



# THE ASSURANCE MEDICAL SOCIETY

## EDUCATION COMMITTEE

Chairman, Dr Frank Vince  
Lettsom House, 11 Chandos Street, W1G 9EB

## DIPLOMA IN LIFE AND DISABILITY CLAIMS

The Assurance Medical Society's Diploma in Life and Disability Claims provides official recognition for people who have attained a reasonable standard of proficiency in this subject and is becoming an important asset for those applying for senior posts in this branch of insurance medicine.

The award of the diploma is based upon the following criteria:

- to have passed certain prescribed Chartered Insurance Institute (CII) examinations;
- to provide evidence of reasonable experience in various aspects of life and disability claims assessment;
- to satisfy the AMS that a satisfactory degree of expertise in this subject has been achieved.

The exact details of these requirements varies with the standing of the applicant in the Chartered Insurance Institute. Three categories, details of which are set out below, are recognised.

### STUDENTS

#### • Examination requirements

A pass in the following three papers;

- |     |   |
|-----|---|
| 520 | Company and contract law and their application to insurance   |
| 556 | Life and disability claims  |
| 735 | Life assurance practice and administration (previously 560 or 561 – with reference to Irish law and practice) |

#### • Experience

Applicants must have a minimum of;

- two years' experience in disability (income protection and/or critical illness) claims assessment (or equivalent expertise) within the previous five years. For at least one year of this time they must have been authorised to admit claims within their own authority. While it is quite in order for limits to have been set on the size of the sum assured that an applicant may authorise on his or her own authority, the necessity for decisions to have to be countersigned by a senior claims assessor would invalidate such experience counting towards the one year, AND
- one years' experience in the assessment and admittance of death claims. Applicants must have had an authority to admit death claims up to their given authority level for at least 6 months

For the avoidance of doubt the two above time periods can run concurrently if the applicant has responsibility for assessing both life & disability claims.

The following types of employment count towards these qualification periods:

- direct underwriting of impaired lives, where the applicant has involvement in the assessment of claims as referred by their claims department;
- working in a complaints/customer relations department where the applicant has

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responsibility for the assessment of life and disability disputes.

Applicants in these other areas must though provide confirmation of their experience for both life and disability claims.

Time spent in the following two categories may also count towards the qualification period but only for a maximum of **one year in total**:

- work in an actuarial department directly concerned with the assessment of overall mortality or morbidity experience and the structuring of premiums for products;
- a position attached to a product development team where the applicant has an input into the structure of new products which carry a mortality and/or morbidity risk, and to the drafting of literature and product documentation which specifically covers the risk aspects of the contract;

- **Expertise**

Before granting the diploma, the AMS must be satisfied that the applicant's ability to assess life and disability claims is of a satisfactory standard. To assist in this decision the AMS will ask the relevant company's claims manager and chief medical officer to report on the applicant's experience and expertise. If, for any reason, an applicant wishes any additional person who has experience of his or her underwriting experience to be contacted the AMS will do so.

#### ASSOCIATES AND FELLOWS OF THE CII UNDER THE CURRENT REGULATIONS (1992 ONWARDS)

The criteria for these applicants to obtain the diploma are similar to those quoted above for students except that a pass in paper 556 – Life and disability claims- is the only examination result required.

#### THE TOWERS AWARD

A special award. The Towers Award, will be presented by the AMS annually to the applicant who submitted the best paper with a Distinction in subject 556 – Life and disability claims – during that year. The successful candidate must, however, have been awarded the diploma during the year under review.

#### PROCEDURE FOR APPLYING FOR THE DIPLOMA

If you wish to apply for the Assurance Medical Society's Diploma in Life and Disability Claims, and consider that you have the necessary qualifications you should complete the enclosed application form and send it to:

The Chairman  
AMS Education Committee  
Lettsom House, 11 Chandos Street  
London, W1G 9EB

Please enclose the original copies of your CII examination results notification as proof that you have passed the necessary examinations; these will be returned to you once your application has been assessed.

Your application will be acknowledged on receipt. You will be informed by letter whether or not you have been successful. Successful applications will be required to pay a fee (at present £25) to the Assurance Medical Society before receiving the diploma.