



BA (Hons) in Insurance Practice

Referencing Guide

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Why reference?

You should always aim to make it clear with your assignment which content is your own, and which has been sourced; imagine the marker looking at your assignment – would it be clear to them which content is your own work, and which is sourced from elsewhere? Any content within your assignment that is not directly referenced or quoted is assumed to be your own. Students would be advised that it is best to reference sources (including the course textbooks) as you go, so as to keep track of where sourced content comes from; and where your own content begins.

What is plagiarism?

- Copying or amending work from a friend/colleague.
- Having a friend/family member dictate something to you.
- Copying and pasting from the internet without citing the source.
- Copying or using directly from a study text quotation without citing the source.
- Paraphrasing without including reference to the source of the paraphrase.
- Working with another person, or using another person's work to write your assignment.

How does referencing affect my overall mark?

The originality of your assignment, and use of referencing, can affect the marks awarded:

- If your assignment has a high reliance on sourced content, rather than your own original analysis, you may lose marks for understanding. Please be wary of 'copy and pasting' material.
- If sourced content is not referenced and cited you may lose marks or your assignment may be disallowed. Credit is given for identifying relevant content from Insurance Institute textbooks and further reading; but it must be clear when sourced content is used, and when your own analysis begins.

What is paraphrasing and is it allowed?

Paraphrasing is where you encapsulate another person's original idea, argument or conclusion in your own words. This refers to published sources only – paraphrasing does not apply to another candidates' work. This is allowed – but it is still necessary to attribute those ideas to the author, and you can do this by using the referencing guidelines outlined over the page, taking care to include the author's surname and the year of publication.

Can I work with other students?

The short answer is – No. We acknowledge that you may undertake joint study with colleagues or as part of a formal training programme. However, working with another person to write assignments is not acceptable. Your answers must be your own and in your own words. Under no circumstances should you allow another individual access to any of your assignment answers.

How to reference

The style of referencing we use for assignments is Harvard referencing. There are two aspects to good referencing – an in-text reference, which comes directly after sourced content, and a reference list at the end of your assignment.

For in-text referencing, use quotation marks when content other than your own is used, immediately followed by a citation in brackets in the following format:

“Content other than your own” (Author's Last name, Year, Page Number)
e.g. “Harry – yer a wizard.” (Rowling, 1997, p. 42).

In some cases, the page number will not be available to you and that's ok! Just ensure that you cite the author's name and the year of publication.

For websites, reports or newspapers, you just need the name of the author/ organisation responsible for the site and the date the site was created or last revised.

e.g. “We engage with all parties and stakeholders in the claims resolution process in a straight-forward and efficient way.” (PIAB, 2018).

There should then be a corresponding reference list at the end of the assignment, which includes references in the following format, displayed in a sample reference list overleaf:

Reference list

Book

Author's Last name, Initial(s). (Year) *Title*. Edition (if not first edition). Place of publication: Publisher.

Rowling, J. K. (1997) *Harry Potter and the philosopher's stone*. London, Bloomsbury.

Website

Author/Organisation, *Name of webpage*. Available at: URL (Accessed date)

PIAB, *About PIAB*. Available at: <https://www.piab.ie/eng/about-piab/> (Accessed 10 May 2019).

Report

Author/Organisation, (Year) *Name of webpage* [specify if viewed online]. Available at: URL (Accessed date)

Insurance Ireland (2018) *Factfile 2016* [Online]. Available at: <https://www.insuranceireland.eu/media/Factfile%202016-Final.pdf> (Accessed 10 May 2019).

Journal article

Author (Year) 'Title of article', *Name of Journal*, volume no (if available), edition number (if available), page range of article.

Gründl, H., Dong M.I. and Gal, J. (2016) 'The evolution of insurer portfolio investments strategies for long-term investing', *OECD Journal: Financial Market Trends*, no. 1, pp 1-55. Available at: <http://www.oecd.org/investment/Evolution-insurer-strategies-long-term-investing.pdf> (Accessed 10 May 2019).

Newspaper article

Author name (if available) (Year) 'Title of article', *Name of newspaper*, Date of publication [specify if viewed online]. Available at: URL (Accessed date).

Brennan, J. (2019) 'Brokers must assess insurers' finances following failures, Central Bank says', *Irish Times*, 10 May [Online]. Available at: <https://www.irishtimes.com/business/financial-services/brokers-must-assess-insurers-finances-following-failures-central-bank-says-1.3884957> (Accessed 10 May 2019).

Video/multimedia source

Title of video year accessed, online video, Creator/Author. Available at: URL (Accessed date).

Risk management in insurance 2019, online video, Fisher College of Business. Available at: <https://www.youtube.com/watch?v=Zf8o7ltp7TQ> (Accessed 10 May 2019).