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# Dissertation assessment guidelines and instructions

Dissertation units: 991 and 994

v1.0  
February 2024

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

**(991) London market insurance specialisation**

**(994) Insurance market specialisation**

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.

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.

The pass mark for successful completion of the dissertation is 50% (120 out of 240 marks). Results will take the form of pass, fail or distinction. 168 marks (70%) will attract a distinction grade. You can access your assignment results online by logging on to your [MyCII account](#).

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.

## Contents

Dissertation overview.....	5
The role of your dissertation guide.....	6
Dissertation marking criteria.....	8
Writing the dissertation .....	9
Formatting guidelines .....	11
Examples of suitable topics .....	12
Information sources .....	13
Research skills and CII requirements.....	13
Evaluating information sources.....	13
Sponsor bias .....	15
Search engines.....	15

Free internet resources .....	16
Online databases.....	16
Specialist libraries.....	17
UK Copyright Law .....	17
Plagiarism and referencing .....	18
Referencing .....	18
Turnitin plagiarism software.....	19
Breach of the assessment rules – penalties and sanctions for malpractice.....	20
Rules relating to authenticity of work in CII assessments.....	21
Accessing and submitting dissertations .....	22
Help using the online system.....	22
FAQs .....	23
Are there any entry requirements? .....	23
How does completion work in practice?.....	23
How does the CII ensure that the dissertation assessment methodology is as robust as for examinations? .....	23
What benefits does the dissertation offer?.....	23
What support is available?.....	23
Are candidates able to use AI?.....	23
Are candidates able to use a proof-reader? .....	24
Are candidates able to work collaboratively on their answers?.....	24
How long should the dissertation be? .....	24
How are marks allocated?.....	24
How long will I have to wait to be notified of the results of my dissertation? .....	24

What happens if I fail the dissertation?.....	24
How many times can the dissertation be re-submitted? .....	25
If I need to re-submit my dissertation, can I change my proposal? .....	25
What happens if I don't achieve a pass within 18 months of enrolment? .....	25
What does Level 7 mean?.....	25
Why is the fee higher than for other Advanced Diploma units? .....	25
How long will it take to receive the results of my dissertation?.....	25
Why does it take 73 calendar days to receive results? .....	25
Can I base my dissertation entirely on desktop research? .....	25
Bibliography.....	27
Further reading on research techniques.....	27
References cited in this guide .....	27
Acknowledgements .....	28
Appendix .....	29
Useful free online resources.....	29
Company information .....	30
Statistics (market and industry) .....	30
Glossaries and dictionaries .....	30

## 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 dissertation guide at the following stages:

- Proposal stage – you must submit your draft research proposal to your dissertation guide for comment. Once the proposal is agreed with your dissertation guide you must submit this via RevisionMate. It is suggested that this be within four months of enrolment.
- Part-way stage – when you have made substantial progress towards completing your dissertation. It is suggested this be within ten months of enrolment.
- 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.

Please allow ten working days for your dissertation guide to reply to your email. If you have not received a response from your dissertation guide after ten working days, please contact [courseworkadmin@cii.co.uk](mailto:courseworkadmin@cii.co.uk).

Remember that you have 18 months in total to complete your dissertation including 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 this document.
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 your 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.
  6. Check your final draft dissertation with your dissertation guide before submitting it online via RevisionMate.

## The role of your dissertation guide

The role of your dissertation 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 dissertation guide will provide support at three stages:

1. Initial guidance  
The first role of your dissertation 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 dissertation guide, who may:

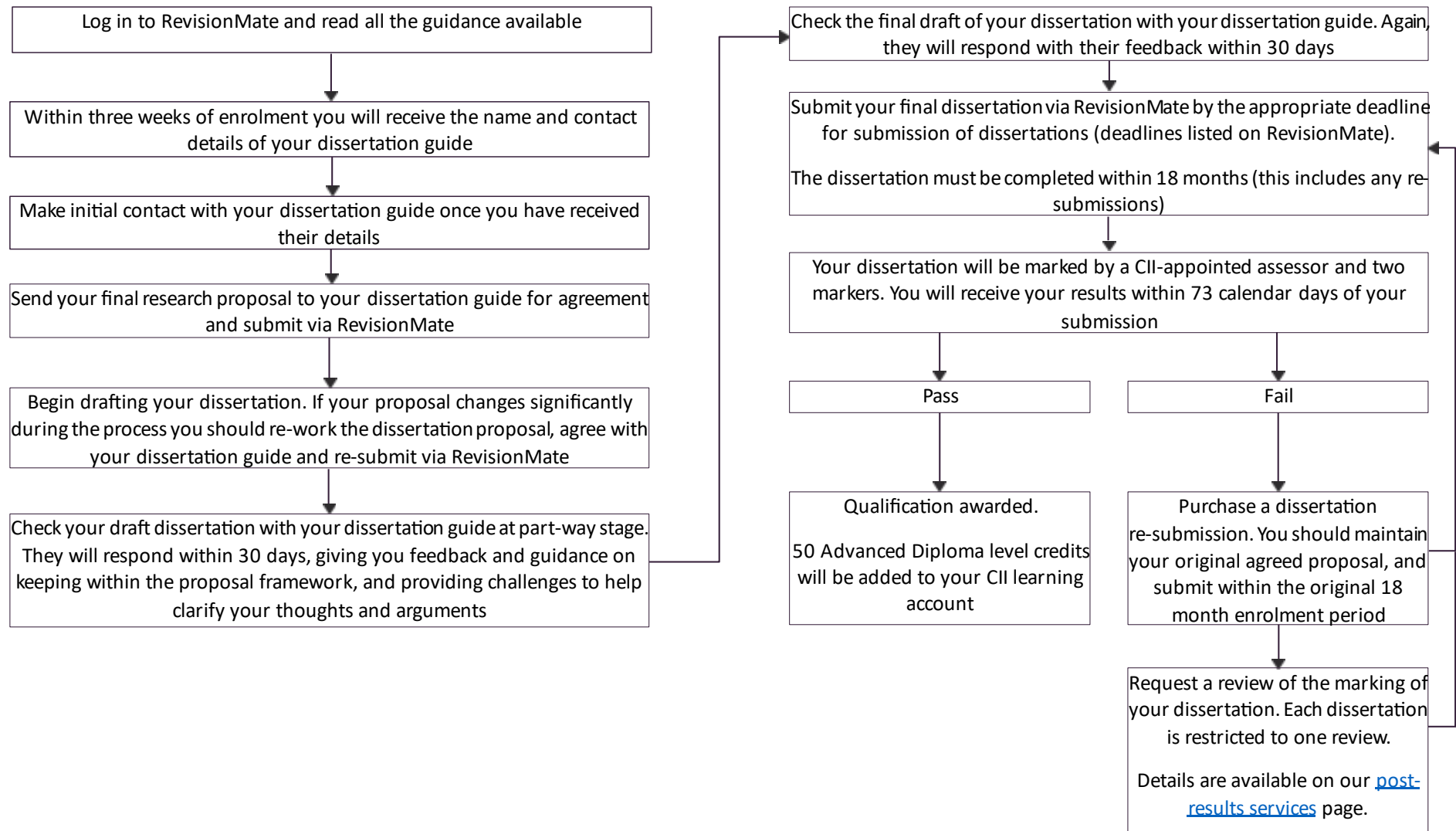
- provide general feedback on what you have written so far.
  - give advice on any specific problems that you encountered.
  - suggest further sources of information or general ways in which your dissertation might be improved and developed.
3. Pre-submission checklist  
Once you have a complete draft of your dissertation you should send it to your dissertation guide to obtain confirmation that the dissertation is ready to be marked and assessed. Your dissertation 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 dissertation 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 dissertation 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).

The process is outlined in the flow diagram below:



## Dissertation marking criteria

The assessor and markers will mark the dissertation on the basis of:

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

<i>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.</i>			
A	B	C	D
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

<i>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.</i>			
A	B	C	D
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

<i>Submissions should be structured with a clear start and a clear end. Information within the dissertation should be logical and well ordered.</i>			
A	B	C	D
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

<i>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.</i>			
A	B	C	D
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 in the Information Sources section of this document.

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 font Arial (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 can be found in the Plagiarism and Referencing section of this document.

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 units.

Dissertations must be submitted in the Submissions section of RevisionMate.

### Study support

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

- 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.

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 a marker 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.

**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 and 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.

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 word count**

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 font Arial (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 included 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.
Conclusion	The conclusion: <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> <li>4. Do not introduce any new facts in the conclusion.</li> </ol>
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)	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.) Remember appendices are not marked.

### 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

- 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 mark products pose a threat to traditional reinsurance?
- What factors influence the success of microinsurance schemes?
- What are the implications for insurers of the diminishing ability of governments to fund social insurance programmes?
- What is the potential impact of nanotechnology on product liability?
- What factors influence the successful application of the aggregator model?
- Will the emergence of parametric insurance pose a threat to the use of policies of indemnity?
- Which offers the best investment prospect for the giants in technology and artificial intelligence – life and health insurance or property and casualty insurance?

A two-part question may be a helpful alternative to a very long and complicated sentence. It may also help frame the research question in a way that is helpful to potential readers of your dissertation. For example:

- China's domestic insurance market has grown rapidly and is second only to the USA in terms of written premium: Can it repeat this success by moving into developed markets?
- Insurtech offers the possibility of profitable tailor-made cover for narrower and narrower groups of policyholders: What are the implications for the insurance industry and for society generally?
- The outsourcing of underwriting and claims services has evolved over many years: Does the consequent exposure to risks of regulation and reputation now outweigh the advantages?

## 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.

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 an 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).

## 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).

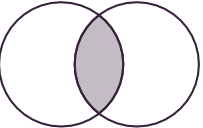
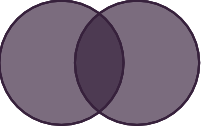
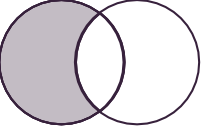
So – your search terms will get these words anywhere in the page/document, whereas "your search terms" will retrieve that precise phrase. (Mostly. Please note that search engines do and will change their parameters, so the result of any operators can vary.)

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.

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)

## 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.

News	Magazines – for example, Financial Adviser, Insurance Age
	Online newspapers
	Professional bodies – for example, AIRMIC, CII, Institute of Actuaries

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

## 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:

- **Global Data** – provides reports and company data on non-life and life insurance across international markets.

- **Keynote** – provides market intelligence/analysis reports, business information and company information.
- **Euromonitor (Passport GMID)** – provides market research and analysis for industries, countries, companies, and consumers.
- **AM Best** – news, credit ratings and financial data products and services for the insurance industry.
- **Mintel** – market research providers, delivering insight into consumer trends, product innovation and marketing strategies.
- **Experian B2B researcher** – company information and industry intelligence.
- **COBRA** – reports, guides etc on business opportunities and information, UK market synopses and local area profiles.

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

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

Geographical restrictions on access may also apply.

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

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

Please note that, while these resources are usually very good, when writing a CII dissertation 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.

## Specialist libraries

Specialist libraries buy, store, catalogue and can retrieve information that you would not have easy access to otherwise. There are many across the UK which you can use on a reference basis including the City/Guildhall libraries in London.

As a CII member you can access CII Knowledge Services which provides access to an online library of insurance and financial services e-books, reports and articles to assist you with your studies.

Please visit the [Learning Content Hub](#) section of the web for further information.

## 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 January 2020).

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, or reproduction of, third party sources or incomplete referencing (including the internet and AI tools)”*

(<https://www.jcq.org.uk/wp-content/uploads/2023/07/Plagiarism-in-Assessments.pdf>, last accessed 01/01/2024).

The following also constitute plagiarism:

- Copying sections of work from another person such as a friend/colleague.
- Copying sections of work from artificial intelligence.
- 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.

## Referencing

The Chartered Insurance Institute requires that students put any content sourced from elsewhere in italics and cite where the content is sourced from, this citation should include the author's name, and the year the source was produced. There should then be a corresponding reference list at the end of the dissertation which includes the full name of the publication, the authors, and year of publication e.g.:

*We are a professional body dedicated to building public trust in the insurance and financial planning profession.* (<https://www.cii.co.uk/>, last accessed 01/01/2024).

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

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

Although, it should be noted that:

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

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

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

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

Please see our [How to avoid plagiarism through referencing webinar](#) for further guidance on referencing and plagiarism.

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

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

### 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 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.

### 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: [www.cii.co.uk/about-us/professional-standards/code-of-ethics/](http://www.cii.co.uk/about-us/professional-standards/code-of-ethics/) [accessed 31 January 2024]

### Turnitin plagiarism software

To ensure originality, all dissertations submitted to the CII go through the Turnitin database of internet sites and previously submitted dissertations. You can see your Turnitin report, which highlights any areas of your dissertation that appears within the database, by clicking on the score in the assignment submission area in RevisionMate after the assignment is sent for marking.

Turnitin reports are checked by the CII – if there are any issues with referencing we will contact you, but most content highlighted by Turnitin tends to be false positives (matches to referenced material and CII templates) or common terms that we would reasonably expect to see. As such, please do not worry unduly about the amount of highlighting in your Turnitin report or how high your Turnitin score appears.

Please just be aware that it must be clear to the marker where content from the internet, or study text, or any other valid source appears within your assignment – please put any content you have sourced from elsewhere in italics and cite where the content is sourced from.

The CII reserves the right to return papers that are not clearly referenced and will require the assignment be reworked with clear referencing; and to be reuploaded and re-sent for marking. Please contact [coursework.queries@cii.co.uk](mailto:coursework.queries@cii.co.uk) for help with referencing queries.

If a dissertation is not re-sent for marking in time, then it will be ‘timed-out’ and fail. If a re-sent dissertation is not clearly referenced then it will not be accepted which may result in the deadline being missed and a fail being incurred. If a dissertation is failed within the enrolment period, then a resubmission purchase will be required.

Please be aware that even if sourced content is perfectly referenced, the most marks are typically available for application and analysis content. If sourced content is used, please also provide your own comment and say how it is relevant to the scenario in the question. There may be instances where assignments are returned for reworking due to overreliance on sourced material.

### **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 Turnitin, the plagiarism detection software used by the CII, 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 our [disciplinary and appeals](#) page.

### **Collaboration**

We acknowledge that you may discuss your approach and outline with your mentor or colleagues. However, please note that it is against the rules to work with another person on your assignment, except to a proof-reader in order for them to proof-read for accuracy in grammar, spelling and punctuation – please see the assessment rules on the [assessment rules and policies](#) page for further guidance.

## Rules relating to authenticity of work in CII assessments

Assessments taken with the CII should only contain original material, which is unique to each learner, and clearly referenced sourced content. Where there are matches to another person's work, or where there is unreferenced sourced content - such as high matches to CII study texts or websites - then disciplinary action may be taken against you.

You must not use AI tools to generate content (any part of an assignment response, question response or essay) and submit it as if it was your own work. Where AI-generated content is submitted as your own work, disciplinary action may be taken against you.

Disciplinary action may result in:

1. Your assessment being withdrawn.
2. Exclusion from future assessment for a period of time.
3. Your name and/or employer's name being published if a sanction is imposed.

Details of the disciplinary process can be found on our [disciplinary and appeals](#) page.

By submitting assignments, dissertations, or any form of CII assessment 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 person or artificial intelligence or the study text or any other supporting material.
3. Your assessment must not include content which another person or artificial intelligence has dictated to you.
4. Where you draw on other work, you must fully reference it – the guidelines for the unit you are taking will provide guidance on referencing correctly.
5. You must not work with another person or artificial intelligence to write any assessment.

6. Another person or artificial intelligence must not write your assessment for you.
7. You must not write an assessment for another person.
8. You must not provide, or provide access to, your assessment, or any part of it, including tutor/examiner feedback, to anyone other than the CII except to a proof-reader in order for them to proof-read for accuracy in grammar, spelling and punctuation. There are restrictions on who may be a proof-reader and there are rules on the evidence you need to keep and what the proof-reader can give guidance on, these are detailed in the [assessment rules and policies](#).
9. You must not access another learner's assessment except when you have been asked to act as a proof-reader in order to proof-read for accuracy in grammar, spelling and punctuation. There are restrictions on who may be a proof-reader and there are rules on the evidence you need to keep and what the proof-reader can give guidance on, these are detailed in the [assessment rules and policies](#).
10. You must not be involved in any other dishonourable or unprofessional conduct relating to the completion and submission of your assignment, dissertation, or any other form of assessment.

### Important notes

1. Writing of assessments must be done individually without collaboration of any kind.
2. Learners must take care to appropriately safeguard their work. Assessments saved on servers or drives provided by your employer must be password protected with a complex password known only to you.
3. All assessments will be subject to plagiarism detection software checks.
4. The CII may contact learners, following submission of their assessment, to verify their identity and ensure that it has been written by that learner. You must participate and cooperate with any interview or investigation to establish your identity and/or the authenticity of your work. In the rare instance that the interviewer is not satisfied that you have demonstrated your understanding of your own assignment, then supplemental assessment work may be required before a grade can be awarded.

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 learners and/or your employer to ensure a fair and thorough investigation.
7. You may be required to redraft and resubmit your assessment.
8. You should also note that in some cases where a breach of the assessment rules is suspected, it is possible that the evidence may be inconclusive, and the instigator of the breach cannot be determined. If such a suspected breach involves your work, the CII will be unable to accept your work or issue your results in order to protect the integrity of the qualification. In these cases you will be asked to re-draft and resubmit your assignment.
9. Guidance on plagiarism and referencing can be found in the guidelines relevant to the assessment module you are completing.
10. Details of the CII's disciplinary process and sanctions can be found on our [disciplinary and appeals](#) page.
11. Sanctions will be imposed on learners found to be in breach of the Authenticity Rules. Sanctions applied in previous cases can be seen on the CII website and in the CII Journal and Personal Finance Professional.
12. The names of learners, along with their employers, found to be in breach of these rules are also published on the CII website and in the CII Journal and Personal Finance Professional.

## Accessing and submitting dissertations

Three easy steps to access and submit coursework assignments online:

1. Login to your [MyCII account](#).
2. Enter your CII PIN/email address as your username and use your existing password.
3. Select the link to New-look RevisionMate.

You can set up a CII login by going to our [login or sign-up](#) page and click on Sign up and enter your details. For assistance with your login please contact the CII Customer Service team on +44 (0)20 8989 8464 or email [customer.serv@cii.co.uk](mailto:customer.serv@cii.co.uk)

### Dissertation course page

In this section you will find:

- The unit syllabus.
- Guidelines and instructions for this unit.

### 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 [revisionmate@ciigroup.org](mailto:revisionmate@ciigroup.org) by email or use the 'contact us' button on the CII website (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

### 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.

### How does completion work in practice?

You are required to send your dissertation proposal to your dissertation 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 after you have submitted your dissertation to RevisionMate. You can access all guidance and submission templates on [www.revisionmate.com](http://www.revisionmate.com). Full login details are sent after enrolment.

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

All dissertations will be marked by three trained industry subject matter experts. 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 policies on these matters can be found within the [assessment rules and policies](#) page.

### 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 workplace.

### 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 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.

### Are candidates able to use AI?

You must not use AI tools to generate content (any part of an assignment response, question response or essay) and submit it as if it was your own work. As with any content which is not your own original material, you should make it clear where such content appears (by putting it in italics) and citing where it has come from - but please be aware that citing from a Chat AI will not gain credit in the same way that citing a primary source and commenting upon it would, as it does not demonstrate your own research or understanding. You must not use AI to structure or re-structure your dissertation. Full guidance on AI and CII assessments can be found in the assessment rules within [the assessment rules and policies](#) page. Failure to comply with these requirements will result in

penalties being applied. These can range from being excluded from the course in question through to being excluded from all CII assessments. All dissertations will be run through plagiarism software.

### Are candidates able to use a proof-reader?

A proof-reader may be used to check for consistency and accuracy in grammar, spelling and punctuation. There are restrictions on who may be a proof-reader and rules on the evidence you need to keep and what they can give guidance on, please read the [assessment rules and policies](#). Proof-readers may make suggestions which have a detrimental impact on your dissertation, this applies to both people and AI (see FAQ above). Failure to comply with these requirements will result in penalties being applied. These can range from being excluded from the course in question through to being excluded from all CII assessments. All dissertations will be run through plagiarism software.

### Are candidates able to work collaboratively on their answers?

Your answers must be your own work. As you prepare your answers, you can draw upon available learning and use reference material. However, the work submitted must be your own. Work may not be copied from other sources and, where you draw on other work (including AI – please see FAQ above), it must be fully referenced. Under no circumstances should you allow another individual access to any of your dissertation except a proof-reader to check for consistency and accuracy in grammar, spelling and punctuation (see FAQ above). Failure to comply with these requirements will result in penalties being applied. These can range from being excluded from the course in question through to being excluded from all CII assessments. All dissertations will be run through plagiarism software.

### 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.

### 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.

### 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 73 calendar days after you have submitted your dissertation to RevisionMate.

### 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 73 calendar days after you have submitted your dissertation to RevisionMate.
2. Request a review of the marking of your dissertation. Each dissertation is restricted to one review.

Details are available on our [post-results services](#) page.

**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.

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

There is no limit on the number of times a dissertation can be submitted within your existing enrolment period. 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 73 calendar days after you have submitted your dissertation to RevisionMate.

### 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 dissertation guide for agreement prior to re-submitting your dissertation.

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

Your enrolment will expire and you will need to contact the Dissertation Team at [courseworkadmin@cii.co.uk](mailto:courseworkadmin@cii.co.uk) to discuss the options available to you.

### 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.

### 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 coursework assignment. It should also be borne in mind that on completion you will receive 50 Advanced Diploma credits, almost equivalent to two Advanced Diploma units.

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

Your result notification will be mailed within 73 calendar days after you have submitted your dissertation to RevisionMate.

### Why does it take 73 calendar 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 73 calendar days period is necessary to give us the flexibility to deal with this. In the event a dissertation is marked in advance of the 73 calendar days period, you will be notified sooner.

### Can I base my dissertation entirely on desktop research?

Your methodology should be the best or most feasible way to gather the information you need to answer your research question or problem, so you must give the reasons for your choice of method or combination of methods.

The language of research methods can be confusing, especially in relation to the use of published sources to inform your investigation. Many of the terms such as

'literature', 'desktop' and 'secondary sources' mean the same thing or overlap to a great extent. Note also the difference between searching for published material for a) the purposes of background and context when clarifying the purpose of the study and b) when collecting and analysing published material as a research method for answering the research question.

Drawing a distinction between 'primary' and 'secondary' sources can be helpful when choosing appropriate research methods:

- Primary sources include interviews, correspondence, surveys, or even time spent as an observer in an organisation. Primary sources can be tailored to match exactly the needs of your investigation and increase the opportunity to obtain meaningful insights into your specific research question or problem. Note that primary sources can take time to organise (for example, creating surveys interview scripts, organising meetings or phone calls, chasing for replies) so be realistic in what you can achieve.
- Secondary sources encompass a wide variety of published or otherwise accessible material, including: traditional books and journal articles; newspapers; reports by the major management consultancy firms; websites; government documents; blogs and social media. Secondary sources are material that has already been written. It most resembles primary sources when it is factual in nature and not influenced by an author's interpretation, for example raw statistics or insurance policy wordings. When the secondary sources are reports, opinions or judgements of other authors, you must bear bias or other limitations in mind when reaching your own conclusions. The secondary sources you chose to draw from must also stand up to scrutiny in terms of relevance, quality and recency of publication.

A desktop method using secondary sources is not necessarily an easier one than the use of primary research methods. A combination of primary and secondary data collection methods generally helps to ensure that the findings and conclusions are more credible and that they are fresher by being informed to some extent by relevant people in the field of the topic.

## 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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#### Books

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#### Articles

Conley, T and Gil, E (2011). "Information literacy for undergraduate business students: examining value, relevancy, and Implications for the new century". Journal of Business & Finance Librarianship, 16(3), pp 213–228.

#### Online resources

Association of College and Research libraries (ACRL) (2000). "Information literacy competency standards for higher education".

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Intellectual Property Office (2014). "Guidance – education and teaching". <http://www.ipo.gov.uk/types/hargreaves/hargreaves-copyright/hargreaves-copyright-techreview.htm> (last accessed 03.01.2020).

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Scottish Funding Council (2006). "Spaces for learning". <http://aleximarmot.com/userfiles/file/Spaces%20for%20learning.pdf> (last accessed 03.01.2020).

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University of North Carolina (2012). "Quotations". <http://writingcenter.unc.edu/handouts/quotations/> (last accessed 03.01.2020).

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 03.01.2020).

### Websites

The Actuarial Profession: other libraries – <https://www.actuaries.org.uk/learn-and-develop/research-and-knowledge/library-services> (last accessed 03.01.2020).

British Library Business and IP Centre – <http://www.bl.uk/bipc/dbandpubs/busres/index.html> (last accessed 03.01.2020).

Google Bookmarks <http://www.google.com/bookmarks> (last accessed 03.01.2020).

### 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 January 2020.

#### 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 – <https://www.cambridge.org/core/journals/astin-bulletin-journal-of-the-iaa> (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 – <https://www.swissre.com/institute/research/sigma-research.html>

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) – <https://www.cii.co.uk/learning>

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

Institute of Risk Management (IRM) – <https://www.theirm.org/resource-centre/#/>

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

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

#### Companies and markets

Aon Benfield. Aon Insights. Articles and whitepapers. Updated several times a year. <https://www.aon.com/home/insights/index.html>

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>

### **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). Industry data. Updated annually. <https://www.abi.org.uk/data-resources/industry-data/>

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

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

Lloyd's. Compare countries. <https://www.lloyds.com/market-resources/data-and-research/market-intelligence/market-intelligence/compare-countries-dashboard>

London Stock Exchange. Statistics. Updated several times a year. <https://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/>

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

### **General economic/demographic data**

Bank of England (BoE). Statistics. <https://www.bankofengland.co.uk/statistics>

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

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 – [https://www.iua.co.uk/IUA\\_Member/Publications/glossary\\_home.aspx](https://www.iua.co.uk/IUA_Member/Publications/glossary_home.aspx)