

Unit: IC3 Deal with straightforward claims for insured losses

Overview

This unit may be suitable for you if you work in any type of insurance organisation that does not have claims settlement authority. Your work must involve giving customers advice on straightforward claims and processing claims settlements. Customers often need advice and guidance as to whether a claim will be met in full and the best course of action for them, bearing in mind the need to keep the loss to a minimum and that a claim may have an effect upon their future insurance position. The claim document must be completed and you will send this, together with all the necessary other documentation, to the insurers or their delegated representatives. You will check the progress of the claim, resolving any queries raised by the insurer. You will notify those concerned of the outcome.

Outcomes of effective performance

- | | | | |
|--------|---|---------|---|
| IC3/O1 | You obtain accurate and complete information required to proceed with claim, resolving any queries | IC3/O7 | You monitor the progress of the claim and deal with any delays |
| IC3/O2 | You identify any reasons why full settlement may not be made and notify the customer of these | IC3/O8 | You handle problems or complaints associated with the claim in accordance with your organisation's procedures |
| IC3/O3 | You give clear guidance to customers on any necessary loss mitigation and the actions they need to take to proceed with the claim | IC3/O9 | You arrange interim payment where appropriate, and completion of the claim |
| IC3/O4 | You submit details to insurers in a manner and timescale appropriate to the claim | IC3/O10 | You keep accurate and complete records |
| IC3/O5 | You request any documents required to support the claim and store them securely | IC3/O11 | You comply with legal requirements, industry regulations, organisational policies and professional codes |
| IC3/O6 | You advise the customer of any specialists involved with the claim and liaise with them, if required | | |

Unit: IC3 Deal with straightforward claims for insured losses

Behaviours which underpin effective performance

- IC3/B1 You use information and knowledge effectively, efficiently and ethically
- IC3/B2 You act within the limits of your authority
- IC3/B3 You show understanding of others and deal with them in a professional manner
- IC3/B4 You keep information confidential and secure and disclose it only to those authorised to receive it
- IC3/B5 You pay attention to details that are critical to your work
- IC3/B6 You carry out tasks with due regard to your organisation's policies and procedures, including those covering health and safety at work

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 systems and procedures for recording and amending information
5. Your organisation's requirements relating to the application of codes, laws and regulatory requirements, including health and safety, as they impact on your activities
6. Your organisation's customer service procedures (including dealing with complaints)
7. How to access existing customer records
8. How to handle late notification of claims
9. Your organisation's procedures for recording claims and claims settlements
10. Your organisation's procedures for pursuing losses