



Learning Outcome	Assessment Criteria	Indicative Content		
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<p>1 5 Questions</p>	<p>Understand the structure of the motor insurance market in India.</p>	<p>1.1 Explain the role and function of the different participants in the motor insurance market in India.</p>		
		<p>1.1.1</p>	<p>Government and regulators.</p>	
		<p>1.1.2</p>	<p>Insurers and reinsurers.</p>	
		<p>1.1.3</p>	<p>Distributors and aggregators.</p>	
<p>1.1.4</p>	<p>Other key participants.</p>			
<p>2 20 Questions</p>	<p>Understand the main types of motor insurance policies and their key features and the risks that they cover.</p>	<p>2.1 Describe the key insurable risks relating to vehicles.</p>		
		<p>2.1.1</p>	<p>Major risks: fire, theft, collision, third party liability.</p>	
		<p>2.1.2</p>	<p>Types of vehicle covered: private car; goods commercial vehicle, passenger commercial vehicle, two-wheeler.</p>	
		<p>2.1.3</p>	<p>Add-on covers.</p>	
		<p>2.1.4</p>	<p>The factors that affect the risks above.</p>	
		<p>2.2 Explain the main types of policies and their features, typical cover and exclusions.</p>	<p>2.2.1</p>	<p>Introduction, explanation of features, cover and exclusions.</p>
		<p>2.2.2</p>	<p>Liability.</p>	
		<p>2.2.3</p>	<p>Third party.</p>	
		<p>2.2.4</p>	<p>Comprehensive.</p>	
		<p>2.2.5</p>	<p>Commercial and personal.</p>	
<p>2.2.6</p>	<p>Other policies.</p>			
<p>2.2.7</p>	<p>Standard documents.</p>			
<p>3 15 Questions</p>	<p>Understand key principles of the operation of motor insurance.</p>	<p>3.1 Describe the key functions that contribute to motor insurance policies and delivery.</p>		
		<p>3.1.1</p>	<p>Underwriting, pricing and sales.</p>	
		<p>3.1.2</p>	<p>India Motor Tariff (IMT).</p>	
		<p>3.1.3</p>	<p>Enquiries, administration and claims.</p>	
		<p>3.1.4</p>	<p>Marketing.</p>	
		<p>3.1.5</p>	<p>Other functions.</p>	
		<p>3.2 Explain the features and importance of providing good client servicing.</p>	<p>3.2.1</p>	<p>Customer needs.</p>
		<p>3.2.2</p>	<p>Good practice approaches.</p>	
		<p>3.2.3</p>	<p>Other.</p>	
<p>3.3 Explain how innovations and technology can assist and improve the operation and customer experience of motor insurance.</p>	<p>3.3.1</p>	<p>Current trends in technology or practice e.g. self-serve websites, telematics.</p>		



Learning Outcome		Assessment Criteria		Indicative Content	
4 15 Questions	Apply the principles and features of motor insurance to a given set of circumstances.	4.1	Apply principles and features of motor insurance to typical customer needs and motor risks.	4.1.1	A range of scenarios.
5 10 Questions	Understand the legal, regulatory and ethical considerations for motor insurance.	5.1	Explain legislation relevant to motor insurance.	5.1.1	Motor Vehicle Act.
				5.1.2	Other relevant legislation.
		5.2	Explain regulations relevant to motor insurance.	5.2.1	Motor insurance regulations.
				5.2.2	Other regulation relevant to motor insurance.
		5.3	Explain prevention of financial crime.	5.3.1	Fraud.
				5.3.2	Other financial crime.
		5.4	Explain ethical considerations relevant to motor insurance.	5.4.1	Good conduct and fair treatment of customers.
5.4.2	Clear and fair information for customers.				
5.4.3	Customer obligations for disclosing information.				
6 10 Questions	Apply the legal, regulatory and ethical considerations for motor insurance.	6.1	Apply laws and regulation to scenarios.	6.1.1	Laws.
				6.1.2	Regulation.
		6.2	Apply ethical considerations to scenarios.	6.2.1	Sales and information.
				6.2.2	Claims.
				6.2.3	Other.