

# Motor insurance claims and underwriting (India)

## Objective

To provide knowledge and understanding of the fundamental principles and practices relating to motor insurance claims and underwriting in India.

Summary of learning outcomes	Number of questions in the examination*
1. Understand the material facts and information relating to the motor insurance underwriting process	6
2. Understand the underwriting procedures relating to the motor insurance underwriting process	13
3. Understand pricing factors and managing exposure in the motor insurance underwriting process	9
4. Understand renewals and cancellation in relation to the motor insurance underwriting process	8
5. Understand the general principles in the motor claims-handling process	9
6. Understand claims considerations and administration	13
7. Understand motor claim settlement	7

\* The test specification has an in-built element of flexibility. It is designed to be used as a guide for study and is not a statement of actual number of questions that will appear in every exam. However, the number of questions testing each learning outcome will generally be within the range plus or minus 2 of the number indicated.

## Important notes

- Method of assessment: 65 multiple choice questions (MCQs) and 2 case studies, each comprising 5 MCQs. 2 hours are allowed for this examination
- This syllabus will be examined from 1 May 2023 until 30 April 2024.
- This PDF document is accessible through screen reader attachments to your web browser and has been designed to be read via the speechify extension available on Chrome. Speechify is an extension that is available from <https://speechify.com/>. If for accessibility reasons you require this document in an alternative format, please contact us on [online.exams@cii.co.uk](mailto:online.exams@cii.co.uk) to discuss your needs.
- Candidates should refer to the CII website for the latest information on changes to law and practice and when they will be examined:
  1. Visit [www.cii.co.uk/qualifications](http://www.cii.co.uk/qualifications)
  2. Select the appropriate qualification
  3. Select your unit from the list provided
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- 1. Understand the material facts and information relating to the motor insurance underwriting process**
  - 1.1 Explain what insurable interest is and how it arises
  - 1.2 Explain the information gathered from the customer, its purpose and importance
  - 1.3 Describe the methods used to obtain material facts and information
  - 1.4 Explain peril and hazard and the relationship between them
- 2. Understand the underwriting procedures relating to the motor insurance underwriting process**
  - 2.1 Describe the questions asked of proposers
  - 2.2 Describe how the premium is calculated
  - 2.3 Explain the significance of documentation issued in relation to the policy
  - 2.4 Explain the significance of premium payment
- 3. Understand pricing factors and managing exposure in the motor insurance underwriting process**
  - 3.1 Explain the nature of risk
  - 3.2 Explain the significance of claims loss ratios
  - 3.3 Explain the importance of managing exposure
- 4. Understand renewals and cancellation in relation to the motor insurance underwriting process**
  - 4.1 Explain the process for mid-term adjustments and renewals, including cancellations
- 5. Understand the general principles in the motor claims-handling process**
  - 5.1 Describe the requirements for a valid claim
  - 5.2 Explain why a claim may be partially met or invalid
- 6. Understand claims considerations and administration**
  - 6.1 Describe the role of the claims department and associated personnel and services
  - 6.2 Explain the difference to the insurer of the different parties to a claim
- 7. Understand motor claim settlement**
  - 7.1 Explain how claims are settled
  - 7.2 Describe the key parties involved in claims settlement

## Reading list

The following list provides details of further reading which may assist you with your studies.

**Note: The examination will test the syllabus alone.**

The reading list is provided for guidance only and is not in itself the subject of the examination.

The resources listed here will help you keep up-to-date with developments and provide a wider coverage of syllabus topics.

### CII study texts

Motor insurance claims and underwriting.  
London: CII. Study text IMU.

### Examination guide

If you have a current study text enrolment, the current examination guide is included and is accessible via Revisionmate ([ciigroup.org/login](https://ciigroup.org/login)). Details of how to access Revisionmate are on the first page of your study text. It is recommended that you only study from the most recent version of the examination guide.

### Exam technique/study skills

There are many modestly priced guides available in bookshops. You should choose one which suits your requirements.