



The
Insurance
Institute

Coursework Assessment Regulations 2019

Management Diploma in Insurance (MDI)



May 2019

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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,
- have no outstanding fees or debts of any kind due to The Insurance Institute (the Institute),
- have satisfactorily met any entry requirements to the programme, as stipulated by the Institute.

b) Candidates will be registered for the module on receipt of the appropriate form duly completed 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 will not be admitted later as grounds for Review/Appeal of a result.

d) All registrations are made in accordance with the rules and regulations stated in these Coursework Assessment Regulations (Regulations), any associated course materials and in the Institute's prospectus.

2 Submissions, Resubmissions and repeat registrations

a) The timetable for the submission of each assignment is published in the Module Handbook and on candidates Connect accounts. 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 an assignment late following submission and granting of a valid extenuating circumstance (see section 3 below) and upon payment of the applicable fee.

c) Candidates who fail to successfully submit and/or pass a single assignment without submitting a valid extenuating circumstance (see section 3 below) may purchase 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.

d) Candidates who fail to successfully submit and/or pass all three assignments (inclusive of two resubmissions per assignment) can register to repeat the module upon the release of a new set of assignments for the module. A new set of assignments will be released every July and will be valid for two semesters.

Candidates must pay the appropriate repeat registration fee and complete all three assignments to successfully pass the module, i.e. any assignments passed in a previous term cannot be carried forward to the repeat term.

3 Extenuating Circumstances (for late submissions and deferrals)

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

b) If a candidate is unable to submit an assignment within the published timeframes and wishes to claim that this is on the grounds of extenuating circumstances (e.g. illness, bereavement or any other valid grounds), a detailed written explanation must be received by the Institute within **5 working days** after the submission date.

If this is due to the candidate's illness, candidates must also submit a medical certificate. Medical Certificates must be **originals** (fax, scanned or photocopies will not be accepted), 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 submit an assignment within the published timeframes. The Institute reserves the right to verify the details of medical certificates submitted.

If this is due to other valid grounds, such as bereavement, the candidate must also submit suitable supporting evidence.

c) 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 on a case by case basis and dealt with in the strictest of confidence.

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

4 Special Case Candidates

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

Where candidates wish to avail of any support, they are required to notify The Institute **upon applying for a 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.

5 Plagiarism and collaboration

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 a breach of discipline. Examples are included, but not limited to, those in the sections below.

a) Cheating means an attempt to benefit oneself, or another, by deceit, fraud or other breach of these Regulations. This shall include collusion, impersonation and plagiarism. Plagiarism, the presentation of another person's material, concepts, arguments etc., whether published or unpublished, as one's own without appropriate attribution, is a serious breach of these Regulations and the Institute's Code of Ethics.

b) Plagiarism is defined by the act not by the intention. Where it is considered that a candidate may be guilty of plagiarism, a detailed investigation will take place (as outlined in section 6 below). Plagiarism in any form is forbidden in all assessments.

c) It's acknowledged that you may undertake joint study with colleagues. However, working with another person to write assignments is not acceptable. Candidates 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 Regulations and the Institute's Code of Ethics.

d) In cases of impersonation, the personator and the personated shall both be deemed to be in breach of these Regulations. The Institute reserves the right to contact candidates, at a pre-agreed time, to verify the authenticity of their submission.

6 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.

- 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 meeting with the candidate and will provide in advance details of the alleged offence (i.e. a preliminary hearing).
- b) Where it proves impractical, in exceptional circumstances, for the Institute to arrange a meeting with the candidate, the Institute or their nominee may communicate with the candidate by telephone, email or by registered letter.
- c) The student may, prior to or during the meeting with the Institute, request that the matter be referred to a Disciplinary Committee (PSC) (see section 7 below) for adjudication. Where it is impracticable to arrange such a meeting, the student may request that the matter be so referred at any time following receipt of communication from the Institute.
- d) Where an alleged breach of discipline appears to involve two or more students, such students may be jointly charged.
- e) 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.
- f) The proceedings and details of disciplinary cases are private and confidential and where candidate disciplinary data is reported to Moderation Boards etc. the identity of the candidate is not revealed. However, it is noted that this does not preclude the Institute communicating the decisions taken at the preliminary hearing; the decisions of the Discipline Committee or the decisions of the Disciplinary Appeal Committee to individuals where it is deemed necessary for the effective administration of the process.
- g) To be clear, the principles of natural justice are enshrined in these Regulations and applicable to both respondent and complainant.

6.1 Procedure of Preliminary Hearing

Pre Hearing

- a) The Institute shall notify the candidate, in writing, of the allegation that has been made against them. The candidate shall be invited by the Institute or their nominee to attend a preliminary hearing to address the allegation. Notification shall be sent by registered post or email to the last known address of the candidate.
- b) The candidate must respond to the notification and make an appointment with the Institute or their nominee within **10 working days**. Failure to respond to the Institute or their nominee's request to make an appointment will constitute a disciplinary offence and may result in the matter being referred directly to a Disciplinary Committee (PSC) for adjudication.

6.2 Preliminary Hearing Procedure

- a) The function of a preliminary hearing is to permit the Institute or their nominee to consider the case, interact with the candidate and form an opinion on the seriousness of the case. The process is candidate-centred and based on natural justice.

To be clear, the case may be concluded at the preliminary hearing stage or referred to a Disciplinary Committee (PSC). It is a matter for the Institute or their nominee to make a determination in this regard.

- b) Before commencement of the preliminary hearing, the Institute or their nominee shall notify the candidate that they are being interviewed under the conditions laid out in these Regulations.

The Institute or their nominee shall also explain that it is the candidate's right to refer the matter directly to a Disciplinary Committee (PSC) for adjudication at any stage during the interview. The Institute or their nominee must confirm that the candidate understands the process and is willing to continue. Candidates may be accompanied to the meeting by a person of their choice.

- c) The Institute or their nominee will outline the allegation made against the candidate and ask them to accept or reject the accusation and offer to consider whatever submission they see fit to make in regard to the charge.
- d) 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. 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 a Disciplinary Committee (PSC), without making any decision as to guilt, where the Institute or their nominee considers that course of action appropriate having regard to the gravity or nature of the charge or on account of the complexities of the issues. Where the gravity of the matter warrants it, the Institute or their nominee may impose, without prejudice, a temporary suspension of the candidate from the Institute and/or may postpone the award to the candidate of a diploma, prize or other academic award and shall in such a case ensure that the Disciplinary Committee (PSC) is convened without delay.
 - 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 a Disciplinary Committee (PSC), 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 of the preliminary hearing.

7 Disciplinary Committee (PSC)

- Amongst other functions, the Professional Standards Committee (PSC) will also act as the Disciplinary Committee for disciplinary matters arising from MDI coursework. The PSC is a committee of the Insurance Institute, established pursuant to Article 58 of the Articles of Association of the Insurance Institute.
- A decision of the Disciplinary Committee (PSC) shall be taken by a simple majority.
- A record written or otherwise of the proceedings shall be made.
- A member of the Insurance Institute's staff may be appointed as a non-voting secretary to the Disciplinary Committee (PSC).

7.1 Procedures of a Disciplinary Committee (PSC)

7.2 Pre Hearing

- a) The Institute or their nominee shall prepare a summary containing particulars of the alleged offence and shall forward the summary to the Disciplinary Committee (PSC).
- b) The committee shall cause notice of the hearing to be sent by registered post or email to the last known address of the respondent candidate at least **10** working days before the date of the hearing.
- c) The written notice shall contain a copy of the summary compiled by the Institute or their nominee and a note of any documents on which the Institute proposes to rely at the hearing. In addition, the notice shall state that the respondent candidate is entitled within reason to call the attendance of witnesses for the purpose of the hearing, to inspect all relevant documents and to obtain copies of any documents listed in the notice upon which the Institute intends to rely. The notice shall also state that the candidate may be represented/supported at the hearing by a person of the candidate's choice. If availed of, the candidate is required to confirm the details of their chosen representative in advance of proceedings. The candidate shall be informed that written submissions may be made to the Disciplinary Committee (PSC) in advance of the hearing.

7.3 Disciplinary Committee (PSC) Procedure

The following procedure shall be followed by the Disciplinary Committee (PSC):

- i. The Institute or their nominee shall present the case to the Committee
- ii. The candidate shall be asked to admit or deny the alleged offence
- iii. If the candidate accepts the substance of the charge or complaint to be true, it shall not be necessary for the Institute or their representative to offer evidence, although both parties may make such submissions or addresses as they wish in relation to the penalty
- iv. If the candidate denies the alleged charge, the subsequent procedure shall be fair and reasonable having regard to the nature of the offence and the penalties laid down in these Regulations.

In particular the following practices shall be observed:

- all the evidence shall be heard in the presence of the candidate and of the candidate's representative and they shall be given the opportunity to cross-examine all witnesses called by the Institute or their representative who likewise may cross-examine witnesses called by the candidate;
- the candidate shall be given the opportunity of offering evidence themselves and witnesses and documentation relevant to the issues;
- The Institute and their representative and the candidate or candidate's representative(s) shall be given the opportunity to make submissions after evidence has been taken including representations in regard to the penalty where the Committee has found that the charge has been proved against the candidate.
- the Committee shall deliberate in the absence of the complainant, respondent candidate and/or representatives but shall be entitled to seek legal advice on any legal matter arising in the course of the proceedings.
- these procedures set forth above shall be deemed vitiated if the conduct of the candidate or the candidate's representative or any other person or persons on the candidate's behalf, in the opinion of the Committee, renders compliance with the said procedures impossible or impracticable.

- v. Where a candidate fails to attend a Disciplinary Committee (PSC) hearing and the Institute has made reasonable attempts to accommodate the candidate, the Committee may decide to adjudicate on the matter in the candidate's absence, relying on the documentation furnished to the candidate and to the Committee.

7.4 Disciplinary Committee (PSC) Penalties

Where a candidate is found guilty of the offence or offences charged, the Committee is empowered to impose any of the following penalties, either separately or in combination:

- a) expulsion from the Institute;
- b) suspension from the Institute for a stated period, or until such time as any requirements laid down by the Committee such as payment of a fine or the restitution of damage or loss are fulfilled;
- c) exclusion from specific Institute activities;
- d) debarring from examinations or assessments for a specified period;
- e) a fine not exceeding 50% of the fee for the programme at the time the fine is imposed;
- f) a reprimand and a note on the candidate's record;
- g) 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;
- h) 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;
- i) deprivation of an award of the MDI diploma, prize or any other academic award;
- j) a suspended sentence from any of the potential sanctions above.

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

7.5 Communication of Decision

The determination of the Disciplinary Committee (PSC) 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.

7.6 Appeal

An Appeal may be made to the Institute within **10 working days** from the date of issue of the decision of the Disciplinary Committee (PSC) 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.

7.7 Disciplinary Appeal Committee

- a) The Institute delegates to the Disciplinary Appeal Committee the power to hear appeals from decisions of the Disciplinary Committee (PSC). The Disciplinary Appeal Committee shall be composed of an uneven number of members drawn a panel of external academics and compliance professionals specially convened for this purpose. A member of the Insurance Institute's staff may be appointed as a non-voting secretary to the Disciplinary Appeal Committee.
- b) Decisions of the Disciplinary Appeal Committee shall be taken by a simple majority.
- c) A record, written or otherwise, of the proceedings shall be made.

7.8 Procedures of a Disciplinary Appeal Committee

- a) A copy of the appellant's grounds of appeal including the appellant's submission, if any, shall be provided to the Committee.
- b) A copy of the relevant record of the Disciplinary Committee (PSC) shall be obtained from the said Disciplinary Committee (PSC).
- c) The appellant or appellant's representative, and the Chair of the PSC, or other Institute representative may make oral submissions to the Disciplinary Appeal Committee.
- d) Where in the opinion of the Disciplinary Appeal Committee the requirements of justice so dictate, the Committee may consider evidence which was not tendered at the hearing before the Disciplinary Committee (PSC) but provided always that the intention to adduce such fresh evidence has been notified to the candidate or to the Chair of the PSC, or other Institute representative, as the case may be, in time sufficient to enable the candidate or the Chair of the PSC or other Institute representative to consider properly the said fresh evidence and to deal therewith adequately at the hearing of the appeal.
- e) The Disciplinary Appeal Committee may:
 - (i) allow the appeal
 - (ii) decrease or increase the penalty, or vary the nature of the penalty
 - (iii) reject the appeal

7.9 Communication of decision

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.

8 Communication of Results

a) Institute modules are assessed using marks; modules are graded as Pass/Fail. The Institute has a strict system of checks, which ensures that all assignments 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 coursework assignments in accordance with carefully laid down criteria.

Marks are not withheld for bad spelling, however poor grammar could influence the mark allocated to application and analysis of information.

b) The Institute will establish Moderation Boards with the responsibility of reviewing and ratifying the grades for modules and programmes and any and all awards accruing to candidates on foot of modules successfully completed and considering all extenuating circumstances submitted by candidates to the Institute.

c) All assignment results and awards shall be subject to final ratification by the Moderation Board.

d) Results and consequential awards shall be formally communicated to candidates after ratification of the results and awards by the relevant Moderation Board. Candidates will be advised of their results individually.

e) Results and Transcripts of Ratified Results shall be published securely in each candidate's Member Area. A communication will be sent to candidates informing them that their results are available.

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

g) 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.
- have satisfactorily attended or otherwise pursued as prescribed an approved Institute programme of study, and
- have satisfactorily completed all programme requirements.

h) After results have been issued, candidate's assignments 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 the assignments will also be uploaded onto Turnitin anti-plagiarism software and securely stored on Turnitin's database for comparative purposes.

9 Post-results review (Review) of marking

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 of **€65** is payable for this service and is refundable if the review results in a pass.

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 Regulations of The Institute have not been properly implemented.
 - (b) The Regulations do not adequately cover the candidate's case.
 - (c) The candidate's performance in the assessment was adversely affected by extenuating factors which, for valid reasons, the candidate was unwilling to divulge before the Moderation Board reached its decision.
 - (d) The candidate had formally notified the Institute of extenuating circumstances prior to or during the submission of an assignment, however, the markers and the Moderation Board were not advised of such extenuating circumstances prior to considering the candidate's assignment result or that the Moderation Board did not give sufficient weight to such extenuating circumstances previously notified to the Institute.

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 of **€65** for a Review of each assignment. 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 with responsibility for that module, the Education Development Specialist and if necessary, the Assessor.
- iv. In the event of a Review submission being declined, the candidate shall have the right, to appear personally before the Institute and may be accompanied, if desired, by another person.

c) The outcomes of all Reviews must be presented to a Moderation Board where all grade changes and awards (where applicable) are ratified.

10 Appealing the outcome of a Review

a) The outcome of a Review can be appealed to the Professional Standards Committee (PSC) (as outlined in section 7 above).

b) Notice of Appeal of the outcome of a Review must be lodged in writing by a candidate within **5** working days of receiving notification of the outcome of the Review. The written notice of Appeal must state the grounds on which Appeal is made.

The following are **not** grounds for appeal:

- Claims of being unaware of, or not understanding the assessment rules and regulations.
- Academic judgements, including requests for further reviews of marking of a candidate’s work.

c) Where necessary, as soon as practicable after the review of any such notice of Appeal, the Institute shall liaise with the Professional Standards Committee (PSC) to hear the Appeal.

d)

- i. The PSC shall consider each Appeal on the grounds on which it is based, in accordance with the principles of natural justice. To assist it in coming to a decision, the PSC shall be provided with the Assessor’s report and all reports and commentary of the other marker involved in the correction process. Copies of all such correspondence shall be made available equally to the appellant and the Chair of the PSC.
- ii. The PSC may require evidence of any medical or other circumstance that may have adversely affected the candidate’s performance at the assessment.
- iii. The PSC shall make known its decision in writing to the candidate and shall notify the relevant Moderation Board. There shall be no appeal from the decision of the PSC.
- iv. While every effort is made to have the process carried out as speedily as possible, delays may arise. Consequently, it is imperative that candidates who have appealed against a failure in an assignment should **not** assume a favourable outcome to an Appeal or assume that the Appeal will be decided prior to the next available opportunity for resubmission of the assignment or repeat registration to the module. They should register for such resubmissions or repeats and prepare themselves accordingly. In the event of a successful Appeal, any relevant fees paid will be refunded.

e) As soon as is practicable after the appointment, the PSC shall notify the subject of the date, time and place for the hearing of the Appeal. The PSC shall give the subject the opportunity of attending the hearing, of being heard before it, of calling witnesses to give evidence on their behalf, of adducing documentary evidence and, if the subject so desires, shall be permitted to be represented at the hearing of the Appeal by a person of the candidate's choice.

f) Decisions of the PSC shall be final.

g) All outcomes of the PSC shall be reported as soon as possible to the relevant Moderation Board.