



CIP-04 Commercial General Insurance

Case Studies and Guidance

CIP-04 Commercial General Insurance

On completion of this module, apprentices should be able to:

- Demonstrate a critical understanding of the nature of the adviser-client relationship to establish a consumer risk profile and identify their insurance needs, taking account of up-to-date knowledge of products and insurance providers.
- Analyse the information gathered and develop effective solutions to meet the risks faced by the client with the required documentation, while highlighting the issues that are of particular importance to a range of general commercial insurances.
- Display specialist knowledge of the scope of commercial lines insurance products available in the Irish market.
- Demonstrate an understanding of the procedures involved in insurance claims.

The CIP-04 case studies provide opportunities to apply the academic principles learned in the CIP-04 module in a practical work environment, and to develop key skills in communication, writing and problem solving.

Please also refer to the *Guide to Case Studies* which contains important information and frequently asked questions about all modules.

1. Completing the case studies

Apprentices must complete **4 work-based case studies** for CIP-04. These 4 case studies include:

- three case studies chosen from five case studies (i.e. three case studies from Topics 1-5) and
- one compulsory case study chosen from two case studies (i.e. one case study from Topic 6 or 7).

It is recommended that you choose the case studies most relevant to your workplace.

Each case study must be completed, marked and submitted by the specified deadline (see Section 3).

As far as possible, apprentices are expected to research within their own organisation (with guidance from supervisors), cases, documents or other materials that can be applied to the questions being raised. These should be real-life examples that demonstrate the link between theory and practice.

The apprentice must then complete the elements of the case study in the specified format. This may, for example, involve writing a short, typed report or presenting information in a table.

Where a policyholder or claim case file is required or used, it may be a paper or a digital policy or claim record. Personal details from such files must not be included in the case study submission.

Brief guidance notes are included to ensure clarity about what the apprentice needs to do, and what the supervisor should look for when marking the work. In all case studies, use your own words, write in plain English and take care with grammar and spelling.

2. The role of the supervisor

The completed case studies will be submitted to and signed off by the nominated Supervisors. A case study marking form is attached (see **Appendix 1**) for completion and sign off for each case study. For more information about this, please refer to the ***Guide to Case Studies***.

The role of the supervisor is to:

- Help the apprentice to locate or create suitable case files, work-based materials or other sources of information.
- Assess each apprentice's completed case study (on a pass or fail basis).

3. Deadlines for submitting the case studies.

The submission deadlines for CIP-04 are:

CIP-04: Semester 1	
1	14 October 2025
2	28 October 2025
3	11 November 2025
4	25 November 2025

Remember: these are the final deadlines for uploading the marked case studies to Moodle.

Apprentices and supervisors should agree on an appropriate schedule for discussing, completing and marking the case study questions to ensure that these deadlines are met.

4. Forward planning

Issuing the case studies in advance allows plenty of time for the apprentices and supervisors to meet the submission deadlines. It also gives adequate notice of any cases and documents that need to be sourced for or by the apprentices.

This table provides a brief summary of what is needed for each of the CIP-04 case studies.

Where a policy document/booklet is required, it should ideally come from the apprentice's workplace. However, a policy from another source may be used if necessary. As many Irish insurers now have policy documents on their website, this should not cause too many difficulties for the apprentice or supervisor. Apprentices can, if they wish, re-use a policy document from a previous case study (e.g. CIP-01). They can also use the same policy document for more than one of these CIP-04 case studies.

We suggest that the apprentices keep the policies used for their case studies, as they can be reused in later modules.

Topic & Textbook chapter		Resources
CASE STUDIES – choose 3 of these case studies from Topics 1-5.		
1	Commercial motor insurance	Information about the cover provided by a commercial motor insurance policy (e.g. from online sources, summaries of cover, CIP-04 textbook or policy documents).
2	Commercial property insurances – insurable values and presentation of information	<ul style="list-style-type: none"> • A commercial package policy document. • Marketing material (e.g. brochure, information from the insurer's website) about this package policy. • General research using the CIP-04 textbook.
3	Commercial property insurances – policy cover	Information about the cover provided by property, glass, money, computer and goods-in-transit insurance policies (e.g. from online sources, summaries of cover, CIP-04 textbook or policy documents).
4	Other property-related insurances	Information about the cover provided by business interruption and cyber insurance policies (e.g. from online sources, summaries of cover, CIP-04 textbook or policy documents).
5	Commercial liability insurances	<ul style="list-style-type: none"> • A file for an incepted policy that includes employers' liability and public liability cover. • A copy of the policy schedule and policy document.
COMPULSORY CASE STUDIES – choose 1 of these case studies from either Topic 6 or Topic 7.		
6	Knowing the client and suitability	Practical application of CIP-04's Chapter 1A/1B.
7	The claims process	A settled claim file, involving a claim under a commercial insurance policy.

Notes for supervisors:

- When helping the apprentice to locate a suitable file (for Topics 5 & 7), please make sure that the file chosen has enough detail to enable the apprentice to answer all the questions in the case study. The apprentices may also need to see the schedule and policy document.
- If a policy information or documents are sourced online (for Topics 1-4), they should be from Irish sources.

5. A reminder about copying and plagiarism.

Plagiarism is copying the words or ideas of others and passing it off as your own and is a most serious academic offence.

All sources that you use must be referenced within your text and in your bibliography. The case study submissions will be checked for plagiarism.

It does not matter whether you use direct quotations or paraphrase the words of an author, you must reference your source using the Harvard Referencing system.

Failure to do so may result in a zero mark or other disciplinary action under ATU Sligo procedures.

6. Advice on Data Protection

Employers and supervisors must ensure that all of the apprentices' work-based learning activities comply with the relevant Data Protection legislation and any other legal/regulatory requirements on an ongoing basis. This may, for example, include anonymising or changing the name, addresses and other personal or sensitive information in case files and other resources.

Where a policyholder or claim case file is required or used, it may be a paper or a digital policy or claim record. Personal details from such files must not be included in the case study submission. Any information taken from real cases/files is intended for use only in answering the case study questions.

Topic 1: Commercial motor insurance

This case study is based on the learning outcomes for CIP-04 Chapter 2 **Commercial motor insurance**.

Chapter 2 learning outcomes

On completion of this chapter, student apprentices should be able to:

- Demonstrate knowledge and understanding of key elements of commercial motor policy cover, determine the appropriate underwriting information applicable to different commercial vehicle insurances, and identify the main differences between commercial and private motor insurance.
- Identify situations where specific forms of commercial motor insurance may be required (e.g. goods-carrying vehicles, passenger-carrying vehicles, special type vehicles, agricultural vehicles and motor trade insurances) and state the main features of these insurances.
- Outline the circumstances in which motor insurances may be fleet-rated, and the different options available in the market.
- Illustrate the underwriting considerations relating to light commercial vehicle cover.
- Identify the main questions that an adviser should ask a client when advising about or arranging commercial motor insurance.

You are an insurance adviser tasked with preparing a recommendation for a new client. The client is a company called *Green Logistics Ltd.* The company operates a fleet of vehicles (including trucks, vans, and trailers) to transport third parties' goods around Ireland. It has approached you to get advice on what commercial motor insurance it should purchase to meet both its legal requirements and operational needs.

Write a report of approximately 300 words summarising Green Logistics' insurance requirements including:

- An explanation of the minimum insurance cover required by law for Green Logistics Ltd.'s fleet under the Road Traffic Act with details on the legal obligations regarding third-party liability.
- A description of the different levels of cover available for commercial vehicles, specifically focusing on:
 - ✓ **Third Party Only (TPO) Cover:** What does this cover include, and why might it be suitable or unsuitable for the company?
 - ✓ **Third Party Fire and Theft (TPF&T) Cover:** What additional protection does this provide compared to TPO, and how might it benefit the company?
 - ✓ **Comprehensive Cover:** Outline the advantages of comprehensive cover for a fleet of commercial vehicles, including coverage for accidental damage, third-party risks, and optional benefits that might be relevant to Green Logistics Ltd.
- A recommendation on the most appropriate level of cover for Green Logistics; given the nature of its operations and the value of its fleet. Justify your recommendation based on the company's needs, legal requirements, and potential risks.
- Guidance to Green Logistics' management team, which is considering transitioning its fleet to electric vehicles. Explain to the management team the extra or amended benefits for electric commercial vehicle insurance policies and outline the availability of such policies in the Irish insurance market.

Guidance notes

This case study requires you to clearly explain the compulsory motor insurance requirements for commercial fleets and compare the available cover levels (TPO, TPF&T, Comprehensive) as covered in Chapter 4. The report should provide a well-justified recommendation for Green Logistics Ltd., balancing legal obligations, operational risks, and the company's specific insurance needs.

The report also requires research into the benefits and availability of electric commercial vehicle insurance policies in Ireland.

Topic 2: Commercial property insurances – insurable values and presentation of information

This case study is based on the learning outcomes for CIP-04 Chapter 3 **Commercial property insurances – insurable values and presentation of information**.

Chapter 3 learning outcomes

On completion of this chapter, student apprentices should be able to:

- Identify the main types of policy that provide property damage covers and demonstrate the means of establishing accurate sums insured under property policies.
- Identify questions that encourage disclosure of the necessary material information to provide consumers with the most appropriate commercial property insurance products and the main elements of a commercial property submission.

Part A

Read Chapter 3A, in particular noting the features of a commercial package policy and the main differences between package and combined policies. Source a commercial package policy. Ideally, this should be from your workplace, but you may use one from another source if necessary. Part A approx. 150 words.

Consider the different sections and the policy structure before answering the questions below.

1. State the type of policy that you have chosen and identify its target market.
2. Using information from the insurer's website or other marketing materials, briefly explain how this policy tries to meet the needs of customers in that specific sector (about 70 words).
3. Select four covers under the policy and briefly explain what is included and excluded.
4. Every insurance policy includes a list of definitions. These are provided to ensure that all parties understand that the terminology used has the same meaning each time that it appears in the policy. Using a table format, provide the selected policy's definition for **buildings**, **contents** and **stock**. In the same table, provide examples of items that are included and excluded in these definitions.

Part B

You are an insurance adviser preparing a submission for a commercial property insurance policy for *Electronix Ltd*. This client owns a manufacturing plant and has provided you with the following preliminary information:

- **Business Description:** The plant manufactures electronic components and includes an assembly line for producing circuit boards.
- **Property Details:**
 - **Address:** 123 Dawson Ave, Dublin 1,
 - **Sum Insured:** €3 million for buildings, €2 million for contents, €1 million for stock.
 - **Construction:** Concrete building, 3 storeys, with a metal roof
 - **Age:** 15 years
 - **Fire Prevention:** Sprinkler system installed, fire alarms, fire extinguishers in place.
 - **Security:** 24/7 security guards, CCTV system, electronic access control
- **Contents:** Includes advanced machinery for circuit board assembly, office equipment
- **Stock:** Electronic components stored in a dedicated warehouse
- **Hazardous Goods:** None
- **Claims Experience:** Two minor claims in the past 5 years due to equipment malfunctions.

Using the information provided, write a 200-word report to the client that contains:

- A risk assessment summary covering the essential elements of business description, property details, current fire and security measures, and the claims experience. This is essentially a draft of your submission to the insurer.
- An outline of the process for determining accurate sums insured for Buildings, Contents, and Stock under a commercial property insurance policy and an explanation of why these sums must be regularly reviewed and adjusted to reflect changes in property values, inflation, and other factors that could impact the adequacy of coverage.
- An explanation of reinstatement as the basis of commercial property insurance cover and how it affects the process of setting a sum insured.

Guidance notes

Your answer to this case study should be approximately 350 words in length. It should show your ability to read, understand and explain the basis of commercial insurance property policies.

Topic 3: Commercial property insurances – policy cover

This case study is based on the learning outcomes for CIP-04 Chapter 4 **Commercial property insurances – policy cover**.

Chapter 4 learning outcomes

On completion of this chapter, student apprentices should be able to:

- Demonstrate a knowledge and understanding of key elements of policy cover to determine appropriate underwriting information applicable to the various classes of commercial property insurances.

LotsofStuff is a retail chain that operates 15 stores nationwide. Each store:

- has large glass windows.
- conducts significant daily cash transactions.
- uses a computer system for inventory management.
- receives frequent shipments of goods from a central warehouse.

You are an underwriter at a *ForSure*, commercial insurance company. *LotsofStuff* approaches you for advice on their insurance coverage. You are to compile a PowerPoint presentation for *LotsofStuff's* management team. This presentation should highlight the importance of each of these types of coverage for *LotsofStuff* and address the questions noted under the following headings:

- **Property insurance:** Identify key elements of property coverage needed for each store, considering location-specific risks such as fire, theft, and natural disasters.
- **Glass insurance:** Discuss the importance of glass cover for the storefronts and any special considerations such as embossed lettering or decorative features.
- **Money insurance:** Analyse the requirements for money insurance, focusing on policy limits for cash on the premises, during transit, and in safes.
- **Computer insurance:** Evaluate the computer insurance needs for the chain's inventory management systems, including provisions for data reinstatement and increased cost of working.
- **Goods in Transit insurance:** Recommend coverage for goods transported from the central warehouse to individual stores, highlighting the significance of policy limits and conditions.

Guidance notes

Your answer to this case study should be concise and clear both visually and in terms of language. Remember that your clients are not insurance experts. Your presentation will need to explain the insurance covers but illustrate them and apply them to *LotsofStuff's* particular needs and situation. Approximately 10 slides.

Topic 4: Other property-related insurances

This case study is based on the learning outcomes for CIP-04 Chapter 5 **Other property-related insurances**.

Chapter 5 learning outcomes

On completion of this chapter, student apprentices should be able to:

- Demonstrate a knowledge and understanding of the key elements of policy cover and the different options available and identify the key questions an adviser should ask a client when advising about business interruption insurance.
- Outline situations where fidelity guarantee, engineering insurance, credit or cyber insurance is needed and identify the key elements of policy cover.

Sweet Treats is a small but very successful bakery in Westport. It is 5 years old and is owned by Anne and Luke, a husband-and-wife team. Anne is the baker and is very proud of the specialised ovens that they imported years ago. She considers them to be the business's secret weapon in a very competitive market. Luke oversees the marketing for the business and is very proud of the impact that their Bakers-Dozen loyalty programme (an online app-based loyalty programme for frequent customers). *Sweet Treats* is the couple's (and their family's) only source of income.

Anne and Luke contacted you, an insurance adviser, because they are considering taking out business interruption and cyber insurance. Record and send a 15-minute voice note during which, in relation to these two types of insurance, you:

- Identify the key elements of policy coverage that *Sweet Treats* should consider when arranging the insurance.
- List the key questions, as an insurance adviser, you would ask Anne and Luke to ensure that you have the information to arrange adequate coverage.
- Explain why you think they should take out these insurance covers.

Guidance notes

In this case study, your focus should be on the quality of the content of your answer. You can record this voice note on your phone or your computer. Do not worry about perfection, as long as your voice can be clearly understood. The purpose of this case study is to ensure that you can use targeted product-specific questions to gather critical underwriting information from clients and that you can explain the benefits and scope of insurance coverage. Make sure to structure your recording so that you cover all the relevant aspects/points.

Topic 5: Commercial liability Insurances

This case study is based on the learning outcomes for CIP-04 Chapter 6 **Commercial liability insurances**

Chapter 6 learning outcomes

On completion of this chapter, student apprentices should be able to:

- Outline the basis of liability cover and demonstrate the impact of different policy triggers for liability insurances.
- Demonstrate a knowledge and understanding of key elements of policy cover to determine appropriate underwriting information applicable to different liability insurances and illustrate the underpinning knowledge by drafting a suitable client questionnaire for commercial liability classes.
- Outline the scope of cover provided by directors and officers liability, professional indemnity insurance and commercial legal expenses insurance.

Locate a file for an incepted policy that includes employers' liability and public liability cover. This should be a case where it is possible to identify the premium for the liability covers and how the premiums were calculated. You will also need a copy of the schedule and policy document.

Answer the following questions about the case:

1. What type of policy is it? (e.g. liability only, combined or package policy)
2. Was cover arranged directly with the insurer or through an intermediary?
3. How did the insurer gather information about the risk? Did the insurer request extra information on any aspects?
4. State the insured's business description as it appears on the policy schedule. Is it exactly the same as the information the policyholder (or intermediary) gave when seeking cover? If not, why not?
5. Explain the significance of the business description in a commercial liability policy, including the potential implications of an inaccurate or incomplete description (about 50 words).
6. State the geographical (territorial) and jurisdiction limits for both covers. Why do you think the jurisdiction limit in a liability policy is usually narrower than the geographical limit? (about 30 words)
7. State the limits of indemnity for both the employer's liability and public liability covers.
8. Are any covers subject to an excess? State the excesses, and the covers that they apply to.
9. Identify four exclusions that apply to the employer's liability or public liability covers. Briefly explain each one in your own words (about 120 words in total).
10. Identify two extensions that apply to the employer's liability or public liability covers. Briefly explain them in your own words (about 60 words in total).
11. What is the premium for the employer's liability cover? How was the premium calculated?
12. What is the premium for the public liability cover? How was the premium calculated?

Guidance notes

Although there are word count guidelines given above, as each case is different, there is no prescribed word count for most of the questions in this case study.

You should answer the questions in your own words, based on the information in the file and the content of Chapter 6 (A-C). While your answer should not include any personal details about the policyholder or other people, it should include exactly what a liability policy covers clearly identifying the liability: duty of care being issued.

Topic 6: Knowing the client and suitability

This case study is based on the learning outcomes for CIP-04 Chapter 1 **Knowing the client and suitability**.

Chapter 1 learning outcomes

On completion of this chapter, apprentices should be able to:

- Identify the benefits of establishing a positive relationship with a commercial client, explain the information-gathering process for commercial clients and identify the main elements of a commercial risk presentation to insurers.
- Explain the criteria used to make recommendations to consumers with regard to both insurance products and insurers
- Outline the scope of a statement of suitability to detail the reasons underlying any advice given to the consumer regarding a commercial insurance policy.

You have been asked by your manager to write a 300-word article for the *Irish Broker* on one of the following topics:

‘A long-term relationship with a commercial client in the insurance industry is mutually beneficial.’

OR

‘Gathering comprehensive information from a commercial client when advising on insurance needs is the strongest indicator of an accurate insurance recommendation.’

Guidance notes

This case study question requires you to write an article for an insurance industry publication. The language used should reflect this.

The article should be structured with an introduction and a conclusion and be in a readable yet professional style as you would expect in a published magazine. The article should include practical examples of how these activities (long-term relationship building or comprehensive information gathering) foster trust and long-term success in the insurance industry.

Topic 7: The claims process

This case study is based on the learning outcomes for CIP-04 Chapter 7 **The claims process**.

Chapter 7 learning outcomes

On completion of this chapter, student apprentices should be able to:

- Identify the stages of the claims process and demonstrate the role of the intermediary in this process.
- Demonstrate the general insurance claims process and explain the roles and responsibilities of all parties throughout the claims settlement process.

Locate a file for a settled claim under any type of commercial insurance policy. Read the file to see the 'journey' of the claim from notification to settlement. Ask your supervisor, or the claims handler about anything that isn't clear.

Using the information in the claim file, answer the following questions:

1. Briefly describe the circumstances that led to this claim (i.e. what happened?)
2. Under what type of policy, and what section of the policy was the claim made?
3. Who made the claim – the insured, or a third-party (if so, who)?
4. What was the claim for (e.g. loss, damage, medical expenses)?
5. How much (€) was claimed?
6. What documents were submitted in support of the claim?
7. What enquiries or investigations were carried out?
8. Were any other persons involved in the investigations (e.g. a claims investigator, loss adjuster, solicitor, doctor, motor engineer)?
9. Was there any dispute about cover, liability or other aspects of the claim?
10. Was the Financial Services and Pensions Ombudsman involved?
11. How was the claim settled (i.e. which settlement option did the insurer use)?
12. Was the claim paid in full, or were any deductions made?
13. Did subrogation or contribution come into play in the claim?
14. **For insurers and loss adjusters only:** What was the initial claim reserve, and did it change during the life cycle of the claim? Was the initial reserve very different to the final settlement amount – and if so, why?
15. **For insurance intermediaries only:** What role did your firm play in the claims process? Did the customer deal directly with the insurer, or did they need help and guidance from your firm?

Guidance notes

The purpose of this topic is to allow you to demonstrate your understanding of the claims process from first notification to settlement. Your answer should be approximately 500 words in length and illustrate a comprehensive understanding of the claims process and the roles of the various parties involved.



Appendix 1:

Case Study Marking Form



CASE STUDY MARKING FORM

Case Study No.

Submission Date.

Topic No.

Topic Title

Insurance Module

To be completed by the Apprentice:

I confirm that all the work on the case study is my own work.

Signed

----- (Apprentice) Date -----

Apprentice Student Number _____

To be completed by the Supervisor:

Checklist (please circle pass or fail as appropriate):

Attempt 1	Attempt 2	Attempt 3
Pass/Fail	Pass/Fail	Pass/Fail

PRINT Name: _____ (Supervisor)

Signed

----- (Supervisor) Date -----