



Chartered
Insurance
Institute

IF9

Certificate in Insurance

Unit 9 – Customer service in insurance

Based on the 2024 syllabus
examined from 1 January 2024 until 31 December 2024

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Introduction

This examination guide has been produced by the Qualifications and Assessment Department at the Chartered Insurance Institute to assist students in their preparation for the IF9 examination. It contains a specimen examination with answer key.

Ideally, students should have completed the majority of their studies before attempting the specimen examination. Students should allow themselves 90 minutes to complete the examination. They should then review their performance to identify areas of weakness on which to concentrate the remainder of their study time.

Although the specimen examination in this guide is typical of an IF9 examination, it should be noted that it is not possible to test every single aspect of the syllabus in any one particular examination. To prepare properly for the examination, candidates should make full use of the tuition options available and read as widely as possible to ensure that the whole syllabus has been covered. They should also endeavour to keep as up-to-date as possible with developments in the industry by reading the periodicals listed in the IF9 reading list, which is located on the syllabus in this examination guide and on the CII website at www.cii.co.uk.

Background Information

CII examination questions undergo a rigorous writing and editing process before reaching an examination. The questions are written to strict guidelines by practitioners with relevant technical knowledge and experience. Questions are very carefully worded to ensure that all the information required to answer the question is provided in a clear and concise manner. They are then edited by an independent panel of experienced practitioners who have been specifically trained to ensure that questions are technically correct, clear and unambiguous. As a final check, each examination is scrutinised by the Senior Examiner and a CII assessment expert.

Occasionally a question will require amendment after the examination guide is first published. In such an event, the revised question will be published on the CII website:

- 1) Visit www.cii.co.uk/learning/qualifications/unit-customer-service-in-insurance-if9/
- 2) Select 'exam guide update' on the right hand side of the page

Candidates should also refer here for the latest information on changes to law and practice and when they will be examined.

Syllabus

The IF9 syllabus is published on the CII website at www.cii.co.uk. **Candidates should note that the examination is based on the syllabus, rather than on any particular tuition material.** Of course, the tuition material will provide the vast majority of the information required to perform well in the examination, but the CII recommends that students consult other reference materials to supplement their studies.

Supporting information for the syllabus which contains a detailed overview of the areas covered can be found on the unit page. Select Supporting information for the 2023 syllabus on the right-hand side of the page

Skill Specification

The skill level tested in each examination question is determined by the syllabus. Each learning outcome specifies the level of skill required of candidates and thus the level at which candidates may be tested. Learning outcomes for IF9 begin with *know* or *understand*. Different skill levels lead to different types of question, examples of which follow.

Know Knowledge-based questions require the candidate to recall factual information. Typically questions may ask 'What', 'When' or 'Who'. Questions set on a *know* learning outcome can only test knowledge.

Understand To answer questions based on understanding, the candidate must be able to link pieces of information together in cause-and-effect relationships. Typically questions may ask 'Why'. Questions set on an *understand* learning outcome can test either knowledge or understanding or both.

Examination Information

The method of assessment for the IF9 examination is 50 multiple choice questions (MCQs) written to 10 case studies. 90 minutes are allowed for this examination.

The IF9 syllabus provided in this examination guide will be examined from 1 January 2024 until 30 December 2024.

Candidates will be examined on the basis of English law and practice unless otherwise stated.

The general rule is that legislative and industry changes will not be examined earlier than 3 months after they come into effect.

A multiple choice question consists of a problem followed by **four** options, labelled A, B, C and D, from which the candidate is asked to choose the correct response. Each question will contain only one correct or best response to the problem posed. One mark is awarded for each correct response identified by the candidate. No mark is awarded if the candidate either chooses an incorrect response, chooses more than one response or fails to choose any response. No marks are deducted for candidates choosing an incorrect response.

While no questions involve complex calculations, candidates are permitted to use calculators during the examination. If you bring a calculator into the examination room, it must be a silent battery or solar-powered non-programmable calculator. The use of electronic equipment capable of being programmed to hold alphabetic or numerical data and/or formulae is prohibited. You may use a financial or scientific calculator, provided it meets these requirements.

Candidates are permitted to make rough notes. Candidates are **not** permitted, under any circumstances, to remove any papers relating to the examination from the examination room.

Examination Technique: Multiple Choice Questions

The best approach to multiple choice examinations is to work methodically through the questions.

The questions are worded very carefully to ensure that all the information required is presented in a concise and clear manner. It cannot be emphasised too strongly that understanding the precise meaning of the question is vital. If candidates miss a crucial point when reading the question it could result in choosing the wrong option. Candidates should read carefully through the question and all the options before attempting to answer.

Candidates should pay particular attention to any words in the question which are emphasised in bold type, for example, **maximum**, **minimum**, **main**, **most**, **normally** and **usually**. Negative wording is further emphasised by the use of capital letters, for example **NOT**, **CANNOT**.

Candidates should not spend too much time on any one question. If they cannot make up their mind, they should leave the question and come back to it later.

When all of the questions have been answered, it is prudent to use any remaining time to go through each question again, carefully, to double-check that nothing has been missed. Altering just one incorrect response to a correct response could make the difference between passing and failing.

Before the Examination

Before sitting the examination, please visit the preparation page on the CII website to familiarise yourself with the different requirements for sittings via remote invigilation and at an exam centre www.cii.co.uk/learning/qualifications/assessment-information/before-the-exam/.

After the Examination

Rigorous checks are made to ensure the correctness of the results issued. A pre-defined quota of passes to be awarded does not exist. If all candidates achieve a score of at least the pass mark, then all candidates will be awarded a pass grade. Individual feedback on the candidate's examination performance is automatically provided and will indicate the result achieved and, for each syllabus learning outcome, the percentage of questions in the examination that were answered correctly.

Customer service in insurance

Objective

To provide knowledge and understanding of the customer service within the context of an insurance environment.

| Summary of learning outcomes | Number of questions in the examination* |
|--|---|
| 1. Know how to fulfil customer requirements in the insurance sector. | 9 |
| 2. Understand the importance of customer feedback to improve service in the insurance sector. | 4 |
| 3. Understand the importance of good communication to maintain and build client relationships in the insurance industry. | 7 |
| 4. Know how to deal with conflict within an insurance environment. | 4 |
| 5. Understand the importance of keeping accurate and confidential records when dealing with customers. | 3 |
| 6. Know how to manage own workload and time to meet business requirements and timescales. | 2 |
| 7. Know how to work with others to achieve team and organisational objectives. | 7 |
| 8. Understand the sales process. | 7 |
| 9. Know how to increase sales activities. | 4 |
| 10. Know the main regulatory and legal requirements applicable to the application of insurance business. | 3 |

* The test specification has an in-built element of flexibility. It is designed to be used as a guide for study and is not a statement of actual number of questions that will appear in every exam. However, the number of questions testing each learning outcome will generally be within the range plus or minus 2 of the number indicated.

Important notes

- Method of assessment: 50 multiple choice questions (MCQs) written to 10 case studies. 90 minutes are allowed for this examination.
- This syllabus will be examined from 1 January 2024 until 31 December 2024.
- Candidates will be examined on the basis of English law and practice unless otherwise stated.
- This PDF document has been designed to be accessible with screen reader technology. If for accessibility reasons you require this document in an alternative format, please contact us at online.exams@cii.co.uk to discuss your needs.
- Candidates should refer to the CII website for the latest information on changes to law and practice and when they will be examined:

1. Visit www.cii.co.uk/qualifications
2. Select the appropriate qualification
3. Select your unit from the list provided
4. Select qualification update on the right hand side of the page

1. Know how to fulfil customer requirements in the insurance sector.

- 1.1 Outline the structure and operation of the insurance market.
- 1.2 Describe the features of good faith and the methods used to obtain material information.
- 1.3 Explain the various types of customer in the insurance sector including their demands and needs.
- 1.4 Explain the importance of customers' experiences in developing good relationships.
- 1.5 Explain why it is important to observe legal, organisational and ethical rules when providing information to customers.
- 1.6 Explain the possible consequences of not giving customers current and accurate information.
- 1.7 Explain the importance of effective complaints handling.
- 1.8 Explain the factors affecting the attraction and retention of customers.
- 1.9 Explain ways in which relationships with customers can be improved.
- 1.10 Describe the issues and concerns which may affect both internal and external customers.
- 1.11 Explain the importance of keeping customers updated.

2. Understand the importance of customer feedback to improve service in the insurance sector.

- 2.1 Explain the importance of customer feedback.
- 2.2 Describe different methods of collecting formal and informal feedback.
- 2.3 Explain various ways that feedback can be depicted (charts, graphs, pictograms).
- 2.4 Describe data protection legislation and its implications for collecting, storing and using customer feedback.

3. Understand the importance of good communication to maintain and build client relationships in the insurance industry.

- 3.1 Explain the stages in the communication process.
- 3.2 Describe barriers to communication and how these can be overcome.
- 3.3 Explain the advantages and disadvantages of the various methods of communication.
- 3.4 Explain how non-verbal communication can influence relationships in the insurance industry.
- 3.5 Explain why it is important to use feedback to check the effectiveness of the communication process.
- 3.6 Explain the importance of accurate and clear written communication.
- 3.7 Describe the steps of the ideal call structure and the skills needed at each stage.
- 3.8 List common forms of challenging calls and describe ways to deal with them.

4. Know how to deal with conflict within an insurance environment.

- 4.1 Describe factors that can trigger a negative response in customers.
- 4.2 Explain the stages in the escalation of conflict.
- 4.3 Explain the importance of following organisational policies and guidelines when dealing with conflict situations.
- 4.4 Describe ways in which conflict can be diffused.

5. Understand the importance of keeping accurate and confidential records when dealing with customers.

- 5.1 Explain the importance of keeping accurate records of communication with customers.
- 5.2 Explain the importance of keeping customers' information confidential.
- 5.3 Explain the possible consequences of not maintaining client confidentiality.

6. Know how to manage own workload and time to meet business requirements and timescales.

- 6.1 Describe factors that may impact on personal workload and time availability.
- 6.2 Explain techniques for managing workload and time more effectively.

7. Know how to work with others to achieve team and organisational objectives.

- 7.1 Explain what makes teams effective.
- 7.2 Explain how relevant information can be shared to enhance team effectiveness and lead to a positive customer experience.
- 7.3 Explain how individual behaviour can have a positive or negative effect on the team and how this may impact the customer.
- 7.4 Explain how individuals can contribute towards the achievement of team and organisational goals.
- 7.5 Explain what situations should be referred to someone with higher authority.

8. Understand the sales process.

- 8.1 Explain the difference between processing orders and selling.
- 8.2 Describe the stages that lead to a sale.
- 8.3 Explain the difference between advised and non-advised sales.
- 8.4 Describe the key characteristics in successful selling.

9. Know how to increase sales activities.

- 9.1 Explain how to obtain sufficient information from customers to support sales.
- 9.2 Describe how to make links between information provided by customers and products to create sales opportunities.
- 9.3 Describe how to communicate the features and benefits of products to customers.
- 9.4 Explain how to identify cross-selling and up-selling opportunities.

- 9.5 Explain how to develop customer loyalty and retention.
- 10. Know the main regulatory and legal requirements applicable to the application of insurance business.**
- 10.1 Explain the role of the Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA) in the authorisation, supervision and regulation of insurers.
- 10.2 Explain the importance of Consumer Duty and achieving positive customer outcomes.
- 10.3 Describe the FCA's requirements in relation to handling complaints.
- 10.4 Describe the services provided by the Financial Ombudsman Service.

Reading list

The following list provides details of further reading which may assist you with your studies.

Note: The examination will test the syllabus alone.

The reading list is provided for guidance only and is not in itself the subject of the examination.

The resources listed here will help you keep up-to-date with developments and provide a wider coverage of syllabus topics.

CII study texts

Customer service in insurance. London: CII. Study text IF9.

eBooks

The following eBooks are available via www.cii.co.uk/elibrary (CII/PFS members only):

Complaint management and channel choice: an analysis of customer perceptions. Stefan Garding. Cham: Springer, 2015.

Complaint management excellence: creating customer loyalty through service recovery. Sarah Cook. London: Kogan Page, 2012.

The customer service survival kit: what to say to defuse even the worst customer situations. Richard S. Gallagher. New York: AMACOM, 2013.

Periodicals

The Journal. London: CII. Six issues a year.

Post magazine. London: Incisive Financial Publishing. Monthly. Contents searchable online at www.postonline.co.uk.

Reference materials

Concise encyclopedia of insurance terms. Laurence S. Silver, et al. New York: Routledge, 2010. *

Dictionary of insurance. C Bennett. 2nd ed. London: Pearson Education, 2004.

Examination guide

If you have a current study text enrolment, the current examination guide is included and is accessible via Revisionmate (ciigroup.org/login). Details of how to access Revisionmate are on the first page of your study text. It is recommended that you only study from the most recent version of the examination guide.

* Also available as an eBook through eLibrary via www.cii.co.uk/elibrary (CII/PFS members only).

Exam technique/study skills

There are many modestly priced guides available in bookshops. You should choose one which suits your requirements.

Questions begin on the next page

Gurinder is an insurance broker. As such she has an obligation to disclose which markets she uses in certain circumstances.

Six months ago Gurinder arranged car insurance for Kevin, who recently submitted a claim.

The insurer has been obliged to settle the claim but is now exercising its right of recovery against Kevin.

Gurinder is disappointed at these events as she had highlighted the importance of answering all of the insurer's questions truthfully, when drawing Kevin's attention to the declaration on the proposal form.

The insurer with which Gurinder has placed Kevin's business is a branded company within a larger organisation. The organisation operates an internal benchmarking policy.

The main organisation makes significant use of internal quality systems.

Gurinder has demonstrated her level of competence and is fulfilling her ongoing competency requirements.

1. In what circumstances **must** Gurinder always disclose which markets she uses?
 - A. When she charges a fee for her services.
 - B. When she issues documents on behalf of insurers.
 - C. When she settles claims on behalf of insurers.
 - D. When requested to do so by the insured.

2. The insurer's action to recover its outlay from Kevin indicates that he **most likely** has
 - A. failed to disclose material circumstances in answer to a question.
 - B. failed to pay more than one monthly premium.
 - C. innocently stated a fact incorrectly.
 - D. a spent criminal conviction.

3. The significance of the declaration on the proposal form which Gurinder pointed out to Kevin is that
 - A. the contract remains in force following a claim.
 - B. Gurinder is indemnified against any adverse consequence of the advice given.
 - C. Kevin has received and approved the policy terms and exclusions.
 - D. reasonable care must be taken not to make a misrepresentation.

4. The benchmarking policy used by Kevin's insurer means that
 - A. analysis can be made as to what is contributing to the success of the company.
 - B. external factors can easily distort the results.
 - C. it is impossible to achieve a detailed understanding of internal processes and systems.
 - D. service standards across the industry are compared.

5. The internal quality systems used by the main organisation are **most likely** to be based on
- A. analysis of the feedback given on social media.
 - B. feedback from customer service operatives.
 - C. reviewing of customer files.
 - D. specialist tools used to trawl websites.
6. With regard to her competency requirements, Gurinder **must** now
- A. achieve and record a satisfactory continuous performance.
 - B. become an approved person.
 - C. complete her period of supervision.
 - D. sit and pass specified approved qualifications.

Colin works in the customer service department of an insurer and is a member of the Chartered Insurance Institute (CII). He is investigating a query from Rachel regarding the delay in her receiving amended policy documentation.

Colin discovers that an error made by a colleague has meant that the amendment has **NOT** yet been made. Colin is tempted to tell Rachel that a computer system error has occurred, rather than implicate his colleague.

Colin asks another colleague, Amy, what he should do.

Rachel is the type of person who only makes official complaints which she considers fully appropriate. However, she regularly comments about her experiences online.

Following their initial conversation, Rachel completed an interactive voice system survey regarding the level of service received and level of satisfaction with the product.

Colin has been reading about the Financial Conduct Authority's Enhanced Capital Requirement (ECR) but is **NOT** sure he understands its significance.

7. The explanation Colin wants to give to Rachel regarding her amended policy documents
 - A. breaches the CII Code of Ethics.
 - B. breaches the Financial Ombudsman Service's regulations.
 - C. is acceptable provided no financial loss has occurred.
 - D. is acceptable provided the error is rectified immediately.

8. When Colin asks for Amy's help, Amy should advise Colin to
 - A. insist the colleague who was initially responsible responds to Rachel.
 - B. maintain his suggested approach as this will meet Rachel's expectations.
 - C. provide the correct explanation in the interests of ongoing trust and confidence.
 - D. report the matter to the regulator immediately.

9. If Rachel discovers the source of the error regarding her documents, she is **most likely** to
 - A. immediately cancel her policy.
 - B. lodge an official complaint with the regulator.
 - C. only inform family and close friends.
 - D. post details on social media sites.

10. The survey which Rachel has completed
 - A. allows her to record full comments about her experience.
 - B. cannot cater for a customer's specific views or feelings.
 - C. can only provide feedback to the insurer at one level.
 - D. only allowed her to rate her experiences on a 1 to 5 scale.

- 11.** The significance of the ECR is that
- A.** an insurer with a higher than average solvency ratio must set aside increased amounts to smooth future fluctuations.
 - B.** an insurer with a low solvency ratio must find a guarantor to cover fluctuating claims levels.
 - C.** minimum funds must be available at all times to cover the cost of present and future claims.
 - D.** minimum funds must be available on an ongoing basis to cover trading costs for at least 10 years.

Hounsou has the status of an Approved Person. He manages the marketing department of an insurer in a period of economic recession and recognises the effect the recession has on their customers. He is focusing his current marketing plan accordingly.

Hounsou's organisation has developed a strong customer relationship management policy and holds significant data on customer buying habits and identified needs including customer feedback. The organisation is very conscious of being seen to be cost-efficient in its efforts to engage with customers and promote new business.

Hounsou's organisation is introducing service level agreements between internal departments. This requires Hounsou to consider how he and his team should react to requests from colleagues.

12. Hounsou's current marketing plan should focus on
 - A. features and benefits which are essential at all times.
 - B. highlighting the simplicity of purchasing online.
 - C. opening up new markets to attract customers with high disposable incomes.
 - D. the flexibility available from additional product options.

13. Hounsou can best make use of his company's database by
 - A. increasing the number of direct mailshots advising of all new products introduced.
 - B. informing customers only about new products and services which match their profiles.
 - C. sending regular emailed newsletters informing customers about service level improvements.
 - D. telephoning customers to offer to review their insurance portfolio and upgrade cover levels.

14. From Hounsou's point of view, the implication of the service level agreements are that he **must**
 - A. be able to demonstrate how colleagues' needs are being met.
 - B. justify to other departments any changes to published marketing plans.
 - C. offer to accommodate team members in the timescales they request.
 - D. react more quickly to requests from external customers.

15. The **most likely** method that Hounsou's organisation would use to obtain customer feedback would be
 - A. electronic post-contact surveys.
 - B. focus groups.
 - C. paper-based questionnaires.
 - D. web-watching.

16. Hounsou's status indicates that he has
 - A. demonstrated his honesty and integrity.
 - B. no outstanding debts or liabilities.
 - C. passed a series of approved qualifications.
 - D. satisfied the extra requirements of the Training and Competence Sourcebook.

Chloe is a new junior member of an insurer's customer service team. Her line manager, Jack, notices that she is struggling to give a clear, structured message when speaking to customers on the telephone. Jack is keen to see Chloe's skills improve as she demonstrates a good level of empathy with customers who have problems.

Chloe has a strong local accent which can be difficult to understand. The colleagues she **most commonly** has to consult in her case investigations are based in the same office. All telephone conversations with customers are recorded.

Jack coaches Chloe and is pleased to notice a significant improvement in her signposting skills. He also takes the opportunity to reinforce the need to make accurate file notes to back up the recording of conversations with customers and to assist with the preparation of policy documentation.

17. In order to help Chloe provide clearer messaging, Jack should suggest that she
 - A. avoids using potentially emotive words.
 - B. improves her body language.
 - C. inflects a greater variety in her tone of voice.
 - D. prepares a list of the key points she needs to cover.

18. It is important that Chloe improves her ability to make file notes as she may be required to
 - A. make comprehensive reports to the regulator regarding actions taken.
 - B. obtain commitment from her colleagues regarding changes in processes.
 - C. participate in conference calls with members of other teams.
 - D. process cases involving detailed, technical issues.

19. Chloe's ability to empathise is particularly useful in order to
 - A. ensure customers are receiving the correct level of service.
 - B. explain the next steps in the investigation process.
 - C. give confidence to customers that they are valued.
 - D. question whether or not the customer has understood her message.

20. Chloe's improvement in signposting means that she is better at
 - A. answering customer questions in a clear and concise manner.
 - B. keeping the customer informed as to the progress of their call.
 - C. summarising in order to close the conversation.
 - D. using probing questions to obtain more in-depth information.

21. The **primary** importance of the accuracy of the notes Chloe is required to make is to
 - A. enable the regulator to see that technical terms have been explained.
 - B. make her fully accountable for her actions.
 - C. provide a complete audit trail.
 - D. satisfy data protection requirements.

Suraiya is an insurance customer service manager who has received several complaints from her team regarding Keith, whose body language is causing problems. A team member, Julie, has complained several times that she finds Keith intimidating.

Suraiya's team regularly writes to customers. One current customer has complained that Julie addressed a letter to the customer's late husband, despite the fact that she had previously notified them of his death. Julie is adamant that she has followed the correct procedure.

Julie has a challenging call from this customer, who is clearly angry and offended at the way the letter was addressed.

She also says that she did **NOT** give Julie's organisation permission to hold her personal data. Julie responds appropriately, however, the customer remains angry and threatens to take legal action under the General Data Protection Regulation.

Suraiya feels that this is an idle threat, but is concerned about the potential indirect costs.

22. The problem Julie has with Keith's behaviour is **most likely** to be that he
- A. constantly frowns when listening to her.
 - B. refuses to make eye contact.
 - C. shuffles from one leg to the other.
 - D. stands very close when talking to her.
23. The reason for the customer's complaint about the letter is **most likely** to be that
- A. the records of her deceased husband have not been updated.
 - B. she has been a client for many years.
 - C. she sees this as a breach of her data protection rights.
 - D. she sees this as a regulatory breach.
24. Upon receiving the challenging call, Julie should
- A. allow the customer to express her concerns.
 - B. explain to the customer the procedure which has been followed.
 - C. promise the customer that her records will be amended accordingly.
 - D. state her organisation's policy for putting customers' requirements first.
25. Julie's response regarding the customer's personal data will explain that it
- A. is for the protection of the customer's best interests.
 - B. is necessary to hold it to fulfil the contract.
 - C. may be necessary in the future to use it for the administration of justice.
 - D. will be removed from the database on receipt of her formal request.

26. The potential indirect costs which concern Suraiya are **most likely** to be the
- A. drop in retention rates.
 - B. fines imposed by the regulator.
 - C. legal expenses for disciplinary action.
 - D. time and investigation charges.

Ted is an insurance claims team manager. His team is under additional pressure because an IT system upgrade is failing to perform effectively, which has resulted in having to return claimants' calls to complete the claim registration process. Ted is concerned about how claimants may react, although he is confident that his team can handle the situation well.

Ted has been identified as a coordinator according to Belbin's team roles and exhibits the typical traits of this role. Ted is also excellent at sharing information with his team.

Ted is currently involved in tactical planning towards the achievement of his organisation's corporate objectives. To achieve these objectives, Ted **must** ensure that he exercises his assertiveness skills to maximum effect.

27. Ted's concern regarding claimants is **most likely** to be that they will
- A. complain to the regulator.
 - B. demand compensation.
 - C. perceive the company to be inefficient.
 - D. submit exaggerated claims.
28. According to Belbin's team roles, Ted would be seen as
- A. analytical.
 - B. extrovert.
 - C. self-confident.
 - D. trustful.
29. What effect will Ted's attitude towards sharing information have on his team?
- A. High dependency.
 - B. Low morale.
 - C. Performance enhancement.
 - D. Resentment.
30. Ted's particular responsibilities towards the achievement of the corporate objectives are **most likely** to require him to
- A. plan a general overview of his team's performance requirements.
 - B. plan overall objectives covering his department for the next five years.
 - C. set daily tasks for his team members.
 - D. submit weekly performance targets for the next few months.
31. In exercising his assertiveness skills, Ted will demonstrate
- A. the ability to develop common interests with his colleagues.
 - B. consideration for the rights and needs of his team.
 - C. a deeper understanding of his colleagues' perspectives.
 - D. how to reduce stress levels in the working environment.

Adam is a team manager in an insurance company's contact centre. He has asked his team to complete daily time logs in order to assess how to improve management of an increasing workload. Of particular concern is the time spent generally chatting and fetching tea and coffee.

Of secondary concern is the amount of time taken to read the weekly technical update reports, which tend to be issued without any team briefing. The reports are lengthy but certain aspects are highly relevant to the team. They are prepared and issued by another department.

Performance appraisals are imminent and Adam also has to examine the merit ratings of his team members to determine their salary increases. Whilst conducting Mandy's appraisal, Adam finds that Mandy strongly disagrees with him regarding certain aspects of her performance and she is angry at the possibility that this might adversely affect her salary increase. She refuses to sign the appraisal form unless Adam amends its contents.

32. The issue of time-wasting should be addressed by
- A. allocating times for refreshments.
 - B. more effective prioritisation of tasks.
 - C. the relocation of equipment.
 - D. a request for increased self-discipline.
33. In order to address the issue regarding the reports, Adam should
- A. hold weekly team briefings to outline the key points.
 - B. issue explanatory notes to supplement the report.
 - C. issue only the sections needed immediately.
 - D. prepare the main report in bullet-point format.
34. With regard to the issue of salary increases, Adam will be required to
- A. assess each team member against a set of defined criteria.
 - B. discuss with each team member how their development needs should relate to their salary.
 - C. explain to his team how the profit-sharing percentage available has been calculated.
 - D. include this as part of the performance review.
35. In the circumstances of Mandy's appraisal, Adam's best course of action is **most likely** to be to
- A. agree with Mandy an appropriate compromise.
 - B. conduct a reassessment of team management.
 - C. discipline Mandy and process the form as it stands.
 - D. discuss the situation with his line manager before agreeing the next steps.

Janice telephones Damian in the customer service team of her insurer to try to add her son to her motor policy. Damian is a new team member and is having problems with the computer system, which is very slow today.

Janice is getting very annoyed as she is in a hurry. She accuses Damian of **NOT** listening to her. Damian tries to explain the situation and asks her to be patient with him.

Janice complains that she has **NOT** got time to be patient and insists on being referred to Damian's line manager, Sarah. Sarah is being particularly vigilant regarding the progress of calls as she is aware of the computer system issue. Two other team members are also having difficult calls so Sarah tries to balance her time between them. Sarah reminds the team to follow the guidelines for handling conflict with customers.

36. Janice's annoyance can be attributed to
- A. feeling that she is being held responsible for the situation.
 - B. feeling that she is not being treated as a valued customer.
 - C. a perceived lack of product knowledge.
 - D. a significant clash of interpersonal styles.
37. At the point where Janice asks to be referred to Sarah, Damian should
- A. be honest about the situation and attempt to regain Janice's trust.
 - B. follow the team's complaints guidelines.
 - C. insist that Sarah takes over the call.
 - D. tell Janice that Sarah will not be able to do any more than he can.
38. The guidelines to which Sarah refers are there to
- A. ensure that insurers consistently act to deliver good customer outcomes.
 - B. maintain productivity and reduce reputational damage.
 - C. make team members feel more secure.
 - D. satisfy health and safety regulations.
39. How should Damian **initially** attempt to diffuse the situation with Janice?
- A. Acknowledge her anger and allow her to express her emotion.
 - B. Interrupt her to explain the company's position.
 - C. Offer her a premium discount.
 - D. Provide her with details of the Financial Ombudsman Service.

Please turn the page for the next scenario

Qasim works for an insurer and he has received an urgent lead regarding a potential new complex commercial client. At this stage he knows very little about the client and is going through the necessary pre-call activity. His client contact is Danny, a director of the firm. Qasim knows that, in order to complete the sale of any policy, he will need to visit Danny's company.

When Qasim speaks to Danny, he finds that Danny tends to give short and abrupt answers to his questions. Qasim needs more in-depth knowledge in order to give appropriate advice.

Qasim discovers that Danny is satisfied with the level of cover and policy features provided by his current insurer, but feels the renewal quotation they have provided is far too expensive. Danny also felt that once they had obtained his business, the current insurer showed little further interest. Qasim puts forward a suggestion to improve this situation.

40. The **most important** detail that Qasim should have obtained about the company before telephoning Danny would have been the
- A. name of Danny's current insurer.
 - B. name of Danny's line manager.
 - C. nature of Danny's business.
 - D. type of exclusions likely to apply.
41. When Qasim telephoned Danny, he should **initially** have made it clear that the purpose of the call was to
- A. analyse the needs of Danny's company.
 - B. arrange a face-to-face appointment.
 - C. get the policy on risk.
 - D. give details of the quotation.
42. The type of questions Qasim should use to obtain the information he needs from Danny are **most likely** to be
- A. closed.
 - B. probing.
 - C. reflective.
 - D. rhetorical.
43. In order to obtain the business from Danny, Qasim's primary aim **must** be to demonstrate that he can
- A. offer more flexible policy options.
 - B. reduce Danny's stress when claims arise.
 - C. reduce the number of exclusions applicable.
 - D. save money for Danny's company.

44. What should Qasim suggest to address Danny's perception of the lack of interest once the sale is closed?
- A. He includes Danny on his email update list.
 - B. He personally oversees the handling of any claim.
 - C. They complete a demands and needs statement.
 - D. They hold regular review meetings.

Amanda sells general insurance on an advised basis. She is meeting Greg to discuss his policies, which are coming up for renewal in three weeks' time. Amanda had called Greg three times before the appointment was made.

In analysing Greg's needs, Amanda finds that there are two possible solutions and it is difficult to differentiate between them.

During the meeting, Greg mentions to Amanda that his brother is unhappy with his current insurer and his policies are due for renewal in the near future.

At the conclusion of the meeting, when Greg has decided to proceed, he praises Amanda on the level of preparation he feels she must have made.

Following the agreement to proceed, Amanda passes the files to Jane to process the paperwork. When Jane contacts Greg before processing the paperwork, he tells her that he is considering purchasing a small flat for his son's university accommodation.

45. In discussing insurance policies with Greg, Amanda **must**
- A. avoid making comparisons between competing products.
 - B. provide no advice as to why a particular provider's product would meet Greg's needs.
 - C. explain why a particular provider's product would meet Greg's needs.
 - D. focus primarily on generic products and features.
46. When considering the difficulty Amanda has identified in presenting Greg with a solution, she should focus on
- A. selling the product which would be of most benefit to her firm.
 - B. the soft facts which may indicate Greg's more in-depth needs.
 - C. which solution has the greater number of features.
 - D. which solution has the lower premium cost.
47. Greg's praise of Amanda is **most likely** to be because she
- A. demonstrated a high level of knowledge about product features and benefits.
 - B. had persevered in contacting him to arrange their meeting.
 - C. used open and probing questioning techniques.
 - D. was very efficient in outlining the next steps to be taken.
48. Upon receiving the files, compared to Amanda who has already been praised on her level of preparation, Jane needs to demonstrate
- A. a higher level of attention to detail.
 - B. a lower level of focus on ongoing account management.
 - C. the same level of ongoing customer contact.
 - D. at least the same level of service delivery.

49. When Greg tells Amanda about the imminent renewal of his brother's insurance policies, she should recognise that
- A. the best course of action is to ask Jane to investigate this further with Greg.
 - B. the onus is on Greg to pass on Amanda's contact details.
 - C. she can now ask for a direct referral from Greg.
 - D. she should just provide Greg with additional sales literature for him to pass on.
50. When Jane contacts Greg to process the paperwork, she should recognise that the information he supplies about the purchase of a flat is
- A. evidence that she has good signposting skills.
 - B. an ideal opportunity to refer him back to Amanda.
 - C. important for the processing of Greg's policies.
 - D. an instant opportunity to increase his policy premium.

Specimen Examination Answers and Learning Outcomes Covered

| Question | Answer | Learning Outcome | Question | Answer | Learning Outcome | Question | Answer | Learning Outcome |
|----------|--------|------------------|----------|--------|------------------|----------|--------|------------------|
| 1 | D | 1.5 | 22 | D | 3.4 | 40 | C | 8.2 |
| 2 | A | 1.2 | 23 | A | 3.6 | 41 | B | 8.2 |
| 3 | D | 1.2 | 24 | A | 3.8 | 42 | B | 8.4 |
| 4 | A | 2.1 | 25 | B | 5.2 | 43 | D | 9.3 |
| 5 | C | 2.1 | 26 | D | 5.3 | 44 | D | 9.5 |
| 6 | A | 10.1 | | | | | | |
| | | | 27 | C | 1.4 | 45 | C | 8.3 |
| 7 | A | 1.5 | 28 | B | 7.1 | 46 | B | 9.3 |
| 8 | C | 1.5 | 29 | C | 7.3 | 47 | A | 9.2 |
| 9 | D | 1.6 | 30 | A | 7.4 | 48 | D | 8.1 |
| 10 | A | 2.2 | 31 | B | 7.3 | 49 | C | 9.2 |
| 11 | C | 10.1 | | | | 50 | B | 9.4 |
| | | | 32 | D | 6.2 | | | |
| 12 | A | 1.8 | 33 | A | 7.2 | | | |
| 13 | B | 1.9 | 34 | A | 7.4 | | | |
| 14 | A | 1.9 | 35 | D | 7.5 | | | |
| 15 | A | 2.2 | | | | | | |
| 16 | A | 10.1 | 36 | B | 4.1 | | | |
| | | | 37 | A | 4.4 | | | |
| 17 | D | 3.2 | 38 | A | 4.3 | | | |
| 18 | D | 3.6 | 39 | A | 4.4 | | | |
| 19 | C | 3.7 | | | | | | |
| 20 | B | 3.7 | | | | | | |
| 21 | C | 5.1 | | | | | | |
| | | | | | | | | |