



International Group of P&I Clubs

P&IQ

Candidate Guide

Contents

1. Introduction.....	3
2. How could the P&I Qualification benefit you?	3
3. The Modules	4
4. Management and administration of the P&I Qualification programme.....	4
5. Review of learning materials	5
6. Accessing the learning materials	5
7. Registering for exams	6
8. Study.....	6
9. Accessibility	7
10. Preparing for the examination.....	7
11. The examination	11
12. Exam results	13
13. Re-marks.....	14
14. Document retention	14
15. Appendix 1.....	15

1. Introduction

In 2007, the Group Managers' agreed to produce a comprehensive and standardised set of learning texts for the Clubs to use, either to enhance their own study programmes or for the staff of the Clubs to use as a standalone programme of learning.

The main reasons behind this decision were:

- Historically, few people employed by the P&I Clubs had been formally qualified in insurance, even at senior level and the Group believed that this should change.
- There was, and remains, an expectation that regulators will demand that those involved in insurance, including P&I, should hold formal qualifications for the work they undertake for their assureds.
- As a matter of personal development, there is an increasing expectation from those employed by Clubs, and especially by those new to the business, that there should be a formal, recognised and professional training programme.

2. How could the P&I Qualification benefit you?

All candidates who study for one or more of the P&IQ modules will:

- Gain knowledge, and in doing so confidence
- Be acknowledged by their peers, their managers and potential future employees
- Accumulate CII credits which can be used towards a CII qualification

Those candidates who pass all seven of the modules that make up the P&I Qualification Programme are awarded the P&IQ. This indicates a level of knowledge and commitment to the P&I industry. Examinations are recognised by all Clubs and are accredited by the Chartered Insurance Institute. (CII).

Although the P&IQ is a stand-alone qualification, each of the accredited modules can be combined with core modules from the CII curriculum to achieve:

- CII Certificate of Insurance
- CII Diploma
- ACII Advanced Diploma

3. The Modules

Seven modules make up the P&I Qualification programme. Each module has been accredited by the CII with a number of credits (or exemptions) as follows:

Module	Credits
1. The Shipping Business	30 Diploma level non unit specific credits
2. P&I Insurance History, Operation and Practice	30 Diploma level non unit specific credits
3. Underwriting, Loss Prevention and Claims Handling	30 Diploma level non unit specific credits
4. People Risks	30 Diploma level non unit specific credits
5. Cargo Risks	An exemption from (P90) Cargo and goods in transit (25 Diploma level credits)
6. Collision, FFO & Pollution	An Exemption from (P98) Marine hull and associated liabilities (30 Diploma level credits)
7. Towage, Salvage, General Average & Wreck Removal	30 Diploma level non unit specific credits

Modules 1, 2 and 3 are introductory modules and must be completed first, although they can be completed in any order. The other modules are of a more specialist nature and build on the knowledge gained in studying the first three modules. Modules 4, 5, 6 and 7 may also be completed in any order.

4. Management and administration of the P&I Qualification programme

The P&I Qualification programme is managed by the IG P&I Qualification Subcommittee, assisted by the IG Secretariat and the P&IQ Administrator.

The administrative process to recruit and manage examiners and assessors is undertaken by the IG Secretariat and the P&IQ Administrator. The examination co-ordination is managed by a company called Coracle who are responsible for:

- Candidate registration
- Exam bookings
- Collection of examination fee
- Management of the PandIQ website
- Updating the learning texts when advised by the P&IQ Administrator
- Exam venue organisation
- Arranging invigilators

- Handling 'Accessibility' requests
- Issuing of certificates
- Notification of exam results to candidates and the CII

Any queries a candidate has should be directed to Coracle via the website.

5. Review of learning materials

Each module and syllabus is reviewed between September and December on a yearly basis and more often if circumstances warrant. Any changes made to the text will be uploaded to the website for study immediately after any exam sitting.

Each review focusses on:

- Accuracy of the material
- Appropriate depth of the material
- Ongoing relevance of the material
- Updating the syllabus such that it reflects the learning material content

Each learning text states on the front page the date of the examination session that it should be used for. Only the current text for study will be available on the Coracle website and Coracle will inform candidates by email of any updates made to the learning texts outside of the usual review period which affect the current version of the text being studied by candidates.

6. Accessing the learning materials

To access the learning material candidates need to register via the website pandiq.mycoracle.com

To create an account, all candidates are required to fill out an online form. Users who register with an email from their club's email domain will be automatically approved. Users who register with an email not on the auto approval list (eg, gmail, hotmail etc) will find their account is 'pending' until approved by their Club. When a user registers with a non-auto approved email address, an email will be sent to the nominated HR representative at the club. Within the email there will be a link which the HR rep will be required to click in order to approve the account. Once the email has been verified, you will receive a confirmation email and have access to all areas of the website, including learning materials, past papers and exam registration.

7. Registering for exams

A candidate can only register to sit an exam once they have created an account on the website (www.pandiq.mycoracle.com).

Exams are held twice a year, in May and October. Registrations for the next exam sitting are opened immediately after a set of exams finishes, ie. registrations for October will open after the final exam for the May sitting.

Exam registrations close two weeks before the exams.

There are several exam locations around the world:

- London
- Newcastle
- Singapore
- Greece
- Hong Kong
- New York

If registrations for a particular location are full, candidates are placed on a waiting list and contacted by Coracle if/when space becomes available.

8. Study

It is recommended that candidates contemplating studying for the P&IQ qualification should contact their Club's training manager along with their line manager who will be able to provide advice and support.

Candidates are also recommended to talk to colleagues who have already sat one or more of the P&IQ exams and learn from their experiences.

It is recommended that all candidates should follow the guidance below when studying each module. Please remember that this is a guideline only, some candidates may need to put in more study time for a particular module(s) than the hours shown below, for example those new to the P&I industry, or if studying for a module with little or no experience of the subject.

Modules 1 – 2 It is suggested that the minimum number of study hours for each of these modules should be around 120 hours

Module 3 It is suggested that the minimum number of study hours for this module should be around 150 hours

Modules 4 – 7 It is suggested that the minimum number of study hours for each of these modules should be around 180 hours

Neither the IG Secretariat nor any member of the P&IQ Subcommittee can provide any form of training or mentoring. Any requests for such assistance or questions over the text should be addressed to a candidate's own training manager or line manager.

9. Accessibility

Provisions are made for candidates who have a disability, health condition or specific learning difficulty. This may include but is not limited to dyslexia, blindness, partially sightedness or dexterity impediments.

If a candidate is disabled, has a health condition or a specific learning difficulty which they believe should be taken into consideration in assessing their exam performance, they should apply in writing, enclosing medical evidence such as a doctor's letter or assessment report. The request along with any supporting documentation must be submitted at least 6 weeks before the examination is due to take place. Applications without medical evidence or assessment report will not be considered. Every effort will be made to respond to late applications but there is no guarantee of a successful outcome.

Certain arrangements can also be made for candidates who can read and understand English but who are unable to write it by hand. Applications for such special needs require a supporting letter from the sponsoring Club. Again applications should be made at least 6 weeks before the examination is due to take place.

10. Preparing for the examination

For all modules each exam paper will consist of a mixture of short answer questions and longer case study questions as follows:

- Modules 1 and 2 Part 1 – 14 questions worth 140 marks
 Part 2 – 2 out of 3 questions worth 60 marks
- Modules 3 to 7 Part 1 – 10 questions worth 80 marks
 Part 2 – 3 out of 4 questions worth 120 marks

Past papers can be accessed via the website, however model answers are not supplied with those papers. Candidates should also be aware that the past papers are based on the version of learning texts used when the examination paper was written, the content of which might differ from the current text.

Examiners will invariably use the standard verbs set out in appendix 1 to convey to the candidate what is required by way of an answer to the questions. It is very important for

candidates to study these verbs. This will ensure that the candidate does not waste valuable time during the examination. For example, certain questions, or parts of questions may ask candidates for a list or summary or calculation. In such cases the answer does not need to be in the form of an essay, instead a list or calculation will suffice for that question or part thereof.

Each question will also indicate the marks available for that question. Candidates should take note of the allocation of the marks as these indicate the number of points that the examiner may be seeking in the answer and will also help establish how much time should be spent answering the question.

Answers to part 1 questions should be kept short and concise and in many cases it is acceptable to answer using a list of bullet points. Where a list is not appropriate the answer may be like a short essay, but should not exceed one side of A4 and in most cases will be no more than a paragraph or two.

Answers to part 2 questions vary depending on the type of question but will generally require more detailed answers.

Calculation type questions

Where a straight forward calculation is called for, candidates are recommended to concentrate on laying the calculation out so it can be easily checked by both the candidate and the examiner. If appropriate, the candidate should insert notes to explain why a particular mathematical process has been followed. Even if the end result is wrong, candidates will still be awarded the bulk of the marks if the examiner can see the candidate has followed the right process.

Essay type question.

This type of question often asks the candidate to identify the main issues arising from a scenario. Having identified the main issues candidates are then often asked to describe in greater detail how these main issues might bear on the scenario described in the question.

The last part of this type of question may be a plan or recommendation setting out how the scenario should be dealt with having regards to the issues identified above. Although the length of answer to this type of question will be indicated by the verbs used in the question as a general guide the examiner will be looking for an answer of not less than two/three pages of A4.

Remember the key verbs used in exam questions are there to indicate to candidates the sort of answer required in terms of length and structure.

To assist candidates with the type of answers examiners are looking for, please find below a sample question and model answer for both a part 1 question and a part 2 question.

Part 1 question:
Q. Identify the three main ways in which a ship's tonnage can be measured and briefly describe what is meant by each of the three terms (12)

A.

- Gross or Net Tonnage – Measure of ships internal space. Gross is total, net is space available for cargo. This is a measure of volume not mass.
- Deadweight tonnage – The weight that the vessel can carry, including cargo, fuel, stores, equipment.
- Light displacement tonnage – Physical weight of the vessel, including engine and equipment but without fuel or cargo. This measurement is used to assess value.

Part 2 question:

Q. You have been contacted by a cargo recovery agent who advises that he has a subrogated claim for losses suffered by cargo interests arising from wet damage suffered by a cargo of coffee beans shipped on your Member's ship last year from Colombia to various destinations in Europe. He has sent you a negotiable bill of lading which records that the goods were shipped on board in good order and condition and claims that the damage to the coffee beans was caused by an ingress of water through the ship's hatch covers resulting from the unseaworthy state of the ship. The bill of lading contains a Clause Paramount incorporating the Hague Visby Rules. The bill of lading also includes a jurisdiction clause providing for claims to be made in the High Court of England and Wales and for English law to apply.

- a) Outline what additional information you will require the cargo recovery agent to disclose and explain why you need this in order for you as the Club claims handler to decide whether or not your Member has to address the claim. (10)***
- b) Assuming that the recovery agent satisfies your requirements, explain in detail what issues you will then need to consider, and what evidence you will require, in order to defend the claim (30)***

Sample marking scheme for the above question.

The examiner will be looking for a short essay style answer, covering around a side of A4, covering 10 out of the following 14 points.

a)

- the form or certificate of subrogation or assignment of the claim.
- Necessary to ensure that the recovery agent has title to sue
- The bill of lading
- Necessary to check that the subrogated cargo interests actually had title to sue under the bills of lading and therefore subrogate their claim
- And to establish if your Member is the responsible carrier for the purposes of the claim
- Evidence of their alleged loss and its value
- To check if there is in fact a loss or if the loss is inflated – often recovery agents will base the loss on sale price plus 10%
- Evidence to show that the loss was caused by the vessel's unseaworthiness and therefore a breach by the Member not some other cause
- A copy of the written notice of loss or damage when the goods were delivered or within 3 days of delivery
- or a joint survey report carried out on the cargo at the time of delivery
- to ensure that the requirements of Hague Visby Article III Rule 6 are met
- Evidence of the actual date of delivery of the goods
- In order to check that the claims are not time barred under the Hague Visby Rules
- As suit must be brought within one year from the delivery of the goods or the date when the goods should have been delivered otherwise there is no need to entertain the claim

(b)

The examiner will be looking for an essay style answer, covering around two sides of A4, covering 30 out of the following 35 points.

- To defend the claim the Member will need to rely on the defences and limitations set out in Art IV Rule 2 of the Hague Visby Rules
- But the recovery agent is alleging unseaworthiness
- The Member can only rely on the defences if he can show that he exercised due diligence to make the vessel seaworthy
- So the Member will first need to prove that they exercise due diligence
- They must prove that this was exercised before
- and at the commencement of the voyage to make the ship seaworthy
- Art III Rule 1 Hague Visby Rules
- Or alternatively that even if he was in breach of this obligation the damage would have occurred regardless of the exercise of due diligence
- The allegation of unseaworthiness surrounds the state of the hatches

11. The examination

Coracle will issue an email to candidates around two weeks before the exams providing the following information:

- Candidate ID
- Venue information
- Who to contact if delayed on the morning of the exam

On the day of the exam candidates should:

- arrive at the venue at least 20 minutes before the exam is due to start
- make sure that they have their candidate ID with them to include on their answer book.
- If a candidate knows in advance that they will be late for the start of the exam (for example because of travel delays), they should contact the relevant person as per Coracle's email who will inform the venue.

Candidates should make note of the following:

Proof of Identity

On request candidates will be required to provide one of the following documents as a means of identification. The following are acceptable forms of identification:

- Current passport
- Driving licence containing both the candidate's photograph and signature
- National ID document containing both the candidate's photograph and signature
- Company ID card containing both the candidate's photograph and signature

Conduct within the venue

- Be considerate to your fellow examinees
- Be considerate to the hosts providing the examination venue, similarly to the invigilators
- Candidates are not allowed to take any drinks into the venue, including water. The venue hosts will provide water during the exam. No other refreshments will be provided.
- No food is allowed within the venue hosting the exams
- Mobile phones are to be switched off and left in the facilities provided
- Coats and bags to be left in the facilities provided

Reading time

- Candidates are allowed 10 minutes reading time at the beginning of the exam
- Candidates are allowed to make notes on the question paper during this time
- Answer books will be handed out towards the end of the 10 minutes

- Candidates **MUST NOT** begin writing their answers until the 10 minutes are up and the invigilator has indicated that you may start writing

During the exam

- The candidate should read the instructions at the front of the examination paper and make sure they understand them. All section 1 questions are compulsory, however the marks available for each question normally vary. Candidates should make sure they understand how many of the section 2 questions need to be answered as each of these questions have the same number of marks. If in doubt, ask.
- The candidate must write their candidate number on the front of the answer booklet and on each page of any supplementary paper. The front of the booklet will be labelled with a bar code. The candidate **MUST NOT** write on this bar code or mark it in any way
- The candidate should answer the question that has been set! A common reason for candidates failing an exam is because they do not answer the question on the paper. To avoid this :
 - read the question carefully – each word is included for a purpose.
 - Understand and analyse the question – break it down and think about the verb(s) used.
 - Plan the answer carefully.
 - Answer the question that has been set, making sure that all of the requirements in the question are answered.
 - **Do not** answer the question they had hoped to see, or write everything known about the topic –marks will only be awarded for answering the question requirement.
 - answer the question in any order.
- The candidate should use the number of marks allocated to the question as a guide as to how much time to spend on it and how much to write.
- Each exam lasts for 3 hours. The time equates to around 1 minute per mark available so time management is crucial. When the time allocation for a particular question is up, the candidate should consider moving on to the next question. Space can be left to return to that question if time permits at the end of the exam.
- If a question asks for a 'list of 5' then only list 5 of whatever it has asked for. No extra marks will be awarded if 10 are listed.
- The candidate should write on one side of the answer book only.
- Each individual question should be answered on a new page and if a question has several parts, the relevant numbering system in the question should be inserted and/or blank lines should be left after each part.
- If there is time left at the end of the exam, the candidate should read through the answers and make any necessary amendments.
- When entering and leaving the examination room the candidates must do so as quietly as possible.

Candidates are allowed to keep the following with them during the exam

- A standalone calculator. (Calculators provided as part of another device such as a phone, iPad or laptop are not acceptable)
- Pens, rulers erasers etc
- A single piece of paper showing just the candidate number
- Medication (subject to prior approval by Coracle)

At the end of the exam, candidates must

- Stop writing
- Check their candidate number is on the front of the answer book and each sheet of any supplementary paper
- Put a line through any rough notes made on the answer book
- Leave the exam paper and answer book on the desk
- Collect any coats, phones and bags left elsewhere in the exam venue
- Return any security pass when vacating the premises

Some top tips for helping to make your paper easy to mark:

- Write neatly and legibly – this may be obvious but being able to read answers will help enormously.
- Concentrate on the answers – The marker knows the questions so don't waste time writing them out on the answer book.
- Keep answers clear – keep answers to questions together rather than mixing parts up. This makes the paper easier to mark. It is also easier to check that the question has been answered in full.
- Space the answers out – answer each new question on a new page, this makes marking easier and leaves space to add anything during the exam.
- Write in black ink –the paper is marked (sometimes more than once) by markers using red, green and blue ink.
- Cross out completed plans – if there are any rough workings or plans on the answer booklet they should be crossed out if they are not to be marked. It is crucial that the marker can tell clearly the difference between plans and the final answer.
- Eliminate errors –cross any mistakes out to show that they should not be marked.

12. Exam results

Marking of exam papers commence immediately after an exam sitting has finished and results are released 6-8 weeks later by Coracle.

- The nominal pass mark for all papers is 55%
- Candidates who achieve 75% or more obtain a distinction
- Candidates who fail with a mark between 50-54.5% (100-109 marks) are eligible for a re-mark.

13. Re-marks

Candidates who fail with a mark of between 50-54.5% (100-109 marks) are eligible to have their paper re-marked.

If a candidate is eligible for a re-mark there will be a link within the email they are sent by Coracle which they need to click on to make the request.

Candidates have up to seven days after the release of the results to request a re-mark.

After seven days, all re-mark requests are sent to the IG Secretariat who will arrange for the relevant papers to be re-marked. The original marker cannot perform a re-mark, it is usually an assessor who performs the task.

Re-markers have three weeks to complete the task.

If a paper is converted to a pass, Coracle will inform the candidate and send them their certificate. They will also inform the CII so that the credits can be added to the candidates CII learning statement.

If a paper is confirmed as a fail, a re-mark form will be issued to the candidate, informing them of areas where they showed strengths or weaknesses to assist them in preparing for a retake of the module.

The cost of a re-mark is £73 per paper. However, if the paper is converted to a pass then this cost is not charged.

14. Document retention

All examination answer scripts are stored securely by Coracle for a period of six months, after which they are disposed of as confidential material in line with the standard Coracle document retention and destruction policy.

15. Appendix 1

The following key verbs can be used within either part 1 or part 2 questions.

LIST

Meaning: A list of one line examples without explanation.

Example question: List the different countries which export coal.

Instruction to examiner/candidate: Candidates should write a simple list with no further comment.

STATE

Meaning: To give the relevant points without elaboration and in a logical sequence.

Example question: State what is meant by the doctrine of privity of contract in English law.

Instruction to examiner/candidate: Candidates are expected to write a paragraph.

IDENTIFY

Meaning: To pick out the main points by way of a list or paragraph.

Example question: Identify the minimum requirements of the CLC Convention.

Instruction to examiner/candidate: Depending on what the question asks, the candidate is expected to write a list(s) or up to a couple of paragraphs.

DESCRIBE

Meaning: To give all the relevant characteristics of something as separate points.

Example question: Describe what is meant by the term 'maximum medical cure'.

Instruction to examiner/candidate: For a part 1 answer the candidate should write a couple of paragraphs, up to a side of A4 (briefly describe). For a part 2 answer the candidate would be expected to write an essay style answer which would normally cover around 2 sides of A4 paper (describe in detail).

SUMMARISE

Meaning: To concisely express the relevant details.

Example question: Summarise what questions a claims handler should ask when assessing the merits of a cargo claim.

Instruction to examiner/candidate: Candidates are expected to write up to 2 paragraphs, or a list or combination of both.

COMPARE

Meaning: To give an account of similarities and/or differences between two or more items.

Example question: Compare the similarities and differences between the CLC and Bunker Conventions.

Instruction to examiner/candidate: The candidate is expected to write up to 2 paragraphs or a list or combination of both.

OUTLINE

Meaning: To give a summary of the main points, avoiding too much detail.

Example question: Outline the characteristics of two charterparties.

Instruction to examiner/candidate: Candidates are expected to write a list, or a paragraph or two, depending on the question asked.

BRIEFLY

Meaning: To give a short, concise answer, stating the key points

Example question: Explain briefly what standard cover there is under P&I rules for salvage awards.

Instruction to examiner/candidate: Candidates should write a list or paragraph or two.

CALCULATE

Meaning: To use numerical data to work out the required result.

Example question: Calculate, showing all your workings

Instruction to examiner/candidate: Candidates should always write down their workings because the majority of marks are usually allocated for demonstrating that they understand the method, rather than their mathematical proficiency.

EXPLAIN

Meaning: To make something clear or easy to understand by describing or giving information about it.

Example question: Explain how to determine whether the Hague Visby rules apply to a voyage.

Instruction to examiner/candidate: For a part 1 answer the candidate should write a couple of paragraphs, up to a side of A4 (briefly explain). For a part 2 answer the candidate would be expected to write an essay style answer which would normally cover around 2 sides of A4 paper (explain in detail).

The following key verbs should be used within part 2 questions only.

DIFFERENTIATE / DISTINGUISH

Meaning: To recognise the difference between items

Example question: Differentiate between an LOR Art13 as against an LOF Art14 award.

Instruction to examiner/candidate: Candidates should give reasons, both for and against, with details and supporting evidence. Examiners should expect the candidate to write around 2 sides of A4 paper.

PLAN/PREPARE

Meaning: To combine ideas, facts and knowledge, usually ordered in phases or steps, in order to reach a conclusion.

Example question: Plan a report for the Security Committee explaining the following points, giving your reasons

Instruction to examiner/candidate: Candidates should produce a detailed plan or method worked out for the accomplishment of an objective which should cover 2 sides of A4 paper.

RECOMMEND

Meaning: To give suitable solutions, based on information provided.

Example question: Recommend to the Shipowner, a possible course of action for settling a grain cargo shortage claim.

Instruction to examiner/candidate: The candidate is expected to write around 2 sides of A4 paper.

GIVE REASONS

Meaning: To explain why you have made a choice based on reasoned argument.

Example question: Give reasons why you might recommend to an owner to enter his vessel in a mutual as against fixed premium P&I facility.

Instruction to examiner/candidate: The candidate is expected to write around 2 sides of A4 paper.