

FSPGI04 – SQA Unit Code H5FW 04

Deal with complex claims for uninsured losses



Overview

This unit may be suitable for you if you work for a legal expenses insurer or any organisation involved in pursuing and recovering uninsured losses. Your work must involve processing and finalising complex uninsured loss claims. An uninsured loss is complex if it is not routine and cannot be dealt with mechanistically, for example, claims involving negotiation of liability, disputes over loss mitigation or personal injury and/or that are technically demanding involving complex legal issues or substantial financial implications. This unit involves obtaining information on the circumstances and nature of the claim and giving the customer guidance on the best solution, taking into consideration legal principles and the prospects of recovering the customer's loss. It also involves negotiation to settle the claim to give the best result for your customer and giving the customer guidance on how best to proceed further should this be necessary. You will need to present information clearly and concisely.

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Performance criteria

- You must be able to:*
- P1 Record accurate information on the circumstances of the claim
 - P2 Refer any situations you are not authorised to deal with to the appropriate person/department
 - P3 Offer guidance which will provide the best solution for the customer, given legal principles, loss mitigation and prospects of recovery
 - P4 Obtain any information and/or documentation required to progress the claim
 - P5 Deal with any discrepancies in information and/or documentation
 - P6 Ensure the claim is formulated and submitted to the third party correctly
 - P7 Negotiate settlement of the claim in the best interests of your client and in accordance with your organisation's guidelines and procedures
 - P8 Monitor and maintain progress regarding the claim, taking relevant actions to ensure that required timescales are met
 - P9 Advise all interested parties of the outcome of the claim
 - P10 Keep accurate and complete records
 - P11 Comply with legal and regulatory compliance requirements, industry regulations, organisational policies and professional codes
 - P12 Monitor and maintain progress regarding the claim, taking relevant actions to ensure that required timescales are met

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Knowledge and understanding

You need to know and understand:

- K1 Relevant insurance and legal principles and regulations which affect your activities
- K2 The structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on your activities
- K3 The policy cover, terms and conditions relevant to your work including standard and non-standard extensions, excesses and/or limitations
- K4 Your organisation's procedures for dealing with uninsured losses
- K5 Sources of information and advice
- K6 The importance of instructing and using external experts, and how to do this
- K7 Your organisation's customer service procedures including those for dealing with complaints
- K8 Your organisation's requirements relating to the application of codes, laws and regulatory requirements as they impact on your activities
- K9 The systems for accessing, recording and amending information
- K10 The information and/or documentation required to progress a claim
- K11 The roles and functions of other parties involved in claims
- K12 How to advise your client if the claim is rejected in full or in part
- K13 The importance of instructing and using external experts, and how to do this

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Additional Information

Behaviours

1. You use information and knowledge effectively, efficiently and ethically
2. You show respect for others in your dealings with them
3. You focus personal attention on specific details that are critical to achieving successful results
4. You keep information confidential and secure and disclose it only to those authorised to receive it
5. You negotiate effectively
6. You understand and can address complex legal and financial issues
7. You identify the range of elements in a situation and how they relate to each other
8. You identify the implications or consequences of a decision
9. You are able to convey information that promotes understanding
10. You work in a manner that enhances business relationships
11. You focus personal attention on specific details that are critical to achieving successful results
- 12.

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| Developed by | Financial Skills Partnership |
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| Version number | 1 |
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| Date approved | September 2012 |
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| Indicative review date | September 2015 |
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| Validity | Current |
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| Status | Original |
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| Originating organisation | Financial Skills Partnership |
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| Original URN | FSPGI04 |
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| Relevant occupations | Finance |
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| Suite | General Insurance |
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| Key words | Insurance claim; insurance policy; policies; claim; claimant; settlement; insured; uninsured; notification |
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