

Unit: IC4 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 both 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. 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 advice on how best to proceed further should this be necessary.

Outcomes of effective performance

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| IC4/O1 | You obtain and record accurate information on the circumstances of the claim | IC4/O8 | You negotiate with others to resolve problems and finalise the claim in your customer's best interests |
| IC4/O2 | You give guidance which will provide the best situation for the customer, given legal principles, loss mitigation and prospects of recovery | IC4/O9 | You advise all interested parties of the outcome of the claim |
| IC4/O3 | You request all required documentary evidence and store it securely | IC4/O10 | You keep accurate and complete records |
| IC4/O4 | You query promptly any discrepancies in information | IC4/O11 | You comply with legal requirements, industry regulations, organisational policies and professional codes |
| IC4/O5 | You make recommendations for further action which will help the customer arrive at the best settlement | | |
| IC4/O6 | You formulate and submit the claim to the third party | | |
| IC4/O7 | You monitor the progress of the claim and keep the customer informed | | |

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Behaviours which underpin effective performance

- IC4/B1 You use information and knowledge effectively, efficiently and ethically
- IC4/B2 You present information clearly and concisely
- IC4/B3 You show respect for others in your dealings with them
- IC4/B4 You carry out tasks with due regard to your organisation's policies and procedures, including those covering health and safety at work
- IC4/B5 You keep information confidential and secure and disclose it only to those authorised to receive it
- IC4/B6 You negotiate effectively

Knowledge and understanding

1. Your organisation's procedures for dealing with uninsured losses
2. Sources of information and advice
3. Your organisation's systems and procedures for recording and amending information
4. Your organisation's customer service procedures (including dealing with complaints)
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. How to access customer records