims and policy administration</li> <li>• Legislation and regulation in relation to private medical insurance</li> <li>• The distribution of private medical insurance</li> </ul>	25 Diploma-level
(R05) Financial protection	<ul style="list-style-type: none"> <li>• The purpose and scope of financial protection products</li> <li>• The role and limitations of UK State benefits</li> <li>• The main features and functions of different types of financial protection products</li> <li>• The structure and application of critical illness insurance</li> <li>• The structure and application of long term care insurance</li> </ul>	10 Certificate-level (financial services framework)
(GR1) Group risk	<ul style="list-style-type: none"> <li>• The nature and purpose of employee benefits</li> <li>• Main elements of the UK State benefits system</li> <li>• Principles and operation of group risk schemes</li> <li>• Group risk product features and the taxation of premiums and benefits</li> <li>• Roles of the intermediary, insurer and reinsurer</li> </ul>	10 Certificate-level (financial services framework)

<sup>1</sup> (P63) is treated as equivalent to the withdrawn unit (735) Life assurance (which was examined for the last time in October 2012). If you already hold (735) this will count in place of (P63) towards use of the designation.

<sup>2</sup> (P64) is treated as equivalent to the withdrawn unit (790) Private medical insurance (which was examined for the last time in October 2012). If you already hold (790) this will count in place of (P64).

## Study routes and suitable candidates

All candidates must complete unit IF1, which covers the fundamentals of insurance including the legal and regulatory environment. From there, you select the units according to your role and development requirements. This flexibility means it is suitable for anyone working in the health and protection insurance sector. Examples of four possible study pathways that satisfy the completion requirements are:

PMI intermediary	(IF1) Insurance, legal and regulatory	>	(IF7) Healthcare insurance products	>	(P64) Private medical insurance practice <sup>2</sup>
Employee benefits specialist	(IF1) Insurance, legal and regulatory	>	(GR1) Group risk <b>or</b> (IF7) Healthcare insurance products	>	(P63) Long term insurance business <sup>1</sup> <b>or</b> (P64) Private medical insurance practice <sup>2</sup>
Protection adviser	(IF1) Insurance, legal and regulatory	>	(R05) Financial protection	>	(P63) Long term insurance business <sup>1</sup>
Independent financial adviser	(IF1) Insurance, legal and regulatory	>	(IF7) Healthcare insurance products	>	(GR1) Group risk <b>or</b> (P64) Private medical insurance practice <sup>2</sup> <b>or</b> (R05) Financial protection

## Study support

The CII offers a range of learning and revision aids to support different learning styles, requirements and routines.

For all the units detailed opposite, the primary learning material is the core study text. This is available in hardcopy or ebook format, and breaks down the syllabus into concise sections, with updates provided either for the life of the edition or for 12 months after enrolment (depending on the unit chosen).

Revision aids include pocket-sized key fact booklets summarising essential information, exam guides (including either a past paper with examiners' comments or a complete specimen paper) and, for unit R05, audio revision and question packs facilitating self-testing of the syllabus. Revision courses are available at the CII's Face-to-Face Training Centre in Fenchurch Street, London, and can also be delivered at your office for a minimum of four delegates.

If you join the CII before you start studying or when entering you will benefit from a membership discount on the cost of study material and on exam entry fees. Members also have access to an exclusively priced package of study material (IF units only): a blended learning programme combining the core study text with a range of revision aids to develop a deep and practical understanding of the topic.

## CII membership

To use the designation Cert CII (Health and Protection) you must be a member of the CII, satisfy the unit requirements detailed above and comply with the CII's CPD scheme. Membership of the CII includes you in a community of like-minded professionals, providing networking and support from other members. Member-only content on the Knowledge area of the CII website provides access to a wide range of technical market information in easy-to-use formats while membership discounts on learning material help reduce the cost of obtaining the qualification. Indeed, many members studying for CII qualifications find that, thanks to the available discounts, membership can effectively pay for itself.

## Your next step

Find out more about the Certificate in Insurance, and the designation Cert CII (Health and Protection), including full unit syllabuses, at [www.cii.co.uk/cert-insurance](http://www.cii.co.uk/cert-insurance) or by calling CII Customer Service on +44 (0)20 8989 8464.

## The CII – [www.cii.co.uk](http://www.cii.co.uk)

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

With over 110,000 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.

CII 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.

## AMII – [www.amii.org.uk](http://www.amii.org.uk)

The Association of Medical Insurance Intermediaries (AMII) was established in 1998 as a trade association for independent medical insurance advisers based in the UK.

AMII is the only specialist intermediary trade body within the Private Medical Insurance industry. All AMII members offer specialist advice on private medical insurance.

The Association promotes and maintains high standards of professional and ethical conduct amongst members, and aims to increase awareness of the role of specialist medical insurance advisers. AMII members adhere to a Code of Ethics and commit to ongoing professional development.

AMII was instrumental in the relaunch of an enhanced (IF7) Healthcare insurance products exam unit in 2010, ensuring that the unit is current and relevant to those working in the UK healthcare insurance market.

## GRiD – [www.grouprisk.org.uk](http://www.grouprisk.org.uk)

Founded in 1998, Group Risk Development (GRiD) aims to promote and enhance the status and uptake of corporate group protection benefits on behalf of its members within the UK insurance, reinsurance and intermediary markets.

GRiD's membership base now represents virtually all offices currently writing UK group risk business as well as an increasing number of intermediaries.

GRiD seeks to enhance the industry's standing by providing a collective voice to Government and stakeholder groups, raising professional standards and generating a wider media awareness and understanding of group risk products and their benefits for employers and end users.

GRiD was instrumental in the launch of the (GR1) Group risk exam unit, ensuring that the unit is current and relevant to those working in the UK group risk industry.

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“ AMII welcomes the development of the Cert CII (Health and Protection) designation as a route to demonstrating expertise and specialist skills in this sector in a more formal way. Gaining and using the designation shows that you have the professional knowledge and competence to help consumers and businesses make the right choices about their health and protection insurance needs. ”

**Andrew Tripp**  
AMII Chairman

“ One of GRiD’s key objectives is to raise professional standards in the group risk industry. Since its development in 2008, unit GR1 has proved a great success and we are very pleased that it has been included in this designation route. This can only help to enhance knowledge and encourage wider participation in the gaining of qualifications within the health and protection sector. ”

**David Cross**  
GRiD Chairman

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