



The
**Insurance
Institute**



Ollscoil
Teicneolaíochta
an Atlantaigh

Atlantic
Technological
University

Assessment Regulations 2024/2025 Higher Diploma in Insurance Management (MDI)

November 2024

Assessment Regulations 2024/2025

Assessments are conducted in accordance with the Academic Regulations of Atlantic Technological University (ATU) as adapted by the Insurance Institute.

Students should be aware that in certain circumstances, updates to these Assessment Regulations may have to be made during the course of a semester from a quality assurance perspective. Any such updates will be solely at the discretion of the Institute and students will be notified of any relevant changes.

Table of Contents

1 Registering for modules.....	2
2 Assignment submissions, resubmissions and repeat registrations.....	3
3 Extenuating circumstances (for late submissions, illness during an exam and deferrals)	3
4 Examination Timetable	4
5 Candidates requiring reasonable accommodations	4
6 Online proctored examinations	5
7 Wi-Fi / Internet Issues during online examinations	6
8 Infringements during online examinations.....	7
9 Academic malpractice and academic integrity	8
10 Disciplinary process.....	9
11 Communication of results.....	11
12 Assessment Re-checks, Reviews and Appeals	12
13 Key Terms & Applicable Fees.....	14

Please note: Sections 4 and 6 - 8 are only applicable to modules that are assessed via an examination component.

The Insurance Institute Higher Diploma Assessment Regulations 2024/2025

These Regulations apply to all modules of the Higher Diploma in Insurance Management (MDI) programme. A number of modules are assessed via mixed assessment (coursework and MCQ examination) and others via coursework only. In referencing these Regulations, candidates should refer to the sections that are applicable to the method of assessment relevant to their chosen module.

In adhering to these Regulations, you are making a commitment to uphold Academic Integrity. These principles align with our Code of Ethics & Conduct, which is available here:

<https://www.iii.ie/Code-of-Ethics> and ATU's Academic Integrity policy, which is available here: <https://www.atu.ie/sites/default/files/2024-04/aqae022-academic-integrity-policy.pdf>.

These principles are also actively promoted by the National Academic Integrity Network (NAIN). You can find more information on NAIN here: <https://www.qqi.ie/what-we-do/engagement-insights-and-knowledge-sharing/national-academic-integrity-network>

1 Registering for modules

a) A candidate must fulfil all of the following requirements in order to be eligible to register for modules in each academic year. The candidate must:

- be properly registered as a member of The Insurance Institute,
- have no outstanding fees or debts of any kind due to the Insurance Institute (the Institute) or ATU,
- have access to a PC or laptop (no other devices are permitted) with a functioning camera and microphone, working speakers and 4GB of RAM and a reliable internet connection (minimum 2 Mbps) in instances where an examination is only offered online,
- have satisfactorily met any entry requirements to the programme, as stipulated by ATU.

b) Candidates will be registered for the module on submission of the appropriately completed application and the relevant fee by the date specified for registration. The Institute does not accept any responsibility for any communications sent or received through the postal system. It is the responsibility of every candidate to ensure that they are registered for the module, including, where necessary, repeat registrations, by the relevant deadline date.

c) Candidates registering for a module should note that the module will be set and assessed in English. Candidates whose first language is other than English should ensure that their standard of English is such that they are comfortable being assessed no differently to candidates whose first language is English. Lack of fluency/literacy in English cannot be submitted later as grounds for Review/Appeal of a result.

d) The Institute facilitates candidates whose first language is other than English by allowing the use of foreign language to English dictionaries in the examinations. This is permitted provided the candidate has applied for and has been granted permission by the Institute to do so. Where approval has been granted to a candidate to use a specified dictionary, the dictionary must be shown to the TestReach supervisor (invigilator) prior to the commencement of the examination, as part of the on-boarding process.

e) All registrations are made in accordance with the rules and regulations stated in these Assessment Regulations, any associated course materials and on the Institute's website.

f) Candidates are only permitted to re-register for the module in full on three occasions after the first unsuccessful attempt, i.e. after all permitted resubmission opportunities have been used (reference section 2 below).

2 Assignment submissions, resubmissions and repeat registrations

a) The timetable for the submission of any required assignment(s) is published in the Module Handbook and on candidates' Connect account. It is the responsibility of each candidate to ensure when registering that they are in a position to adhere to these deadlines.

b) Candidates may only submit a late assignment following the completion and granting of a valid extenuating circumstance form (see section 3 below) and upon payment of the applicable fee.

c) Candidates who fail to successfully pass an assignment may submit a resubmission on **two** separate occasions upon payment of the applicable fee(s).

A resubmission gives candidates the opportunity to reflect on the feedback received on their original assignment and make the edits that are required to bring the assignment to a pass standard. Typically, candidates will be provided a window of two weeks to submit their amended assignment.

Candidates who fail to submit an assignment by the published submission date, without submitting a valid extenuating circumstance (see section 3 below), will be deemed to have failed that assignment and used one of their three available submission attempts. These candidates will still have a further two (re)submission attempts remaining, subject to payment of the applicable fee(s).

d) For modules MDI-07/08/09, which are assessed via three pieces of coursework, candidates who fail to successfully submit and/or pass the three assignment(s) (inclusive of two resubmissions per assignment) will be deemed to have failed the module.

These candidates must register to repeat the module in full. They must pay the appropriate repeat registration fee and complete all assessments to successfully pass the module, i.e. any assignments passed in a previous term cannot be carried forward to the repeat term.

e) For modules MDI-01/02/04/05/06, which are assessed via mixed assessment (coursework assignment and MCQ exam), candidates who fail to successfully submit and/or pass the assignment (inclusive of two resubmissions) and sit/pass the MCQ exam (inclusive of two permitted repeat attempts) will be deemed to have failed the module.

These candidates must register to repeat the module in full. They must pay the appropriate repeat registration fee and complete all assessments to successfully pass the module, i.e. any assignment or MCQ exam passed in a previous term cannot be carried forward to the repeat term.

3 Extenuating circumstances (for late submissions, illness during an exam and deferrals)

a) Candidates who fail to submit an assignment within the published timeframes or attend a scheduled examination will be awarded a result of fail in the assessment. However, candidates with a valid extenuating circumstance may be granted a late submission of an assignment or repeat examination sitting, upon payment of the relevant fee. In these cases, candidates will not be treated as failing the assessment and any assignment late submission will be treated as an original submission.

b) If a candidate is unable to submit an assignment within the published timeframes or attend a scheduled examination and wishes to claim that this is on the grounds of extenuating circumstances (e.g. illness, bereavement, victim of crime, or any other valid grounds), a written explanation must be received by the Institute within **10 working days** after the examination or assignment submission date has passed.

If this is due to the candidate's illness, candidates must also submit a medical certificate. Medical Certificates must be **originals** (scanned/PDF submissions of originals are acceptable), must cover the relevant period of assessment, and must identify that the candidate was affected by illness or injury that prevented them from being able to attend the examination or submit an assignment within the published timeframes. Evidence should be provided to support other types of extenuating circumstances.

They must cover the exam date or relevant period of assessment and must identify that the candidate was affected by illness, injury or circumstances that prevented them from being able to sit the exam. The Institute reserves the right to verify the details of medical certificates submitted.

c) Where an examination takes place as an online proctored exam, a distressed or ill candidate should liaise with their supervisor for assistance. These instances will be dealt with on a case-by-case basis, focused on the health and safety of the candidate at all times. The supervisor may consult with the Institute as necessary to ensure an equitable outcome for the candidate. The supervisor may, following consultation with the Institute, if deemed necessary, give a time extension to such a candidate at the end of the examination equal to the period of absence.

d) In instances where a candidate has decided to continue with an examination or is sitting an examination while unwell, they cannot subsequently cite this illness as an extenuating circumstance in regard to the grading of the assessment.

However, should any such candidate wish, they may request for this to be considered by the next available Examination Board. Such candidates should bring this to the attention of the Institute within **10 working days** after the date of the examination. The Institute shall notify the Examination Board who may decide to take such circumstances into account with respect to that candidate. In these instances, the board may consider if the circumstances warrant a free re-sit into the next available sitting of the examination for the candidate.

e) In certain cases, candidates may need to defer their entire studies to the next available term. This can be considered on a case-by-case basis, upon submission of valid grounds and the payment of the applicable fee.

All extenuating circumstance requests will be considered and dealt with in the strictest of confidence.

f) Candidates presenting with extenuating circumstances, particularly medical certificates, for consecutive assessments and/or terms may be contacted by the Institute to discuss their case and circumstances. Their case may also be referred to a relevant ATU Examination Board for further consideration.

4 Examination Timetable

a) The examination timetable for each term is published on the Institute website. It is the responsibility of each candidate to ensure when registering for modules assessed via an MCQ examination, that the modules being selected do not clash on the exam timetable. If clashes do exist, the candidate must re-register to do the clashing exams of their choice at the next available sitting and pay the appropriate re-registration fee.

5 Candidates requiring reasonable accommodations

The Institute is committed to ensuring, as far as possible and within the framework of current legislative requirements, that candidates with disabilities have equality of access to and participation in all assessment procedures. Candidates with disabilities will be enabled to demonstrate their knowledge and competency on an equal footing with their peers.

Reasonable accommodations are defined as those actions that enable candidates to demonstrate their true knowledge and ability in assessments without changing the demands of the assessment. The intention behind the provision of such accommodations is to alleviate a substantial disadvantage without affecting the integrity of the assessment. The granting of reasonable accommodations is not intended to put the integrity or status of the assessment at risk, and is designed to ensure fairness to all candidates.

The following arrangements (briefly described below) are possible for candidates with specific conditions/disabilities who notify The Institute of their requirements upon applying for each module assessed via MCQ examination:

- i. Alternative examination arrangements.
- ii. Extra time.
- iii. Off coloured canvas.
- iv. Use a reader, a scribe or assistive technology.

a) Where candidates wish to avail of these supports, they are required to notify the Insurance Institute **upon applying for their first module** so as to facilitate the provision of the required supports. Applications for such supports must be made in writing and be accompanied by a supporting medical or educational psychologist's report. Contact memberservices@iii.ie for further information or with any queries.

b) Similar facilities can be made available to candidates who have particular requirements because of an accident, illness, medical condition or pregnancy. Facilities will not be made available to candidates suffering from exam stress or anxiety unless the request is accompanied by an educational psychologist's report.

c) Other than in exceptional circumstances, such as religious grounds, all candidates approved for reasonable accommodations sit examinations at the same date and time as other candidates in the particular module, but additional time to complete the examination may be granted.

6 Online proctored examinations

a) Candidates are expected to have the required technology and environment in order to sit an examination and to test that it is all in working order in advance of the examination sitting. Candidate must have access to a PC or laptop (no other devices are permitted) with a functioning camera and microphone, working speakers and 4GB of RAM and a reliable internet connection (minimum 2 Mbps).

b) Candidates are required to register with the online examinations provider (TestReach) and book their examination time slot, at least 5 working days in advance of the scheduled exam. If candidates try to book their exam after this time, they will be unable to do so and will be required to pay any applicable re-registration fees to sit the exam at the next available opportunity. As part of the registration process candidates will need to download the TestReach app to their computer.

c) Candidates will be asked to login at least 15 minutes in advance of their allocated timeslot.

d) Candidates may be permitted to login to their exam up to 30 minutes after their allocated time, at the discretion of the Institute. However, if candidates attempt to login any time after this, the exam will no longer be available and the candidate will be marked absent from the exam. The candidate will need to re-register for the next available sitting, paying the associated fees.

e) Candidates should ensure they chose a suitable location to sit their examination. It should be in a quiet, well lit room with no distractions for the duration of the exam. Candidates must take their examination on a flat surface, i.e., such as a desk or table with appropriate seating. For example, a candidate cannot take their exam while sitting on a couch or a bed with a device on their lap or in any other unsuitable settings. Candidates must also be suitably dressed, as if they were in their usual work environment.

- f) What is permissible for candidates to bring into the room:
- i. Valid photographic ID
 - ii. A drink of some kind
 - iii. A non-programmable calculator, please note a mobile phone or any other such 'smart' device is not permitted to be used as a calculator under any circumstances
 - iv. A pen and two pieces of blank paper for rough work, which must be shown to the TestReach supervisor (invigilator) before candidates submit their exam.
 - v. A translation dictionary (where permission for the use of this has been granted in advance from the Institute)
 - vi. Wired headphones, if required
- g) Candidates must not have a mobile/smart phone or 'wearables', such as a smartwatch or ear buds during the exam under any circumstances other than those outlined in 7 e) below. Candidates may be liable for a maximum fine of €65 for breach of this regulation. Candidates found to have actively used such a device may be liable to more serious disciplinary sanction.
- h) Once candidates login to their exam through the app, they will be connected to a supervisor who will verify their identity by viewing the candidate's photo ID. This ID must be an official document (e.g. passport) showing the exact same name as the candidate's member record with the Institute. The supervisor will then ask the candidate to scan the surroundings using their computer, turn out their pockets and show they are not wearing any prohibited items, such as smart devices or ear buds.
- i) Candidates allotted exam time will commence once the supervisor has finished their checks. Candidates will not see or hear the supervisor again for the duration of the exam, unless the candidate encounters a problem and needs to bring it to the supervisor's attention. Candidates can so do by using the 'chat' function on the screen.
- j) Candidates are asked not to exit the examination before the allocated time until they have attempted all necessary questions on the paper and are satisfied with their submission. Candidates must also show the supervisor any rough work pages completed during the examination before they exit.
- k) It is not permissible to leave the room during the examination, unless otherwise advised by the supervisor. For exams lasting less than 3 hours, toilet breaks are not allowed. Please ensure you take adequate precautions prior to your exam.

7 Wi-Fi / Internet Issues during online examinations

During the course of the exam the following will be permitted.

- a) If the TestReach system detects a loss of connectivity this will be communicated to the supervisor and candidates will be requested to restart the App. The timer will be paused and once re-connected the lost time will be added to the overall duration of the exam so that candidates have the full time allocation.
- b) It should be noted that the auto save function happens every two minutes so the loss of data would be limited in the above scenarios.
- c) If a candidate's internet / Wi-Fi drops for any reason and they need to log back in, the supervisor will allow the exam to re-commence within a 5 minute window.
- d) If a candidate attempts to re-join an exam after a break in connectivity of longer than 5 minutes, the exam cannot be restarted.
- e) The only exception to this is if the candidate has lost connectivity and has immediately (i.e. within the 5 minute window) contacted TestReach customer services team and are actively working with the team to re-establish the connection.

In these emergency situations the candidate is permitted to leave the room so phone contact can be made with the TestReach customer services team. However, upon recommencement of the exam, the candidate must ensure they do not bring the phone or any other 'smart' device back into the room.

f) In such instances a re-start after 5+ minutes may be permitted at the discretion of the Institute.

8 Infringements during online examinations

Minor Infringements

A Minor Infringement is one that is deemed a low-level exception. Minor Infringements may not compromise the test and can be rectified immediately, however all minor infringements are logged.

Examples of Minor Infringements include, but are not limited to:

- Leaning out of view of the camera.
- Blocking the computer camera.
- Commencing hand movements that could be interpreted as sign language.
- Glancing at other areas of the room that the supervisor cannot see (in this instance prior to raising an infringement the supervisor will ask you to pan the room and in particular that area to check)
- Behaving in an unsuitable manner to the supervisor.

Major Infringements

A Major Infringement is one that is deemed a high-level exception. One that may compromise the test and may need further investigation following the completion of a candidate's test.

Examples of Major Infringements include, but are not limited to:

- Accessing (or trying to access) another site / document when online.
- Referring to any material – unless certain resources are permitted.
- Not removing objects that are deemed interactive such as smart watches or other prohibited objects, such as ear buds.
- Not agreeing or responding to the validation questions asked by the supervisor.
- Leaving the test area for ANY reason without the express permission of the supervisor.
- Communication of any sort with a third party related to the content of the examination.
- Using a mobile phone in the testing area once the exam has commenced.

Infringement policy

a) In the case of both Minor and Major Infringements, the TestReach supervisor will inform the candidate that an infringement has been recorded but candidates will be permitted to complete the examination. The supervisor will log all infringements and inform the Institute after the examination has ended.

b) The Institute will review any infringements it has been notified of to determine if any suspected malpractice has occurred. If this appears to be the case, the Institute will liaise directly with the candidate as soon as practicable to notify them an issue has arisen and is being investigated.

c) The Institute further reserves the right to retrospectively deal with any potential infringement it is notified of after the completion of an examination, even if a warning has not been issued by the supervisor during the examination.

d) Any suspected issue can be pursued at any time up and until the examination results have been ratified. If an investigation is ongoing while the examination results are in the course of ratification, the Institute reserves the right to withhold the particular examination result until the investigation has been concluded.

e) In the event of the commencement of a disciplinary case, any relevant supporting documentation the Institute is supplied with to investigate a potential infringement, such as video footage or screenshots, will be shared with the candidate so all parties have an equal opportunity to prepare their case.

As outlined in Section 10 below, students taking Insurance Institute examinations are bound by the Academic Regulations and Disciplinary process of ATU.

9 Academic malpractice and academic integrity

As stated above, the Institute expects all candidates to act with academic integrity at all times when completing any assessments. This helps to ensure the Institute's qualifications are something that candidates can be proud of attaining.

Any act or omission, which adversely affects the rights of any other member of the Institute community, or which disrupts the orderly and responsible conduct of any activity, or which violates any Regulation, shall constitute as academic malpractice. Examples are included, but not limited to, those in the sections below. The rapid development of generative Artificial Intelligence models poses further challenges and the Institute's position in this regard is clarified below.

a) Academic malpractice means an attempt to benefit oneself, or another, by deceit, fraud or any other breach of the Assessment Regulations. This shall include the unauthorised use of an electronic device during an examination, impersonation and plagiarism.

b) Plagiarism, the presentation of another person's material, concepts, arguments etc., 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 these Assessment Regulations.

c) Plagiarism is defined by the act not by the intention. Where a marker considers that a candidate may be guilty of plagiarism, a comprehensive written report thereon shall be submitted to the Institute and fully investigated. All assessments are also run through anti-plagiarism software and any instances of suspected plagiarism that arise from this process will be fully investigated. The software used is capable of detecting content that has been previously published or submitted by another candidate and content that has been generated by AI. Plagiarism in any form is forbidden in all examinations and assessments.

d) To avoid issues of plagiarism arising, candidates should ensure they have complied with the following rules (adapted from our colleagues in the CII) in advance of submitting:

1. The work you submit must be your own and be in your own words.
2. Where you draw on other work, you must fully reference it – the guidelines for the module you are taking will provide guidance on referencing correctly.
3. You must not copy or amend work from another source including another person or artificial intelligence or the study text or any other supporting material without appropriate citation.
4. Your assessment must not include content which another person or artificial intelligence has dictated to you.
5. You must not work with another person or artificial intelligence to write any assessment.
6. Another person or artificial intelligence must not write your assessment for you.
7. You must not write an assessment for another person.
8. You must not provide, or provide access to, your assessment, or any part of it, including tutor/examiner feedback, to anyone other than the Institute.
9. You must not access another learner's assessment.
10. With regard to the use of AI, think of this as the work of another candidate; anything that you would be prohibited from doing with this would equally apply to the use of AI.

e) In instances where the plagiarism is felt to be unintentional and the candidate has not previously been in breach of any Assessment Regulations, the Institute will issue the candidate with an Unintentional Plagiarism letter. This will allow the candidate the opportunity to amend the assignment to rectify the issue and re-submit this for grading within a stated time period. The candidate's assignment will not be capped in this instance. Where more serious offences have occurred, the disciplinary process outlined in Section 10 below will be followed, in conjunction with ATU, as necessary.

f) In cases of impersonation, the personator and the personated shall both be deemed to be in breach of these Assessment Regulations.

g) The Institute reserves the right to call any candidate to an authenticity interview. This interview will be held with a representative of the Institute and an external contributor involved in marking the assessments. The purpose of the interview will be to establish that the candidate's work is authentic, and they can demonstrate an understanding of the learning outcomes of the module.

h) It's acknowledged that while researching and compiling assignments you may undertake joint study with colleagues. However, working with another person to write assignments is not acceptable.

Candidate answers must be their own and written in their own words. Under no circumstances should candidates allow another individual access to current or previously submitted assignment answers. This is considered as a serious breach of these Assessment Regulations and the Institute's Code of Ethics & Conduct.

Candidates taking Institute modules are also bound by the Academic Regulations of ATU. Further details relating to ATU's plagiarism policy can be [found here](#)

10 Disciplinary process

The purpose of this process is to ensure that the respondent (person being investigated) is given every opportunity to respond to the allegations against them and to provide any relevant evidence in support of their case. The Institute will endeavour to resolve all minor offences by dealing directly with the candidate. In instances of more allegedly serious breaches, the Institute will be guided by the disciplinary procedures of ATU. Further details can be [found here](#)

a) Where a potential breach of these Regulations by a candidate has been identified by the Institute, we will take steps as soon as is practicable to arrange a physical or virtual meeting with the candidate and will provide in advance details of the alleged offence.

b) The candidate may, prior to or during the meeting with the Institute, request that the matter be referred directly to ATU for adjudication.

c) Where an alleged breach of discipline appears to involve two or more candidates, such candidates may be jointly charged and heard together.

d) Where an alleged breach of discipline may, in the reasonable opinion of the Institute, constitute a criminal offence, the Institute will respond and act in accordance with law, which may include an obligation to report the suspected offence to An Garda Síochána. Any such report may be in addition to the implementation of the Disciplinary Procedure.

e) The proceedings and details of disciplinary cases are private and confidential. However, it is noted that this does not preclude the Institute communicating the decisions taken at any disciplinary hearings to individuals where it is deemed necessary for the effective administration of the process.

f) To be clear, the principles of natural justice are enshrined in these Regulations and applicable to both respondent and complainant.

g) Following the meeting or communication with the candidate, the Institute or their nominee may, following this meeting or communication:

- Dismiss the complaint with no further action.
- Conclude the process, subject to certain conditions to remedy the candidate's behaviour, such as the writing of a satisfactory letter of apology.
- Uphold the alleged breach, subject to one or more of the following sanctions.
 - i. Issue a formal caution via a letter of warning to the candidate regarding their future behaviour. The Institute or their nominee may refer to the matter should any further allegations be made against the candidate.
 - ii. Issue a grade of F (Fail) for the module in question and permit the candidate to re-register for the module at their own expense
 - iii. Impose a fine not exceeding 50% of the initial registration fee for the module being taken at the time the fine is imposed. The Institute or their nominee may also require a contribution by the candidate towards the cost of remedying, in whole, or in part, any damage or loss caused.
- Refer the matter to ATU for determination without making any decision as to guilt.
- The Institute or their nominee may defer the communication of the outcome to the candidate where a submission made by the candidate requires further investigation.
- The outcome of the preliminary hearing shall be given in writing to the candidate. The candidate shall be informed of their right to appeal a decision to ATU, the procedure for lodging an appeal and the time limit for lodging an appeal. Appeals may be lodged within **10 working days** from the date the outcome was issued to the candidate.

h) In instance where the offence is of a serious nature, or has been requested to be directly referred to ATU, the Institute or their nominee shall prepare a summary containing particulars of the alleged offence and shall forward the summary to ATU. The candidate will also be informed of this.

i) ATU will investigate the matter fully in conjunction with any relevant staff from the Institute following the procedures [set out here](#)

j) Where a candidate is found guilty of the offence or offences charged, ATU and the Institute are empowered to impose any of the following penalties, either separately or in combination:

- i. a reprimand and a note on the candidate's record
- ii. in the case of an offence of plagiarism or of copying, cheating or other offence in connection with the submission of an assignment, exclusion from the module in question and deprivation from any benefits connected therewith, in part or in total, and/or from the academic course being followed by the candidate or any part of it
- iii. debarring from examinations or assessments for a specified period
- iv. a fine not exceeding €1,000
- v. an order for the reparation of any damage or loss caused, either to the Institute or to any of its members of staff, or candidates, or members of the public
- vi. deprivation of an award of the HDip, prize or any other academic award
- vii. suspension from the Institute for a stated period, or until such time as any requirements laid down by the Institute such as payment of a fine or the restitution of damage or loss are fulfilled
- viii. exclusion from specific Institute activities
- ix. expulsion from the Institute
- x. a suspended sentence from any of the potential sanctions above.

ATU may in exceptional cases, having regard to all the circumstances of the case, decide not to impose any penalty.

k) The determination of ATU in every case brought before it, shall be given in writing, and a copy thereof forwarded in due course to the candidate concerned or the candidate's duly appointed representative. The candidate should be informed of the right to appeal, the procedure for lodging an appeal and the time limit for lodging an appeal.

l) An Appeal may be made to the Institute within **10 working days** from the date of issue of the decision and the appellant shall submit in writing the grounds for appeal. The date of issue of the said decision shall be the date on which the decision is emailed and posted (by registered post to the candidate's address), or handed to the candidate.

m) The Disciplinary Appeal Committee may:

- allow the appeal
- decrease or increase the penalty, or vary the nature of the penalty
- reject the appeal

n) The determination of the Disciplinary Appeal Committee shall be given in writing and a copy thereof forwarded to the candidate concerned by registered post or email to the candidate's last known address.

11 Communication of results

a) Institute modules are assessed using marks; modules are graded as Pass/Fail. For modules containing more than a single assessment component, all components must be successfully passed for a Pass grade to be awarded. Programme awards are on a Pass/Fail basis, once all modules are passed/exempted the award is granted without any classification.

The Institute has a strict system of checks, which ensures that all assessments are properly marked and quality assured. Quality assurance processes are in place to ensure that marking is accurate and consistent and that assessment standards are maintained over time. Markers are selected for their relevant and up to date knowledge and experience and have been specifically trained to mark assessments in accordance with carefully laid down criteria.

Marks are not withheld for bad spelling, however poor grammar could influence the mark allocated to coherent structure for modules MDI-07/08/09.

b) Before all results are released they must be presented and approved to an appropriate Examination Board with ATU. These exam boards are conducted in accordance with ATU's applicable regulations.

c) Results will be published securely via the Insurance Institute website and Transcripts of Ratified Results shall be published securely on each candidate's member record. A communication will be sent to candidates informing them that their results are available.

d) Consequential awards shall be formally communicated to candidates after ratification of the results by ATU.

e) In order to preserve confidentiality, results shall not be disclosed by post, email, fax, telephone or to personal callers to the offices of the Institute.

f) Before a candidate's results can be ratified, and before an award can be issued to a candidate, a candidate must fulfil all of the following requirements. The candidate must:

- be properly registered,
- have no outstanding fees or debts of any kind due to the Institute or ATU.
- have satisfactorily completed all programme requirements as stipulated by the Examination Board.

g) After results have been issued, candidate's assessments will only be retained by the Institute for the period during which an appeal may be lodged plus one month, or if an appeal is lodged, for a month after the end of the appeal process. However any assignments completed by candidates will also be uploaded onto Turnitin anti-plagiarism software and securely stored on Turnitin's database for comparative purposes.

12 Assessment Re-checks, Reviews and Appeals

The regulations below have been adapted from ATU's relevant procedure in this area.

Further details can be [found here](#)

Access to MCQ responses is not allowed as it would not be helpful to a candidate without access to the Examination Paper (which is prohibited as its release would damage the integrity of future examinations). However these candidates are issued with an individual feedback report to assist the candidate to understand the grade received and obtain valuable feedback for future performance.

12.1 Examination Re-checks (applicable to MCQ exams only)

a) Definition of a Re-check

To recheck the examination materials shall mean to verify that:

- the correct candidate number has been assigned to the candidate's examination responses,
- all examination responses have been marked, and
- these marks have been entered and combined accurately in arriving at the final examination result.

b) Procedures to be followed to request a Re-check

- i. A written request for a Re-check must be received by the Institute not later than **10 working days** after the date on which the examination results are first published. If a candidate has re-registered for the module and the Re-check results in an upward revision of their grade from Fail to Pass, the Institute will refund the re-registration fee to the candidate.
- ii. The Institute will charge a fee for a Re-check of each examination paper. In the event of the Re-check resulting in an upward revision of grade, this fee is refundable.

c) The outcomes of all Re-checks which result in a change to a grade must be notified to ATU to make the required change in the student record system.

12.2 Post-results review (Review) of marking (applicable to coursework assignments only)

A Review means the reconsideration in detail of all or part of the candidate's assessment material by a new marker. The marker will provide a detailed report on the candidate's script indicating, by subpart of each question, where the candidate lost marks in relation to the marking scheme.

The service is only available to candidates whose result is a fail in any assignment. Only one review per assignment is allowed.

Requests for a post-results review of marking should be made to Member Services within **10 working days** of the notification of the candidate's result.

This review service will include:

- A review of the original marking
- Where the review does not result in a pass, a report on areas for improvement will be sent

A fee is payable and is refundable if the review results in an uplift to a pass grade.

a) The grounds for a Review

- i. Before a Review is initiated, a detailed written submission must be received from the candidate.
- ii. The submission must identify the element or elements of the assessment on which the Review is sought. It must also specify the grounds on which the Review is sought and must contain all information that the candidate wishes to have taken into account in the Review.
- iii. An application for a Review will only be considered if it is based on one of the following grounds:
 - (a) The Examination Regulations have not been properly implemented.
 - (b) The Examination Regulations do not adequately cover the candidate's case.

- (c) The candidate had not notified the Insurance Institute of extenuating circumstances prior to or during the course of an examination, and this was not considered at the Examination Board (the candidate must supply suitable evidence).
- (d) There was a substantial error of judgement on the part of the Examiners with the result that the assessment given was totally at variance with previous assessments and performance levels.
- (e) There was a material administrative error or a material irregularity in assessment procedures which made a real and substantial difference to the candidate's result.

b) Procedures to be followed to request a Review

- i. A written request for a Review must be received by the Institute, not later than **10 working days** after the date on which the results are first published by the Institute. The term 'published' will mean the date the results have been posted to the candidate's member area.
- ii. The Institute will charge a fee for a Review. In the event of a Review resulting in an upward revision of grade, this fee is refundable.
- iii. The Review submission shall be considered by the Assessment/QA Manager, the Education Development Specialist with responsibility for that module or if necessary, the Assessor.
- iv. In the event of a Review submission being declined, the candidate shall have the right, to appeal this to ATU.

c) The outcomes of all Reviews which result in a change to a grade must be notified to ATU to make the required change in the student record system.

d) The outcome of a Re-check or a Review can be appealed in accordance with the Academic Regulations of ATU.

Further details on the appeals process can be [found here](#)

13 Key Terms & Applicable Fees

Term	Explanation
<i>Registration</i>	Period of booking a place on a module, typically 6 weeks before the start of term.
<i>Semester</i>	Duration of module, MDI 07/08/09 is 21 weeks to completion of coursework and submission of assignments. All other modules are 18 weeks duration.
<i>Submission</i>	Assignment uploaded to Connect via dedicated form in "My Examinations".
<i>Extenuating circumstance</i>	An unforeseen event that impacts on the candidate's ability to submit their assignment by the stated deadline/or sit an examination. The circumstances under which such an application is made should be based on extenuating situations (e.g. illness, bereavement or any other valid grounds). Applications must be made along with all relevant supporting documentation.
<i>Fail</i>	An assessment that achieves less than minimum pass mark required.
<i>Coursework re-submission</i>	Assignment that needs to be submitted for a 2nd/3rd time due to not achieving minimum pass mark (i.e. less than 50%) or failure to adhere to the deadline for reasons that are not deemed extenuating.
<i>MCQ re-sit</i>	MCQ examination that needs to be re-sat for a 2nd/3rd time due to not achieving minimum pass mark (i.e. less than 65%) or failure to attend the original sitting for reasons that are not deemed extenuating.
<i>Deferral</i>	A postponement of the candidate's participation on the full module until the next scheduled semester.
<i>Withheld</i>	Result is not being released to candidate/employer due to a disciplinary issue with the assignment.
<i>Re-registration</i>	For Diploma level modules assessed via mixed assessment, if the candidate has had 3 unsuccessful attempts (including failures to attend/submit that are not deemed extenuating) at the assignment and/or MCQ exam, they are required to re-register for the entire module again and complete the two assessment components. For MDI-07/08/09 if the candidate has had 3 unsuccessful attempts (including failures to attend/submit that are not deemed extenuating) at any one, or more assignments, they are required to re-register for the entire module again and complete each of the 3 assignment components.
<i>Re-check</i>	To recheck the examination materials shall mean to verify that: the correct candidate number has been assigned to the candidate's examination materials, all sections of the examination materials have been marked, and these marks have been entered and combined accurately in arriving at the final examination result.
<i>Review</i>	A Review means the reconsideration in detail of all or part of the existing assessment material by a new marker. The marker will provide a detailed report on the candidate's script indicating, by subpart of each question, where the candidate lost marks in relation to the marking scheme.

Full details on all applicable fees are [available here](#)