CIP-03 Personal General Insurance

Case Studies and Guidance

CIP-03 Practice of General Insurance Broking

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

- Identify a consumer's 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 consumer; with required documentation, while highlighting the issues that are of particular importance to a range of personal general (including PMI) insurances.
- Describe the scope of personal lines and private medical insurance products available in the Irish market.
- Describe the procedures involved in insurance claims.

The CIP-03 case studies provide opportunities to apply the academic principles learned in the CIP-08 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-08. 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, policy wordings 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.

As with previous modules, the apprentice must complete the elements of the case study in the specified format. This may, for example, involve writing a short, typed report developing a PowerPoint presentation or composing a letter.

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.

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.

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
- identify other people in the workplace that can help the apprentice with a particular topic
- 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-03 are:

CIP-03:	Semester 3
	Submission deadline
1	16th June 2026
2	30th June 2026
3	14th July 2026
4	28th July 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-03 case studies.

<table>
<tr><th colspan="2">Topic & Textbook chapter</th><th>Resources</th></tr>
<tr><td colspan="3">CASE STUDIES – choose 3 of these case studies from Topics 1-5.</td></tr>
<tr><td>1</td><td>Motor Insurances</td><td>A summary report based on a recently incepted motor insurance policy.

Requires reference to a private motor insurance case file.</td></tr>
<tr><td>2</td><td>Household insurance – definitions, insurable values and information gathering</td><td>A PowerPoint presentation to recruits in your firm on the topics of:
• policy definitions
• sums insured
• underinsurance

Requires reference to a household (home) insurance policy document (same one can be used for Topic 3)</td></tr>
<tr><td>3</td><td>Household insurance</td><td>Email replies to consumers about their household insurance coverage.

Requires reference to a household (home) insurance policy document (same one can be used for Topic 2).</td></tr>
</table>

4	Travel and Protection Insurances	A talk to a TY class on travel and dental insurance. Requires reference to travel and dental insurance policy documents.
5	Private health insurance	Briefing document on a recently incepted private health insurance policy. Requires reference to a private health insurance file.
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 the topics covered in CIP-03 Chapter 1.
7	The claims process	A settled claim file, involving a claim under a commercial insurance policy.

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.

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.

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. The apprentices may also need to see the schedule and policy document.
- If a policy information or documents are sourced online, 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 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: Motor insurance

This case study is based on the learning outcomes for CIP-03 Chapter 2 (**Motor insurance**).

Chapter 2 learning outcomes
On completion of this chapter, apprentices should be able to: • different private motor insurance covers and standard options available. • outline the questions that encourage the consumer to disclose the necessary material information to enable advisers to provide them with the most appropriate motor insurance product. • demonstrate the scope and limitations of motorcycle, guaranteed asset protection (GAP) and light commercial vehicle cover.

Locate a file for a recently incepted private motor insurance policy (the start date should be within the last 12 months). Read the file and reflect on the process of arranging cover, from both the consumer and the insurer's points of view.

Write a summary report that includes the following information about the case file:

1. Was cover arranged directly with the insurer, or through an intermediary?
2. How was the cover arranged? (e.g. by phone, face to face, online etc.)
3. Is this the consumer's first motor insurance policy, or did they have a previous policy?
4. What level of cover was chosen?
5. Were any extra covers arranged?
6. What is the permitted use of the vehicle?
7. How many people are insured to drive the vehicle? Do any special terms (e.g. a higher excess) apply to any of the drivers?
8. Does the policy include a Personal Accident benefit? If so, briefly outline the scope of this cover.
9. What is the premium for this policy? List any discounts or loadings that were applied.
10. Explain the level of No Claims Discount (if any). Your answer should include the percentage, the number of years and the type of discount (e.g., introductory or earned).
11. How was the premium paid? If by direct debit, is there a charge for this service?
12. List the general policy exclusions.
13. Find an electric car insurance policy and identify any differences in policy cover or scope.

Guidance notes

There are three elements to this case study question:

- studying the information in the policy file
- answering the questions
- reviewing an EV insurance policy.

You can present this report as continuous text (paragraphs) or in a table format. Use full sentences, rather than bullet points. Answer the questions in your own words, based on the information in the file. Your answer should not include any personal information about the policyholder or other people. Since each case is different, there is no prescribed word count – but expect 600-900 words.

Topic 2: Household insurances – definitions, insurable values and information gathering

This case study is based on the learning outcomes for CIP-03 Chapter 3 (**Household insurance – definitions, insurable values and information gathering**).

Chapter 3 learning outcomes
On completion of this chapter, student apprentices should be able to: • explain the scope of, and variations in, definitions used in household insurance and demonstrate the means of establishing accurate sums insured under household policies. • explain the questions that will encourage consumers to disclose the necessary material information to enable advisers to provide them with the most appropriate household insurance product.

Find a Household (home) insurance policy document/booklet. This should ideally be from your workplace, but you may use one from another source if necessary. You may use the same policy for Topics 2 & 3.

You are tasked with training recruits at your firm. Develop a PowerPoint presentation (with speaking notes) to cover these three topics.

Definitions

Each insurance policy has a list of important definitions. These words have the same meaning every time that they appear in the policy. Find the definitions for buildings (or premises) and contents in the policy that you are using for this case study and in your PowerPoint presentation, show a table that clearly outlines:

- both definitions (as they appear in the policy)
- examples of items that are included and excluded in these definitions.

Sums insured

When arranging a household insurance policy, it's vitally important to set an accurate sum insured for both buildings and contents. This is the proposer's responsibility, but insurers and intermediaries usually give help and guidance with this process. In your PowerPoint presentation:

- explain how your firm helps a proposer to set the sums insured for both buildings and contents
- briefly outline the main advice and information that is given to the proposer.

Underinsurance

A claim has occurred, but the sum insured is found to be too low. In your PowerPoint presentation:

- briefly explain the procedures that your firm follows
- outline the potential outcomes for the consumer.

Guidance notes

This case study involves examining and explaining a household insurance policy to recruits in your firm. When you have examined the relevant policy terms, you need to compile the information into a PowerPoint presentation that explains these terms to the firm's recruits.

There are no sample answers and no 'right or wrong' answers. The best answers are those that demonstrate that you have understood the policy and presented the information appropriately to the target audience. The PowerPoint presentation should contain approximately 10 slides with presenter's notes.

When developing the PowerPoint:

- Remember your target audience
- Ensure that the content is factually accurate, engaging and clear.
- Include reference to relevant practices used in your own organisation.

Topic 3: Household insurances

This case study is based on the learning outcomes for CIP-03 Chapter 4 (**Household insurances**).

Chapter 4 learning outcomes
On completion of this chapter, student apprentices should be able to: • describe and apply the scope and limitations of different household buildings and contents insurance covers and standard options available. • outline the scope and limitations of different specialist insurance policies.

Find a Household (home) insurance policy document/booklet. This should ideally be from your workplace, but you may use one from another source if necessary. You may use the same policy for Topics 2 & 3. Use this household policy to draft responses to the two emails below.

Email 1

Hi,

My name is Mary and my household policy number is HO174727ME.

I travel quite a bit for work and am often away from my house for long periods of time. I live alone.

But I cannot find the definition of 'unoccupied' (or unoccupancy) in my policy. Could you tell me what it is and how it affects the cover under my policy.

Regards, Mary

Email 2

Howya,

I just bought a top-of-the-range carbon road-bike. I use it for leisure and for races.

I have contents cover (including accidental damage) under my household policy but don't know if I need a higher level of cover for my bike.

I am worried about it being stolen and about it being damaged if I have an accident while I am racing.

Can you explain to me about the:

- current cover for the bike under my household policy
- extra cover that I could add to my household policy for the bike
- difference in the cover that I might get in a stand-alone bicycle policy.

Lastly, could you tell me which cover you would recommend given the risks of theft and damage to the bike.

My policy number is BI3598721KE

Ta, Lukas

Guidance notes

Remember that these are business emails. This should be reflected in the structure and language used.

Email 1: This email should be approximately 175 words. It should answer Mary's email by defining unoccupancy and identifying the perils (events) that are affected by unoccupancy and explaining how this reduces the scope of cover under the policy.

Email 2: This email should be approximately 350 words. It should be based on the information in the CIP-03 textbook and in the policy booklet. You also need to do some extra research into stand-alone pedal-cycle policies.

Topic 5: Travel and protection insurances

This case study is based on the learning outcomes for CIP-03 Chapter 5 (**Travel and Protection insurances**).

Chapter 5 learning outcomes
On completion of this chapter, student apprentices should be able to: • demonstrate the scope and limitations of travel and personal accident and sickness insurance covers in order for consumers to be provided with the most appropriate products in these classes of insurance. • outline and apply the range of insurer's risk-rated health products and services.

Your firm is engaging with a local secondary school's Transition Year programme. You have been asked to record a talk for the TY class on the following topics for 10 minutes:

- Why you should never go on holidays without travel insurance – holiday horrors to avoid.
- Why buying dental insurance makes people smile – dental disasters to avoid.

A suggested structure is:

- Hook (1 min) - a surprising fact or story.
- Introduce topics (1 min)
- Relevance of topics (1 mins)
- Addressing and exploring topics (3 x 2 mins)
- Close with impact (1 min) - strong final message.

Record a 10-minute voice note and submit the script to complete this assignment.

Guidance notes

The talk must be both focused, engaging and address the chosen topic. It should reference the relevant insurance policy coverage (i.e. travel and dental) but, given the target audience, there is no need to include the 'nitty gritty' of the policy. If the talk is not appropriate for this target audience, you will not pass this assignment. Consider the language and terminology used.

Topic 5: Private Health insurance

This case study is based on the learning outcomes for CIP-03 Chapter 6 (**Private Health insurance**).

Chapter 6 learning outcomes
On completion of this chapter, student apprentices should be able to: • illustrate the private health insurance principles and minimum benefit regulations that impact on the scope of cover these products provide. • describe the scope and limitations of different private health insurances covers and the standard options available • identify questions that encourage the consumer to disclose the necessary material information to enable advisers to provide them with the most appropriate private health insurance product. • identify and apply the tax treatment of medical expenses and private health insurance premiums and benefits and outline the rules for transferring between private health insurers.

Locate a file for a recently incepted private health insurance policy (the start date should be within the last 12 months). Read the information and reflect on the process of arranging cover, from both the consumer and the insurer's point of view.

Draft briefing document for your colleagues to bring them up to date on the client case file. Your briefing document should answer the following questions:

1. How was the cover arranged? (e.g. by phone, face to face, online etc.)
2. How many dependents (if any) are covered by the policy?
3. What type/level of cover was chosen? Briefly explain the main elements of this cover (about 150 words).
4. Is cover subject to any waiting periods? If so, state all the relevant waiting periods that apply to the policy.
5. Are any covers subject to an excess? State the excesses, and the covers that they apply to.

6. What is the premium for this policy? Show how the premium was calculated, including all discounts and loadings that were applied (e.g. discounts for children, loadings because of lifetime community rating)
7. How was the premium paid? (e.g. monthly, annually, credit card, direct debit etc.)
8. This client has just received their renewal notice and is thinking about shopping around for a better quote but is worried that they will have to serve extra waiting periods if they move to a different private health insurer. Outline the advice you would give to this client about the potential impact of waiting periods on their cover (about 150 words)

Guidance notes

There are two elements to this assignment:

(1) studying the information in the policy file

(2) answering the questions.

Since each case is different, there is no prescribed word count for most of the questions. You should answer the questions in your own words, based on the information in the client file.

Your answer should not include any personal details about the member/policyholder or other people.

Topic 6: Knowing the client and suitability

This case study is based on the learning outcomes for CIP-03 Chapter 1 **Knowing the client and suitability**.

Chapter 1 learning outcomes
On completion of this chapter, apprentices should be able to: • describe the main items of information about a consumer that should be sought before providing advice about a general insurance policy. • 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 used to detail the reasons underlying any advice or information given to the consumer regarding a general insurance policy.

You have been asked by your manager to write a 300-word article for the *Irish Broker* on 'Building trust through communication is the key to providing suitable recommendations'

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 focus on the role of good communication in gathering information from the consumer and also in providing them with information about your policy recommendations. It should include practical examples of how communication and transparency build trust and leads to better advice for consumers.

Topic 7: The claims process

This case study is based on the learning outcomes for CIP-03 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 this process.

Locate a file for a settled claim under any type of personal general l 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 answer to this case study should:

- be in your own words
- be approximately 600 - 900 words in length
- based on the information in the claim file
- illustrate a comprehensive understanding of the claims process and the roles of the various parties involved
- not include any personal details about the member/policyholder or other people.

The Insurance Institute

Appendix 1:

Case Study Marking Form

The Insurance Institute

CASE STUDY MARKING FORM

Case Study No.

Submission Date:

Please ensure to complete all boxes as required.

Topic No. Topic Title Insurance Module:

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: ____