



THE CHARTERED INSTITUTE  
OF LOSS ADJUSTERS

# Chartered Institute of Loss Adjusters

## Diploma Handbook

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## Overview

The CILA Diploma requires you to develop an in depth understanding of the principles of insurance, along with comprehensive knowledge of the insurance market. Your growth as a claims professional will be enhanced further by studying the essential subjects of customer service and ethics.

Successful attainment of the CILA Diploma will also enable you to progress to the CILA Advanced Diploma exams.

The CILA Diploma qualification is provided by the CILA in conjunction with the exam facilitator, Pearson VUE.

## How will I be assessed?

To obtain the Diploma qualification you must pass the following computer-based examinations:

1. DP1 - The Principles of Insurance 1  
2-hour examination comprising 10 compulsory questions which require short essay style answers
  
2. DP2 - The Principles of Insurance 2  
2-hour examination comprising 10 compulsory questions which require short essay style answers
  
3. DP3 – Customer Service & Ethics  
2-hour examination comprising 10 compulsory questions which require short essay style answers

## Entry requirements

Entry to the Diploma examinations is open to CILA members who hold the CILA Certificate.

## Exemptions

Candidates who hold one or more of the following qualifications are able to obtain an exemption from the examinations, DP1 – The Principles of Insurance 1 and DP2 – The Principles of Insurance 2:

Chartered Insurance Institute - Diploma in Insurance (Dip CII)  
Chartered Insurance Institute - Advanced Diploma in Insurance (ACII)  
Chartered Insurance Institute – Fellowship (FCII)  
Insurance Institute of Ireland - Professional Diploma in Insurance (CIP)  
Malaysian Insurance Institute - Diploma (DMII)  
Singapore College of Insurance - Diploma in General Insurance and Risk Management (DGIRM)  
Australian and New Zealand Institute of Insurance and Finance – Diploma of General Insurance

The Institute will also consider entry based on other academic or professional qualifications depending on their relevance and level of study, including professional qualifications which are



attained outside of the UK.

To apply for an exemption please email [info@cila.co.uk](mailto:info@cila.co.uk) and attach a copy of the certificate which evidences your qualification. If your request is approved, you will be required to make a payment of £120 (an exemption fee of £60 applies to each examination).

## How will I study and how long will it take?

### DP1 & DP2

The DP1 and DP2 examinations require you to undertake your own reading and research in preparation for the examinations.

It is recommended that for each exam you review the syllabus.

Please refer to the CILA DP1 and DP2 Learning Guides and the CILA Certificate coursebooks – CH1 Introduction to the Insurance Industry and CH2 Introduction to Claims Handling that are available on the CILA Technical Library.

The recommended textbooks are Property Insurance Claims – Law and Practice and and Law Made Simple.

### DP3

Bespoke learning material about customer service and business ethics has been developed to help you study for the DP3 examination. When purchasing your entry to a Diploma examination, you will be able to download the associated study guide or learning material from the Pearson VUE website - <http://www.pearsonvue.com/cila/>

We recommend that allow between 50 to 60 hours of study for each Diploma paper.

## What will I learn?

- **DP1 – The Principles of Insurance 1**

Studying for the Diploma DP1 paper will develop your understanding of utmost good faith, duty of fair presentation, insurable interest and indemnity. You will also learn about claim procedures such as onus of proof, acceptance forms, forms of discharge, assignment, mandates and validation of quantum. You will gain knowledge of the Financial Conduct

Authority (FCA) handbook and the role of the Insurance Fraud Bureau (IFB). You will also study the law of contract, including terms such as contra proferentem rule, offer, acceptance and consideration. You will develop your understanding of torts including negligence, nuisance and trespass and be able to define risk, peril and moral and physical hazard. You also study legislation relevant to insurance.

- **DP2 – The Principles of Insurance 2**

Studying for the Diploma DP2 paper will develop your understanding of proximate cause, subrogation and contribution. You will also learn the legal principles relating to transfer of



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ownership of property and goods. You will develop your knowledge of how the insurance market operates including the functions of loss adjusters, loss assessors, underwriters, intermediaries, the FCA, the Financial Ombudsman Service (FOS) and risk managers. You will also study legislation relevant to insurance, including the Fraud Act 2006, the Third Parties (Rights against Insurers) Regulations 2016 and the Fires Prevention (Metropolis) Act 1774.

- **DP3 – Customer service & Ethics**

Studying for the Diploma DP3 paper will give you an understanding of the importance of good customer service and sound business ethics in a loss adjusting context. You will study the subject of customer service, when it takes place, its benefits and different forms. You will also learn how to measure and manage service quality, including response to complaints. You will gain knowledge of SERVQUAL, the Consumer Rights Act 2015, the FCA and Treating Customers Fairly. You will study ethical theories and explore ethical decision making and ethical dilemmas. You will also learn how ethical organisations are built in a diverse and global environment, including aspects such as corporate governance, corporate social responsibility and whistleblowing.

## How much will it cost?

The entry fee for each Diploma examination is £200.

We recommend that you purchase your Diploma examination entries one at a time. This is because each examination entry comes in the form of a voucher which has an expiry date. Please note that payment is made to the exam facilitator, Pearson VUE, and not the Institute.

## How do I apply?

1. **CILA membership**

Please note that you can only attain a CILA qualification if you are a member of the CILA. If you are not already a member, please apply for CILA membership via the CILA website.

2. **Create a Pearson VUE account**

The next step is to create your own online account with the exam facilitator Pearson VUE: <http://www.pearsonvue.com/cila/> Please note that you will need your CILA membership number in order to create your Pearson VUE account.

3. **Purchase learning material and exam voucher/s**

You can then purchase the learning material and exam voucher/s for the examination/s you wish to sit. You do this through the Pearson Vue online shop which is called Mindhub: <http://www.mindhub.co.uk/>

**Warning:** you are able to purchase exam voucher/s from the Mindhub website without being a member of the CILA. However you **cannot** register to sit the examination/s if you are a non-member. Please ensure that you become a member first.



## When can I sit the exams?

When you feel ready to take an examination, you can schedule a date, time and location via the Pearson VUE website at <http://www.pearsonvue.com/cila/>.

We recommend that you set yourself a target date for completion of each examination when you purchase the exam voucher. This will help you to plan your study time and maintain momentum. Remember that each exam voucher has an expiry date.

## Postponement or cancellation of a scheduled examination

You may postpone or cancel a scheduled exam by following the procedures on the Pearson VUE website however this must be done at least **24** hours prior to the exam.

Failure to do so or non-attendance will result in the loss of the entire fee. You will be required to re-purchase an exam voucher and re-schedule the exam. The Institute is unable to make any refunds in this respect, irrespective of the reason for non-attendance.

## Where will I sit the examinations?

The CILA Diploma examinations are computer based and can be sat at one of the following locations:

### At a Pearson Vue test centre

Pearson Vue test centres are located throughout the world and you can find your nearest test centre by visiting the Pearson Vue website at: <http://www.pearsonvue.com/cila/>

If a test centre is not available in your country, please contact the Institute at [info@cila.co.uk](mailto:info@cila.co.uk) for further assistance.

### At home or in your office

Pearson Vue also offer the option to sit a CILA examination at home or in your office using an online invigilation service called OnVUE. An online invigilator will observe and monitor your exam through specialist software and the webcam and microphone on your computer.

## Pearson Vue Test Centres

You may find it useful to watch a short video by Pearson Vue on "*What to expect in a Pearson Vue test centre*" before sitting an examination in a Pearson Vue test centre:

<http://home.pearsonvue.com/test-taker/security.aspx>

You may also wish to familiarise yourself with the format of a computer-based examination and this can be experienced via the Pearson Vue website at <http://www.pearsonvue.com/athena>.

Please note you are required to bring photographic identification to the test centre, for example, your passport or driving licence. **It is essential that the name on this identification matches the name on your CILA membership record.** If you have any concerns about this please contact the Institute as soon as possible and no later than five days prior to your exam sitting.

## OnVUE Online Proctoring

We recommend that you familiarise yourself with the OnVUE system requirements, policies and



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procedures before selecting this method of examination. Detailed information can be found on the Pearson Vue website at: <http://www.pearsonvue.com/cila/>

You may also wish to familiarise yourself with the format of a computer-based examination and this can be experienced via the Pearson Vue website at <http://www.pearsonvue.com/athena>.

Please note there is a check-in process 30 minutes before the examination starts and as part of this you will be required to take photographs of your exam room, desk space and photographic identification, for example, your passport or driving licence. **It is essential that the name on this identification matches the name on your CILA membership record.** If you have any concerns about this please contact the Institute as soon as possible and no later than five days prior to your exam sitting.

### What is the pass mark?

The marks required for a pass in a CILA Diploma exam paper will be 60% of the maximum marks. Candidates will not receive the mark they were awarded in an exam paper however they will receive an indication of their performance based on the following framework:

D = Distinction	(75% - 100% of the maximum marks)
P = Pass	(60% - 74% of the maximum marks)
X = Fail	(50% - 59% of the maximum marks)
Y = Fail	(40% - 49% of the maximum marks)
Z = Fail	(0% - 39% of the maximum marks)
A = Absent	

A candidate who passes all three Diploma exam papers with a mark of 70% or more in each paper and an average of 75% or more in the three papers combined will be regarded as having passed the Diploma qualification with a Distinction.

### How and when will I receive my results?

The result for a CILA Diploma exam will be published on My CILA, usually no later than six weeks from the date of the exam sitting. The Institute will notify you by e-mail when your exam results are available to view via your online account, My CILA.

### What happens if I pass?

When you have successfully passed the DP1, DP2 and DP3 exams (or obtained exemptions from DP1 and DP2 and passed DP3) you will be eligible for an elevation to the Diploma membership grade. The Institute will contact you no later than three weeks after the publication of your final exam result to make arrangements for payment of the increased subscription fee and the posting of your certificate.



### What happens if I fail?

You can apply to re-sit an exam via the Pearson VUE website on payment of the £200 exam entry fee. and the cost is as follows:

The Institute will consider appeals from candidates who obtained an X grade in a Diploma exam. You must submit your appeal, by e-mail, within fourteen days of the publication of the results. You should set out, in no more than 500 words, the basis of the appeal and make a payment of £200 to the Institute. Appropriate members of the Examinations Committee will then consider the appeal. You will be notified of the outcomes with 28 days of submitting the appeal.

Please note candidates' scripts will not be provided to candidates and are exempt from Subject Access Requests.

### Liability of the Institute

The Institute's liability shall be restricted to the cost of entering the exam if for any reason the exam cannot be held e.g. there is a failure of equipment preventing the completion of the exam or for any other reason including negligence on the part of the Institute.