

The Insurance Institute of Ireland Exemption Policy 2010

A key aim of The Insurance Institute of Ireland is *'to integrate and progressively mediate with other established professional and academic bodies in the promotion of insurance education'*. To achieve this aim and facilitate students gaining a professional qualification, The Insurance Institute of Ireland, through its exemption process, recognises studies of a standard and content comparable to its own.

This exemption policy document, newly developed in 2009, outlines the exemption process in The Insurance Institute of Ireland (III). It applies to prospective and current III students who have gained prior learning through study which has been formally assessed by examination and certificated in a recognised institution (other than the III or CII).

This policy document sets out the standards and procedures to be applied to the consideration of individual students' cases or qualifications for the granting of exemptions from The Insurance Institute of Ireland's Education Roadmap. The purpose of this document is to :

- √ define the scope of an exemption or accredited prior learning;
- √ outline an exemption policy including the standards and practices governing the exemption process;
- √ indicate the procedure to be followed for exemptions to be awarded;
- √ list various bodies and qualifications which have already been awarded Insurance Institute of Ireland exemptions.

This policy is presented in the format of [Frequently Asked Questions](#), but should you require any further information relating to any of The Insurance Institute of Ireland programmes refer to the Education Handbook on [The Insurance Institute of Ireland's](#) website or if you want to speak to someone about this exemption policy, contact the Education Department directly on 01-6772582.

Note : depending on the qualification and module from which an exemption is being applied, procedures may differ slightly e.g. CIP and Irish Advanced Diploma subjects are assessed by the III, while CII Advanced Diploma modules are assessed by the CII. For this reason, it is important to observe the relevant documentation requirements and related timeframes.

Frequently Asked Questions :

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NOTE : You will not be awarded an exemption if :

- your application is not accompanied by the relevant documentation.
- the III module's syllabus has not been substantially covered by your qualification. *'Substantially covered'* is defined as 80% syllabus coverage / course content overlap.
- if your qualification has been assessed using a technique and at a standard not comparable with those applied to the III module. This means a 70% match in methods of assessment.
- you have already sat and passed the module.
- you have already completed the III / CII version of the subject from which an exemption is being sought e.g. you have already taken the CII's 820 Claims subject and are seeking an exemption from the III's 821 Claims subject (ref. App 1)
- the qualification which forms the basis of your exemption application is over 10 years old.
- it would result in the III qualification having been awarded by exemption alone.

Your exemptions will only be added to your record when any fees due are paid.

1. What is an exemption ?

Exemptions or accreditation refers to the process of identification, assessment and formal acknowledgement of learning. The term '*exemption*' or '*accreditation of prior learning*' (APL) is normally used to indicate the range of approaches adopted to acknowledge formally that learning has taken place.

It can incorporate the accreditation of both certificated learning and experiential learning.

- Certificated learning is that which has been assessed and achieved through a formal programme of study typically further or higher education programmes or professional programmes.
- Experiential learning is learning achieved through experience in work, community or related settings which is judged and recognised by the approving body.

This policy document focuses on the granting of exemptions or accreditation of prior **Certificated Learning** alone.

2. What determines the granting of an exemption ?

A completed application form (accompanied by relevant documentation) must be submitted to determine exemption entitlements. The letter issued confirming an applicant's potential exemption entitlements is not valid indefinitely as exemption entitlements may change as a result of amendments to syllabi / programmes. Exemptions are only granted and added to a student's record when any fees due are paid. Exemptions for which a student may be eligible are those available at the time of their application.

An exemption is awarded if it is deemed that the syllabus for an Insurance Institute of Ireland module has been substantially covered by a specific external qualification and has been assessed using a technique and at a standard comparable with those applied to The Insurance Institute of Ireland module. '*Substantially covered*' is defined as 80% syllabus coverage / course content overlap. Along with sufficient syllabus coverage, the Institute also requires a 70% match in methods of assessment. Qualifications not already recognised as attracting exemptions are assessed on a case-by-case basis using these criteria. Exemption decisions are a matter of academic judgment and will be based on an evaluation of the academic evidence provided to determine whether the prior learning undertaken is equivalent to that of learning which would have been achieved by following The Insurance Institute of Ireland programme. Qualifications over ten years old may not be considered for exemption purposes as all information covered in a previous qualification must be reasonably up to date with current law, regulation and practice. The Insurance Institute of Ireland qualifications are technical, professional rather than academic qualifications. Therefore, the Institute must be satisfied that external qualifications have substantially covered insurance technical material.

Note that no qualification can be awarded by exemption alone. To be awarded an III qualification, a student is required to complete at least one Insurance Institute of Ireland module by examination.

3. How do I apply for an exemption ?

It is strongly advisable to apply for potential exemption (s) before registering for an exam and ordering the text book as the text book cannot be exchanged even if an exemption is granted for the module in question.

If you sit and pass a module from which an exemption is later granted, the exemption does not apply.

If you fail an Insurance Institute of Ireland or CII exam, and subsequently gain a qualification, which would otherwise be regarded as equivalent, you are allowed to claim the exemption¹.

In some cases, exemptions granted from Insurance Institute of Ireland modules '*prohibit*' students from sitting a CII subject and vice versa. For example, if exempted from an Irish subject you cannot then take a UK version of the same subject for examination (e.g. the III's Claims Management 821 and the CII Claims Management 820). If you are exempted from the Economics modules (ECMI and ECMA) within the Joint Financial Services Diploma you cannot take the CII module '*Business and Economics*' (530). Appendix 1 contains a comprehensive listing of these modules.

Therefore, the suggestion is that time is taken to review the syllabi of the proposed programme carefully in comparison to that of your own qualification in order to identify modules from which exemptions may be granted.

¹ This is an extension to existing policy and please note that previous applications declined on this basis will not be reviewed.

However, if you wish to commence your studies immediately, take the time to choose a module which has not been covered in your previous studies. It is important to note that responsibility for the provision of all and any supporting documentation required or requested lies with the applicant.

Exemption applications usually fall into one of three categories. Application procedures for :

- A. [pre-established exemptions](#).
- B. [establishing new exemptions](#).

3A. Application procedure for pre-established exemptions

There is already a number of awarding bodies, professional institutes, universities, and colleges for whose programs exemptions have already been established. Appendix 2 outlines qualifications and the exemptions which they have been awarded from specific Insurance Institute of Ireland modules. To apply for the exemption, complete the Accreditation of Prior Learning Form available on [The Insurance Institute of Ireland's website](#) and return it to the Education Department of the III with your original academic transcript ². Original transcripts are returned in due course along with notification of any exemptions that have been granted. Exemptions are processed by assessing each case individually, eligibility is checked and exemptions are granted accordingly in suitable cases. The time which it takes an application to be processed is impacted on by the qualification from which the exemption is being sought. For example, exemption applications from III modules submitted with all necessary information may be processed within 3 weeks while exemptions from CII ACII modules are processed by the CII and may take a month. The complexity and comprehensiveness of individual applications may alter the time for processing.

3B. Application procedure for establishing new exemptions

If your qualification is not listed in Appendix 2 below, the III will assess your particular qualification on a case by case basis. An exemption is only considered in respect of educational or professional qualifications which contain relevant content to the Institute's programmes. Each external qualification is individually assessed and if there is an 80% match between the syllabus plus 70% match in assessment and that of the Institute's module, an exemption will be granted. Qualifications over ten years old are not considered for exemption purposes.

Once your exemption application is received, a response and decision on your application will be made as soon as possible. Please note that a decision could take up to 3 months depending on the qualifications being assessed and the comprehensiveness of the application i.e. much time can be wasted following up on the more detailed information required for first time exemption applications. Therefore, attention should be paid to ensure that your application is accompanied by all information and documentation required.

As you must be granted your exemption prior to submitting your module registrations, allow plenty of time for your exemption application.

If you are the first candidate to seek an exemption for a particular qualification, you need to provide the following information:

- Exemption application form.
- Original student transcript with grades obtained (students must have passed the module). Certified copies of student transcripts will also be accepted.
- Detailed syllabus of each / relevant module(s) on transcript.
- Details of the structure of the qualification, distinguishing those units/modules that were compulsory from those that were optional.
- Assessment methods including details of pass mark and contribution to overall result from different methods of assessment, e.g. coursework and written examination (generally, at least 70% of the available marks should be contributed by written examination).
- Copies of actual examination papers sat (or specimen examination papers).

Due to the volume of applications received, it is the responsibility of the applicant, not The Insurance Institute of Ireland, to source this additional information from the qualification's awarding body. Any transcripts provided must either be in English or accompanied by a translation verified by the awarding body or institution.

² All transcripts provided must either be in English or accompanied by a translation verified by the awarding body or institution.

The Insurance Institute of Ireland will consider applications for exemptions based on part-completed qualifications. To apply for exemptions based on a part completed qualification you should forward your application form and transcripts to The Insurance Institute of Ireland.

Please feel free to contact The Insurance Institute of Ireland to discuss the procedure for establishing new exemptions.

4. How many exemptions can I get ?

In order to be awarded a qualification by The Insurance Institute of Ireland, it is necessary to have successfully completed at least one module specific to the programme as a qualification cannot be earned by exemptions alone.

5. How long does the exemption process take?

The time which it takes to process an exemption can range from 3 weeks to 3 months. This variation in processing time is due to the fact that every new exemption award is carefully considered and appraised by either the III or the CII. The complexity and comprehensiveness of individual applications also impact on the processing time.

6. From which qualification should I apply for exemption?

The subject matter covered in your original qualification should also be considered in comparison to the module or programme from which you are hoping to get an exemption e.g. law, economics, regulation, insurance products etc. It is strongly recommended that, in order to speed up the exemption process, the existing qualification is compared to the syllabi of the most appropriate Insurance Institute of Ireland programme in order to determine the module(s) from which exemption should be sought. The necessary information is available on [the Insurance Institute of Ireland's website](#).

Note that previous business qualifications may **NOT** be used towards the Joint Financial Services Diploma.

7. How much do exemptions cost?

There is no fee charged for an exemption application. However, if your qualification(s) are accepted for exemption purposes, you will be notified in writing as to which modules you are deemed to be exempt from and the cost of these exemptions.

For CII modules you will have to pay a fee for each individual credit awarded except in respect of other CII qualifications held. The exemption fee for Advanced Diploma credits is STG€3 per individual credit for members.

The exemption fee for the Certified Insurance Practitioner and Joint Financial Services Diploma modules is €75 per module for members.

An exemption award is valid for a fixed period of time from the date of the confirmation letter. The confirmation letter outlines the exemptions awarded, the fees due to secure these exemptions and the timeframe within which the exemptions need to be registered and paid for. Candidates that have not registered their exemptions before that time may find that their award is reduced or no longer valid and will not be entitled to submit a new application for accreditation. Exemptions are only added to a student's record when any fees due are paid. Any offer of exemptions can change or be withdrawn without notice if payment is not received.

8. Are there any established exemptions ?

Appendix 2 lists qualifications from various universities, colleges, institutes and professional bodies and the exemptions which they have been awarded from Insurance Institute of Ireland modules and programmes.

It is very important to note that Appendix 2 outlines exemptions which have been granted on the basis of the criteria outlined in the Insurance Institute of Ireland's exemption policy. The Insurance Institute of Ireland has made every effort to ensure that the exemptions listed in this appendix are correct at the time of production, but reserves the right to alter them without notice. It is vital that applicants realise that exemptions are awarded in accordance with the standards in place at the time of the application. Academic and professional qualifications naturally evolve and the parity of external qualifications with the III / CII qualifications may change as consequence. The Insurance Institute of Ireland reviews exemptions every 3 years or where there has been a change in the syllabus content of the III educational programs or the educational institution's module on which exemption was granted. A change in either syllabi (the III's or the qualification on the basis of which exemptions are being sought) may result in the exemptions listed below not longer being valid.

APPENDIX 1 : INSURANCE INSTITUTE OF IRELAND MODULES WHICH '*PROHIBIT*' STUDENTS FROM SITTING A CII SUBJECT

QUALIFICATION HELD / SUBJECT PASSED	CII SUBJECTS '<i>BARRED</i>'
Insurance Foundation Certificate	IF2
Certified Insurance Practitioner	IF2, IF3 & IF4
Private Medical Certificate	IF7
IP05 / IP06 - Insurance Law	P05 – Insurance Law
561 / 566 – Life Assurance Practice & Administration	735 – Life Assurance
Micro and Macro Economics	530 – Business & Economics
Marketing 1 and Marketing 2	945 – Marketing
IP01 – Insurance Principles & Practice (Part 1)	P01 – Insurance Practice & Regulation
IP04 – Insurance Principles & Practice (Part 2)	P04 – Business Practice
IP06 – Irish Insurance Law & Practice	P05 – Insurance Law
IP10 – Commercial General Insurance	P10 – Commercial Insurance Practice
IP11 – Personal General Insurance	P11 – Personal Insurance Practice
633 – Liability Insurance Practice	P96 – Liability Insurance
756 – Liability Insurance	P96 – Liability Insurance
766 – Motor Insurance	P94 – Motor Insurance
791 – Private Medical Insurance	790 – Private Medical Insurance
821 – Claims Management	820 – Claims Management

NOTE : The Insurance Institute of Ireland has made every effort to ensure that the information in this appendix is correct at the time of production, but reserves the right to alter it without notice.

APPENDIX 2 : GRANTED EXEMPTIONS

NOTE : The listing below outlines exemptions which have been granted on the basis of the criteria outlined in the Insurance Institute of Ireland's exemption policy. The Insurance Institute of Ireland has made every effort to ensure that the exemptions listed in this appendix are correct at the time of production, but reserves the right to alter them without notice. The Insurance Institute of Ireland reviews exemptions every 3 years or where there has been a change in the syllabus content of the III educational programs or the educational institution's module on which exemption was granted. A change in either syllabi (the III's or the qualification on the basis of which exemptions are being sought) may result in the exemptions listed below no longer being valid. Please note that the CII do not award credits for any III exam or qualification completed or part-completed by exemption.

QUALIFICATION	EXEMPTION	DOCUMENTATION REQUIRED
III Qualification / Modules		
COP (Life Insurance)	QFA Pensions QFA Life Assurance	Photocopy of Parchment
Pensions Foundation Course	QFA Pensions	Photocopy of Parchment
Professional Diploma in Financial Advice (previously known as the QFA)	QFA Pensions QFA Life Assurance LA1	Photocopy of Parchment
Diploma or Certificate of Insurance Practice (Non-Life)	QFA Regulation	Photocopy of Parchment
Diploma or Certificate of Insurance Practice (Non-Life)	QFA Pensions QFA Life Assurance QFA Regulation	Photocopy of Parchment
GEN1A	PMI1A	No documentation required. Automatically credited once verified.
PMI1A	GEN1A	No documentation required. Automatically credited once verified.
GEN1B	PMI1B	No documentation required. Automatically credited once verified.
IBA I	GEN1A	No documentation required. Automatically credited once verified.
IBA II	GEN1B	No documentation required. Automatically credited once verified.
ACII / FCII	QFA Pensions QFA Life Assurance QFA Regulation	Photocopy of Parchment
CIP GEN pre-2009	To transfer to DIP PMI : PMI C and PMI D must be passed.	No documentation required. Automatically credited once verified.
CIP GEN 2009	To transfer to DIP PMI : If full 6 module CIP GEN held (GEN1A, 1B, 2A, 2B, 3A & 3B), PMI D must be passed.	No documentation required. Automatically credited once verified.
DIP PMI	To transfer to CIP GEN : If full 4 module DIP PMI held, GEN2B, GEN3A & GEN3B must be completed.	No documentation required. Automatically credited once verified.
CII Qualifications	Exemption	Documentation Required
Certificate in Financial Planning / Financial Planning Certificate	QFA Pensions QFA Life Assurance QFA Investment	Photocopy of Parchment
Certificate in Financial Planning and Lifetime Mortgage Activities	QFA Pensions QFA Life Assurance QFA Investment QFA Loans	Photocopy of Parchment
Certificate in Financial Planning and	QFA Pensions	Photocopy of Parchment

Long-Term Care Insurance	QFA Life Assurance QFA Investment	
P05	GEN2B / IP05	Proof of CII student record
520	IP05	Proof of CII student record
Professional Qualifications	Exemption	Documentation Required
LIA FPC1, FPC2 & FPC3	QFA Pensions QFA Life Assurance QFA Investment	Photocopy of Parchment
Australian & New Zealand Institute of Insurance & Finance	Certificate IV in General Insurance	CIP : GEN2B GEN3A Diploma in Loss Adjusting : 821
College / University	Qualifications	Exemption Awarded
Athlone Institute of Technology	Higher Certificate in Financial Services	CIP : GEN1A GEN1B
Cork College of Commerce	National Council Vocational Awards (Level 2)	CIP : GEN1A
Dublin Institute of Technology	BA Legal Studies	CIP : GEN2B
Dublin Institute of Technology	BBS Insurance	CIP : GEN1A GEN1B GEN2B GEN3B or Diploma in Loss Adjusting : GEN1 A GEN1B IP05 Advanced Diploma in Insurance : The exemptions awarded vary in accordance with year of graduation and are awarded by the CII.
Dundalk Institute of Technology	Bachelor of Science (Building Surveying) – NCEA	Diploma in Loss Adjusting: IP05
Griffith College	LLB Irish Law	CIP : GEN2B
Limerick Institute of Technology	Professional Diploma in Quantity Surveying	Diploma in Loss Adjusting : IP05
National College of Ireland	BA Financial Services (General Insurance Studies module)	CIP : GEN1B
National University of Ireland, Galway	Bachelor of Law, Masters of Law Degree	CIP : GEN 2B
National University of Ireland, Galway	LL.B. Degree	Diploma in Loss Adjusting : IP05
Sligo Institute of Technology	Degree in Business Studies (module in Insurance and Risk Management)	CIP : GEN1A GEN1B
University College Cork	BCL Hons UCC Cork	CIP :

		GEN 2B
University of Limerick	BA International Insurance & European Studies	CIP : GEN1A GEN1B GEN2B GEN3A GEN3B Diploma in Loss Adjusting : GEN1 A GEN1B IP05 Advanced Diploma in Insurance : The exemptions awarded vary in accordance with year of graduation and are awarded by the CII.
University of Limerick	Bachelor of Business Studies Major in Risk Management with Information Technology, Marketing, Entrepreneurship or Personnel Minor	CIP : GEN1A GEN1B GEN2B GEN3A GEN3B or Diploma in Loss Adjusting : GEN1A, GEN1B and IP05 Advanced Diploma in Insurance : The exemptions awarded vary in accordance with year of graduation and are awarded by the CII.
Waterford Institute of Technology	National Certificate and Diploma and Degree in Legal Studies / Higher Certificate in Business Studies / Bachelor of Arts (Law and Line Management)	CIP : GEN2B Diploma in Loss Adjusting: IP05