IF9 Customer service in insurance 2021

Chartered Insurance Institute
Standards. Professionalism. Trust

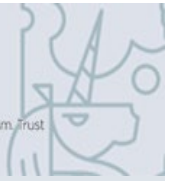| Learning Outcome		Assessment Criteria		Indicative Content	

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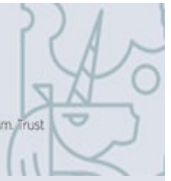| Learning Outcome		Assessment Criteria		Indicative Content	
1 9 questions	**Know how to fulfil customer requirements in the insurance sector.**	1.1	Outline the structure and operation of the insurance market.	1.1.1	The difference between consumers and commercial customers.
				1.1.2	The different types of insurers and their role in the insurance market.
				1.1.3	The role of the intermediary in the insurance market.
		1.2	Describe the features of good faith and methods used to obtain material information.	1.2.1	What good faith and material circumstances are.
				1.2.2	The methods used to obtain material information.
				1.2.3	The consequences for breach of duty and non-disclosure for consumer and commercial insurance policies.
		1.3	Explain the various types of customer in the insurance sector including their demands and needs.	1.3.1	What the demands and needs of a consumer are.
				1.3.2	What the demands and needs of a commercial customer are.
		1.4	Explain the importance of customers' experiences in developing good relationships.	1.4.1	What good customer experience is and how it benefits the customer.
				1.4.2	How good customer experience benefits the organisation.
				1.4.3	How a good or poor customer experience affects their future decisions.
		1.5	Explain why it is important to observe legal, organisational and ethical rules when providing information to customers.	1.5.1	Why it is important to give customers current and accurate information.
				1.5.2	Legal requirements when providing information to customers and the consequences of failing to do so.
				1.5.3	Regulatory requirements when providing information to customers.
				1.5.4	The importance of organisational procedures when providing information to customers.
				1.5.5	The importance of honesty and integrity in all internal and external relationships.
		1.6	Explain the possible consequences of not giving customers current and accurate information.	1.6.1	The consequences of not giving customers current and accurate information.
		1.7	Explain the importance of effective complaints handling.	1.7.1	What a complaint is.
				1.7.2	An effective complaints handling process and the benefits.
				1.7.3	How complaints can be used to improve an organisation.

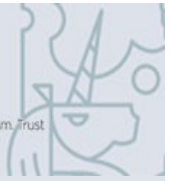|	Learning Outcome		Assessment Criteria		Indicative Content
		1.8	Explain the factors affecting the attraction and retention of customers.	**1.8.1**	How to match customer expectations to retain customers.
				1.8.2	How to identify the generic requirements of new customers.
				1.8.3	How to market new business and how external influences affect customer's decisions.
		1.9	Explain ways in which relationships with customers can be improved.	**1.9.1**	What customer relationship management is and how it can be used.
				1.9.2	The purpose of Service Level Agreements and when they are used.
				1.9.3	The purpose of Contact Centres and how they operate.
		1.10	Describe the issues and concerns which may affect both internal and external customers.	**1.10.1**	Understand the issues, causes and concerns for internal customers.
				1.10.2	The issues, causes and concerns for external customers.
		1.11	Explain the importance of keeping customers updated.	**1.11.1**	The importance of being pro-active.
				1.11.2	The opportunities to be pro-active.
2 **4** **questions**	**Understand the importance of customer feedback to improve service in the insurance sector.**	**2.1**	Explain the importance of customer feedback.	**2.1.1**	How an organisation's service performance is measured.
				2.1.2	The regulatory performance requirements and how they relate to the fair treatment of customers.
				2.1.3	How customer feedback is used for continuous improvement and product development.
				2.1.4	How internal and external benchmarking is used.
		2.2	Describe different methods of collecting formal and informal feedback.	**2.2.1**	What informal and formal customer feedback is and the difference between quantitative and qualitative research.
				2.2.2	The difference between post contact surveys and interactive voice response surveys, and how the information provided is used.
				2.2.3	When questionnaires, focus groups, speech analytics and employee feedback is used and their advantages.
				2.2.4	The external sources of feedback.
		2.3	Explain various ways that feedback can be depicted (charts, graphs, pictograms).	**2.3.1**	The methods for depicting feedback and their advantages and disadvantages.

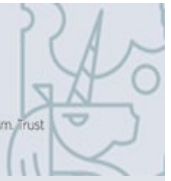|	Learning Outcome		Assessment Criteria		Indicative Content
		2.4	Describe data protection legislation and its implications for collecting, storing and using customer feedback.	2.4.1	The data protection legislation and what information is categorised as confidential.
				2.4.2	How data can be used and lawful processing.
				2.4.3	When a breach of data protection legislation may occur, notification of breaches, and in what circumstances data may be transferred to another country.
3 7 questions	**Understand the importance of good communication to maintain and build client relationships in the insurance industry.**	3.1	Explain the stages in the communication process.	3.1.1	What communication is and how it is processed.
				3.1.2	How we communicate and what is contained within communications.
				3.1.3	The conversation cycle.
		3.2	Describe barriers to communication and how these can be overcome.	3.2.1	The barriers to communication and how they can be overcome.
		3.3	Explain the advantages and disadvantages of the various methods of communication.	3.3.1	What one-way communication is and what its advantages and disadvantages are.
				3.3.2	What two-way communication is and what its advantages and disadvantages are.
				3.3.3	The benefits of correct tone of voice.
				3.3.4	The value of positive language.
		3.4	Explain how non-verbal communication can influence relationships in the insurance industry.	3.4.1	The benefits of positive body language.
				3.4.2	What is negative body language.
		3.5	Explain why it is important to use feedback to check effectiveness of the communication process.	3.5.1	Why feedback is important.
		3.6	Explain the importance of accurate and clear written communication.	3.6.1	The processes in the preparation, drafting and sending of non-verbal communication.
				3.6.2	The use of correct spelling and grammar, including when to use bullet points, and the benefits of using the active tone in communication.

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		3.7	Describe the steps of the ideal call structure and the skills needed at each stage.	3.7.1	The steps in a call structure with a customer.
				3.7.2	How to build rapport with a customer.
				3.7.3	When to empathise with a customer.
				3.7.4	When to signpost in a conversation with a customer.
				3.7.5	The skills required when listening to a customer.
				3.7.6	Know questioning techniques to obtain information.
				3.7.7	The importance of summarising a call.
		3.8	List common forms of challenging calls and describe ways to deal with them.	3.8.1	The behaviour cycle.
				3.8.2	How to deal with challenging calls.
4 4 questions	**Know how to deal with conflict within an insurance environment.**	4.1	Describe factors that can trigger a negative response in customers.	4.1.1	What can trigger a negative response.
		4.2	Explain the stages in the escalation of conflict.	4.2.1	The stages in the escalation of a conflict.
		4.3	Explain the importance of following organisational policies and guidelines when dealing with conflict situations.	4.3.1	Why organisational policies and guidelines exist and their benefits.
		4.4	Describe ways in which conflict can be diffused.	4.4.1	Know conflict management strategies.
				4.4.2	The steps to diffusing conflict.
				4.4.3	How communication can diffuse or accelerate a conflict, including an understanding of the transactional analysis model.
5 3 questions	**Understand the importance of keeping accurate and confidential records when dealing with customers.**	5.1	Explain the importance of keeping accurate records of communication with customers.	5.1.1	What constitutes documentation and methods of recording.
				5.1.2	The benefits of maintaining accurate documentation.
				5.1.3	The disadvantages of failing to maintain accurate documentation.
		5.2	Explain the importance of keeping customers' information confidential.	5.2.1	The importance of data protection legislation with regard to keeping customers' information confidential.
		5.3	Explain the possible consequences of not maintaining client confidentiality.	5.3.1	The consequences of failure to maintain client confidentiality.

	Learning Outcome		Assessment Criteria		Indicative Content
6 **2 questions**	**Know how to manage own workload and time to meet business requirements and timescales.**	**6.1**	Describe factors that may impact on personal workload and time availability.	**6.1.1**	The factors that may have an impact on personal workload and time.
		6.2	Explain techniques for managing workload and time more effectively.	**6.2.1**	The techniques for managing workload and time effectively.
				6.2.2	The skills required for effective personal management including knowledge of Covey's urgent/important matrix.
7 **7 questions**	**Know how to work with others to achieve team and organisational objectives.**	**7.1**	Explain what makes teams effective.	**7.1.1**	What makes a team effective including a knowledge of Bruce Tuckman's Model on the stages of team development.
				7.1.2	Belbin's team roles and how they contribute to a successful team.
		7.2	Explain how relevant information can be shared to enhance team effectiveness and lead to a positive customer experience.	**7.2.1**	The types of information that should be shared with a team.
				7.2.2	How much information should be shared and how frequently with a team.
				7.2.3	The importance of a clear delivery of information.
		7.3	Explain how individual behaviour can have a positive or negative effect on the team and how this may impact the customer.	**7.3.1**	What positive behaviour is and its effect on a team.
				7.3.2	What negative behaviour is and its effect on a team.
		7.4	Explain how individuals can contribute towards the achievement of team and organisational goals.	**7.4.1**	What the different types of corporate objectives are and how they are measured.
				7.4.2	The effect of personal objectives on team goals including SMART objectives.
				7.4.3	The appraisal and performance review process and its benefits.
		7.5	Explain what situations should be referred to someone with higher authority.	**7.5.1**	The types of situations and when referral to someone with higher authority is required.

	Learning Outcome		Assessment Criteria		Indicative Content
8 **7 questions**	**Understand the sales process.**	8.1	Explain the difference between processing orders and selling.	8.1.1	The difference between transactional and consultative selling and their use in internet selling.
				8.1.2	When processing of an order takes place, the main aspects of processing an order, and how internet orders should be managed.
		8.2	Describe the stages that lead to a sale.	8.2.1	How to manage lead generations and initial introductions for pre-call activity.
				8.2.2	What a fact find is and when it should be completed.
				8.2.3	What a demands and needs statement is and when it is required.
				8.2.4	Analyses of customer requirements including suitability statements.
				8.2.5	The need to summarise the sales process, respond to questions and follow-up on the service process.
		8.3	Explain the difference between advised and non-advised sales.	8.3.1	What advised sales are and what information should be given to a customer.
				8.3.2	What non-advised sales are and what information should be given to a customer.
		8.4	Describe the key characteristics in successful selling.	8.4.1	The processes for successful sales including preparation.
				8.4.2	The skills required for successful sales.
				8.4.3	How telephone selling differs from other sale methods.
9 **4 questions**	**Know how to increase sales activities.**	9.1	Explain how to obtain sufficient information from customers to support sales.	9.1.1	How to obtain sufficient information from customers to support sales.
		9.2	Describe how to make links between information provided by customers and products to create sales opportunities.	9.2.1	The importance of product information to be able to link that knowledge to customer requirements.
		9.3	Describe how to communicate the features and benefits of products to customers.	9.3.1	How product features, advantages and benefits should be communicated to customers.
		9.4	Explain how to identify cross-selling and up-selling opportunities.	9.4.1	What cross-selling is, when to use it, and its advantages.
				9.4.2	What up-selling is, when to use it, and its advantages.
		9.5	Explain how to develop customer loyalty and retention.	9.5.1	How customer loyalty can be developed through consistent delivery, proactive customer relationship management, and claims service.

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10 **3 questions**	**Know the main regulatory and legal requirements applicable to the application of insurance business.**	10.1	Explain the role of the Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA) in the authorisation, supervision and regulation of insurers.	10.1.1	The role of the Prudential Regulation Authority and the Financial Conduct Authority in the authorisation, supervision and regulation of the insurance industry.
				10.1.2	The Financial Conduct Authority's training and competence requirements.
				10.1.3	The requirements of the Insurance: Conduct of Business Sourcebook (ICOBS).
		10.2	Explain the importance of the fair treatment of customers and achieving positive customer outcomes.	10.2.1	The Financial Conduct Authority's requirements for the fair treatment of customers.
		10.3	Describe the FCA's requirements in relation to handling complaints.	10.3.1	The Financial Conduct Authority's definition of a complaint.
				10.3.2	The regulatory procedures for handling a complaint.
		10.4	Describe the services provided by the Financial Ombudsman Service.	10.4.1	The type of complaints that can be referred to the Financial Ombudsman Service and how it operates.