

Unit: IC1 Deal with 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 setting up records for straightforward new claims and carrying out any initial processing associated with this. You will be required to vet initial claims' notifications or documents to decide if a claim should be accepted or repudiated and show that you have taken appropriate action when a claim falls outside your authority. It may also be necessary to appoint specialists to take the claim further.

Outcomes of effective performance

- IC1/O1 You record notification of claims accurately
- IC1/O2 You obtain any further information to take the claim forward, if necessary
- IC1/O3 You refer any adverse features to the relevant person
- IC1/O4 You identify claims which are not covered by the policy and initiate the repudiation process
- IC1/O5 You request missing information or documents promptly
- IC1/O6 You dispatch the appropriate correspondence and documents within the timescales required
- IC1/O7 You appoint a specialist when necessary
- IC1/O8 You keep accurate and complete records
- IC1/O9 You take appropriate action where fraud is suspected
- IC1/O10 You comply with legal requirements, industry regulations, organisational policies and professional codes

Behaviours which underpin effective performance

- IC1/B1 You act within your authority
- IC1/B2 You use information and knowledge effectively, efficiently and ethically
- IC1/B3 You keep information confidential and secure and disclose it only to those authorised to receive it
- IC1/B4 You use communication styles that are appropriate to different people and situations
- IC1/B5 You show understanding of others and deal with them in a professional manner
- IC1/B6 You pay attention to details that are critical to your work
- IC1/B7 You carry out tasks with due regard to your organisation's policies and procedures, including those covering health and safety at work

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Knowledge and understanding

1. Sources of information and advice
2. The policy cover, terms and conditions relevant to your work
3. The material information that should be disclosed
4. Your organisation's customer service standards and procedures (including dealing with complaints)
5. Your organisation's systems and procedures for recording and amending information
6. Your organisation's requirements relating to the application of codes, laws and regulatory requirements, including health and safety, as they impact on your activities
7. How to access customer records
8. Your organisation's procedures for notifying underwriters
9. How to handle late notification of claims
10. Your organisation's procedures for handling emergency claims situations
11. The importance of allocating correct cause codes and event dates