

# Coursework assessment guidelines and instructions

Advanced Diploma units: 530, 820, 930, 945, 960, 990,  
992, 993, 995, 996, 997



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## Important note:

It is essential that you fully familiarise yourself with the content of this document before commencing work on or submitting an assignment. Failure to follow the guidance and instructions could result in you failing this unit.

The following guidance notes apply to coursework tested Advanced Diploma units, including:

**(530) Economics and business**

**(820) Advanced claims**

**(930) Advanced insurance broking**

**(945) Marketing insurance products and services**

**(960) Advanced underwriting**

**(990) Insurance corporate management**

**(992) Risk management in insurance**

**(993) Advances in strategic risk management in insurance**

**(995) Strategic underwriting**

**(996) Strategic claims management**

**(997) Advanced risk financing and transfer**

Coursework assessment involves the application of knowledge to work-related questions. It requires you to explore issues in the workplace relevant to the unit for which you have enrolled. The aim is that you should thereafter be able to apply this learning in the workplace.

Coursework involves the submission of three written assignments, all of which must be successfully completed within the 12 month enrolment period to achieve a pass. Mid-term submission deadlines also apply to your submission of assignments one and two – please read the following guidance carefully to ensure you aren't disadvantaged by missing a deadline. To successfully complete, you need to obtain a minimum of 50% of the available marks for each of the three assignments. There is no exam element to this course.

Upon successful completion a pass in the unit will be added to your CII examination record together with 30–50 Advanced Diploma level credits, subject to the unit undertaken.

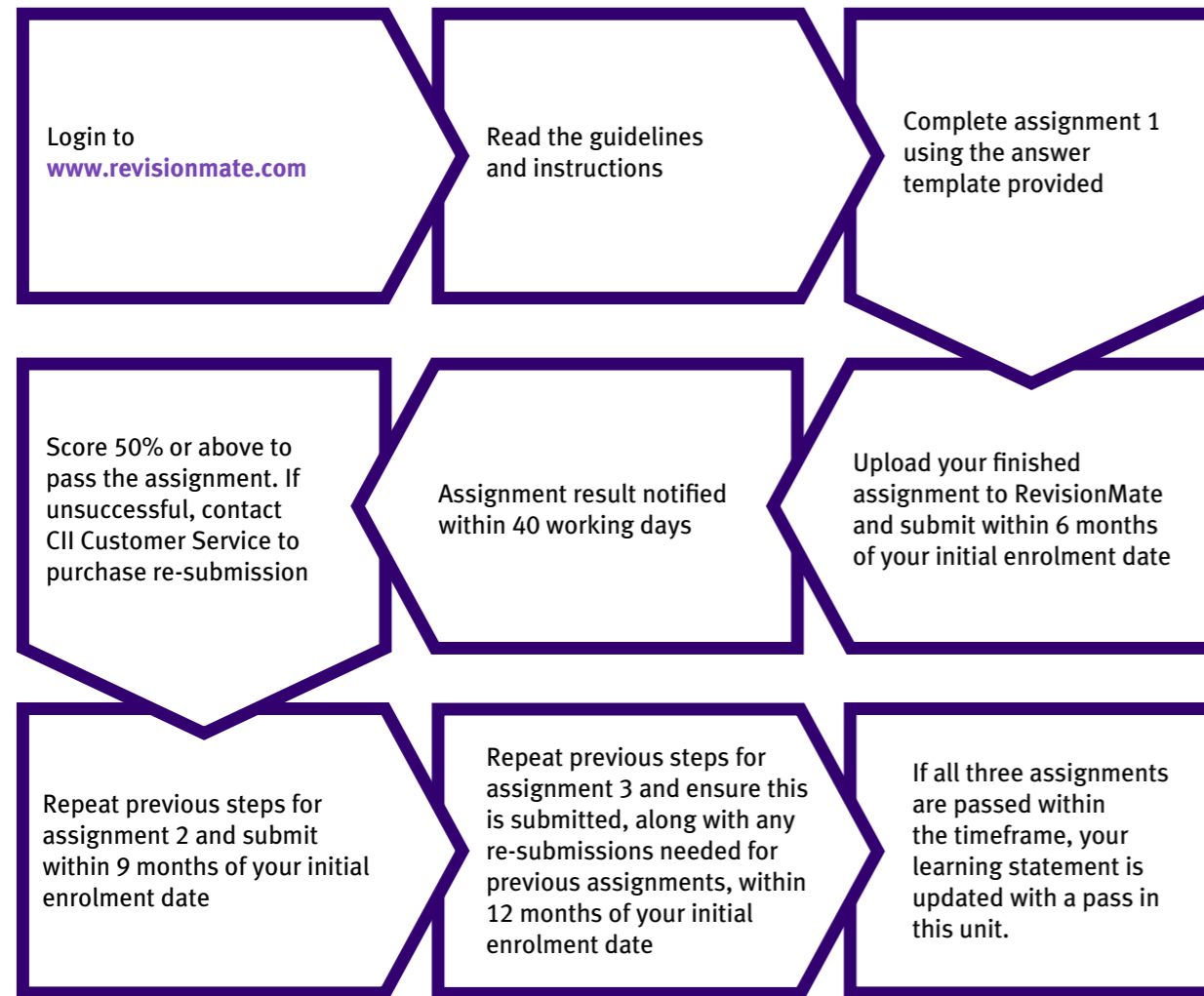
A post-results review of the marking service is available only to candidates whose result is a fail in any assignment. This is a review of the marking of the assignment to ensure that the agreed mark scheme has been applied correctly. Further details, including deadlines for application and fees payable, can be found at

[www.cii.co.uk/qualifications/assessment-information/coursework-policies/](http://www.cii.co.uk/qualifications/assessment-information/coursework-policies/)

Details can also be found here relating to applications for an extension due to exceptional circumstances, and the CII appeals process. Should you fail to complete and pass all three assignments within the 12 month enrolment period, your exam record will be updated with either a 'Fail' or 'Timed-out' notification for this unit. Contact CII Customer Service on +44 (0)20 8989 8464 or email [customer.serv@cii.co.uk](mailto:customer.serv@cii.co.uk) to discuss your options.

# Coursework overview

The process is outlined in the flow diagram below:



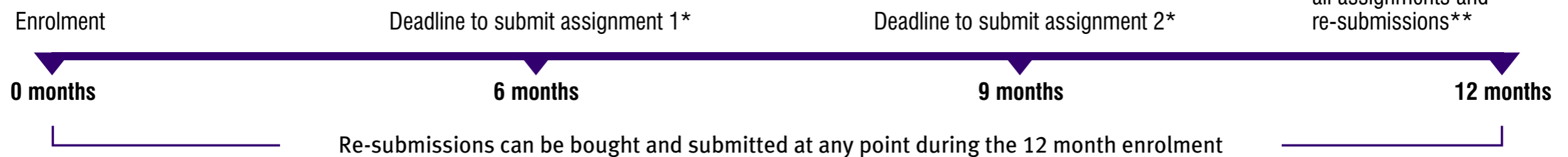
All three assignments must be successfully completed in order to achieve a pass in a unit. Coursework assignments vary in their requirements. You may have to write a report, produce a paper or speech depending upon the question and the topics being assessed. A minimum of 40 marks (50%) must be obtained for each assignment. Results will take the form of either 'Pass' or 'Fail'.

Notification of your result in each assignment will take up to 40 working days from the date of submission. You can also access your assignment results online by logging on to our secure candidate area: [www.cii.co.uk/results](http://www.cii.co.uk/results)

In the event that you fail an assignment two options exist:

1. Submit a reworked assignment for an additional fee – a 40 working-day marking period will apply to re-submissions. Two re-submissions per assignment may be made. All re-submissions must be completed and submitted within the twelve month enrolment period.
2. Request a review of the marking of your assignment. Each assignment is restricted to one review. An additional fee and a 35 day review period applies. Details are available at [www.cii.co.uk/courseworkpolicies](http://www.cii.co.uk/courseworkpolicies)

## Coursework timetable



\* You are encouraged to submit well before this deadline to ensure you complete the course in time. If you submit your assignment after this deadline, your assignment will not be marked and you will automatically receive a 'Timed-out' notification for this assignment. You will need to purchase a re-submission to continue with the course.

\*\* If you fail to complete and pass all three assignments (including any re-submissions necessary) your exam record will be updated with either a 'Fail' or 'Timed-out' notification.

# Coursework marking criteria

The coursework assessor will assess the three items of coursework on the basis of:

- **Knowledge and understanding of the topic (30%)** – this is the factual foundation of the assignment. The essential facts should be accurate and broad enough in their scope to allow further application.
- **Application and analysis of the topic (50%)** – this is the way in which you analyse/examine the factual information and how you interpret this information to add value to your answer (this could be in the form of conclusions, solutions, recommendations, etc.).
- **The structure in terms of logic and coherence (10%)** – submissions should have a clear start and a clear end. Information within submissions should also be logical and well grouped.

- **The use of relevant work examples and/or examples gained from further reading (10%)** – suggestions for further reading are contained within the study text and shown on the unit syllabus. These reading lists are not exhaustive and candidates are encouraged to read further.

## Online results and feedback codes

Once logged in to [www.cii.co.uk/results](http://www.cii.co.uk/results) you are told whether you passed, failed, or timed-out (i.e. missed an assignment deadline), although your assignment mark is not given online.

You are also given four feedback codes per assignment results, (e.g. A, B, C, D) each linking to your performance against the four areas of marking shown below. The first feedback code relates to ‘knowledge and understanding of the topic’, the second ‘application and analysis of the topic’, and so on.

This table contains a detailed breakdown of the assessment methodology:

## Knowledge and understanding (includes accuracy and completeness of facts). Mark weighting 30% of the 80 available marks

Almost all points of content identified and clearly explained	Most points of content identified and described in some depth	Some points of content identified	Few points of content identified
19–24 marks	13–18 marks	7–12 marks	6 marks or fewer

## Application and analysis. Mark weighting 50% of the 80 available marks

Deep understanding shown of the underlying concepts and their application	Essential understanding shown of underlying concepts and their application	Restricted understanding shown of the underlying concepts and their application	Little understanding shown of the underlying concepts and their application
31–40 marks	21–30 marks	11–20 marks	10 marks or fewer

## Coherent structure. Mark weighting 10% of the 80 available marks

Answer is coherently structured	Answer is mostly coherently structured	Answer is limited in coherent structure	Answer is insufficiently coherent in structure
7–8 marks	5–6 marks	3–4 marks	2 marks or fewer

## Evidence of the use of relevant examples and/or further reading to support answers. Mark weighting 10% of the 80 available marks

Considerable evidence demonstrated of the use of relevant examples and further reading to support the answer	Evidence demonstrated of the use of relevant examples and further reading to support the answer	Little evidence demonstrated of the use of relevant examples and further reading to support the answer	Very little evidence demonstrated of the use of relevant examples and further reading to support the answer
7–8 marks	5–6 marks	3–4 marks	2 marks or fewer

**Note:** Feedback on the basis of the marking grid will be given to all candidates.

# Approach to coursework assignments

The secret to writing a successful assignment is to remember that this is a work-based assignment. Your assignment should show that you have an enhanced understanding of a topic and are able to apply this to real-life business situations. As such, the main purpose is to show that you can deconstruct the question being asked, plan a coherent structure for your answer, conduct the necessary research and produce an assignment that you would be happy to give to senior management within your company.

You can use the same case study organisation in more than one assignment, however each assignment is self-contained with information read in isolation from earlier and later assignments.

## Before you start

Make sure to read all current information on coursework available via:

- CII study text – this will provide the foundation for your studies, although you will need to supplement with wider reading to demonstrate your understanding of the topic through appropriate and relevant examples within your answers.
- RevisionMate – particularly within the sections:
  - Course info: ‘Coursework assessment guidelines and instructions’ and the FAQs available under ‘Questions?’
  - Assignment centre: ‘CII specimen coursework assignment and answer’

## Planning your assignment

You should spend as much time planning your answer as you do actually writing.

- Read the question carefully. Start by deconstructing it to identify the various components:
  - How many component parts does the question contain?
  - To what depth should each component be explored in your answer? A key indicator of depth is the verb used, i.e. what is the question actually asking you to do? For example, if you were asked to ‘briefly explain’ something you would include concise content on this as opposed to being asked to ‘analyse’ something which indicates that you must examine this particular aspect in depth.
- Establish where the relevant material relating to this question is in the CII study text. Read and understand this and make careful notes on material you will be using in your answer.
- Select your case study organisation(s) with care (if required in the question). Is current and relevant information readily available from public sources?
- Identify credible and current sources to consult, remembering that these will be included in your reference list. Think quality not quantity. It is far better to have fewer, but credible and current sources in your reference list:

- The study text includes a number of good sources. If you are a member of the CII, you will also have access to all the sources contained in the CII’s Knowledge Services site [www.cii.co.uk/knowledge](http://www.cii.co.uk/knowledge)
- You may find it helpful to discuss your approach to your answer with your line manager. They may also be able to assist you with guidance regarding credible and current sources.
- You may wish to compile a mind map to identify what you would include in the start, middle and end of your assignment:
  - The start should contain a brief organisational context against which your answer is set and may include your approach to the assignment
  - The middle should include your answer to the question – the factual information you have found by conducting research, appropriate analysis aligned with the question and relevant examples.
  - The end should include your overall conclusions/recommendations and your reference list.
- Set dates in your diary for the completion of assignments. Remember that you need to submit assignment 1 within 6 months, assignment 2 within 9 months and assignment 3 within 12 months of enrolment. If you are unsuccessful in any assignment you need to allow yourself enough time for any re-submission(s) well before the final 12 month deadline.
- You do not need to wait to receive your results from one assignment before you submit the next. However, you may wish to do so in order to benefit from the results feedback you receive. The CII will post your result notification within 40 working days of submission. You will need to ensure that you have enough time to complete the next assignment before your next deadline.

## Formatting guidelines

- Each assignment submission should be a maximum of 3,200 words. There is no minimum word requirement but, in order to answer the assignment in full, we would typically expect an answer to be in the range of 2,800–3,200 words. The word count does not include diagrams (which you are free to use in your answer); however, it does include text contained within any tables you choose to use.
- The reference list is not included in the word count.
- You are required to use the typeface Arial (minimum size 11pt).
- Headings, subheadings and bullet points are encouraged to break down the information and provide clarity to your answer.

# Information sources

## Research skills and CII requirements

When writing coursework assignments it is important that you are able to find, assess and organise the facts and theories which you will be including (CILIP: 2011). This skill is known as information literacy; it is especially important in today's information-rich world and is recognised as an important skill within business and industry (Conley and Gill: 2011).

The Association of College and Research Libraries (ACRL) defines an information-literate individual as one who can:

- determine the extent of information needed;
- access the needed information effectively and efficiently;
- evaluate information and its sources critically;
- incorporate selected information into their knowledge base;
- use information effectively to accomplish a specific purpose; and
- understand the economic, legal, and social issues surrounding the use of information, and access and use information ethically and legally (ACRL: 2000).

These requirements form the backbone of effective research, and illustrate what is expected from you in your studies at Advanced Diploma level.

## What does this mean in practice?

The CII's Advanced Diploma coursework requires that you show evidence of further reading in your answers, and the marks are weighted to reflect this. Any further reading needs to support or illustrate your answer, and should be:

- from a reputable source;
- up-to-date – this is especially important considering the ongoing changes within the industry;
- used correctly and sparingly – to support or illustrate your answer, not in place of it;
- cited correctly in order to avoid plagiarism and to demonstrate that you have fulfilled the further reading requirements; and
- pitched at an appropriate level for the purpose.

## Evaluating information sources

Information sources can be broadly divided into distinct categories. Sources for online information are wide and varied. Articles, reports, company information, statistics, blogs, forums, social media sites can all provide varied and interesting sources of knowledge; promoting discussion and debate.

The internet has revolutionised the availability of information and permanently altered how information and knowledge are presented, retrieved, bought and sold. However, much of the information which is freely available is of poor quality. Reasons for this include:

- it is incomplete or too simplified/complicated;
- it is inaccurate;
- it is out-of-date or even obsolete;
- it is biased (this may be overt bias or, more dangerously, subtle bias); or
- it is from an unverified source.

For these reasons, it is necessary to be cautious. We will cover what constitutes a reputable source later in this guide.

You might notice that the majority of secondary sources cited in this guide are freely available on the web. Note:

- where they are from;
- how they are cited; and
- how caveats/explanations are used to make sure that the reader is aware of any potential issues.

In addition, premium internet information resources – that is, ones which you need to pay for in some way – provide very extensive, accessible and reliable information. The cost of these resources often reflects the quality.

**Magazines and peer-reviewed journals** are very good information resources as:

- the bibliographic data (author, date, source etc) is very prominent, so will assist you in evaluating the quality of the source;
- they are generally short and densely packed with information;
- they are very responsive – articles can be written almost immediately after a change occurs; and
- they can cover topics at a very specific level of knowledge, and are tailored to their audience.

# Information sources continued

**Books and eBooks** like journals have very obvious bibliographic information, so you can evaluate the value of their information, if necessary. They will be edited and checked for their accuracy.

However, books have the following disadvantages:

- There can be a long lead-time in publishing, so they are not as responsive to change.
- They are not as accessible (although eBooks are moving to change this).
- They can be hard work! However, there are ways to make even the 800-page legal text less threatening.

This overview of information sources introduces the broad categories available. The sections following can apply to more traditional resources (such as books and journals).

However, most students now turn to online resources in the first instance; these contain the most pitfalls and greatest variety of sources. So, the following sections will focus on techniques to help you get more out of this type of resource.

## Testing: currency, relevance, authority, accuracy and purpose

California State University (CSU) devised a test in 2010 to assist with evaluating the quality of information. This is a effective and easy-to-use guide to help evaluate web resources. The guide states that “different criteria will be more or less important depending on your situation or need.”

The test is reproduced in full, below.

What criteria do you feel would be particularly relevant when writing a report in support of your CII qualification?

### California State University: Test for evaluating web information (2010)

**Currency:** the timeliness of the information

- When was the information published or posted?
- Has the information been revised or updated?
- Is the information current or out-of-date for your topic?
- Are the links functional?

**Relevance:** the importance of the information for your needs

- Does the information relate to your topic or answer your question?
- Who is the intended audience?

- Is the information at an appropriate level (i.e. not too elementary or advanced for your needs)?
- Have you looked at a variety of sources before determining this is one you will use?
- Would you be comfortable using this source for a research paper?

**Authority:** the source of the information

- Who is the author/publisher/source/sponsor?
- Are the author’s credentials or organisational affiliations given?
- What are the author’s credentials or organisational affiliations given?
- What are the author’s qualifications to write on the topic?
- Is there contact information, such as a publisher or e-mail address?
- Does the URL reveal anything about the author or source?  
Examples: .com (commercial), .edu (educational), .gov (US government), .org (nonprofit organization), or .net (network).

**Accuracy:** the reliability, truthfulness, and correctness of the content

- Where does the information come from?
- Is the information supported by evidence?
- Has the information been reviewed or refereed?
- Can you verify any of the information in another source or from personal knowledge?
- Does the language or tone seem biased and free of emotion?
- Are there spelling, grammar, or other typographical errors?

**Purpose:** the reason the information exists

- What is the purpose of the information: to inform, teach, sell, entertain, persuade?
- Do the authors/sponsors make their intentions or purpose clear?
- Is the information fact, opinion or propaganda?
- Does the point of view appear objective and impartial?
- Are there political, ideological, cultural, religious, institutional, or personal biases?

(Copyright: Meriam library, University of California, 2010).

# Information sources continued

## Sponsor bias

It's worth highlighting one issue here – namely, sponsor bias. This is particularly prevalent in freely-available online resources.

Sponsor bias can affect the subject and/or the conclusions of published research (in both web and traditional publishing).

The University of Georgia's guide to evaluating internet information (n.d.) gives suggestions as to common sponsor biases, listing domain suffixes (e.g. .org, .edu, .com) as a way to determining what sponsor biases might exist.

In addition, the article "Who pays for science?" (University of Berkeley, n.d.) examines sponsor bias from the perspective of the US pharmaceutical industry; however, the concepts also transfer into the insurance industry.

The article suggests that, while resources commissioned by large companies and other sponsors build up an invaluable research base, when reading and using these reports in your studies it is worth asking the following questions:

- Who funded this resource?
- Are any findings consistent with other (independently funded) studies?
- Does the research (qualitative or quantitative) seem fairly designed?
- What do other experts have to say about this resource?

As the article states, "A little scrutiny can go a long way towards identifying bias associated with funding source" (Ibid).

## Search engines

When using a search engine to optimise and filter the wealth of information available online, consideration must be given to the information required, the search technique and the results retrieved.

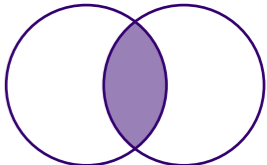
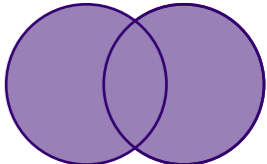
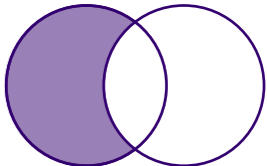
## Natural language searching and Boolean operators

Duke University library gives the following definition of natural language searching by Google:

[Google] takes the words you type into the box and searches for them using the Boolean operator 'and' ... It also tries to find instances where the words are close to each other within the result; this is called proximity ... It does not search the words as a phrase unless you put quotation marks around the whole thing.

(Duke University: 2007).

So – **your search terms** will get these words anywhere in the page/document, whereas **"your search terms"** will retrieve that precise phrase. (Mostly. Please note that search engines do and will change their parameters, so the result of any operators can vary.)

Operator	Example search	Resulting in...	Venn diagram
<i>AND</i>	"energy insurance" and risk	items containing "energy insurance" and "risk." AND narrows a search, resulting in fewer hits.	
<i>OR</i>	Singapore or China	items containing either "Singapore" or "China" or both. OR broadens a search, resulting in more hits.	
<i>NOT</i>	"Mexico" not "New Mexico"	items containing "Mexico" but not "New Mexico." Caution! It's easy to exclude relevant items.	

(Copyright: Duke University library, 2007)



# Information sources continued

Google and other sophisticated search engines will also try to help you out by recognising synonyms, common misspellings, and stems of words. Many localised search engines (on websites, databases etc) will not do this, however, so you may need to rely more on browsing or try variations of the same search. For example, if “regulation” doesn’t work, try “regulator”, “regulators”, “regulating” etc.

Boolean search operators give you further options to refine your search. The table on the previous page is adapted from Duke University’s guide. Be aware that some operators may vary, so pay attention to any guidance given by whatever search tool you’re using.

Several guides to the basics of Boolean searching for the web are freely available online:

- Senate House library has a very comprehensive and easy-to-follow guide to Boolean search techniques – a link to this is in the bibliography.
- Google has a [guide](#) to using operators within the basic search box, although most of these can be achieved through their Advanced search options.
- [Beyond Google: the invisible web](#), created by Jane Devine and Francine Egger-Sider, provides guidance and tools to assist users in accessing the vast number of resources that are not accessible by the usual search engines.

## Free internet resources

A list of suggested information sources that may be useful to you in your studies is given in the bibliography at the end of this guide.

This is by no means exhaustive, however, and the internet is subject to change meaning that any such list is likely to be obsolete in a couple of years.

So what are likely sources of “good” information on the internet? Please be aware that even “good” sources are still subject to the same pitfalls and considerations outlined in CSU’s test.

The information opposite illustrates likely free online sources for different types of information which may be relevant to your studies.

<b>News</b>	Magazines – for example, Financial Adviser, Insurance Age
	Online newspapers
	Professional bodies – for example, AIRMIC, CII, Institute of Actuaries
	Aggregator services – e.g. Mondaq, Reuters
<b>Articles</b>	Law firms, larger insurance/ financial services companies with research arms, for example – Swiss Re, Deloitte, PWC, Aon Benfield
	Aggregate services – for example, Insurance Hound
<b>Statistics</b>	Trade bodies – for example, ABI
	Government bodies – for example, the Office of National Statistics, OECD, EC, Insurance Europe
	Research institutes – for example, CityUK
<b>Company information</b>	Companies house
	Aggregators – for example, Duedil
	Directories – for example, <a href="http://www.insurancedirectories.co.uk">www.insurancedirectories.co.uk</a>
<b>Regulatory developments</b>	Regulatory bodies – FCA, EIOPA etc
	Social media – for example, Twitter, LinkedIn
<b>Legal information</b>	Case law – for example, Case Checker
	Legislation – for example, <a href="http://www.legislation.gov.uk">www.legislation.gov.uk</a>

# Information sources continued

## Identifying your information need

Tony Russell-Rose (2012) identifies different dimensions of user experience when searching, ranging from focused/simple questions to broad/complex queries.

This has implications in terms of your research methods and sources.

**Focused/simple:** *“When was Lloyd’s founded?” / “What does EIOPA stand for?”*

These are mostly simple fact-checking exercises. Google and other web search engines are brilliant for this – provided you take note of who/what the author/source of the information is.

There’s not much understanding required here – anyone could find this information and parrot it back.

**Mid-level breadth/complexity:** *“What is a “description of risks” clause?” / “When did the FCA start regulating insurance intermediaries?”*

These are still facts, but some understanding is needed in order to effectively find and comprehend the answer and its implications.

Google etc will still most probably come up with an answer, but you’ll need to be more careful with your search terms, have a bit of background knowledge and be able to recognise when a source might be unreliable or inappropriate.

**Broad/complex queries:** *“How do I go about monitoring the effectiveness of a risk analysis strategy?” / “What was the cause of the 2008 credit crunch?”*

These require a much greater degree of understanding and structure. They may require more than one search strategy to effectively answer, and you may need to broaden your search in order to gain a background understanding.

There is unlikely to be a definitive answer; rather you will look for evidence to support your ideas or material to provoke discussion/argument.

Any extended reports or research will result in a mixture of these types of information need. It helps if you can recognise when the information you’re looking for is on a broad or complex topic, as then you can adjust your search strategy accordingly.

Strategies for broad/complex information needs include:

- Try synonyms or truncations of words (that is, use stems + wildcard searching – e.g. regulat\* will find regulation, regulatory, regulator etc) Wildcard operators may vary – common characters include \* , ! or %.
- Think of broader or narrower terms for the topic you’re interested in. If you can’t find something on your specific search, try searching for its parent topic as you may find a chapter or an article within a more general book or magazine. The University of Idaho has a brief but effective guide to [designing a search strategy](#) which covers this.
- Look at search results that are close to what you’re looking for. What common search terms do they contain? Try and incorporate these into your search.
- Is there a word that’s skewing your search results? Try removing it or replacing it. This is a good time to use the NOT function.
- For Google searches, you can block websites that come up repeatedly from your search results, if you know they’re not going to contain any information that’s useful to you (you need a Google account to do this).
- Also on Google, you can create a bookmarked list of favourite sites and perform a search on content only from these sites. You can classify them (as articles, statistics, news etc) and refine your search still further. See [www.google.com/bookmarks](http://www.google.com/bookmarks).
- Use the advanced search facility in search engines and on websites. It will greatly assist you in defining the parameters of your search.

# Information sources continued

## Too much information?

Unless you are studying something particularly esoteric, or you are performing extensive doctoral or post-doctoral research, it is likely that you will sometimes find you have too much information for your purposes.

For the purposes of CII Advanced Diploma coursework, it is sufficient that you use suitable secondary sources to support and/or illustrate your answers. The most important aspect of this is that you have evaluated these sources and that they are suitable for the purpose for which you are using them.

Tactics to overcome “infobesity” (for more information on this phenomenon, see Johnson: 2012) include:

- Do not allow yourself to become overwhelmed by the number of resources available, particularly online.
- Set yourself a suitable amount of time to do the research before starting to write your assignment and then resist the temptation to continue actively researching while you’re actually writing the assignment.
- Quality is a lot more important than quantity. Although it’s good to read around the subject, if you find yourself getting lost, take a step back and look again at what’s required of you.
- Look closely at what you’re trying to answer – repeatedly – while researching. It’s easy to get absorbed in your topic (for some subjects, anyway!) and end up trying to shoehorn a particularly good observation or source into an answer where it really has no place. Make sure that what you’re reading, as well as what you’re writing, serves to answer the question or research objective.

The list of further reading at the end of this guide includes some recommended reading on research skills and techniques. It’s not necessary to follow any of these implicitly, but they are useful if there are elements of the process in which you are not confident.

## Retrieving and organising your findings

So many options exist these days to help you organise your research results. The main objective is to remember both where you found it and what it’s about – and to be able to access each piece of information while you’re writing.

There’s little point in examining different strategies here – it’s better that you work out what works best for you. Some people prefer to print their resources out in full, others to make notes as to where they are stored, or to bookmark them online.

If you’re dealing with a larger number of references, King’s College London provides a [comparative guide to bibliographic software](#). Mendeley, Zotero and Papers are the most popular open source options to manage your references.

It doesn’t matter whether you use something reassuringly low-tech like a pile of notebooks and printouts, a list in Excel or a bookmarking site like [www.delicious.com](http://www.delicious.com) – or a combination of all these.

What will help, however, is if you subdivide your resources by topic. Recognise what specific topics you’re trying to address and, when noting down citations, group each topic together. This will in turn make your thoughts more coherent and help you to construct your final answer or research paper.

Again, the further reading at the end of this guide will give guidance on this more fully.

# Information sources continued

## Terms and definitions

Topical dictionaries include AM Best's glossary of insurance terms, IRMI's glossary of insurance and risk management terms.

## Wikipedia

Wikipedia is a great first point of call for facts and figures, and many of the entries are written by subject matter experts. However many are written by enthusiastic amateurs, or saboteurs.

For this reason, it is very unwise and bad practice to use Wikipedia as a sole information source. At this point in time, it is good practice to double-check/cross reference any citations from Wikipedia (or any other collaborative resource) – do not use it as a sole authority.

## Online databases

Generally, premium online databases contain well-researched reports and hard-to-find information. Some leading databases which will contain relevant information for your studies include:

- **Datamonitor** – provides independent data, analysis and opinion for a wide range of business sectors. Reports are updated annually, and contain statistics from government and industry bodies.
- **Timetric** – their Insurance Intelligence Center provides annual reports and company data, plus regularly updated statistics on many aspects of the international insurance industry.
- **Keynote** – provides market intelligence/analysis reports, business information and company information.
- **Euromonitor (Passport GMID)** – provides market research and analysis for industries, countries, companies, and consumers.
- **AM Best** – news, credit ratings and financial data products and services for the insurance industry.
- **Mintel** – market research providers, delivering insight into consumer trends, product innovation and marketing strategies.
- **Experian B2B researcher** – company information and industry intelligence.
- **COBRA** – reports, guides etc on business opportunities and information, UK market synopses and local area profiles.

Prices for these reports vary, but can go up to £2500 for a single report. For this reason, subscriptions to report collections are expensive and the companies guard their intellectual property very strictly. See the sections later in this guide on plagiarism, content licensing and UK copyright law.

Licences for these resources are usually bought by corporations and institutions. The price of these licences vary, depending on the number of possible users and how they will be using the resource.

Geographical restrictions on access may also apply.

Quite often, these resources will let you view the executive summary/table of contents of these reports for free, so it is worth exploring and seeing what's available.

Business sections within public libraries around the UK will have subscriptions to some of these resources.

Note, whilst these resources are usually very good, when writing a CII Advanced Diploma assignment you are not being marked on the sources you use but rather on how and why you use them.

While premium reports and statistics may be recommended to you in reading lists as they are valuable resources, you will not be marked down for not having read them – they are suggestions only, not specific endorsements.

## The library

Specialist libraries buy, store, catalogue and can retrieve information that you would not have easy access to otherwise. The CII library has a licence for a number of premium resources, and purchases relevant insurance texts and magazines/periodicals to assist CII members with their studies.

For students around the UK and in Europe, the CII library can lend books by post, or scan copies of articles (subject to UK copyright legislation). Contact details are included at the end of this guide.

As well as the CII library and the City/Guildhall libraries nearby, there are other libraries around the UK which you can use on a reference basis. The library of the Actuarial Profession (as well as being a great resource in its own right) has a list of libraries with relevant collections which allow access by members of the public (Actuarial Profession: 2012).

For information on international libraries and services available from the CII library to international students, please email the library at [knowledge@cii.co.uk](mailto:knowledge@cii.co.uk)

# Information sources continued

## UK Copyright Law

In June 2014, new copyright regulations under the Copyright, Designs and Patents Act 1988 (Amendment) Regulations 2014 came into force. These regulations amended the 26 year-old copyright legislation in the UK and attempt to recognise how usage has changed since the Act was first brought into force.

The Intellectual Property Office (2014) service gives some **guidance** as to the recent changes in Copyright Law and how they might impact you when studying. (Correct as at September 2016).

Broadly speaking, copying for non-commercial research or private study allows you to copy parts of a given work providing the source of the material is acknowledged and you do not make multiple copies of the work you're copying.

Authors always retain the “moral right” of their work – that is, the right:

- to be **identified as the author** of the work or director of the film in certain circumstances, e.g. when copies are issued to the public.
- to **object to derogatory treatment** of the work or film which amounts to a distortion or mutilation or is otherwise prejudicial to the honour or reputation of the author or director (Intellectual Property Office, 2008).

Copying for non-commercial research or private study comes under the “fair dealing” provisions. Fair dealing is a term used to describe some limited activities that are allowed without infringing copyright.

The IPO (2014) guidance on fair dealing for private research and study notes that there is no statutory definition of the term “fair dealing”. The guidance states that “the question to be asked is: how would a fair-minded and honest person have dealt with the work?”

The guidance gives two factors in fair dealing to consider:

1. Does using the work affect the market for the original work?
2. Is the amount of the work taken reasonable and appropriate? Was it necessary to use the amount that was taken?

In addition, licence agreements for premium content will be subordinate to the new copyright regulations.

The important thing to remember is that copyright exists “in anything ... that has an element of creativity in it” (British Library, 2012). That includes website articles, maps, graphs, tables, recordings, advertisements etc, even where the author may not be immediately apparent.

Simple facts – such as statistics – are not covered by copyright, but their arrangement/display (for example, in a graph or chart) is. Of course, it is always good practice to cite where any facts/statistics come from.

# Plagiarism and referencing

## Plagiarism

It is important to understand what plagiarism is and how it can be avoided. The Joint Council for Qualifications (JCQ) defines plagiarism as: “Unacknowledged copying from published sources (including the internet) or incomplete referencing”. The following also constitute plagiarism:

- Copying or amending sections of work from a friend/colleague.
- Having a friend/family member dictate something to you.
- Copying and pasting from the internet without citing the source.
- Copying or using directly from a study text quotation without citing the source.
- Paraphrasing without including reference to the source of the paraphrase.
- Working with another person, or using another person’s work to write your assignment.

## Paraphrasing

Paraphrasing is where you encapsulate another person’s original idea, argument or conclusion in your own words. This refers to published sources only – paraphrasing does not apply to another candidates’ work. It is still necessary to attribute those ideas to the author, and you can do this by using the referencing guidelines outlined over the page, taking care to include the author’s surname and the year of publication. Ofqual give the following advice on paraphrasing:

“There are several methods you can adopt. Try them all a few times. You’ll soon find out which ones work best for you.

1. Read small sections of your notes or the text you are studying (say a paragraph at a time). Cover your notes and then write the section in your own words.
2. For every sentence of text you want to paraphrase write two of your own. Remember it often helps if you identify the main idea then give an example of your own and then explain how your example fits with the main idea.
3. Take a small section (again say a paragraph). Write down the key words. Cover the original and then use the key words to help you write a paragraph in your own words. Don’t change any technical words, numbers or mathematical or scientific formulae. However feel free to change the everyday words to those of your own.
4. Remember to include a reference to the person who first wrote what you have paraphrased.

If you can’t paraphrase the source then you may need to think about putting the idea in as a quotation.”

(Using sources. A guide for students: Find it – Check it – Credit it, p 16–17. Ofqual, 2010.)

## Collaboration

We acknowledge that you may undertake joint study with colleagues or as part of a formal training programme. However, working with another person to write assignments is not acceptable. Your answers must be your own and in your own words. Under no circumstances should you allow another individual access to any of your assignment answers.

## Marks awarded

Please be aware that the originality of your assignment, and use of referencing, can affect the marks awarded for a coursework assignment:

- Does your assignment have a high reliance on sourced content, rather than your own original analysis? The deeper the level of understanding demonstrated, the higher the marks that can be awarded. Please be wary of ‘copy and pasting’ material.
- Is sourced content referenced and cited? Would it be clear to a marker which content is your own work? Credit is given for identifying relevant content from Chartered Insurance Institute study texts and further reading; but it must be clear when sourced content is used, and when your own analysis begins.

# Plagiarism and referencing continued

## How to reference

The Chartered Insurance Institute requires that students use quotation marks when content other than their own is used, immediately followed by a citation in brackets at the end of that content; this citation should include the author's name, and the year the source was produced. There should then be a corresponding reference list at the end of the assignment (space is provided for this on CII assignment templates) which includes the full name of the publication, the authors, and year of publication. This style of citation is known as *Harvard referencing*.

*Harvard referencing* is one of the most commonly used methods of referencing; so there is a lot of information available to students online, and many word processor programmes (Microsoft Word, Pages, etc) even have a citation feature built-in which can help you to reference. This method of referencing also makes it clear to the marker which content is the student's own.

You should always aim to make it clear with your assignment which content is your own, and which has been sourced; imagine the marker looking at your assignment – would it be clear to them which content is your own work, and which is sourced from elsewhere?

Any content within your assignment that is not directly referenced or quoted is assumed to be your own. Students would be advised that it is best to reference sources (including the CII study text) as you go, so as to keep track of where sourced content comes from; and where your own content begins.

Use quotation marks to identify the content you are using; followed by the source of the content, in brackets, at the end of the quote, e.g.

***“A standard construction property will usually encompass any home that has brick or stone walls and a tiled or slate roof.” (www.homeprotect.co.uk).***

For websites, you do not need to have a publication date for the in-assignment citation – just include the date the site was accessed in your reference list, along with the full webpage link.

If you are using a larger quote, you may even wish to give the quote its own paragraph; and indent it as well, e.g.:

***Although, it should be noted that:***

***“In the past, insurers have used different ways by which to classify building construction, most specifically using Standards and Grades of construction. Due to changes in building construction methods and greater emphasis on other underwriting factors, these are no longer widely used.” (M93 study text, 2016).***

You can incorporate shorter quotes into your own sentences, as long as they are referenced, e.g:

***So while these classifications of building construction may not be universally applied in today's industry, it is important to be aware that “a benchmark was established for what was seen as ‘standard construction’.” (M93 study text, 2016). This established benchmark can be compared to ‘non-standard construction’, where modern materials might be...***

Then, at the end of the assignment, you can then give the full web addresses used; and the full name of any text books in a reference list.

## Reference list:

### Websites:

*https://www.homeprotect.co.uk/blog/concrete-home-advice (accessed 24 March 2017).*

### Reference books:

*M93 Commercial property and business interruption study text, Martin briers, Steve Watts, 2016.*

# Ensuring the authenticity of submitted work

The purpose of the rules is to ensure that candidates submit their own work.

Failure to comply with the following rules will result in disciplinary action being taken against you. Where disciplinary action is taken, your name and employer will be published.

By submitting assignments or dissertations, you agree to comply with these rules.

1. The work you submit must be your own and be in your own words.
2. You must not copy or amend work from another source including another candidate or the study text or any other supporting material.
3. Your assignment or dissertation must not include content which another person has dictated to you.
4. Where you draw on other work, you must fully reference it – the guidelines for the unit you are taking will provide guidance on referencing correctly.
5. You must not work with another candidate to write an assignment or dissertation.
6. Another person must not write your assignment for you.
7. You must not write an assignment or dissertation for another person.
8. You must not provide, or provide access to, your assignment or dissertation or any part of your assignment or dissertation, including tutor/examiner feedback, to anyone other than the CII. You must not access another candidate's assignment or dissertation.
9. You must not be involved in any other dishonourable or unprofessional conduct relating to the completion and submission of your assignments or dissertation.

## Important notes:

1. Writing of assignment responses must be done individually without collaboration of any kind.
2. Candidates must take care to appropriately safeguard their work. Assignments saved on servers provided by your employer must be password protected with a complex password known only to you.
3. All assignments and dissertations will be subject to plagiarism detection software checks.
4. The CII reserves the right to contact candidates following submission of their assignments to verify their identity and ensure that the assignment has been written by that candidate. You must participate and cooperate with any interview or investigation to establish your identity and/or the authenticity of your work.
5. Where a breach of the above rules is suspected by the CII it will be fully investigated.
6. Where the CII has grounds to suspect a breach of the above rules, your identity and relevant evidence relating to you may be shared with other candidates and/or your employer to ensure a fair and thorough investigation.
7. Guidance on plagiarism and referencing can be found in the guidelines relevant to the assessment module you are completing.
8. Details on the CII's disciplinary regulations and procedures rules as well as the indicative sanctions guidance can be found at [www.cii.co.uk/about/professional-standards/disciplinary-and-appeals-decisions/](http://www.cii.co.uk/about/professional-standards/disciplinary-and-appeals-decisions/)
9. Sanctions will be imposed on candidates found to be in breach of the Authenticity Rules. Sanctions applied in previous cases can be seen at [www.cii.co.uk/about/professional-standards/disciplinary-and-appeals-decisions/breaches-of-examination-andor-assessment-regulations/](http://www.cii.co.uk/about/professional-standards/disciplinary-and-appeals-decisions/breaches-of-examination-andor-assessment-regulations/)
10. The names of candidates, along with their employers, found to be in breach of these rules are also published on the CII website and in the CII Journal and Personal Finance Professional.



# Accessing and submitting coursework assignments

Four easy steps to access and submit coursework assignments online:

1. Go to [www.revisionmate.com](http://www.revisionmate.com)
2. Use your CII Permanent Identity Number (PIN)\* as your login name
3. Use your surname as your password (all in lower case and omit any hyphens or apostrophes)
4. Click 'Login'

\* You can find your CII PIN on any communication sent to you by the CII or by calling CII Customer Service on +44 (0)20 8989 8464.

Your coursework course(s) will be found on your homepage. When selected, this has two sections: Coursework information and Assignment centre.

## Coursework information

In this section you will find:

- **An overview of the coursework process** – A diagrammatical overview of the coursework process from enrolment to completion of the online assessment.
- **Guidelines and instructions for this unit** – All the guidelines and instructions for your coursework.
- **Coursework FAQs** – Detailed responses to questions we're most frequently asked relating to coursework.
- **How to approach your assignments** – Additional guidance on planning and writing a successful assignment.
- **Explaining your results notification** – A key to better understanding the feedback given with your results so you know where the areas of improvement are for your next assignment.
- **A guide to research skills** – how to find information, how to evaluate it and when and how to use it.
- **Discussion forum** – it is not permitted to discuss the content of any online assignments on this forum. This forum is continuously monitored.

## Assignment centre

In this section you will find:

- **Specimen coursework assignment question and answer** – A sample question and answer to help you gauge the depth and breadth of answers sought by examiners.
- **Assignments** – The three compulsory coursework assignments for the unit on which you have enrolled.
- **Answer templates** – The template documents that you must use to type your answers on.
- **Submissions** – These links provide you with the ability to upload your completed assignments and confirm you wish to submit them for marking by the assessor. This will also show the dates which your assignments were submitted.

## Help using the online system

Each of the features listed above is accompanied by further instructions online. However, if you have any difficulty gaining access to the site, or questions relating to site functions, please contact [revisionmateadmin@cii.co.uk](mailto:revisionmateadmin@cii.co.uk) or use the 'contact us' button on site. General online assessment queries should be directed to CII Customer Service at [customer.serv@cii.co.uk](mailto:customer.serv@cii.co.uk) These sources of help are available from Monday to Friday between 9.00 am and 5.00 pm (GMT).

# FAQs

## 1. What does coursework involve?

With coursework assessment, rather than sit a traditional examination, you complete three written assignments. These are each up to 3,200 words in length and all three must be successfully completed (with you scoring a minimum of 50% in each) to achieve a pass in the unit.

Upon successful completion a record of achievement is issued and a 'pass' in the unit is added to your CII examination record, together with 30–50 Advanced Diploma level credits, subject to the unit undertaken.

Coursework assessment involves the application of work-related knowledge. It requires you to explore workplace issues relevant to the particular unit, which thereafter enables you to apply your learning more readily at work.

## 2. Why is the CII increasingly assessing by coursework for the Advanced Diploma in Insurance?

The CII is committed to ensuring that its qualifications are at the forefront of best practice. We strive to help you to get the maximum out of your studies, ensuring that the process is as relevant as possible and supports retention and subsequent application of knowledge. This includes all aspects of our qualifications, from subject choice to learning support to assessment.

Use of coursework assessment has become an increasingly popular option among higher education and professional bodies. They appreciate the flexibility it offers as a means of assessing candidates studying subjects which involve the application of sophisticated knowledge and skills in complex scenarios, and which typically require candidates to develop a broader understanding and appreciation of a subject (and, crucially, to draw upon their work experience).

The Advanced Diploma involves degree-level learning. It requires you to evaluate concepts, issues, policies and procedures, and to develop an understanding of associated aspects of these items and their application to various situations.

In addition to its role in supporting the development and subsequent application of knowledge, coursework assessment offers the potential for greater flexibility in the provision of the Advanced Diploma itself. You are no longer restricted to two examination dates per year (April and October), instead being able to enrol for coursework assessment throughout the year and study at your own pace. Furthermore, re-submissions are possible on receipt of results rather than with exams, where you need to wait for the next exam session.

## 3. How does coursework work in practice?

All three assignments must be successfully completed to achieve a pass in a unit.

Coursework assignments vary in their requirements. You may have to write a report, produce a paper or speech depending upon the question and the topics being assessed.

A minimum of 40 marks (50%) must be obtained for each assignment. Results will take the form of either 'Pass' or 'Fail'.

Notification of your result in each assignment will be mailed within 40 working days from the date of submission.

You can access your assignments together with additional study support services at [www.revisionmate.com](http://www.revisionmate.com) Full login details are sent after enrolment.

## 4. What are the timescales and deadlines involved?

Your enrolment lasts for 12 months and all assignments should be submitted (including any re-submissions necessary) within that time.

There are also assignment deadlines to meet as set out below:

- **Assignment 1** – this needs to be submitted within 6 months of your enrolment
- **Assignment 2** – this needs to be submitted within 9 months of your enrolment
- **Assignment 3** – this needs to be submitted (including any re-submissions) within 12 months of your enrolment.

The above are **final** deadlines and we would encourage you to submit well before this deadline to ensure you complete the course in time.

If you miss the deadlines for assignments 1 or 2 your assignment will not be marked and you will automatically receive a 'timed out' notification. You will need to purchase a re-submission to continue with the course. If you fail to complete and pass all three assignments (including any re-submissions necessary) within 12 months of enrolment, your enrolment will end, and your CII exam record will be updated to include either a 'Fail' or 'Timed out' for the unit.

## FAQs continued

### 5. Do I have to submit the assignments in order?

No. You do not have to submit your assignments in sequential order however, you must adhere to the deadlines set out in question 4.

### 6. Do I need to wait for the result of an assignment before submitting the next?

You may submit assignments as soon as these are completed. However, we recommend that you await the result of assignment 1 before submitting assignment 2 as the result of the former is a good indicator of whether you are taking the right approach. This will enable you, where necessary, to amend your approach and potentially avoid additional work and the cost of a re-submission. Please remember, however, that you will need to ensure that you leave yourself enough time to submit assignment 2 before 9 months of enrolment have elapsed, and that assignment 3 (and any re-submissions) will need to be submitted within 12 months of enrolment.

### 7. How does the CII ensure that the coursework assessment methodology is as robust as examinations?

Use of coursework assessment has become an increasingly popular option among higher education and professional bodies.

While it does not make the same demands in terms of knowledge recall and time constraints as examinations, it brings its own distinct challenges, requiring candidates to explore work-based questions in a detailed and analytical manner. The process requires you to conduct extensive reading and research that must be correctly referenced at all times.

In addition, to eliminate plagiarism and collaborative working, all submissions are run through plagiarism software. Transgression of the rules will result in penalties being applied. These can range from being excluded from the exam unit in question to being excluded from all CII examinations. The exact penalty will depend upon the precise nature of the transgression. Names of those found guilty will also be published. Details of the CII's standard policy on these matters can be found at [www.cii.co.uk/qualifications/assessment-information/coursework-policies/](http://www.cii.co.uk/qualifications/assessment-information/coursework-policies/)

You are also required to achieve a minimum of 50% in each of the three assignments (as opposed to achieving an overall pass-mark in the exam). This is to compensate for the difference between an exam (closed-book, time-bound and in controlled conditions) as opposed to online assessment (open-book, non time-bound and not conducted in controlled conditions).

### 8. Are entrants able to work collaboratively on their answers?

We acknowledge that you may undertake a formal study programme with colleagues. However, working with another person to write assignments is not acceptable.

Your answers must be your own work. As you prepare your answers, you can draw upon available learning and use reference material. However, the work submitted must be your own. Work may not be copied from other sources and, where you draw on other work, it must be fully referenced.

Under no circumstances should you allow another individual access to any of your assignment answers.

Failure to comply with these requirements will result in penalties being applied. These can range from being excluded from the exam unit in question through to being excluded from all CII examinations. Details of the CII's standard policy on these matters can be found at [www.cii.co.uk/qualifications/assessment-information/coursework-policies/](http://www.cii.co.uk/qualifications/assessment-information/coursework-policies/)

All assignments will be run through plagiarism software.

### 9. What happens if I do not successfully complete all three assignments by the end of my 12 month enrolment?

All assignments, plus re-submissions must be completed and submitted within 12 months of your enrolment date.

If you fail to complete the course within this time, you will need to re-enrol and complete a new set of assignments.

### 10. How long will I have to wait to be notified of the results of my submission?

Assignments will be marked by an assessor and the CII will mail the results within 40 working days of submission. You do not have to wait for the result of one assignment before submitting the next.

### 11. How long should each assignment be?

The submission should be a maximum of 3,200 words. There is no minimum word requirement but, in order to answer the assignment in full, we would typically expect an answer to be in the range of 2,800–3,200 words. The word count does not include diagrams (which you are free to use in your answer); however, it does include text contained within any tables you choose to use. The reference list is not included in the word count.

# FAQs continued

## 12. How are marks allocated?

Marks are allocated for each assignment based on the following four components:

- **30% of the mark is allocated for knowledge and understanding.** This component forms the factual foundation of the assignment. The essential facts should be accurate and broad enough in their scope to allow further application.
- **50% of the mark is allocated for application and analysis.** This is the largest component of the mark which is awarded for the way in which you analyse/examine the factual information and how you interpret this information to add value to your answer (this could be in the form of conclusions, solutions, recommendations, etc). It is also important to remember that the assessor must logically be able to follow the information in assignment submissions.
- **10% of the mark is allocated for coherent structure.** Submissions should have a clear start and a clear end. Information within submissions should also be logical and well grouped.
- **10% of the mark is allocated for evidence of further reading and the use of relevant workplace examples.** Suggestions for further reading are contained within the study text and shown on the unit syllabus. These reading lists are not exhaustive and candidates are encouraged to read further.

**Note:** Feedback on the basis of the marking grid will be given to all candidates.

## 13. Is it important to submit assignments quickly?

Yes, it is important that you do not delay the submission of the assignments. If you delay the submission of assignments this may result in insufficient time to complete within the 6, 9 and 12 month deadlines set out (see question 4), and to complete any re-submissions if required.

## 14. How many times can an assignment be re-submitted?

Assignments can only be re-submitted twice and all re-submission should be completed before the end of the 12 month enrolment. You should, however, remember that each re-submission bears a cost and that it will take the CII approximately 40 working days to process each submission/re-submission.

## 15. How do changes in legislation and regulation affect my coursework assignments?

The questions are set in the context of the syllabus and study text. However, as coursework is research based, candidates can include recent and imminent changes in regulation and legislation as long as it is referenced correctly and relevant to the assignments.

# Bibliography

## Further reading on research techniques

*Cite them right: the essential referencing guide*. 9th ed. Richard Pears, Graham Shields (Palgrave MacMillan).

*Dissertations and projects reports: a step by step guide*. Stella Cottrell (Palgrave MacMillan, 2014).

*Doing a successful research project: using qualitative or quantitative methods*. Martin Brett Davies (Palgrave, 2007).

*How to use your reading in your essays*. 2nd ed. Jeanne Godfrey (Palgrave MacMillan, 2013).

*How to write better essays*. 3rd ed. Bryan Greetham (Palgrave MacMillan, 2013).

*Mastering your business dissertation: how to conceive, research and write a good business dissertation*. Robert Lomas (Routledge, 2011).

*Research methods for business students*. 7th ed. Mark Saunders, et al. (Pearson, 2015).

*Researching and writing a dissertation: an essential guide for business students*. 3rd ed. Colin Fisher (Pearson Education, 2010).

*Succeeding with your Masters dissertation: a step-by-step handbook*. 2nd ed. John Biggam (Oxford University Press, 2011).

*The study skills handbook*. 4th ed. Stella Cottrell (Palgrave MacMillan, 2013).

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### Articles

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### Online resources

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University of Wisconsin (2012).”Paraphrasing vs quoting: explanation.” The writer’s handbook: avoiding plagiarism. [http://writing.wisc.edu/Handbook/QPA\\_PorQ.html](http://writing.wisc.edu/Handbook/QPA_PorQ.html)  
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## Websites

The Actuarial Profession: other libraries – <http://www.actuaries.org.uk/research-and-resources/pages/other-actuarial-libraries>  
 (last accessed 07.09.2016)

British Library Business and IP Centre – <http://www.bl.uk/bipc/dbandpubs/busres/index.html> (last accessed 07.09.2016)

Carrot2 – <http://search.carrot2.org> (last accessed 07.09.2016)

Google Bookmarks <http://www.google.com/bookmarks> (last accessed 07.09.2016)

## Acknowledgements

Thanks are given to the following institutions for allowing us to reproduce/cite their copyrighted material. Please be aware that any material cited in this guide must not be reproduced and/or redistributed for commercial purposes. Please contact any of the sources below for further information.

The Actuarial Profession

Berkeley University

The British Library IP Centre

Meriam Library, Columbia University

Duke University

Internettutorials.net

University of North Carolina

University of Wisconsin

Phil Bradley’s website

Senate House Library, University of London

Tony Russell-Rose, UX Labs

# Appendix

## Useful free online resources

Of necessity, resources included here are primarily those containing information about the UK insurance industry – although if they may also have international coverage in addition.

If you are looking for information about a country other than the UK, please **email** [knowledge@cii.co.uk](mailto:knowledge@cii.co.uk) as we may be able to suggest alternate resources.

This is by no means a comprehensive list (or an endorsement of the technical content) but should serve as a good reference point. If there are any resources you feel should be added to this list (or if any of these links have changed) please **email** [knowledge@cii.co.uk](mailto:knowledge@cii.co.uk)

Please look to your course's reading list for recommended library and online resources specific to your studies.

All of these links were last checked in July 2017.

### News and articles (technical and regulatory)

Included in this section – reports, white papers, articles, news bulletins.

### Magazines/Journals

The following magazines can be viewed online (you may need to register first)

ASTIN bulletin – [http://www.actuaries.org/index.cfm?lang=EN&DSP=PUBLICATIONS&ACT=ASTIN\\_BULLETIN](http://www.actuaries.org/index.cfm?lang=EN&DSP=PUBLICATIONS&ACT=ASTIN_BULLETIN) (Three-issue embargo for non-members).

Enterprise risk – <https://www.theirm.org/knowledge-and-resources/enterprise-risk-magazine.aspx>

Financial adviser – <http://www.ftadviser.com>

Geneva risk and insurance review – [http://www.genevaassociation.org/Publications/Geneva\\_Risk\\_and\\_Insurance\\_Review.aspx](http://www.genevaassociation.org/Publications/Geneva_Risk_and_Insurance_Review.aspx) (Three-year embargo for non-members).

Insurance age – <http://www.insuranceage.co.uk>

Risk management magazine – <http://rmmagazine.com>

Sigma – <http://www.swissre.com/library/>

### Industry bodies

The following industry bodies produce topical news and articles which are freely available online.

The Actuarial Profession – <http://www.actuaries.org.uk/>

AIRMIC – <http://www.airmic.com/technical>

Association of British Insurers (ABI) – <https://www.abi.org.uk>

Chartered Insurance Institute (CII) – <http://www.cii.co.uk/knowledge>

Federation of European Risk Management Associations (FERMA) – <http://www.ferma.eu/news/>

Institute of Risk Management (IRM) – <http://www.theirm.org/knowledge-and-resources>

Insurance Information Institute (III) – <http://www.iii.org>

Risk and Insurance Management Society – <http://www.rims.org>

### Companies and markets

Aon Benfield. Thought leadership. Articles and whitepapers. Updated several times a year. <http://www.aon.com/thought-leadership/thought-leadership.jsp>

Lloyd's. Tools & Resources. Updated several times a year. <http://www.lloyds.com/the-market/tools-and-resources>

PricewaterhouseCoopers. Publications. Updated several times a year. <http://www.pwc.co.uk/insights.html>

SwissRe. Library. <http://www.swissre.com/library/>

### Regulatory/Government bodies

CFO Forum. Press releases. Updated several times a year. <http://www.cfoforum.eu/press.html>

City of London. Economic research and information. Updated several times a year.

<http://www.cityoflondon.gov.uk/business/economic-research-and-information/>

European Commission. Economic and financial affairs. Updated several times a year. [http://ec.europa.eu/economy\\_finance/consultation/index\\_en.htm](http://ec.europa.eu/economy_finance/consultation/index_en.htm)

European Insurance and Occupational Pensions Authority (EIOPA) – <https://eiopa.europa.eu>

Financial Conduct Authority (FCA) – <http://www.fca.org.uk/news>

# Appendix continued

## Legal updates and legislation

British and Irish Legal Information Institute (BAILII) – <http://www.bailii.org/>

Casecheck: the legal resource – <http://www.casecheck.co.uk/>

European Commission – [http://ec.europa.eu/legislation/index\\_en.htm](http://ec.europa.eu/legislation/index_en.htm)

Legislation.gov.uk – <http://www.legislation.gov.uk/>

## Company information

Duedil – <https://www.duedil.com/>

Insurance directories online – <http://www.insurance-directories.com>

## Statistics (market and industry)

### Insurance

Association of British Insurers (ABI). Facts and figures. Updated annually. [http://www.abi.org.uk/Facts\\_and\\_Figures/Facts\\_Figures.aspx](http://www.abi.org.uk/Facts_and_Figures/Facts_Figures.aspx)

City of London. Contribution of Financial and Professional Services to GVA. Annual. <http://www.cityoflondon.gov.uk/business/economic-research-and-information/statistics/Pages/key-facts.aspx>

Insurance Information Institute (III). Facts and Statistics. Updated annually. <http://www.iii.org/insurance-topics/features/facts-and-statistics>

Lloyd's. Compare countries. <http://www.lloyds.com/the-market/tools-and-resources/research/market-intelligence-toolkit/compare-countries>

London Stock Exchange. Statistics. Updated several times a year. <http://www.londonstockexchange.com/statistics/home/statistics.htm>

Organisation for Economic Co-operation and Development (OECD). Economic Outlook: Finance: Insurance Statistics. Updated annually. <http://stats.oecd.org/>

SwissRe. Factsheet. Updated several times a year. <http://www.swissre.com/library/?id=1211265>

TheCityUK. Research. <http://www.thecityuk.com/research/>

## General economic/demographic data

Bank of England (BoE). Statistics. <http://www.bankofengland.co.uk/statistics/Pages/default.aspx>

Central Intelligence Agency (CIA). World Factbook. <https://www.cia.gov/library/publications/the-world-factbook>

City of London. Statistics. Updated several times a year. <http://www.cityoflondon.gov.uk/business/economic-research-and-information/statistics/Pages/default.aspx>

European Commission. Economic databases and indicators. [http://ec.europa.eu/economy\\_finance/db\\_indicators/index\\_en.htm](http://ec.europa.eu/economy_finance/db_indicators/index_en.htm)

Office of National Statistics (ONS). Economy. <http://www.ons.gov.uk/ons/taxonomy/index.html?nscl=Economy>

The World Bank. Indicators. <http://data.worldbank.org/indicator>

## Glossaries and dictionaries

Acronymfinder – <http://www.acronymfinder.com>

Investopedia – <http://www.investopedia.com>

IUA Reinsurance glossary – [http://www.iua.co.uk/IUA\\_Member/Publications/Reinsurance\\_Glossary/IUA\\_Member/Publications/glossary\\_home.aspx?hkey=48a19598-162b-48e6-bf38-b99f129932f3](http://www.iua.co.uk/IUA_Member/Publications/Reinsurance_Glossary/IUA_Member/Publications/glossary_home.aspx?hkey=48a19598-162b-48e6-bf38-b99f129932f3)