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# CII Level 3 Certificate in Insurance Course Overview

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### General overview:

The Level 3 Certificate in Insurance is a core qualification for insurance staff working across all sectors of the profession. The Certificate develops core knowledge and confidence of the key disciplines needed before you focus your subsequent studies and specialise according to your ambitions and career requirements.

It provides a grounding in basic general insurance principles including the regulatory environment, key disciplines of underwriting and claims, in addition to popular products such as motor, household, healthcare and packaged commercial insurances.

Course Units:	
Unit 1:	Award in General Insurance (non-UK)
Unit 2:	Insurance Underwriting (non-UK) – Arabic
Unit 3:	Insurance Claims Handling (non-UK)

### Target audience:

- Anyone working in specific technical claims handling or underwriting roles within a call or service centre environment
- Insurance staff employed in support functions such as human resources, marketing, IT and finance, wishing to develop an understanding of the industry in which they work
- Staff working for an organisation whose primary business is not insurance, but which offers insurance advice and products as part of its overall service to customers
- Apprentices undertaking the Level 3 Advanced Apprenticeship in Providing Financial Services or the Level 3 Insurance Practitioner Apprenticeship

### Entry requirements:

- There are no specific barriers, in terms of academic qualifications, skill to experience to entry to this qualification
- Examination will be conducted in Arabic
- Other internal requirements such as documents needed are at the discretion of ETS

### Progression route and Further Studies

- Progression and further learning routes include CII Level 4 Diploma in Insurance

## Unit 1: Award in General Insurance (non-UK)

### Overview:

The Award in General Insurance (Non-UK) is an introductory qualification that develops your understanding of the basic principles of insurance, the main legal principles related to insurance contracts, the main regulatory principles related to insurance business and the key elements to protect consumers.

### Assessment structure:

- 2 hour exam
- 100 multiple choice questions
- 70% nominal pass mark

### Objective:

At the end of this unit, candidates should be able to understand the:

- basic principles of insurance;
- main legal principles related to insurance contracts;
- main regulatory principles related to insurance business;
- key elements to protect consumers.

### Course outline:

1. Main features of risk and insurance
2. The structure and main features of the insurance market
3. Legal principles governing insurance contracts
4. Regulatory and legal principles applicable to the transaction of insurance business
5. Ethics, corporate governance and internal controls

### Learning outcomes:

1. Understand the nature and main features of risk and insurance
2. Know the structure and main features of the insurance market
3. Understand the main legal principles governing insurance contracts
4. Understand the main regulatory and legal principles applicable to the transaction of insurance business
5. Know key aspects of ethics, corporate governance and internal controls

## Unit 2: Insurance Underwriting (non-UK) – Arabic

### Overview:

Insurance Underwriting (Non-UK) (WUA) Arabic, provides you with knowledge and understanding of the role of underwriting including identification, assessment and acceptance of risk, rating and relevant financial factors which can be applied to your region.

Assessment structure:

- 2 hour exam
- 75 multiple choice questions
- 70% nominal pass mark

### Objective

To provide knowledge and understanding of the role of underwriting including identification, assessment and acceptance of risk, rating and relevant financial factors.

### Course outline:

1. Understand the material facts and information relating to the insurance underwriting process.
2. Underwriting procedures
3. Insurance policies in relation to insurance underwriting process.
4. Renewals and cancellation for underwriting process.
5. Personal information for underwriting process.
6. Commercial insurance for underwriting process.
7. Main support/ancillary services available in the insurance services.
8. Underwriting considerations for insurance underwriting process.
9. The principles and practices of pricing.
10. Pricing factors within insurance underwriting process.
11. Managing exposure for insurance underwriting process.

### Learning outcomes:

1. Understand the material facts and information relating to the insurance underwriting process.
2. Understand underwriting procedures relating to the insurance underwriting process.
3. Understand insurance policies in relation to the insurance underwriting process.
4. Understand renewals and cancellation in relation to the insurance underwriting process.
5. Understand personal insurances in relation to the insurance underwriting process.
6. Understand commercial insurances in relation to the insurance underwriting process.
7. Understand the main support/ancillary services available in the insurance services.
8. Understand underwriting considerations in relation to the insurance underwriting process.
9. Understand the principles and practices of pricing.
10. Understand pricing factors within the context of the insurance underwriting process.
11. Understand managing exposure within the context of the insurance underwriting process.

## Unit 3: Insurance Claims Handling (non-UK)

### Overview:

Insurance Claims Handling (non-UK) (WCA) Arabic, provides you with knowledge and understanding of the basic principles of the claims handling process which can be applied in your region.

Assessment structure:

- 2 hour exam
- 75 multiple choice questions
- 70% nominal pass mark

### Objective

To provide knowledge and understanding of the claims handling process including notification, assessment, settlement and associated financial factors.

### Course outline:

1. Principles in the claims handling process.
2. Insurance products and associated services.
3. Claims considerations and administration.
4. Claims handling procedures and related claims services.
5. Claims function and how it may be structured.
6. Claims settlement.
7. Managing expenses

### Learning outcomes:

1. Understand the general principles in the claims handling process.
2. Understand insurance products and associated services.
3. Understand claims considerations and administration.
4. Understand claims handling procedures and related claims services.
5. Understand the claims function and how it may be structured.
6. Understand claims settlement.
7. Understand how expenses are managed.



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