



The
Insurance
Institute

CIP-02 Compliance and Advice

Case Studies and Guidance

CIP-02 Compliance and Advice

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

- Explain the purpose and source of regulation within which insurance regulation takes place and the role of the Central Bank and other regulatory authorities.
- Illustrate the impact of this regulation on the provision of advice throughout the insurance process.
- Outline and demonstrate the impact of non-insurance specific legislation on insurers and intermediaries, and on the protection of consumers.

The CIP-02 case studies provide opportunities to apply the academic principles learned in the CIP-02 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-02. These 4 case studies include:

- three case studies chosen from five optional case studies (i.e. three case studies from Topics 1-5) and
- a compulsory case study (Topic 6).

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 composing a letter.

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-02 are:

CIP-02: Semester 3	
1	10 th February 2026
2	24 rd February 2026
3	16 th March 2026
4	24 th March 2026

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-02 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 shouldn’t cause too many difficulties for the apprentice or supervisor. 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
1	Why and how is the insurance market regulated (Chapter 1) & How are those in the insurance market authorised and regulated? (Chapter 2)	Briefing document summarising insurance market regulation. Newspaper articles could be sourced and referenced.
2	What is the pre-sales process? (Chapter 4)	Powerpoint presentation to new employees on Terms of Business and consumers in vulnerable circumstances. Focus on content and presentation.
3	What is the insurance sales process? (Chapter 5)	Case study examining insurance policy documentation. Proposal form and policy documents required to illustrate answer.
4	What is the post-sales process? (Chapter 6)	Letter and memo relating to the renewal process.
5	How are errors, complaints and disputes resolved in the insurance market (Chapter 7)	Letters to customers on various aspects of complaint and dispute resolution.
6	Module overview case study	Blog article assessing impact of consumer related regulation.

Notes for supervisors:

- When helping the apprentice to locate a suitable file, please make sure that the file chosen has enough detail to enable the apprentice to answer all the questions in the case study.
- If a policy information or documents are sourced online (e.g. Topic 3), 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: What and how is the insurance market regulated and how are those in the insurance market authorised and supervised?

This case study is based on the learning outcomes for CIP-02 Chapter 1 (**Why and how is the insurance market regulated?**) and Chapter 2 (**How are those in the insurance market authorised and supervised?**).

Chapter 1 learning outcomes

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

- Explain why and how financial services providers are regulated.
- Outline the main role of the Central Bank of Ireland including its enforcement powers.

Chapter 2 learning outcomes

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

- Explain how the Central Bank authorises insurers, reinsurers and intermediaries and describe its main supervisory methods.
- Explain how agency operates in insurance.

The HR Department in your organisation has asked you to write a briefing document for its graduate programme. The document's title is 'Insurance market regulation' and its objective is to introduce graduates to the principles and scope of regulation within the Irish insurance market.

The document should address the following topics:

- Explain why governments/society regulate financial services firms.
 - Outline and illustrate the different types of regulation used.
 - List the primary functions of the Central Bank in regulating financial services in Ireland.
 - Describe the Central Bank's main supervisory methods.
 - Summarise the powers available to the Central Bank to enforce regulations, giving examples of these powers in action.
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Guidance notes

This case study question requires you to summarise and explain the concepts and information covered in Chapters 1 & 2.

Your briefing document should be approximately 600 words.

When answering the case study questions, remember to bear in mind the target audience (i.e. graduates with no prior experience of the insurance market).

Topic 2: What is the pre-sales process?

This case study is based on the learning outcomes for CIP-02 Chapter 4 **What is the pre-sales process?**

Chapter 4 learning outcomes

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

- Explain the impact of the Consumer Protection Code, ePrivacy Regulations, Distance Marketing Regulations and GDPR on advertising to insurance consumers.
- Describe and apply the relevant Consumer Protection requirements in the pre-sales process.
- Outline the scope and purpose of the information to be provided to the consumer in the pre-sales process.

Your role as a compliance officer in an insurance firm involves educating new employees. Design a 10 slide PowerPoint presentation with briefing notes for a training session you have to deliver on the topics of:

- Terms of Business
- Consumers in vulnerable circumstances

Terms of Business

Following a recent complaint from a client who disputed charges on their policy and claimed that they were unaware of certain fees and of their rights regarding complaints, you need to ensure that the new employees understand the role of the TOB in establishing the relationship between the firm and the client. Your presentation should highlight the following:

- Information included in a TOB document
- The significance of ensuring the client fully understands the TOB before proceeding with services.
- How the TOB protects both the consumer and the firm in cases of disputes.

Consumers in vulnerable circumstances

Your firm has a complaint from the son of a client claiming that his mother was not identified as being a consumer in vulnerable circumstances and as a result, the policy she purchased was unsuitable for her needs. Your presentation should explain to the new employees how the Central Bank Consumer Protection Code requires consumers in vulnerable circumstances to be treated by firms including their identification and staff training.

Guidance notes

This case study question requires you to educate new employees about Terms of Business documents and the CPC 2025. Both of these topics are covered in Chapter 4.

There's no prescribed word count, but you should fully answer every question and present the information clearly.

When developing the PowerPoint:

- Remember your target audience
- Use the two complaints as examples of how these concepts should have operated in practice
- Include reference to relevant practices used in your own organisation.

Topic 3: What is the insurance sales process?

This case study is based on the learning outcomes for CIP-02 Chapter 5 **What is the insurance sales process?**

Chapter 5 learning outcomes

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

- Differentiate between the types of insurance advisers in the Irish insurance market.
- Explain the regulatory requirements related to knowing the consumer and assessing the suitability of insurance products.
- Explain the regulatory requirements related to providing accurate quotations, policy terms and information during the sales process.
- Identify and apply the procedures, including the regulatory requirements, relevant to general (non-life) insurance quotations.
- Explain the purpose, content and impact of regulatory requirements on the gathering of underwriting information, in order to assess risks and make underwriting decisions.

Underwriters need information (material facts) to help them make decisions about risks. They gather this information in different ways, including proposal forms, recorded telephone conversations and online quotation systems. Telephone conversations and online quotations are usually followed up with a statement of fact.

Find a proposal form or a statement of fact for any class of business. Read the questions and consider them when answering the questions in this case study.

Question 1

Identify the general questions about the proposer and the specific questions about the type of cover (e.g., property, liability, health, motor etc.).

Create a table that clearly shows:

- Four general questions about the proposer
- Four specific questions about the risk to be insured
- One or two reasons why each of these questions is asked (i.e. why you think the underwriter needs this information)

Question 2

In relation to the **Consumer Insurance Contracts Act 2019**:

- a) Explain how this Act has changed the legal responsibilities of insurers regarding proposal forms and policy documents.
- b) Discuss the importance of using clear and concise language in these documents.
- c) Discuss how this clarity and conciseness align with regulatory requirements.
- d) Include an example of how a poorly designed document could lead to disputes or non-compliance.

(approximately 100 words)

Question 3

In the case of misrepresentation by an insured, explain the insurer's entitlements under the **Consumer Insurance Contracts Act 2019**. (approximately 100 words)

Guidance notes:

Question 1

You may use a blank proposal form/statement of fact, or one that contains the proposer's details. Your answers must not include any personal information about the proposer or other people. The task requires you to create a table and present the information clearly. You do not need to write any further explanations.

Questions 2 and 3

These questions just need an explanation, in your own words.

If you work in private health insurance, some of the questions may be less relevant to your work environment. However, you should still answer each question and, where necessary, explain why and how things work differently in your market sector.

Topic 4: What is the post-sales process?

This case study is based on the learning outcomes for CIP-02 Chapter 6 **What is the post-sales process?**

Chapter 6 learning outcomes

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

- Demonstrate the impact of the main legal and regulatory requirements on the scope and provision of post-sales information and on rebates.
- Identify the post-sales points of contact with customers and the impact of regulations on the tasks to be undertaken.
- Demonstrate the impact of the main legal and regulatory requirements on record keeping in the post-sales period.
- Outline how technology impacts the insurance process post-sale.

Your firm has received a complaint from a customer who says that they were not adequately informed about their household insurance policy renewal, in particular the changes in terms and premium.

Question 1

Write a letter to the customer in which you:

- outline the key steps and timings involved in the renewal process for general insurance policies.
- state the type of information that must be disclosed and documents that must be issued to customers.
- explain the legal requirements that impact on the renewal process including the **Consumer Insurance Contracts Act 2019** and the **Consumer Protection Code**.

(approximately 300 words)

Question 2

Write a brief memo to your firm's compliance team with suggestions on how to strengthen the renewal process to ensure that it aligns with legal and regulatory requirements and reflects best practice in terms of customer service. In this memo you should highlight the risks of non-compliance, including regulatory penalties and reputational damage.

(approximately 200 words)

Guidance notes

Your main sources of information for this case study are the CIP-02 textbook.

When drafting the letter and memo, remember to bear in mind the very different target audiences (i.e. customers with limited experience of the insurance market and technical compliance team members). Be aware of the terminology that you use with these audiences.

When compiling the letter and memo:

- use the complaint as an example of how the process operates in practice
- include reference to relevant practices used in your own organisation.

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Topic 5: How are errors, complaints and disputes resolved in the insurance market?

This case study is based on the learning outcomes for CIP-02 Chapter 7 (**How are errors, complaints and disputes resolved in the insurance market?**).

Chapter 7 learning outcomes

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

- Demonstrate the regulatory requirements surrounding the resolution of errors.
- Demonstrate the regulatory requirements surrounding the resolution of complaints.
- Explain the role of the Financial Services and Pensions Ombudsman in dispute resolution.
- Explain the role and scope of the Insurance Compensation Fund.

Question 1

A customer files a complaint about an error in their policy renewal. Draft a reply to the customer in which you:

- a) explain how the Central Bank Consumer Protection Code 2025 (CPC) guides insurers and brokers in managing complaints and errors.
- b) outline the steps the firm must take to handle this complaint according to CPC standards, including timelines, communication requirements, and resolution procedures.
- c) discuss the consequences of non-compliance with the CPC in such cases.

(approximately 250 words)

Question 2

A customer is dissatisfied with the resolution of their complaint by their insurer. They decide to escalate it to the Financial Services and Pensions Ombudsman (FSPO). Send a voicenote to the customer in which you:

- a) Describe the role of the FSPO in dispute resolution, including its powers, the types of complaints it handles, and the outcomes it can deliver.
- b) Explain the process a consumer must follow to lodge a complaint with the FSPO.

(approximately 250 words)

Question 3

An insurer becomes insolvent, leaving policyholders unable to claim on valid policies. Develop an infographic for policyholders in which you:

- a) explain the purpose of the Insurance Compensation Fund (ICF) and its role in protecting policyholders.
- b) discuss the limitations and scope of the ICF.
- c) list how policyholders and firms can mitigate risks associated with insolvency.

(approximately 250 words)

Guidance notes

Your answer should be approximately 750 words in length and illustrate a comprehensive understanding of the complaints and dispute resolutions processes.

Topic 6: Module overview case study

This case study is based on the learning outcomes for the full CIP-02 module and must be completed by all apprentices.

Write a 500-word blog for the Insurance Ireland website on one of these pieces of regulation:

- Individual Accountability Framework
- Consumer Protection Code.

Your answer should consider the quote provided and demonstrate a thorough understanding of the impact of the regulation on insurance consumers in Ireland.

Individual Accountability Framework

*The **Central Bank (Individual Accountability Framework) Act 2023** was designed to improve governance, performance and accountability in financial services by embedding a culture of individual responsibility. It also strengthens the Central Bank's enforcement toolkit, particularly in more effectively holding individuals to account, who fall below the expected standards.*

Consumer Protection Code

*The **Consumer Protection Code 2025** aims to protect consumers by:*

- *Clearly outlining a firm's consumer protection obligations*
- *Ensuring consumers are informed effectively and obtain the financial products best suited to them*
- *Ensuring greater transparency*
- *Reflecting how financial services are provided in a digital world.*



Appendix 1:

Case Study Marking Form



CASE STUDY MARKING FORM

Case Study No.

Submission Date:

Please ensure to complete all boxes as required.

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

PRINT Name: _____(Supervisor)

Signed: _____

(Supervisor)

Date: _____