



The
Insurance
Institute

CIP-08 Practice of General Insurance

Broking

Case Studies and Guidance

CIP-08 Practice of General Insurance Broking

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

- Identify and apply the key aspects of the legal and regulatory environment within which brokers operate.
- Explain the role of the broker in meeting clients' needs and the process of negotiation undertaken in the placing of insurance contracts.
- Outline the criteria used by brokers in insurer selection.
- Describe the role of the broker in the design and operation of insurance programmes and in the claims negotiation, collection and payment process.
- Explain the range of services available from insurance brokers and their benefits to clients.

The CIP-08 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.

Apprentices and supervisors should note that the CIP-08 case studies are pitched at a higher level than the APA modules, requiring broader research and greater use of initiative. This reflects the more advanced nature of the material and the stage of the apprentices' experience.

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-08 are:

CIP-08: Semester 5	
	Submission deadline
1	9 th February 2026
2	23 rd February 2026
3	01stMarch 2026
4	22nd 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-08 case studies.

Topic & Textbook chapter		Resources
1	Broking relationships (Chapter 1)	PowerPoint presentation to recruits on: <ul style="list-style-type: none">• the firm and its main areas of business.• the broking relationship.
2	Regulatory environment (Chapter 2)	Ted-talk on ethics, consumer protection and complaint handling.
3	Negotiating and placing a risk (Chapter 3) and Selecting an insurance provider (Chapter 4).	Report for Senior Management on the design, placing, negotiation and communication stages of the broking process against the backdrop of the insurance market cycle. Discussion with colleagues and online research required.

4	Ongoing customer service and management (Chapter 5)	Fact file summarising a broker's post-placement and claims activities for provision to junior members of staff.
5	Programme Design and operation – large risks (Chapter 6) and Other services (Chapter 7)	Client briefing on programme design and risk management.
6	Module overview case study	Blog article the end-to-end role of an insurance broker. Discussion with colleagues and online research required.

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. 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.
- If a policy information or documents are sourced online, they should be from Irish sources.

5. A reminder about copying and plagiarism

AI Usage in Assignments: The presentation of another person's material, concepts, or arguments, or the use of content extracted from any Artificial Intelligence (AI) software, whether published or unpublished, as one's own without appropriate attribution, is a serious breach of assessment regulations 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.

IF YOU ARE AN APPRENTICE WHO WILL STRUGGLE TO GET CASE FILES, PLEASE REACH OUT TO YOUR LECTURER AND ASSISTANCE WILL BE OFFERED

Topic 1: Broking relationships

This case study is based on the learning outcomes for CIP-08 Chapter 1 (**Broking relationships**).

Chapter 1 learning outcomes

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

- Describe the categories of insurance intermediaries operating in the Irish insurance market.
- Outline the role of the broker, the services they provide and the benefits to clients and insurers.
- Demonstrate how the agent–principal relationship operates within the various agency arrangements and the broking distribution channel.
- Describe the types and content of agreements between brokers and clients, and brokers and insurers.

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

The broking firm

Present information on the broking firm you work for (or a firm that you know) in terms of:

- How many employees does the firm have?
- How many directors are there?
- Do the directors in the business?
- Does the firm have other branches in Ireland?
- Is it an Irish-owned firm, or part of an international group?
- What are the main areas of business?
- Which area is the most significant in terms of the income that it generates?
- What is the approximate split of income between Commercial lines and Personal Lines? How does this compare with 5 years ago?
- Is there a strategic plan to develop any particular areas of business?
- Are there any schemes where the firm has delegated underwriting authority from an insurer?
- Does the firm place business with any MGAs? If so, name the MGAs.
- Is the firm growing, staying the same size or getting smaller?
- What makes the firm different to its main competitors?

- What types of marketing or advertising are used? Which method seems to be the most effective?
- Other relevant information.

(10 – 15 slides)

The role of a broker

Present information on:

- The role of a broker in facilitating the relationship between clients and insurers.
- The services brokers provide to clients (e.g., advice, risk identification, claims advocacy) and insurers (e.g., product distribution, administrative support).
- The dual role of a broker as an agent and a principal at different stages of the insurance process, providing specific examples of each role.
- The benefits brokers offer to both clients and insurers.
- How brokers ensure compliance with regulations.

(10 slides)

Guidance notes

Both parts of this case study involve research and fact-finding. Then this information is to be compiled into a PowerPoint presentation designed to train the broking firm's recruits.

There are no sample answers and no 'right or wrong' answers. The best answers are those that demonstrate that you have thought about the task, carried out the required research, and presented the information appropriately to the target audience.

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 2: Supervision and consumer protection

This case study is based on the learning outcomes for CIP-08 Chapter 2 **Supervision and Consumer Protection**

Chapter 2 learning outcomes

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

- Explain how the Central Bank supervises the intermediary sector.
- Outline the role intermediaries play in consumer protection.
- Explain the scope and objective of the Insurance Distribution Regulations 2018.
- Explain the importance of ethics for intermediaries and its relationship with organisation culture and regulation.

Your firm is holding a series of TedTalk-style workshops to help staff with their continuing professional development. You have been asked to talk on **ALL** the following topics:

- Upholding ethics in insurance: managing conflicts of interest as a broker.
- Handling complaints the right way: broker obligations under the Consumer Protection Code
- Supervision in action: how the Central Bank of Ireland regulates insurance intermediaries.

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. The talk must be both focused, engaging and address the three topics. The script may run from 800-1000 words depending on the level of detail provided.

Guidance notes

This case study requires apprentices to examine a number of aspects of conduct risk in terms of a broker's behaviour and practices. There is a lot of information and discussion about these topics on websites. It would be useful to discuss these with your supervisor and colleagues to get their perspectives and benefit from their experience.

Answers should be in your own words and in the specified format. Make sure that you cover all the points mentioned in the questions.

Topic 3: Negotiating and placing a risk and selecting an insurance provider

This case study is based on the learning outcomes for CIP-08 Chapter 3 (**Negotiating and Placing a Risk**) and Chapter 4 (**Selecting an Insurance Provider**).

Chapter 3 learning outcomes

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

- Explain the methods by which brokers capture underwriting information for insurers.
- Describe the responsibilities imposed on the parties to the insurance contract by the duty of disclosure.
- Outline the information that regulation requires a broker to provide to the client at this stage of the insurance process.
- Discuss the principles and objectives of good submission drafting, outline the factors relevant to negotiating terms and the action to be taken in the case of declined proposals.
- Describe good practice in the confirmation of terms to clients, including information on the contract.
- Explain the various sources of brokers' income.

Chapter 4 learning outcomes

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

- Describe the features of the insurance market cycle and its impact on brokers and their selection of insurers.
- Outline the types of insurance provider with whom a broker can choose to place a risk.
- Explain the main factors a broker takes into account when selecting an insurance provider.
- Explain the importance of insurer security and the impact of an insurer's failure or withdrawal from the market.

You have been asked to write a report for Senior Management, outlining some of the challenges faced during the insurance placement process. In your report, **MAKE SURE TO** address the following topics:

1. **Insurance market cycle:**

- Define the hard and soft market phases and their impact on underwriting appetite, pricing, and coverage terms.
- How do brokers adapt their strategies to navigate these cycles effectively?

2. **Designing the Insurance Programme:**

- What specific challenges does a hard market create when designing a programme for a client with diverse exposures?
- How can brokers prioritise risk areas to ensure critical coverage is maintained without exceeding the client's budget?

3. **Selecting an insurance provider:**

- What factors should the broker consider when evaluating insurance providers, particularly during a hard market? (e.g. financial stability, claims handling, and specialisation).
- How can brokers ensure the selected insurer aligns with the client's specific needs?

4. **Negotiating terms:**

- What strategies can brokers use to negotiate favourable terms despite the constraints of a hard market?
- How can leveraging relationships with insurers and presenting comprehensive risk submissions improve outcomes?

5. **Communication with clients:**

- How can open communication be maintained with the client throughout the process, ensuring they understand market constraints and the value of the broker's efforts in securing the best possible insurance programme?

Guidance notes

This case study requires you to reflect on the material in CIP-08 Chapters 3 and 4. It spans the design, placing, negotiation and communication stages of the broking process against the backdrop of the insurance market cycle. While it should be possible to answer some of the questions from CIP-08, you will likely need to ask colleagues about their experiences and undertake online research in industry publications. Your answer must not include any personal details about any policyholder or the risk. The word count will be in the region of 800-1000 words.

Topic 4: Ongoing customer service and management

This case study is based on the learning outcomes for CIP-08 Chapter 5 (**Ongoing customer service and management**).

Chapter 5 learning outcomes

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

- Demonstrate the broker's responsibilities with regard to client relationship management, post-placement activity, mid-term administration, errors, complaints and data protection.
- Describe the role of the broker in relation to claims.

You have been asked to compile two fact files that are to be used to brief junior members of staff. Research the questions below and compile the fact files.

Fact file 1: post-placement broker activities

Think about how your broking firm operates with regard to its post-placement activities and practices.

Provide information on the following questions.

1. What are the main post-placement activities a broker must undertake?
2. Name two key administrative tasks a broker performs after policy placement.
3. Why is maintaining accurate client records important for a broker?
4. How should a broker handle errors in policy documentation?
5. What is a broker's role in monitoring policy renewals?
6. Name two ways in which a broker can proactively minimise complaints from clients.
7. What are a broker's responsibilities under GDPR when handling client data?
8. How can a broker ensure compliance with data protection regulations?
9. Why is timely communication with clients critical for post-placement activities?
10. What risks does a broker face if post-placement responsibilities are not handled properly?

Fact file 2: broker claims activities

Think about how your broking firm operates with regard to the claims process. Provide information on the following questions.

1. What is a broker's primary role in the claims process?
2. How can a broker assist clients in submitting claims documentation?
3. Name one example of how a broker can advocate for clients during claims disputes.
4. Why is it important for a broker to communicate regularly with clients during the claims process?
5. What steps should a broker take to ensure timely claims settlement?
6. How can a broker provide support to insurers during the claims investigation?
7. Why is managing client expectations critical during the claims process?
8. How does a broker help reduce the likelihood of claims being declined?
9. What role does a broker play in explaining policy terms and exclusions during a claim?
10. What are the potential consequences of poor claims handling by a broker?

Guidance notes

This case study question requires you to research a broker's post-placement and claims activities. The task is then to explain this information in a way that a junior member of staff would understand. If the fact file is not appropriate for this target audience, you will not pass this assignment. Consider the language and terminology used.

You can present this report as continuous text (paragraphs) or in a table format. Use full sentences, rather than bullet points. The word count is approximately 1,000 words.

While it should be possible to answer some of the questions from reading the file, it is likely that you will need to ask your colleagues about other points.

Your answer must not include any personal details about the policyholder, the risk or other people.

Topic 5: Programme Design and operation and other services

This case study is based on the learning outcomes for CIP-08 Chapter 6 (**Programme Design and operation – large risks**) and Chapter 7 (**Other services**).

Chapter 6 learning outcomes

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

- Discuss the factors that impact on the design of an insurance programme and the elements that can form part of an insurance programme.
- Discuss the features, formats, advantages and disadvantages of global insurance programmes.

Chapter 7 learning outcomes

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

- Outline the risk management process, particularly risk financing and risk-transfer options and the role of the broker in this process.
- Describe the specialist risk consultancy services offered by corporate brokers.

Draft briefing document for your colleagues to bring them up to date on your suggested approach to these two client cases.

Client case 1

A multinational manufacturing company has approached our corporate broking firm with a request to design a comprehensive insurance programme. The client operates in multiple countries with varying legal requirements and faces unique risks, including product liability, supply chain disruptions, and cyber threats.

Discuss the factors that our firm should consider when designing the insurance programme, including:

- Identifying and assessing the client's specific risks.
- Tailoring coverage to meet diverse regulatory requirements across jurisdictions.
- Determining the appropriate combination of policies (e.g., property, liability, cyber).
- Balancing cost considerations with adequate coverage levels.

Conclude with an explanation of how our broking firm should communicate the programme's benefits and limitations to the client, ensuring transparency and alignment with the client's risk management objectives.

(approximately 500-600 words)

Client case 2

A mid-sized construction company requests assistance from our broking firm to improve its risk management process following repeated incidents on-site, leading to higher premiums and claims disputes.

Outline the key stages of the risk management process and our broking firm's role in each stage:

- Risk identification and analysis, including tools the broker might use (e.g., risk surveys, claims history reviews).
- Risk control measures and how the broker advises on implementing these effectively.
- Risk financing and transfer options, with examples of policies that may be suitable for the client's needs.

Conclude by discussing how our broking firm's involvement can help reduce claims frequency and demonstrate proactive risk management to insurers, potentially lowering premiums.

(approximately 500-600 words)

Guidance notes

These two client cases require you to find out about the broking firm's services in relation to insurance programme design and risk management. Once this research is done, you need to clearly present their findings and recommendations for communication to their colleagues.

While it should be possible to answer some of the questions from reading the file, it is likely that you will need to ask your colleagues about other points.

Topic 6: Module overview case study

This case study is based on the learning outcomes for the full CIP-08 module and must be completed by all apprentices.

Write a 500-word blog based on one of the following titles for the Insurance Ireland website:

- Demystifying the broker's role: from client advocacy to claims resolution
- More than a middleman: the strategic role of insurance brokers today
- How brokers add value: legal duties, market placement & claims support
- From compliance to claims: the full spectrum of modern broking

Your answer should focus on the blog title and demonstrate a thorough and reflective understanding of the role of the insurance broker. Writing this blog will require an understanding of CIP-08's content but also should also incorporate evidence of discussions with experienced colleagues and online research.



Appendix 1:

Case Study Marking Form



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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 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: _____