

FSPGI01 – SQA Unit Code H5FS 04

Process straightforward new insurance claims notifications



Overview

This unit may be suitable for you if you work for an insurer, or an intermediary or other organisation with authority to handle straightforward claims. Your work must involve processing either new or existing claims. This will involve recording accurate details of the claim and obtaining any missing information. You will need to identify any claims which are not covered by the policy and show that you have taken appropriate action when a claim falls outside your authority. Throughout you will keep the claimant up-to-date with the progress of the claim. You will need to act within your authority and pay attention to details that are critical to your work.

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Performance criteria

- You must be able to:*
- P1 Record details of claims accurately
 - P2 Inform any party with a legitimate interest of the procedures and requirements for progressing the claim
 - P3 Obtain any further information and/or documentation to take the claim forward, if necessary
 - P4 Refer any situations you are not authorised to deal with to the appropriate person/department
 - P5 Identify claims which are not valid and take the appropriate action
 - P6 Prepare, review and/or update reserves for claims
 - P7 Ensure that systems used to monitor the progress of claims are kept up to date
 - P8 Provide information to the claimant or their representative which is clear, accurate and relevant to their needs within the timescales required
 - P9 Handle problems or complaints associated with the claim in accordance with your organisational procedures
 - P10 Keep accurate and complete records
 - P11 Take appropriate action, by following agreed procedures, where fraud or potential fraud is suspected
 - P12 Comply with legal and regulatory compliance requirements, industry regulations, organisational policies and professional codes
 - P13 Keep the insured informed of the progress of the claim
 - P14 Advise underwriters of any adverse features relating to the claim or information provided

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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 Sources of information and advice
- K4 The policy cover, terms and conditions relevant to your work including standard extensions and/or limitations
- K5 The information needed to process a claim
- K6 The limits of your authority and the action required when a claim falls outside those limits
- K7 Your organisation's customer service standards and procedures, including those for dealing with complaints
- K8 Your organisation's systems and procedures for accessing, recording and amending information
- K9 Your organisation's requirements relating to the application of codes, laws and regulatory requirements as they impact on your activities
- K10 Your organisation's policies and procedures for processing claims
- K11 Your organisation's procedures for handling late notification of claims
- K12 Your organisation's procedures for handling emergency claims situations
- K13 The importance of accurate cause codes and event dates in claims records
- K14 Signs of fraud in a claim and the action required
- K15 Pre-action protocols, where appropriate
- K16 Need to undertake document disclosure when a claim is repudiated or rejected

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Additional Information

Behaviours

1. You use information and knowledge effectively, efficiently and ethically
2. You keep information confidential and secure and disclose it only to those authorised to receive it
3. You use communication styles that are appropriate to different people and situations
4. You show understanding of others and deal with them in a professional manner
5. You are able to convey information clearly and in a manner that promotes understanding
6. You are able to work diligently and accurately
7. You strive to meet and exceed service level agreements and critical deadlines
8. You work to produce win/win situations with customers and for your organisation

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