



معهد الخليج لدراسات التأمين
GULF INSURANCE INSTITUTE

- 1.6 Outline the contents of a typical underwriting manual used in Personal lines Insurance
- 1.7 Outline and explain the claims handling procedures for personal lines insurance
- 1.8 Discuss personal lines claims aspects including onus of proof, proximate cause, liability and quantum aspects, subrogation and company/market agreements, express/implied warranties, conditions precedent and dispute resolution

UNIT 2 – Distribution and Marketing of personal lines insurance

- 2.1 Outline the financial services Legislation affecting the marketing and sale of personal lines insurance and ancillary legislation including distance marketing, consumer protection, data protection, and e-commerce in the EU with specific reference to UK legislation
- 2.2 Explain the obligations under the various codes and rules of insurance business practice under various GCC jurisdictions in relation to private consumers
- 2.3 Outline modern distribution channels for personal lines insurance

UNIT 3 – Account Management, Reinsurance and I.T.

- 3.1 Outline the statistical analyses and calculation of ratios of a personal lines account underlying the basis of rating such as loss ratios, incurred claims and net underwriting result.
- 3.2 Elaborate on suitable reinsurance arrangements for personal lines business
- 3.3 Describe the use of information technology for administering and managing personal lines accounts.
- 3.4 Outline policies and procedures for improved customer services and complaints procedures.

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 - 760 Personal lines Insurance.