

**Unit: IC2 Settle straightforward insurance claims**

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**Overview**

This unit may be suitable for you if you work for an insurer, or an intermediary or other organisation with authority to settle straightforward claims. Your work will involve progressing the claim application, calculating the claim's estimates, agreeing the amount of settlement, settling the claim and arranging for payment. You will liaise with customers and advise them on the status of their claim application.

***Outcomes of effective performance***

- IC2/O1 You identify and obtain the information you need to assess potential liability and monitor the progress of the claim
- IC2/O2 You give customers accurate information on the status of the claim
- IC2/O3 You make decisions up to the limit of your authority
- IC2/O4 You inform any party with a legitimate interest, of the procedure and requirements for progressing the claim
- IC2/O5 You take appropriate action where fraud is suspected
- IC2/O6 You prepare, review and update estimates and/or record final costs accurately
- IC2/O7 You apply any terms and conditions correctly
- IC2/O8 You identify opportunities for recovery and pursue these as soon as possible
- IC2/O9 You collate and check documents are valid before proceeding to settlement
- IC2/O10 You agree the means of settlement

IC2/O11 You complete the settlement promptly and in the agreed manner

IC2/O12 You keep accurate and complete records

IC2/O13 You comply with legal requirements, industry regulations, organisational policies and professional codes

***Behaviours which underpin effective performance***

IC2/B1 You use information and knowledge effectively, efficiently and ethically

IC2/B2 You act within the limits of your authority

IC2/B3 You carry out tasks with due regard to your organisation's policies and procedures, including those covering health and safety at work

IC2/B4 You show understanding of others and deal with them in a professional manner

IC2/B5 You keep information confidential and secure and disclose it only to those authorised to receive it

IC2/B6 You present information clearly and concisely

IC2/B7 You pay attention to details that are critical to your work

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***Knowledge and understanding***

1. Your organisation's customer service standards and procedures (including dealing with complaints)
2. The policy cover, terms and conditions relevant to your work
3. The material information that should be disclosed
4. Your organisation's systems and procedures for recording and amending information
5. How to access existing customer records
6. Your organisation's procedures for payment of claims
7. Your organisation's procedures for recording claims settlements
8. How to handle late notification of claims
9. Your organisation's procedures for handling emergency claims situations
10. Authorised sources of information, supply or repair needed, to settle claims
11. Your organisation's requirements relating to the application of codes, laws and regulatory requirements, including health and safety, as they impact on your activities