



معهد الخليج لدراسات التأمين  
GULF INSURANCE INSTITUTE

## Technical Competency Certificate

### Motor insurance

Course Code	TCMT
Content:	Unit 1: Development, Legal framework and the Motor insurance market Unit 2: Underwriting Motor Insurance Unit 3: Claims handling
Duration	60 hours of classroom learning involving Lectures, and interactive sessions.  Candidates should devote a further 60 hours for private study, further reading and completion of assignments. These assignments are marked and include instructor's comments and advice and carry at 30% of the final examination mark.
Audience	Advanced
Learning Objectives:	At the end of this course participants will be able to:

#### UNIT 1 – Development, Legal framework and the Motor insurance market

- 1.1 Outline the development of motor insurance legislation in UK (with reference also to EU Directives) and in the GCC region since the early 20th century.
- 1.2 Distinguish between the current compulsory motor insurance legislation under various GCC jurisdictions, the EU directives with particular reference to the UK legislation, and their interpretation/application in motor Insurance policies
- 1.3 Explain the operation of the Orange Card and the Green Card systems, the Bail Bond and Border policies in relation to geographical extensions
- 1.4 Outline the development of various distribution channels for motor insurance
- 1.5 Outline the market organisation, their role and function, applicable to motor Insurance.
- 1.6 Describe the sources of market data applicable to motor insurance
- 1.7 Discuss the implications of market cycles on motor insurance
- 1.8 Explain the purpose and structure of market rating tariffs and compare them with rating methods used in the EU with particular reference to the UK insurance market.

#### UNIT 2 – Underwriting

- 2.1 Detail the cover, including extensions, limitations, benefits and conditions of the various personal and commercial insurance policies in use for motor vehicles and motor cycles
- 2.2 Discuss the cover, including extensions, limitations, benefits and conditions of the various ancillary motor insurance policies such as Motor Trade policies, Tool-of-Trade Coverage and policies for special vehicles
- 2.4 Explain motor underwriting procedures and documentation
- 2.5 Describe the underwriting factors affecting motor Insurance and distinguish between the underwriting factors applicable to the various private and commercial motor insurance



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products

- 2.6 Explain the various structured loading and discounting mechanisms used in underwriting motor insurance.
- 2.8 Outline the contents of a proposal for motor fleet insurance

**UNIT 3 – Claims handling**

- 3.1 Discuss the claims procedures in relation to Motor Insurance with specific reference to the conditions under the various insurance policies
- 3.2 Explain (and distinguish between jurisdictions) when police need to get involved in the process in the UK and GCC markets
- 3.4 Outline the application of Claims Sharing market Agreements in UK and the GCC
- 3.5 Discuss structured settlements
- 3.6 Explain the role of Motor Engineers and of Recommended Repairers in Claims
- 3.7 Discuss the mechanisms in place to minimise insurance fraud in Motor claims
- 3.8 Explain the role of Arbitration and other means of alternative dispute resolution in Motor Insurance

- Assessment
- a) Practical Assignment: Students must complete each module including the practical assignment handed out at the end of each unit. The practical assignments carry 30% of the overall mark of 200
  - b) Written Examination: Participants will be asked to sit for a three-hour written examination at the end of the course consisting of:-
    - Part 1: 8 compulsory short questions
    - Part 2: 1 compulsory essay question
    - Part 3: 3 essay questions from a choice of five

The written examination carries 140 marks.

Put of the overall mark of 200, candidates must obtain a minimum 40 marks from the practical assignments and a minimum of 110 marks overall.

Private study Participants should undertake a minimum of 100 hours of private study throughout the course.

Accreditation 2 credits towards Associateship or Fellowship or the GII  
30 specific credits for Chartered Insurance Institute - 765 Motor Insurance.