

CH2 Syllabus April 2024

Exam		CILA Certificate CH2
Learning outcomes		Assessment criteria
1	Understand requirements relating to financial crime	1.1 Explain the legal and regulatory requirements with regard to money laundering
		1.2 Explain 'fraud' in its current legal context
		1.3 Explain how to identify fraud indicators
2	Know the principles of negotiation in claims handling	2.1 Outline how to prepare for negotiation of a claim
		2.2 Describe how to negotiate a claim effectively
3	Understand mitigation of a loss	3.1 Explain the requirements of loss mitigation
4	Understand the requirements of claims validation	4.1 Explain how the cause of loss or damage can be validated
		4.2 Explain how the existence of an insured item can be validated
		4.3 Explain how the loss, damage and value of an item for which a claim has been made can be validated
5	Understand the effects on a claim of underinsurance	5.1 Explain how insurers deal with underinsurance
		5.2 Apply 'average' to calculate settlement figures
6	Understand claims repudiation	6.1 Explain how, when appropriate, claims should be repudiated
7	Understand the importance of the insurance policy in claims handling	7.1 Explain the typical sections of an insurance policy
		7.2 Explain how liability may arise specifically in the tort of negligence
		7.3 Explain how a gradually operating cause may affect a claim

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8	Understand policy conditions and warranties	8.1 Explain the categories and effects of different conditions in insurance policies
		8.2 Explain the purpose and possible effects of warranties upon a claim
9	Understand the perils commonly covered in general insurance	9.1 Identify the peril commonly covered in general insurance
		9.2 Explain the cover provided for the perils commonly covered in general insurance policies
10	Understand policy requirements for the policyholder to take 'reasonable care'	10.1 Assess a loss situation to determine whether reasonable care has been taken by a policyholder

Glossary of key words

Assess

Evaluate or estimate the nature, ability, or quality of something.

Apply

Explain your understanding of a topic in a particular situation or context.

Describe

Give an account in words (someone or something) including all relevant characteristics, qualities or events.

Explain

To make something clear and easy to understand with reasoning and/or justification.

Identify

Recognise and name.

Outline

Give a general description briefly showing the essential features.

State

Express main points in brief, clear form.

Summarise

Give a brief statement of the main points of (something)