

# Dissertation assessment guidelines and instructions

Advanced Diploma units: 991 and 994



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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 the dissertation. Failure to follow the guidance and instructions could result in you failing this unit.

The following guidance notes apply to the dissertation assessed Advanced Diploma units:

**(991) London Market insurance specialisation**

**(994) Insurance Market specialisation**

Both qualifications involve the submission online of one 10,000 word dissertation. This must be completed within 18 months of enrolment, including any re-submissions. All dissertations will be assessed quarterly. We would recommend that you plan the completion of your dissertation proposal and dissertation submission around these dates to avoid delays – submission deadlines for each quarterly session will be published on RevisionMate (the CII’s online qualification study tool accessible at [www.revisionmate.com](http://www.revisionmate.com)) – these are the dates by which you will have to submit your dissertation to have it assessed at any given assessment session.

The pass mark for successful completion of the dissertation is 50% (120 out of 240 marks).

On completion, dependent on the unit undertaken, you will be awarded the stand-alone Level 7 ‘Certificate in Insurance Market Specialisation’ or the ‘Certificate in London Market Insurance Specialisation’ qualification and 50 CII Advanced Diploma level credits will be added to your CII learning statement. These credits can be used towards the completion of other CII insurance qualifications such as the Advanced Diploma in Insurance.

# Dissertation overview

You are required to write a dissertation on an insurance or reinsurance-related topic of relevance to the insurance market and of interest to you. The dissertation must be a minimum of 10,000 words in length and not more than 11,000 words.

As part of your enrolment you will be allocated a dissertation guide who will provide support at three stages of the process. You must contact them immediately after receipt of your welcome email. After initial contact you should contact your guide at the following stages:

1. Proposal stage – you must submit your draft research proposal to your guide for comment. Once the proposal is agreed with your guide you must submit this via RevisionMate. It is suggested that this be within four months of enrolment.
2. Part-way stage – when you have made substantial progress towards completing your dissertation. It is suggested this be within ten months of enrolment.
3. Complete draft stage – when your dissertation is complete and likely to need only minor amendments. It is suggested that this be within 14 months of enrolment.

Remember that you have 18 months in total to complete your dissertation and/or any re-submissions. Your dissertation guide is not allowed to write or change any content but may ask questions for clarification, provide challenges to help clarify your thoughts and provide guidance on your dissertation falling within the proposal framework.

You are also encouraged to seek guidance from a colleague who is an expert in the topic of your dissertation and who can act as a work-place mentor. Ideally, this is someone who will be able to stimulate your thinking around your topic and give guidance in terms of the approach and scoping of your dissertation.

You are advised to follow the guidance set out below:

1. Choose a topic in an area of interest that is of relevance to the insurance market.
2. State your topic idea as a question or problem. Use the points below to test the feasibility of researching your chosen topic.
  - Ensure that this topic requires a deep understanding of a question or problem and not simply shallow coverage of a broad topic. (Examples of suitable topics are provided for guidance on page 10 of this document.)
  - Ensure that your question or problem deals with an insurance or reinsurance-related issue, is strategic in nature and is non-routine.
  - Identify the main concepts or key words in the question or problem. Test those main concepts or key words by looking them up in the appropriate background sources or by using them as search terms.
  - If you are finding too much information and too many sources, narrow your topic and/or refine your search criteria. Finding too little information may indicate that you need to broaden your topic.

- You will need to get approval from your employer if the desired topic is commercially sensitive. The CII will not disclose the content of any dissertations.
3. When you have stated your question, check that it:
    - Is clear
    - Is relevant to the insurance market
    - Takes account of the guidance in the ‘CII insurance market dissertation research guidelines’. This document is available on RevisionMate in the Dissertation Information section.
  4. Prepare a draft proposal for approval before you commence work on your dissertation. This should be agreed with your dissertation guide, and then submitted via RevisionMate. Your proposal must include:
    - Your name
    - The title of your proposal
    - The necessary background and context which would include:
      - The relevance of the research
      - Your relationship with the topic area
      - What you would like to achieve
      - Any permissions that are necessary, for example, from your employer
    - The research objective(s) including the scope of any sub-topics
    - The benefits of researching the topic (both to yourself and to significant others, for example the employer)
    - The research methodology you will follow (for example desktop research, interviews, questionnaires)
    - Possible challenges in conducting the required research (for example difficulty in accessing data, poor questionnaire response)
    - Possible chapter headings for the dissertation
    - Provisional timetable for the completion of the dissertation
    - Possible sources.
  5. Conduct your research and write your dissertation. Your dissertation must be referenced in accordance with the guidance contained within this document and checked with your dissertation guide at part-way stage and final draft stage.
  6. Check your final draft dissertation with your dissertation guide before submitting it online via RevisionMate.

# Dissertation overview continued

## The role of your guide

The role of your guide is not to supervise your research (which must be your own) but to help you through the processes involved in selecting a research topic, finding information and structuring your dissertation. Your guide will provide support at three stages:

### 1. Initial guidance

The first role of your guide is to comment on your proposal in relation to:

- the validity and viability of your research question(s)
- the methodology you have chosen
- the proposed structure for your work.

### 2. Progress review

Once you have made substantial progress with your dissertation (e.g. completed most of your research and written some sections of the dissertation) you should contact your guide, who may:

- provide general feedback on what you have written so far
- give advice on any specific problems that you encountered
- suggest further sources of information or general ways in which your dissertation might be improved and developed.

### 3. Pre-submission check

Once you have a complete draft of your dissertation you should send it to your guide to obtain confirmation that the dissertation is ready to be marked and assessed. Your guide will check that:

- the research question(s) have been framed properly and addressed in a clear and logical way
- the overall structure of your work is appropriate
- the key elements (e.g. executive summary, introduction, methodology, findings, conclusion) are included and covered adequately
- the flow of the argument in your dissertation is clear
- the presentation is acceptable.

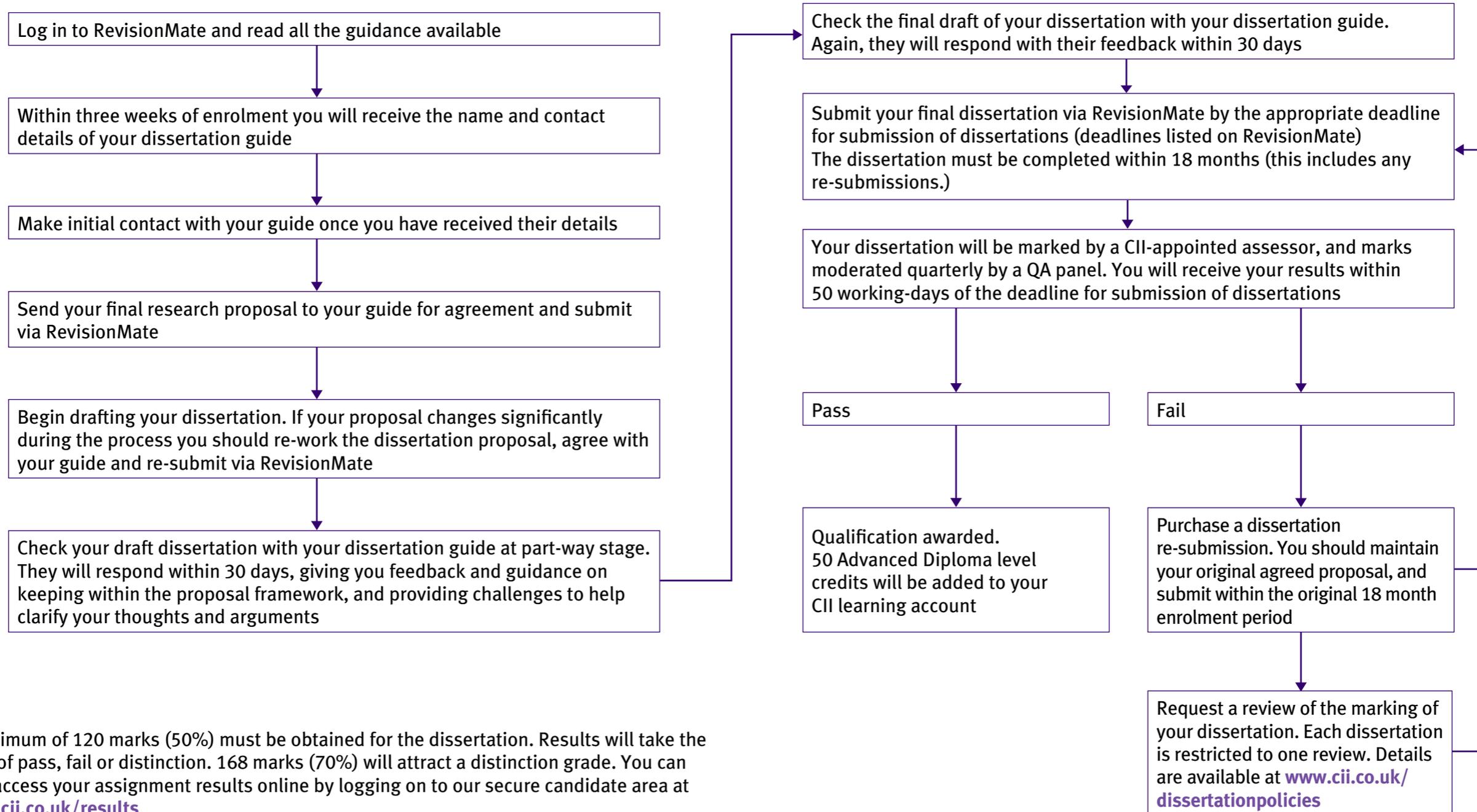
While your guide will provide you with general support, you should remember that your dissertation must be based on your own research, is your own work, and is your own responsibility.

You should NOT expect your guide:

- to find sources of information for you
- to provide detailed comment on technical issues covered in your dissertation
- to fill in gaps in your analysis
- to derive formulae for you
- to correct your grammar or spelling
- to tell you what mark you can expect for your dissertation (which is independently marked).

# Dissertation overview continued

The process is outlined in the flow diagram below:



A minimum of 120 marks (50%) must be obtained for the dissertation. Results will take the form of pass, fail or distinction. 168 marks (70%) will attract a distinction grade. You can also access your assignment results online by logging on to our secure candidate area at [www.cii.co.uk/results](http://www.cii.co.uk/results)

# Dissertation marking criteria

The assessor will mark the dissertation on the basis of:

- **Knowledge and understanding of the topic (30%)** – this requirement represents the factual foundation of the dissertation. The essential facts should be accurate and broad enough in their scope to allow further application.
- **Application and analysis of the topic (50%)** – this key component represents 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, or recommendations). It is also important to remember that the assessor must logically be able to follow the information contained within the dissertation.
- **Coherent structure in terms of logic and coherence (10%)** – submissions should be structured with a clear start and a clear end. Information within the dissertation should be logical and well ordered.
- **The use of relevant work examples and/or examples gained from further reading (10%)** – dissertations should contain actual examples to support the research undertaken. They may also include bibliographies in support of their conclusions or as a guide to further reading.

This table contains a detailed breakdown of the marking criteria:

## Knowledge and understanding (including accuracy and completeness of facts). Mark weighting 30% of the 240 available marks

Almost all points of content and research topic identified and clearly explained	Most points of content and research topic identified and described in some depth	Some points of content and research topic identified	Few points of content and research topic identified
55–72 marks	37–54 marks	19–36 marks	18 marks or fewer

## Application and analysis. Mark weighting 50% of the 240 available marks

Deep understanding shown of the research topic, its underlying concepts and their application	Essential understanding shown of the research topic, its underlying concepts and their application	Restricted understanding shown of the research topic, its underlying concepts and their application	Little understanding shown of the research topic, its underlying concepts and their application
91–120 marks	61–90 marks	31–60 marks	30 marks or fewer

## Coherent structure. Mark weighting 10% of the 240 available marks

Dissertation is coherently structured	Dissertation is mostly coherently structured	Dissertation is limited in coherent structure	Dissertation is insufficiently coherent in structure
19–24 marks	13–18 marks	7–12 marks	6 marks or fewer

## Evidence of the use of relevant examples and/or further reading to support answer. Mark weighting 10% of the 240 available marks

Considerable evidence demonstrated of the use of relevant examples with a bibliography to support the conclusions	Evidence demonstrated of the use of relevant examples with a bibliography to support the conclusions	Little evidence demonstrated of the use of relevant examples with a bibliography to support the conclusions	Very little evidence demonstrated of the use of relevant examples with a bibliography to support the conclusions
19–24 marks	13–18 marks	7–12 marks	6 marks or fewer

# Writing the dissertation

Only commence the dissertation once you have agreed your proposal with your dissertation guide. To complete the dissertation you will need to conduct research using relevant and current sources. Guidance for conducting research can be found on RevisionMate under Dissertation Information.

The submission should be a minimum of 10,000 words and a maximum of 11,000 words. The word count does not include diagrams (which you are free to use in your dissertation); however, it does include text contained within any tables you choose to use.

The reference list or bibliography is not included in the word count.

You are required to use the typeface Arial (minimum size 11pt).

We recommend that you use headings, bullet points, graphs and diagrams where relevant to enhance readability and the quality of your work.

The dissertation must be your own work and, in submitting it, you are declaring the originality of your work. For this reason important rules apply to the **referencing** of your submission and to possible **plagiarism** and **collaborative** working. Full details on each of these are provided under ‘*Rules relating to authenticity of work in CII assignment*’.

It is essential that you adhere to these rules when completing your dissertation. Failure to do so may result in your exclusion not only from this unit but from all CII examinations.

Dissertations must be submitted in the Submissions section of RevisionMate.

It is important that you read the document ‘Writing the dissertation’, found on RevisionMate as this gives you detailed guidance on what is required.

## Study support

As part of your study enrolment you will gain access to the following study support:

- **Exam unit syllabus** – this sets out the learning outcomes that will be assessed in the dissertation.
- **Online additional information** – ‘CII insurance market dissertation guidelines and instructions’ sets out the issues involved in the various research methods you may choose to employ. This document is available in the Guidelines and instructions area within Dissertation information on RevisionMate.
- **Course chat and discussion forums** – to discuss general issues relating to research and drafting of dissertations and credible guidance sources that may be of value to other candidates.

**Important note:** RevisionMate caters for candidates enrolled for CII examinations or online submissions. You should therefore disregard the guidance and support services relating to the sitting of an examination.

Any experience you might have had of writing dissertations will stand you in good stead for completing your dissertation. However, you need to be aware that dissertation structure and style tends to differ depending on the subject and the awarding body. The following points are signposts to what a dissertation guide and an examiner will be expecting from you.

## It is much more than an essay

We have found that some candidates regard a dissertation as simply a high-level essay; a misunderstanding that usually leads an author away from the academic rigour required to achieve a good mark.

An essay is essentially a discussion about a topic. It tends to be concise and, if it is about insurance, it could perhaps form the basis of an article in *Post Magazine* or the CII’s *The Journal*. It is also usually a summarising or reformation of existing material or information.

A research dissertation, however, aims to add insight to a situation rather than describe what is already known. It is much more substantial in length and depth than an essay as it needs to satisfy academic as well as business requirements. It poses a specific **research question**, the reasons why you are doing the research, the benefits of undertaking it and what you hope to achieve (the **context**.) It describes the **methods** used to gather the information required to answer the research question and your **rationale** for choosing these particular methods. A dissertation explains the analysis of the data collected during the research, describes your **findings** and then draws **conclusions &/or recommendations** which clearly link back to the research question.

You can see from the highlighted areas above that your findings and conclusions come after spending a lot of your word count describing your actual research activity.

## It is a formal document

You are writing a formal document for a discerning audience so you should avoid using market jargon and colloquial English. Moreover, as far as possible, you should try to write as a detached observer rather than in the ‘first person’. For example you might say, ‘The methodology involved the use of a questionnaire’ rather than ‘I used a questionnaire’.

Please check your spelling and grammar before you submit the final document.

# Writing the dissertation continued

## The research question needs to be clear and specific

A clear and specific research question will help you to keep within the scope of your research and ensure that it attains the necessary depth. This needs to be an insurance or reinsurance topic of relevance to the London Market/insurance market. The research question is at the heart of your dissertation and these guidelines offer help to formulate an effective one.

An effective method for building a good research question is to follow this process:

1. Identify a general topic of interest. You need to be engaged with your chosen research because it can be a long process that will compete with other priorities in your life.
2. Do preliminary research on that topic to see what has already been written (or not!). This helps to identify gaps that might be worth investigating or might suggest to you that finding information would be very difficult. This preliminary work will help you to focus your research question and possibly change it. Keep note of all the references you gather at this stage so you can use them in your dissertation.
3. Use open-ended questions (e.g. who, why, where, when, how) rather than closed (leading to limited, yes/no answers). You want to be searching for information.
4. When you have formulated your research question, evaluate it; is it clear, focused, complex enough to have depth so is not just a description?

In the examples below consider the differences between an essay title and a research question, both being posed as questions (which is how essays can sometimes be disguised):

	Essay Title	Research Question
1	Why is Reputational Risk becoming a hot topic?	What impact did the collapse of Independent Insurance Company Ltd have on the reputation of the UK Liability Insurance Market?

Can you see how the essay title could be answered by gathering information and reforming it into a description of a situation? It might be a useful and interesting business document or article. The research question, however, is more complex and requires deeper investigation. The information gathered would need to be analysed rather than simply restated and the resulting write-up (dissertation) would describe findings and make conclusions.

	Essay Title	Research Question
2	What is the effect of the Underwriting Cycle on the Market?	What impact has the Underwriting Cycle had on the bottom line for property insurers in the UK over the last 30 years?

Another difference between essays and research dissertations is the focus and specificity of the title. In this second example the essay would have been very broad (and for this topic probably unfeasibly broad to cover properly). Where would you start? How would you know where to stop? The research question, by comparison, has clear parameters within which the study will focus and apply its analysis.

## It must maintain focus on the research question

A dissertation should take the reader through a logical sequence from the research question through to conclusions that hopefully answer it. All elements of the dissertation should have a clear line of sight to the research question. As you are working through your dissertation keep asking yourself; does this help to answer the research question? If not, if it is merely interesting rather than directly related, then it should not be in the dissertation. This might sound harsh and it might mean you having to discard some information to which you are particularly attached, but if it might distract or divert the reader's attention it is better to leave it out. Such interesting rather than useful information can be dealt with by:

1. Leaving it out altogether.
2. Mentioning it in the 'future research' section (briefly mention it; don't sneak it into this section as a way of satisfying your desire to put it in the dissertation one way or another).
3. Give it a very brief mention in the main text of the dissertation and add it to the appendices.

# Writing the dissertation continued

Remember, however, that the appendices should contain only supplementary information and will not attract any marks. The reader must be able to understand the dissertation without referring to any of the appendices.

## It needs an appropriate wordcount

You should aim for about 10,000 words (excluding executive summary, appendices, bibliography and graphics). If your dissertation is much less than this it is likely that you are not treating the subject in sufficient depth. If you exceed 11,000 words you might be losing focus on the research question. If you have exceeded the word count check that your research question is specific and target for removal any text that is not clearly connected with the research question.

## It needs an Executive Summary

We recommend that you include a 1–2 page Executive Summary. This should open with sufficient background to the topic to link logically to the research question and then summarise the methodology, research outcomes and conclusions. A good way of approaching the summary is to imagine that you are trapped in a lift for 5 minutes with your CEO and you are asked, ‘What was your Dissertation about?’

Remember, the Executive Summary is not included in the word count.

## There is no set structure

Within reason, you may use any suitable structure you wish for your dissertation. However, the example below is one of good practice and would provide a strong framework for your work.

## Formatting guidelines

You are required to use the typeface Arial (minimum size 11pt).

Headings and subheadings are encouraged to break down the information and provide clarity to your answer.

Heading	Content
Research question	This should be specific and focussed. All content of your dissertation should be directly relevant to the research question.
Acknowledgements	You may wish formally to thank your employer and anyone else who has supported you
Contents	Sets out the main headings
Executive Summary	1–2 pages describing the background to the research, stating the research question and summarising the methodology, findings and conclusions. This is not in the word count.
Introduction	The context and objectives of the research, the research question, potential importance of the research and any benefits it might bring to the market, your employer or yourself.
Prior work on the subject	A summary of relevant literature and other sources. You would ideally have started this literature search before finalising your research question to ensure it is specific and feasible for you to research.
Methodology	You should be clear in your mind what information you will need to answer your research question and what the most appropriate methods will be to gather this.  Your methodology (e.g. desk research, interviews, questionnaires) should be the best or most feasible way to gather the information you need to answer your research question, so give the reasons for your choice of methods.
Analysis	The results of your analysis of data or information. This may be condensed into charts, tables or other graphics with relevant material placed in the appendices. Remember that the appendices are not marked so if you are displaying results in graphic form the reader should be able to understand the analysis.

# Writing the dissertation continued

Heading	Content
Conclusion	<p>The conclusion:</p> <ol style="list-style-type: none"> <li>1. Should flow from the analysis</li> <li>2. Should draw together the various parts of the dissertation</li> <li>3. Must answer the research question</li> </ol> <p>Do not introduce any new facts in the conclusion.</p>
Recommendations	If appropriate, recommendations for action.
Future Research (if appropriate)	Any suggestions for future research that might be carried out on the subject. This section allows you to signpost areas that had to be excluded when you made your research question specific and focused, or areas you uncovered during your research activity.
References/ bibliography	A list of references to items cited in the dissertation. Use one of the recognised referencing methods described. You may prefer to place your references at the bottom of the relevant pages. Either is acceptable.
Appendices (if appropriate)	<p>Be mindful when including appendices that these should only contain supplementary information pertinent to the research question. It is not necessary to attach all the interview transcripts or website pages you have consulted (the reader can click on the link/s you have provided.)</p> <p>Remember appendices are not marked.</p>

## Validate what you have done

1. Ensure that all your facts have been supported by research and that any opinions are labelled as such and are supported by evidence. Take care that you have not been influenced by unsupported market assumptions and opinions.
2. Ensure that your thinking was led by your research not by preconceptions. In particular, be sure that you have not been tempted to validate your conclusions by selecting convenient data and ignoring inconvenient data.
3. Be prepared to challenge popular assumptions (provided that your challenge is well substantiated with qualitative evidence).

## Examples of suitable topics

How will the implementation of Solvency II impact the structure of international insurance market?

Will the current reform of UK insurance law benefit buyers of insurance?

Does the emergence of international reinsurance hubs pose a threat to the London Market?

Can insurers provide adequate protection for victims of cyber attacks?

To what extent should insurers rely on catastrophe modelling as an underwriting tool?

What steps might the insurance industry take to improve its reputation?

Do capital market products pose a threat to traditional reinsurance?

What factors influence the success of microinsurance schemes?

What is the potential for the application of telematics to lines of insurance other than motor?

What are the implications for insurers of the diminishing ability of governments to fund social insurance programmes?

What is the potential impact of nano-technology on product liability?

To what extent could private health and care insurance address the needs of the aging population?

What factors influence the successful application of the aggregator model?

What is the potential impact of mobile technology on the distribution of insurance products?

# 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;
- 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;
- 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 all can 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 this reason, 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, however.

**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;
- 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, and 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? 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

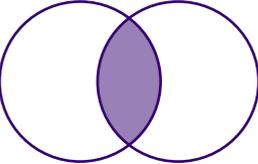
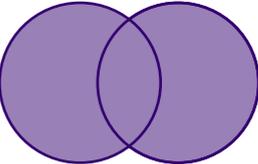
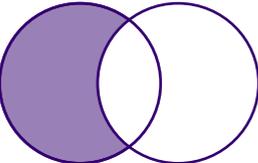
When using a search engine to optimise and filter the wealth of information available online, consideration must be given to the information required, the search technique and the results retrieved.

### 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
AND	"energy insurance" and risk	items containing "energy insurance" and "risk." AND narrows a search, resulting in fewer hits.	
OR	Singapore or China	items containing either "Singapore" or "China" or both. OR broadens a search, resulting in more hits.	
NOT	"Mexico" not "New Mexico"	items containing "Mexico" but not "New Mexico." Caution! It's easy to exclude relevant items.	

(Copyright: Duke University library, 2007)

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 below 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.

We won't cover search technique any further here, as several good 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.

# Information sources continued

## 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 such change that any such list will likely 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 below 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, www.insurancedirectories.co.uk
<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, www.legislation.gov.uk

## 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.

# Information sources continued

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.

Please note that, while 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. As mentioned above, 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)

## 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:

- Does using the work affect the market for the original work?
- 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 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

It is important to understand the CII's definition of plagiarism and how it can be avoided. We adopt the Joint Council for Qualifications (JCQ) definition of plagiarism as: 'Unacknowledged copying from published sources (including the internet) or incomplete referencing'.

The following also constitute plagiarism:

- Copying sections of work from another person such as a friend/colleague.
- Having another person such as a friend/family member dictate something to you.
- Copying and pasting from the internet without citing the source.
- Copying directly from a text quotation without citing the source.
- Paraphrasing without including reference to the source of the paraphrase.

Within the text of your dissertation you should use the following formats to attribute work to its author(s).

## Referencing

### Referencing in the text

How to reference your material in your dissertation:

When writing your dissertation, you must acknowledge other people's ideas and work, citing the author and the year of publication.

You can do this in the following ways:

1. Incorporate a reference within the dissertation itself, for example:  
Foss & Stone (2002) said that increasing sophistication in telephone and web management allows providers to differentiate the service provided to customers, such as shorter waiting times for higher-value customers.
2. Quote from a book or paper by putting the comment in quotation marks ("...") and cite the page as well as the author and date, for example:  
"As banks become more sophisticated in telephone and Web management of customers, they will be able to deliver a more varied segment management to the market, starting with the issuing of different numbers to different customer groups and delivery of different point-of-contact service. A simple example might be a longer waiting time for mass-market customers who call very rarely." (Foss & Stone, 2002, p209)

### Reference list

Whatever references you use, ensure that you include a full and complete list of them at the end of your dissertation as a reference list. If you have used information from the internet, list the web page and the date it was accessed.

The references should be in alphabetical order and written as follows:

#### Books:

Foss & Stone (2002) *CRM in financial services* Kogan Page Ltd.

#### Edited books:

Flynn, R (2006) Counter-terrorism Risk Management. In D. Hillson (Ed) *The Risk Management Universe – A Guided Tour* BSI Business Information

#### Journals and reports:

Porter, M. E. (1996) "What is strategy?" *Harvard Business Review*, November–December, pp61–78.

#### Websites:

Chartered Insurance Institute, Code of Ethics Source: <http://www.cii.co.uk/code> [accessed 31 October 2012]

## Breach of the assessment rules – penalties and sanctions for malpractice

In submitting your dissertation you are acknowledging that you have read the rules in these candidate guidelines and that this is your own work. All dissertations are run through plagiarism software which checks with other students and also other published sources. If a match is found then this will be fully investigated and the appropriate action taken depending on the severity of the case.

Your dissertation must be your own work and in your own words. Working with another person to write your dissertation, allowing another person access to any of your dissertation or copying or amending another person's dissertation is not permitted under any circumstances and will result in sanctions being applied.

Sanctions include being excluded from the unit in question through to being excluded from all CII examinations. The exact sanction to be applied will depend upon the exact nature of the transgression.

Disciplinary action may be taken against any candidate found guilty of dishonourable or unprofessional conduct, or committing a breach of the assessment rules. Details of the CII's disciplinary procedures and rules as well as sanctions guidance can be found at <http://www.cii.co.uk/about/professional-standards/disciplinary-and-appeals-decisions/>

# Plagiarism and referencing continued

## Paraphrasing

Paraphrasing is where you encapsulate another person's original idea, argument or conclusion in your own words. It is still necessary to attribute those ideas to the author, and you can do this by using the formatting outlined on page 16 for direct quotations, taking care to include the author's surname and the year of publication.

If, or when, you paraphrase, it is important to exercise care when altering the words or the order of words. Doing so may unintentionally distort the original author's meaning.

## Collaboration

We acknowledge that you may discuss your approach and outline with your mentor or colleagues. However, working with another person to write your dissertation is not acceptable. Your work must be your own and in your own words.

# 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:**

- **Your dissertations being withdrawn where there are high matches to published sources such as CII study texts; and/or**
- **Disciplinary action being taken against you. Where disciplinary action is taken your name and your employer will be published.**

By submitting, 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 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 are provided under ‘Referencing’.
5. You must not work with another candidate to write your dissertation.
6. Another person must not write your dissertation for you.
7. You must not write a dissertation for another person.
8. You must not provide, or provide access to, your dissertation or any part of your dissertation, including dissertation guide 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 dissertation.

**Important notes:**

1. Writing of your dissertation must be done individually without collaboration of any kind.
2. Candidates must take care to appropriately safeguard their work. Dissertations saved on servers provided by your employer must be password protected with a complex password known only to you.
3. All dissertations will be subject to plagiarism detection software checks.
4. The CII reserves the right to contact candidates following submission of their dissertations to verify their identity and ensure that the dissertation has been written by that candidate.
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 is provided under ‘Plagiarism’ and ‘Referencing’.
8. Details on the CII’s disciplinary regulations and procedures rules as well as the indicative sanctions guidance can be found at <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 <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 magazines.

# Accessing and submitting dissertations

Four easy steps to access templates, guidelines, and submit your proposal and dissertation online:

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

## Dissertation information

In this section you will find:

- An overview of the process
- Guidelines and instructions for this unit
- Dissertation FAQs
- Dissertation research guidelines
- Research skills
- Writing the dissertation
- Submission deadlines.

## Dissertation centre

In this section you will find:

- A specimen research proposal and dissertation
- The template documents that you must use to type your research proposal and dissertation
- The place to submit your completed research proposal and dissertation.

## 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) by email or use the 'contact us' button on site (general queries should be directed to CII Customer Service). These sources of help are available from Monday to Friday between 9.00am and 5.00pm.

# FAQs

## 1. Are there any entry requirements?

In line with other CII qualifications there are no entry requirements for this qualification. However, we would recommend that you hold the following minimum qualifications or their equivalent: the Diploma in Insurance or 3 A levels or equivalent, as these are good indicators that you will have the necessary study skills required to complete the qualification.

Before purchasing this product it is important that you read the 'CII dissertation guidelines, instructions and rules' and look at the exemplar paper. Before purchasing please ensure that you are in a position where you will be able to access sufficient material that supports a London market insurance/insurance market dissertation. You should also be in a position where you have access to the relevant people in the London insurance market/insurance market.

## 2. How does completion work in practice?

You are required to send your dissertation proposal to your guide for agreement and once finalised, submit to the CII via RevisionMate (the CII's online qualification study tool).

Results will take the form of either 'Pass', 'Distinction' or 'Fail'.

You will have to achieve a minimum of 120 of the available 240 marks to pass (50%).

To achieve a distinction you will need to achieve a minimum of 168 of the available 240 marks (70%).

Notification of your result will take up to 50 working-days from the deadline date for submission of dissertations (dates are published on RevisionMate).

You can access all guidance and submission templates on [www.revisionmate.com](http://www.revisionmate.com)  
Full login details are sent after enrolment.

## 3. How does the CII ensure that the dissertation assessment methodology is as robust as for examinations?

All dissertations will be marked by a trained industry subject matter expert and moderated by a QA panel. Marking is based on a strict set of criteria.

All submissions will be run through plagiarism software, with any transgressions resulting in penalties ranging from being excluded from the unit in question to being excluded from all CII examinations. The exact penalty will depend upon the nature of the transgression. Details of the CII's policy on these matters can be found at [www.cii.co.uk/dissertationpolicies](http://www.cii.co.uk/dissertationpolicies)

## 4. What benefits does the dissertation offer?

This will enhance the personal development of candidates through the undertaking of in-depth research and analysis into a subject directly relevant to their job role and the market that they operate in. In turn, this should result in more knowledgeable and capable staff better able to perform in the work place.

## 5. What support is available?

As with all CII study programmes, the dissertation is completed by distance learning.

When you enrol you will be allocated a dissertation guide. This will be an expert in the insurance market who you will be able to contact by email or telephone at three points during the process:

- At the point you are refining and agreeing your proposal;
- Part way through drafting your dissertation submission;
- At final draft stage.

The guide is not allowed to write or change any content but may ask questions for clarification, provide challenges to help clarify your thoughts and provide guidance on your dissertation falling within the proposal framework. [Click here](#) for further information on the role of the guide.

You are also encouraged to seek guidance from a colleague who is an expert in the topic of your dissertation and who can act as a work-place mentor. Ideally, this is someone who will be able to stimulate your thinking around your topic and give guidance in terms of the approach and scoping of your dissertation.

There is also a range of support materials available on RevisionMate, in particular the 'research guidelines', which gives guidance and pointers on conducting research for your dissertation, and the 'dissertation specimen guide', which provides an example of a successful dissertation submission.

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

You may work collaboratively while developing the dissertation proposal. The CII's 'Dissertation research guidelines' provide guidance on conducting research for the dissertation. Working with another person to write the final dissertation is not permitted.

Your final dissertation must be your own work. As you prepare your answer, you can draw upon available learning and 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.

Please refer to question 5 for rules and penalties relating to plagiarism.

# FAQs continued

## 7. How long should the dissertation be?

The submission should be no less than 10,000 words and no more than 11,000. 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 used. The executive summary and reference list is not included in the word count.

## 8. How are marks allocated?

Marks are allocated for the dissertation based on the following four components:

- **30% of the mark is allocated for knowledge and understanding.** This component forms the factual foundation of the dissertation. 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 dissertation 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.

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

Dissertations will be marked by an assessor and the CII will return results within 50 working-days from the deadline date for submission of dissertations for any given assessment session (assessment sessions will be held quarterly – dates are published on RevisionMate).

## 10. What happens if I fail the dissertation?

If you fail your dissertation you have two options:

1. Submit a reworked dissertation for an additional fee. Candidates will be notified of the result of the reworked dissertation within 50 working days from the deadline date for submission of dissertations.
2. Request a review of the marking of your dissertation. Each dissertation is restricted to one review.

Details are available at [www.cii.co.uk/dissertationpolicies](http://www.cii.co.uk/dissertationpolicies)

**Important note:** Before considering this option it should be borne in mind that all dissertations are marked by a qualified marker who is a subject matter expert. In addition, before results are released all dissertations would have been through a moderation panel consisting of academics and subject matter experts to validate the mark awarded.

## 11. How many times can the dissertation be re-submitted?

There is no limit on the number of times a dissertation can be submitted. You should, however, remember that each re-submission bears a cost, that the dissertation needs to be completed within 18 months of the enrolment date, and that it will take the CII approximately 50 working-days from the dissertation submission deadline date to process each submission/re-submission.

## 12. If I need to re-submit my dissertation, can I change my proposal?

You are not permitted to completely change it, as this would effectively be a new submission. You may, however, make minor changes, but must ensure that the fundamental thesis is unchanged. You will need to submit your reworked proposal to your guide for agreement prior to re-submitting your dissertation.

## 13. What happens if I don't achieve a pass within 18 months of enrolment?

Your enrolment will expire and you would need to re-enrol including payment of the enrolment fee.

# FAQs continued

## 14. What does Level 7 mean?

The CII is committed to seeking external validation of its qualifications by registering them with the Office of Qualifications and Examinations Regulation (Ofqual), the regulator of qualifications, exams and tests in England. Each registered qualification has a formally specified level.

The word 'level' indicates the degree of difficulty. Candidates at Level 7 must be able to reformulate and use relevant understanding, methodologies and approaches to address problematic situations that involve many interacting factors. It includes taking responsibility for planning and developing courses of action that initiate or underpin substantial change or development, as well as exercising broad autonomy and judgement. It also reflects an understanding of relevant theoretical and methodological perspectives, and how they affect their area of study or work.

## 15. Why is the fee higher than for other Advanced Diploma units?

The price reflects the bespoke nature of this study option. Each entry is unique to the applying candidate and requires the sourcing of subject matter experts for each stage of the process. The marking of a one-off 10,000 word dissertation is also far more involved than marking a standard three-hour exam paper. It should also be borne in mind that on completion you will receive 50 Advanced Diploma credits, almost equivalent to two Advanced Diploma units.

## 16. How long will it take to receive the results of my dissertation?

Your result notification will be mailed within 50 working-days from the dissertation submission deadlines for any given assessment session (assessment sessions are held quarterly). These dates will be shown on RevisionMate.

## 17. Why does it take 50 working-days to receive results?

Each dissertation will be unique, dealing with a topic determined by the candidate and potentially covering any topic relating to the insurance market. Consequently, the CII has to source appropriate academics and subject matter experts and agree a mutually convenient timeframe for marking. The 50 working-day period is necessary to give us the flexibility to deal with this. In the event a dissertation is marked in advance of the 50 working-day period, you will be notified sooner.

# 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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### Online resources

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Sants, Hector (2012). "Delivering effective corporate governance: the financial regulator's role". Speech given on the 24 April 2012 at the Merchant Taylors' Hall. <http://www.fsa.gov.uk/library/communication/speeches/2012/0424-hs.shtml> (last accessed 07.09.2016)

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<http://aleximarmot.com/userfiles/file/Spaces%20for%20learning.pdf>

(last accessed 07.09.2016)

Senate House Libraries (2012). “Information skills: searching the internet”. The Online library. [http://www.external.shl.lon.ac.uk/info\\_skills/internet/search.php](http://www.external.shl.lon.ac.uk/info_skills/internet/search.php)

(last accessed 07.09.2016)

University of North Carolina (2012). “Quotations”. <http://writingcenter.unc.edu/handouts/quotations/> (last accessed 07.09.2016)

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)

(last accessed 07.09.2016)

## 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)

Delicious – <http://www.delicious.com> (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 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 March 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).

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/>

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

## 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/publications/index.jhtml>

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)