<u>Professional Diploma in Insurance (PDI)</u> <u>Student's notes</u> <u>Updated as at Mar 2025</u>

Thanks for studying the PDI. Please refer to your PEAK Student Handbook and note the below programme features for your attention. Details of syllabus and relevant most up-to-dated information can be available on www.peak.edu.hk/course/PDI.html :

1. Students must take 8 modules out of the 15 modules with the below 2 compulsory modules. Each module will encompass around 150 hours of study time including class learning, assessment & self-study.

Compulsory module 79112 Insurance Principle and Practice Plus at least one legal module from: 79312 Legal Aspect of General Insurance 79812 Legal Aspect of Life Insurance 79912 Legal Framework for Insurance Contract Remaining modules selected from any range of interdisciplinary specializations. Unless with prior special approval, student will not be allowed to study more than 2 modules each trimester.

Pre-requisite requirement for students taking the module of 79712 Life Insurance Underwriting and Claims: at least a passing grade of module, "79612 Life and Health Insurance" or students can demonstrate sufficient knowledge and skills to complete the module successfully, say preferably possessing a minimum 2 years' relevant work experience in life and health claims or underwriting, etc. with approval of the Programme Leader. For those students without related insurance knowledge, please study those relevant IIQE study notes as per <u>https://www.peak.edu.hk/exam/en/studynotes</u>. Students should have some basic related technical knowledge before studying the specialized modules, especially for those Financial Planning stream which would require some related mathematical concepts.

The maximum registration period for the duration of study is 4 years. It is student's own responsibility and risk to ensure the date of (resit) reassessment exam should still be within the said limitation period. Students be mindful of the choice limitation of modules towards the end of study time limitation by reference to the usual module repeat pattern and may have to choose to take other new module to comply within the said study time limitation and then optionally resit the reassessment module after successful graduation.

- 2. Each module consists of 10 @ 3 hours lectures.
- 3. Minimum class attendance requirement is <u>70%</u>.
- 4. English is adopted as the medium of instruction, supplemented with Cantonese where necessary; and assessment is in English with assessment normally including a written assignment (30%) and a written examination (70%). Students may be required by the PDI programme leader to complete some additional English or other courses before they are allowed to continue the PDI study. Student must obtain a minimum of 40% in both the assignment and the exam to pass a module. (Note: the eligible reimbursement requirement of the government's Continuing Education Fund (CEF) scheme is set at 50%)

The **assignment** is normally around 1,000 words. **Examination** will be 3 hours.

Please note all related exemption, deferral, marks (especially the assignment mark returned by the lecturer), etc. is tentative only which will all subject to final modulation and rectification by the Examination Board.

5. A student can take the Reassessment (re-submission / resit) for one time for the failed assignment (continuous assessment) and/or final examination with corresponding scored marks equal to or over 30%. If a student fails again in Reassessment, he/she has to re-take the module with all assessment components, including attendance requirement.

The maximum marks for the corresponding Reassessment would be the passing mark 40% for the calculation of award classification.

Such Reassessment application has to be submitted within one month after notification of results with a payment of 10% for each resit / re-submission of the normal enrolment fee to be allowed for resit in the next round of the same module for a fail in the exam. (student can apply to attend the last class session as revision) and/or re-submission of the failed assignment within the same trimester, if possible with acceptable reasons.

Second attempt of the module for those achieving less than 50% for the fulfilment of the eligible requirement of HK CEF Scheme needed to be specially applied in writing (can be in email) within one month after notification of collection of result with the prevailing additional fee and rules.

6. Students have to be aware of the offence of plagiarism and collusion (those case must be referred to Disciplinary Board for determination), and should quote relevant sources in the assignment when necessary (both in-text and at the end with proper referencing, e.g. APA or Harvard and avoid using non-academic sources such as Wikipedia/Investopedia). For study and assignment hints etc., student can also refer to relevant checker academic websites free plagiarism or such as Copyright Classroom https://hku.to/Copyright Classroom, APUS http://apus.libanswers.com/writing/faq/2391, AsitEdit website CORE <https://asiaedit.com/resources/>, https://core.ac.uk/ Deakin or <http://www.deakin.edu.au/current-students/study-support/study-skills/>. Any misconduct or violation of the PEAK/VTC policies will be subject to appropriate disciplinary actions including termination of the study.

Students are strongly reminded to provide answers corresponding to exact requirements of assessment questions, like wordings such as "justify", "explain", "elaborate", "apply" with given scenarios, etc., and no marks will be given for just list points of generalized memory and irrelevant material.

- 7. Any appeal to the marks or special resit application, etc. should be made in writing to Programme Leader within 7 working days after notification or the incident, or within 3 working days from the day the student is informed of the decision of the Board.
- 8. The modules have been included in the list of reimbursable courses for Continuing Education Fund (CEF) purposes by completion of any one of PDI modules under the Continuing Education Fund (https://www.wfsfaa.gov.hk/cef) with the respective below CEF course codes as per https://www.peak.edu.hk/en/content/professional-diploma-insurance-pdi. applicants Eligible will be reimbursed up to a ceiling of HK\$25,000, adopting a co-payment ratio by the learners for the first 10,000 subsidy at 20% and that for the remaining \$15,000 at 40% of the course fee. For details on CEF, please refer to <https://www.wfsfaa.gov.hk/cef>.

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9. Students who have completed previous similar level studies may be granted specified exemptions up to 50% of the required modules.

Exemption application (as per <u>https://www.peak.edu.hk/en/content/forms-download</u>) should be completed with the relevant syllabus and original transcripts certified by PEAK with prescribed application and exemption fee. Please note that the accreditation arrangements with other professional bodies or academic institutions for PDI studies may not apply to those modules obtained by exemptions.

10. A result slip will be issued after the actively enrolled trimester period. For the final completed transcript, the following award classification will also be shown:

Classification	<u>Average Mark</u>
Pass	40- to below 65
Credits	65- to below 75
Distinction	equal to or over 75

- 11. Subject to the fund availability and final decisions of PEAK with reservation right of amendments or withdrawal without prior notice, it is expected that some kind of scholarship awards will be available for the best achieving PDI students.
- 12. For better communication, a student representative should be nominated in each module of each intake with contact details sent to Programme Leader & the Programme Secretary & Officer for our future staff-student liaison meeting and students are encouraged to propose any students' activities and make use of PEAK Moodle platform (<u>https://moodlesp.vtc.edu.hk/login/index.php</u>) for sharing of up-to-dated academic information and networking.
- 13. For ANZIIF membership application, please refer to relevant information of membership details as per <u>https://anziif.com/membership/about-membership</u> with the relevant forms (new Member form or Upgrade form), which has to be directly sent to the Institute together with all the required documents. For documents certification, please contact our Programme secretary for prior arrangement.

For CII exemption, you have to enquire directly via their website <u>www.cii.co.uk/prior-learning</u>. For CII certification you can arrange any CII member or IIHK official at Wanchai (<u>https://cii-hk.org</u>) up to your convenience.

For Insurance Authority (IA) CPD arrangement, details pls. refer CPD information sheet https://www.ia.org.hk/en/supervision/reg_ins_intermediaries/cpd.html [PDI is on the list of qualified CPD activities under the Guideline GL24 as Type 5 Qualifications (paragraph 17 & 18) under Schedule III of Annex 1 and can be considered to have satisfied the annual CPD requirements (except for the compulsory CPD hours on Ethics or Regulations) with at least one pass of the examination paper in that assessment Type period); and on the list 3 Accredited Programmes of OF https://www.hkcaavq.edu.hk/en/services/assessment/cpd-ia-programmes categorised under the Insurance Industry on the Qualifications Register]

Hope you enjoy the programme and for further information and other supports, you can contact me on 2919-1402 (email: <u>vivian_chan@vtc.edu.hk</u>), our Programme Officer, Mr Alex TSAI on 2836-1852 with email <u>tsaick@vtc.edu.hk</u> and our Programme Secretary, Ms. Ivy CHAN on tel. 3974-3663 with email <u>ivychan@vtc.edu.hk</u> respectively.

Best Regards, Ms. Vivian CHAN PDI Programme Leader PEAK, VTC, HK

Appendix I:

External Academic and Professional Recognition of Professional Diploma in Insurance

(There is no guarantee that the external recognition remains unchanged subject to their sole discretionary review of the respective institutions and students should check their respective most up-to-date policies)

<u>1)</u> <u>Australia and New Zealand Institute of Insurance and Finance (ANZIIF)</u> (updated as at September, 2012)

PDI Modules	ANZIIF membership (as accredited from 2010)	ANZIIF educational credits
79112 - Insurance Principle and Practice	<u>ANZIIF</u> <u>Associate CIP</u>	
792I2 - Insurance Underwriting and Claims	Successful completion of any 4 PDI modules (which must include a minimum of 1 ANZIIF	
799I2 - Legal Framework for Insurance Contract	legal module from the group of 79312, 79912, 79712, or 79812)	
780I2 - Insurance Organization Operations		
793I2 - Legal Aspect of General Insurance	<u>ANZIIF</u> <u>Senior Associate CIP</u>	From January 1 st 2012 and thereafter, students have to apply individually for Recognition of Prior
794I2 - Property Insurance	Students graduated in 2012 and thereafter which must include a minimum of the above	Learning.
79512 - Motor Insurance	mentioned ANZIIF legal module (8 PDI modules)	
78112 - Liability Insurance	[Applicants would just need to	
782I2 - Marine and Aviation Insurance	provide a certified copy of the original testamur "Professional Diploma in Insurance."]	
796I2 - Life and Health Insurance		
797I2 - Life Insurance Underwriting and Claims		
798I2 - Legal Aspect of Life Insurance		
783I2 - Personal Investment and Financial Services		
784I2 - Financial Planning		
785I2 - Business Financial Planning		

2) Chartered Insurance Institute (CII) (updated as at Dec 2022)

The awards have been broken down per PDI module as below for completion of PEAK Professional Diploma in Insurance (8 modules) and PDI graduates selecting the closest modules to current CII Insurance qualifications continue to able to claim up to maximum 120 credits (say e.g. 75 Diploma level non-unit specific and 45 Certificate level). The following CII recognition of prior learning are conditional on completion of the PDI qualification.

Professional Diploma in Insurance module Successful completion depends on completion of any 8 of the following modules	Maximum CII recognition of prior learning award from 1 December 2022 until 30 November 2024
 Insurance Principle & Practice (compulsory) At least one of the (compulsory): Legal Framework for Insurance Contract Legal Aspect of General Insurance Legal Aspect of Life Insurance 	An exemption from CII unit (WH1) Award in General Insurance Hong Kong (15 Certificate-level credits in the CII Insurance qualifications framework). Both PDI modules must be passed for this exemption to be awarded. If candidates have passed more than one Legal module (in addition to IPP), the CII prior learning award is an exemption from W01. NB An exemption from this unit does not award the CII Award in General Insurance qualification
Insurance Organisation Operations	• One set of 25 Diploma-level non unit-specific credits for passing any two of these modules by exam
Insurance Underwriting & Claims Liability Insurance	 Or Two sets of 25 Diploma-level non unit-specific credits for passing any three of these modules by exam
Marine & Aviation Insurance	 Or Three sets of 25 Diploma-level non unit-specific credits for passing any four (or five) of these modules by exam
Life & Health Insurance	 Or Four sets of 25 Diploma-level non unit-specific credits
Life Insurance Underwriting & Claims	for passing all six of these modules by exam
Motor Insurance	An exemption from CII unit (IF5) Motor insurance products (15 Certificate-level credits in the CII Insurance qualifications framework)
Property Insurance	An exemption from CII unit (IF6) Household insurance products (15 Certificate-level credits in the CII Insurance qualifications framework)
Financial Planning*	An exemption from CII unit (AWF) Award in Financial Planning (15 Certificate-level credits in the CII Financial Services qualifications framework)
Personal Investment & Financial Services	No recognition of prior learning award due to insufficient match with CII insurance or financial services qualifications
Business Financial Planning	No recognition of prior learning award due to insufficient match with CII insurance or financial services qualifications

*The (AWF) Award in Financial Planning exemption doesn't count towards CII's insurance qualifications but does count towards the CII Certificate in Insurance and Financial Services qualification. For further details please visit <u>www.cii.co.uk/cert-ins-fs</u>.

An exemption from this unit does not award the CII Award in Financial Planning qualification

The award of credits in the CII's qualification framework is a privilege and not a right and awards can change over time as qualification frameworks evolve.

All recognition of prior learning applicants will need to comply with the CII qualification completion rules to achieve a CII qualification, for example, the requirement to complete a minimum one unit at the level of the CII insurance qualification or above directly with the CII. CII website contains further details: www.cii.co.uk/qualifications.

Recognition of prior learning requirements

Hong Kong PEAK students should note that:

At its sole discretion the CII reserves the right to make, amend and or withdraw credit awards which are the subject of this application at any time, on due notice as it sees fit and without monetary compensation. Under no circumstances will the CII accept any liability for consequential, indirect or special losses or special damages of any kind arising out of or in any way connected with the awarding or withdrawal of credit awards. The award of credits in the CII's qualification framework is a privilege and not a right and there is no intent to bring legal relations into being or otherwise establish a contractual relationship between the CII and students.

All recognition of prior learning applications are reviewed on an individual basis and take into account any previous recognition of prior learning awarded and exam units passed. CII recognition of prior learning awards are based on the awards at the time of the application decision and therefore awards can be different for students with the same qualifications. You can view the frequently asked questions at <u>www.cii.co.uk/rpl-faqs</u>.

Application process

The following link to the scheme rules will provide Hong Kong PEAK students with an overview of the standards, frequently asked questions, application process for individuals and fees. All recognition of prior learning applicants will need to complete the recognition of prior learning application form which can be found on the CII website: <u>www.cii.co.uk/prior-learning</u>.

Once they have completed the Hong Kong PEAK Professional Diploma in Insurance, Hong Kong PEAK students will need to provide their qualification completion certificate and results transcript to evidence the qualification award and passing the exam units. The results transcript must confirm details of the units passed and for each unit the exam result and date passed. Certified copies will be accepted, providing the person certifying is a current CII member. Please see the application form for details.

For further information or if students have any questions, please contact CII Customer Service team on +44 (0)20 8989 8464 or <u>customer.serv@cii.co.uk.</u>

3. Bachelor of Business Administration (Hons) of Coventry University

PDI graduates can apply to articulate to final year of Bachelor of Business Administration (Hons) degree by Coventry University by completion of additional modules under the Professional Diploma in Business Management (PDBM) offered by PEAK, VTC

ANZIIF Senior Associate may also apply through non-standard entry to the final year of BBA (Hons) degree by Coventry University (subject to approval).

4. Society of Registered Financial Planners (HKRFP) (updated as at Jan 2020)

The corresponding below subject exemption will be recognized by HKRFP.

Module of PDI	Exempt for HKRFP Module
79112 Insurance Principle and Practice	FP3020 Insurance Planning
783I2 Personal Investment and Financial Services	FP3030 Investment Planning
784I2 Financial Planning	FP3010 Financial Planning FP3040 Tax Planning

Please note that there are five modules in HKRFP programme of Professional Diploma in Financial Planning. Hence, the PEAK students with above said exemption of any two papers of HKRFP with one (1) year financial services working experience are eligible to apply for HKRFP Associate membership, to obtain AHKRFP designation. Should any PEAK students with the above maximum exemption of 4 papers of HKRFP wish to pursue Full membership have to pass FP3050 Best Practices for Financial Planners and with two years of relevant working experience to obtain the HKRFP designation (more details as per <u>http://www.hkrfp.org</u>).

5. Hong Kong Society of Certified Insurance Practitioners (HKCIP) (updated as at Dec 2021)

Students can apply for HKCIP subject exemption for corresponding PDI modules completed, for up to a maximum exemption of 5 HKCIP subjects and graduates are qualified to apply as "Associate Member" of HKCIP. Details refer to the website at <u>http://www.hkcip.org.hk/</u>.

Appendix II:

Rules for using PEAK Library Service (PDI)

- 1. All registered PEAK PDI students* are entitled to Vocational Training Council's library resources operated by Learning Resources Centres at respective VTC Campuses.
- 2. Procedures:
 - 1. Newly enrolled students will receive an email confirmation, notifying students to visit PEAK reception counter with your HKID to collect their VTC Student Card within one month upon issuance of the confirmation email.
 - 2. With the Student card, you will be able to access Learning Resources Centres in various VTC Campuses for library services.
 - 3. Students may also access online library resources via VTC e-database for e-books, online journals, or request physical publications or equipment to be collected at a campus most convenient. https://library.vtc.edu.hk/web/
- 3. For loan period, maximum allowed items and related borrowing regulations, please refer to VTC Library site.

https://library.vtc.edu.hk/web/english/guides/regulation.php

4. Borrowers are responsible for returning the books on loan to them by the due date. An overdue fine calculable from the day that immediately follows the date due will be charged at the rate specified below.

Class of Loan Items	Fine	Maximum Fine
Normal Items (Books, non- print materials and back issues of periodicals)	\$1 per item per day	\$30
Reserve Items	\$1 per item per hour	\$30
Equipment & Accessories	\$1 per item per day	\$30
Portable Computers	\$100 per set per day	\$500

Please refer to VTC Library website for the latest regulations

- 5. Students may not be allowed to sit for the examinations or be graduated until all library fines have been paid as well as all books returned. When any fine on an individual borrower reaches HK\$100, his/her borrowing privileges of all library materials will be suspended until he/she pays the fine.
- 6. Borrowers shall be held responsible for any loss, mutilation, damage or disfigurement by writing or other marks and shall be required to pay the full cost of replacing such books. In order to stop overdue fines from accruing, these cases should be reported to Learning Resources Centre without delay. The cost of replacement will be the estimated price of the material plus a service charge per item as determined by VTC.

PEAK Hotline: 2836 1922

* Registered students refer to applicants who have successfully enrolled in the current intake

	Reference Book List of PEAK PDI			1		· ·
Unit code	Module	Author	Year	Title	Edition	Publisher
78012	Insurance Organization Operations	The Chartered Insurance Institute	2020	Insurance business and finance (M 92)		The Chartered Insurance Institute
78012	Insurance Organization Operations	Insurance Authority	2017	Study Notes for the Principles and Practice of Insurance Examination		Insurance Authority
78112	Liability Insurance	ANZIIF	##	FSI501 Liability Claims Management Course Material		ANZIIF
78112	Liability Insurance	ANZIIF	##	FSI502 Liability Underwriting Management		ANZIIF
78112	Liability Insurance	The Chartered Insurance Institute	2020	Liability Insurance (M 96)		The Chartered Insurance Institute
78112	Liability Insurance	Merkin, R. M.	2018	Colinvaux's Law of Insurance in Hong Kong	3rd	Sweet and M axwell/Thomas Reuters
78212	Marine & Aviation Insurance	The Chartered Insurance Institute	2020	Cargo and Goods in Transit Insurances (M 90)		The Chartered Insurance Institute
78212	Marine & Aviation Insurance	Dunt, J.	2016	Marine Cargo Insurance		London: Informa
78212	Marine & Aviation Insurance	HM SO	2017	Marine Insurance Act 1906 (Chapter 41)		London: HMSO
78212	Marine & Aviation Insurance			Marine Insurance Ordinance (Cap. 329)		Hong Kong
78212	Marine & Aviation Insurance	Todd, P.	2016	Principles of the Carriage of Goods by Sea		London: Routledge
78212	Marine & Aviation Insurance	Wilson, J.F.	2021	Carriage of Goods by Sea	8th	UK: Pearson
78312	Personal Investment & Financial Services	Bodie, Z., Kane, A., & Marcus, A.J	2019	Essentials of investments		New York, NY: McGraw-Hill Education
78312	Personal Investment & Financial Services	Insurance Authority	2019	Study Notes for the General Insurance Examination		Insurance Authority
78312	Personal Investment & Financial Services	Insurance Authority	2018	Study Notes for the Constant Insurance Examination Study Notes for the Long Term Insurance Examination		Insurance Authority
78312	Personal Investment & Financial Services	Insurance Authority	2017	Study Notes for the Principles and Practice of Insurance Examination		Insurance Authority
78312 78412	Personal Investment & Financial Services	Insurance Authority	2017 2018	Study Notes for the Investment-linked Long Term Insurance Examination		Insurance Authority
	Financial Planning	Insurance Authority		Study Notes for the General Insurance Examination		Insurance Authority
78412	Financial Planning	Insurance Authority	2017	Study Notes for the Long Term Insurance Examination		Insurance Authority
78412	Financial Planning	Insurance Authority	2017	Study Notes for the Principles and Practice of Insurance Examination		Insurance Authority
78412	Financial Planning	Insurance Authority	2017	Study Notes for the Investment-linked Long Term Insurance Examination		Insurance Authority
78412	Financial Planning	Lee, D	2016	Advanced taxation in Hong Kong		Hong Kong: Pearson Education Asia Ltd
78512	Business Financial Planning	Insurance Authority	2018	Study Notes for the General Insurance Examination		Insurance Authority
78512	Business Financial Planning	Insurance Authority	2017	Study Notes for the Long Term Insurance Examination		Insurance Authority
78512	Business Financial Planning	Insurance Authority	2017	Study Notes for the Principles and Practice of Insurance Examination		Insurance Authority
78512	Business Financial Planning	Insurance Authority	2017	Study Notes for the Investment-linked Long Term Insurance Examination		Insurance Authority
78512	Business Financial Planning	Lee, D	2016	Advanced taxation in Hong Kong		Hong Kong: Pearson Education Asia Ltd
791I2	Insurance Principle and Practice	ANZIIF	##	GI512-15 Risk Management		ANZIIF
791I2	Insurance Principle and Practice	The Chartered Insurance Institute	2020	Insurance, legal and regulatory (IF1)		The Chartered Insurance Institute
791I2	Insurance Principle and Practice	The Chartered Insurance Institute	2020	Advanced Claims (820)		The Chartered Insurance Institute
79112	Insurance Principle and Practice	The Chartered Insurance Institute	2020	Advanced Insurance Broking (930)		The Chartered Insurance Institute
79112	Insurance Principle and Practice	The Chartered Insurance Institute	2020	Advanced Underwriting (960)		The Chartered Insurance Institute
79112	Insurance Principle and Practice	Insurance Authority	2018	Study Notes for the General Insurance Examination		Insurance Authority
79112	Insurance Principle and Practice	Insurance Authority	2017	Study Notes for the Long Term Insurance Examination		Insurance Authority
79112	Insurance Principle and Practice	Insurance Authority	2017	Study Notes for the Principles and Practice of Insurance Examination		Insurance Authority
79212	Insurance Underwriting & Claims	ANZIIF	##	FSI104 Introduction to Underwriting		ANZIIF
79212	Insurance Underwriting & Claims	ANZIIF	##	FSI105 Claims Handling		ANZIIF
79212	Insurance Underwriting & Claims	Jackson, V., In Cooper, A., & Chartered Insurance Institute	2019	Personal Insurances: M 86		The Chartered Insurance Institute
79212	Insurance Underwriting & Claims	Insurance Authority	2019	Study Notes for the General Insurance Examination		Insurance Authority
79212	Insurance Underwriting & Claims	Insurance Authority	2018	Study Notes for the Principles and Practice of Insurance Examination		Insurance Authority
79312	Legal Aspects of General Insurance	The Chartered Insurance Institute	2017	Insurance Law (M 05)		The Chartered Insurance Institute
			2020			
79312	Legal Aspects of General Insurance	Insurance Authority		Study Notes for the Principles and Practice of Insurance Examination		Insurance Authority
79312	Legal Aspects of General Insurance	Insurance Authority	2018	Study Notes for the General Insurance Examination	-	Insurance Authority
79412	Property Insurance	ANZIIF	##	FSI405 Claims Handling Course Material		ANZIIF
79412	Property Insurance	ANZIIF	##	FSI505 Commercial Lines Claims Management		ANZIIF
79412	Property Insurance	ANZIIF	##	FSI506 Commercial Lines Underwriting Management		ANZIIF
79412	Property Insurance	The Chartered Insurance Institute	2020	Commercial Property and Business Interruption Insurances (M 93)		The Chartered Insurance Institute
	· · ·		2018	Colinvaux's Law of Insurance in Hong Kong	3rd	Hong Kong: Sweet and Maxwell/Thomas Reute
79412	Property Insurance	Merkin, R. M.		5 5	510	
794I2 795I2	Property Insurance M otor Insurance	ANZIIF	##	FSI405 Claims Handling Course Material	510	ANZIIF
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