



 **CPD**
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The mark of a true professional

What is Continuing Professional Development?

Most professions now recognise that the achievement of professional qualifications is not the end of learning at work; it marks a new stage of professional development which continues throughout working life. Continuing Professional Development (CPD) seeks to formalise what most professionally qualified members are already doing.

CPD enables development to be structured in a way that meets your own personal needs, the requirements of your employer and indeed the regulator; ensuring you remain competent and up-to-date as this is the mark of a true professional. The CII is the world's largest body dedicated to the insurance, savings and financial services sector. Employers, agencies, and the industry in general, recognise that our qualified members are required to undertake a programme of CPD.

Continuing Professional Development is **any** activity that is relevant to you and assists your professional development. This means that you can undertake some CPD activities which are not related to your current role, insurance and financial services, or to the CII. While the CII aims to support the regulator's requirements, there is a wider requirement to encourage aspirational personal career development.

It is, in fact the planned acquisition of knowledge, experience and skills and the development of personal qualities. You are constantly learning and developing, often without realising that it is CPD. We want you to see it as a benefit and not a burden. Undertaking CPD helps you to develop professionally and aids your career. Activity should be a balance of development relevant to your current role and that which helps build your professional and future career. We would encourage you to discuss your plans with your employer to ensure they are relevant and appropriate.

The CII CPD scheme

Who does the scheme apply to?

The Chartered Insurance Institute's CPD scheme is obligatory and applies as a condition of membership for **all** qualified members of the CII, the Personal Finance Society (PFS) and the Society of Mortgage Professionals. Non-compliance with the CPD requirements will affect a member's rights to use a designatory or Chartered title which they have been granted.

Retired members who are no longer engaged in **any** insurance and financial services business do not have a requirement to complete CPD development and recording. Those partially retired members who perform consultancy or expert witness roles will be required to remain up-to-date by complying with the requirements of the CII CPD scheme in full. Members who are working in part-time roles have the same CPD requirements as full-time.

What does the scheme cover?

The scheme is very flexible and is concerned with the professional development of members in the broadest sense.

You have the facility to consider your personal development in three very fundamental and important areas:

Technical knowledge	Theory – that which is ‘factual’ and can be learned
Business knowledge and skills	Theory/acumen – knowledge which is applied in a business context
Interpersonal skills	Ability – acquired skills to apply knowledge

You do not have to provide evidence of the CPD activity you enter on your log, i.e. proof of attendance at a training course. However, members will be required to assess the benefit achieved by them in relation to any activity undertaken and recorded. If you feel that a specific activity has contributed to your professional development then you can choose to record that activity on your log. It does not have to be insurance, financial services or mortgage related and it can, for example, relate to management development, finance, IT or language training.

You will probably find that some of the activities undertaken during your usual working day can be considered as CPD activity. For example, attending training courses (in-house and external), seminars or conferences, studying for and taking examinations, mentoring and training other colleagues, business development and reading insurance, trade and financial press, could all count as appropriate CPD activity. A more detailed list of authorised activities can be found on pages 4 and 5.

How does the scheme work?

The scheme is output based and involves the accumulation of credits towards an overall annual total. It encourages you to undertake **any** activity that is relevant to you and which provides developmental benefit.

By definition CPD is continuous and you should do at least as much developmental activity as is required to enable you to do your job competently and maintain your expertise. You can also undertake development which relates to wider professional aspirations.

CPD is conducted over a calendar year and is managed on a rolling basis. It takes effect from the date of successful application of designatory letters for newly qualified members or from renewal date for those already qualified.

The CII is dedicated to promoting higher standards of competence and integrity.

From time to time there are significant developments in market practice which change core technical knowledge, business knowledge & skills or interpersonal skill requirements. When such developments occur, the CII’s CPD scheme will require its members to update their knowledge on a mandatory basis. Examples of such developments are:

- Introduction of FSA general insurance regulation
- Introduction of the CII Code of Ethics & Conduct for members
- Significant legislative changes affecting the settlement of claims or underwriting criteria.

How should I plan CPD?

Only **you** and/or your employer can determine what development activity is relevant to you. We encourage you to use the online planner to look forward and emphasise objectives that will aid career development. This will also highlight the subsequent learning/training activity that must be undertaken in order to achieve those objectives. The online tool also provides a portfolio of case studies which can be used as reference guides.

The online planner provides you with an opportunity to consider development in the key critical areas of technical knowledge, business knowledge/skill and interpersonal skills. Consider how you will maintain your levels of competence and those elements which you feel will develop other skills you see as necessary to contribute to your professional development. One of the important features of the CII's CPD scheme is the requirement to evaluate whether the objective has been met in relation to the development need. This involves reflecting on the outcome(s) and summarising for each of the activities undertaken.

The CPD learning & development cycle

REFLECT ON PROGRESS

Examine information, ask questions and draw conclusions; think about whether the activity has provided the desired outcome(s); which strategy worked best and use this to shape future learning.

PLAN LEARNING

Consider what resources are available to help you; what learning methods do you prefer; what personal development activity are you already doing as part of your employer's programme.

IDENTIFY GAPS

Assess any development needs; ask yourself what new skills are needed and what current skills need to be enhanced.



PRIORITISE AREAS

Decide the priority of the topics or areas you intend to concentrate on; set clear objectives where outcomes can be measured.

CPD authorised activity

CPD is intended to support the genuine development of individuals. The CII scheme is self-certifying and activities should only be recorded if they have assisted your professional development. CPD only becomes meaningful if a benefit has been achieved in a planned and structured way. Credits can only be accumulated if the activity has been completed.

Each activity is intended to describe **one** area of CPD activity which has an allocated number of credits which could count towards the required total. An ‘activity’ is a single significant development opportunity or experience which you have planned to undertake to develop your knowledge and skills.

Development activity	Definition	Credits
Training course	An interactive, participative course provided by a third party (internal or external) which sets clear objectives and learning outcomes.	25 per course
Seminars	An informative presentation, or series of presentations, on topics by internal or external subject experts.	15 per seminar
Conferences	An interactive, participative series of presentations, workshops and discussion groups provided by a third party (internal or external).	20 per conference
Structured discussions	Discussions facilitated by a third party (internal or external).	10 per discussion
On-the-job training	Interactive and participative discussion and instruction by an internal subject expert.	20 per subject
Training for others	Providing interactive and participative discussion, lectures, tutoring and/or instruction for others which involves setting clear objectives and learning outcomes.	20 per subject
Self-managed learning	Personal learning on one subject which is formally assessed by a third party subject expert, e.g. distance learning where assignments are sent to tutors for marking.	20 per subject
Computer based training	Online packages which set clear objectives and learning outcomes and include assessment measures.	20 per subject
Attendance at college	An interactive, participative course or programme provided by a third party which sets clear objectives and learning outcomes, e.g. revision classes, etc.	25 per course or programme
Sitting an examination	Any one examination offered by an examining body which is business related.	50 per exam including all related study
Examination setting and moderation	Setting and moderating any examination offered by an examining body which is business related. Includes all associated study options.	25 per exam

Development activity	Definition	Credits
Technical authorship	Writing articles, reports, books, instruction manuals, etc which are published for use by others.	25 per item
Reading	Technical articles, bulletins, manuals, professional briefs and journals, financial or trade press, published and read for an annual period.	15 for each set of publications
Professional institute/PFS regional network or trade body work	Participation in meetings, focus groups, research initiatives, committees or technical events.	15 per meeting or subject
Mentoring	Providing instruction, guidance and support to trainees or examination students.	15 per subject
Business development	Developing new business products, systems or corporate strategy.	20 per product or system
Individual informal study	Use of videos/DVD's, TV programmes, audio tapes and other media.	15 per subject

Excluded activities

- Social activities in local or affiliated institutes or at work
- Exam invigilation (for CII exams or any other awarding body)
- Discussions, board meetings, sales meetings and promotional meetings
- Routine day-to-day work, including internal meetings and discussions

Remember :

Make the online tool work for you and update/complete the record regularly.

How much CPD should I do?

The requirement is the accumulation of a minimum of **100** credits made up of CPD activity relevant to you in each 12 month period.

How is the scheme monitored?

Each month the CII will randomly select members and ask them to submit their CPD log for checking and assessment. The CII ensures that the member is keeping a record which complies with the scheme. Some records are selected for assessment by the **CPD Review Panel** who review the activity undertaken and subsequently provide constructive feedback to the member to help support future development.

The records are also analysed so that the Institute can monitor the pattern of CPD being undertaken by the membership.

What about record keeping?

The scheme is designed to reduce bureaucracy and duplication of effort. Maintaining a record is an integral part of the CII CPD requirement. We would encourage you to use the online tool which is aimed at making the completion of the record accessible, easy to use and transparent. This is delivered via the secure membership area of the CII website. www.cii.co.uk

The online planner is available (paper version for those who require it), to assist you with your programme of development. The tool will encourage you to consider personal areas for development in the fundamental and important categories of technical knowledge, business knowledge/skills and interpersonal skills. You will be able to assess skill gaps, determine and plan appropriate development activity and then record the benefit achieved as a result of completing that activity.

Submission of the record can be paper based or online through the facility provided on the website. Confidentiality and the protection of our members, data is high priority and guaranteed allowing you to work confidently in a safe and secure environment.

The Institute does not insist that your records are submitted using the CII's recording tool. Where you are required to comply with the CPD requirements of another institute, regulator, network or other professional body, you are able to submit their logs provided that they also meet the requirements of the CII scheme. You must be able to submit a copy of that record when asked to do so. Please see criteria for submission below.

If you currently use any of the CII's ed.Assess programmes, you will be able to import the data from the training log. Alternatively you may also choose to submit a printed version of the ed.Assess record when asked to do so.

In addition, we welcome the submission of the member's own employers' CPD records if they also comply with the requirements of the CII's scheme.

Using the CII CPD scheme online recording tool enables you to benefit from the educational support information available online and provides you with the facility of immediate links to technical data, CPD events and up-to-date news.

Criteria for submitting alternative logs

Alternative CPD logs submitted must include:

- a) Development need
- b) Planned/completed activity
- c) Explanation for activity and objective
- d) Confirmation on whether objective met and, if not, why not
- e) Credits allocated to activity from the CII's authorised list

What happens if I cannot comply?

Some members delay submitting a record to the Institute because they believe that they have been unable to comply with the scheme. Please note that the scheme does not only relate to formal training courses but does recognise on-the-job training and a wide range of other activities such as those listed on pages 4 and 5. You should include details of any activity you feel is relevant to your development needs.

If you think you are unlikely to be able to comply with the scheme, for example due to a **maternity break, unemployment** or a **career break**, you should write to the CII providing full details of your circumstances and the CII will provide support and guidance on a range of possible solutions.

What help is available from the CII?

The CII can help you to achieve the objectives you set in your plan. There are a variety of resources you can draw from including:

- As a member of one of the CII Faculties or Societies you will have access to a dedicated programme of CPD events, technical updates, briefings and topical newsletters.
- Competency frameworks for key general insurance business segments; Underwriting, Claims & Broking both regional and for the London Market (more key business segments will be launched throughout 2006).
- A dedicated expert CPD technical team.
- Online learning – through our online learning programmes, including ed.LEARN and ed.ASSESS you can increase your competence and skill set, all at your own pace.
- CII Information Services – both our physical library in London and our online service offer an extensive range of publications, fact files, market data and journals.
- Qualifications & Training – obtain the next level of qualification through the CII examination framework, or study through our Face-to-Face training facility.
- Local institutes/PFS regions – through the network of local institutes and PFS regions and across the UK you can attend seminars, technical events, lectures and networking events close to home.
- Membership benefits – your membership benefits offer you discounts on many publications and training services to assist you.

Remember:

You do not have to use the CII's resources to complete your CPD requirements but there are many ways in which we can help.

Who can I talk to about CPD?

If you have any queries about the CII CPD scheme or would like advice or guidance on how to complete your record, please do not hesitate to contact Customer Service at the Chartered Insurance Institute, 42-48 High Road, South Woodford, London E18 2JP. Telephone: 0208 989 8464. Fax: 0208 530 3052. E-mail customer.serv@cii.co.uk

The CII is committed to delivering a first-class service to its members and customers and, to this end, we welcome feedback on any aspect of your relationship with our organisation.

Please forward any views you may have on the service you receive, whether they are positive or otherwise. We take all such comments seriously, answer them individually and use them to help ensure that we continually improve the service we provide.

Frequently asked questions

Q: I am recording my CPD activity for my employer – do I have to duplicate this for the CII scheme?

A: No. The new scheme and online tool is designed to keep the recording of CPD as simple as possible. As long as any other scheme also meets the requirement of the CII's CPD scheme we are happy to accept records from employers, other professional bodies or any regulator (e.g FSA).

Q: I haven't been able to record my CPD recently because I have just changed jobs and have been too busy to go on courses or attend local institute lectures. What can I do?

A: When you change jobs you are constantly learning and developing. The new learning can be used as a basis for your CPD. CPD is not always about going on 'courses' and there is a comprehensive range of potential ways in which you can plan activity to ensure you are enhancing competence and developing professionally.

Q: Are there any checks on organisations which claim their events count as CII CPD?

A: CII offers an accreditation service to training providers, event organisers and employer training programmes (CII Training Advisory Service) which involves evaluating the training event or training course and ensuring that it is of an appropriate quality. Such events or courses will carry a statement to confirm the number of credits awarded towards CII CPD scheme. All events are only appropriate CPD where the content is relevant to an individual's development.

The CII website has a list of such accreditations on its website www.cii.co.uk

Q: Why is there no difference in the scheme's requirements for the different levels of qualification?

A: The CII's CPD scheme is 'self-certifying' and places the responsibility for CPD development and completion with the individual. Only the individual and/or their employer can determine what activity is right for them. All activity needs to be appropriate to someone's level of capability and experience. The credit amounts are therefore allocated irrespective of the learning level of content. The credits are awarded for the **type** of development activity, i.e. a training course aimed at someone with an Advanced Diploma qualification carries the same number of credits as a course aimed at someone with a Certificate in Insurance. The course objectives and learning outcomes for each would be significantly different.

Q: If I accumulate more than 100 credits in a year can I carry them forward?

A: No. Development activity has to be current and relevant to changing needs and requirements.

Q: How much CPD activity do I need to do if I work on a part-time basis?

A: The CPD requirements for part-time and full-time workers are the same. The key requirement is to maintain competence and ensure knowledge is up-to-date at all times. In addition, the CII scheme actively encourages further professional development which may or may not be related to the current role.

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