

Unit: IC6 Deal with complex 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. Claims are complex when they are not routine and cannot be dealt with mechanistically, for example, when a claim involves negotiation or is technically demanding. 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 other necessary 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

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| IC6/O1 | You confirm that the intimation of the claim is accurate, complete and recorded correctly | IC6/O8 | You negotiate the claim to provide the best solution for the customer |
| IC6/O2 | You evaluate the circumstances of the claim to assess if it is valid | IC6/O9 | You arrange interim payment where appropriate |
| IC6/O3 | You explain the likely outcomes of the claim to the customer | IC6/O10 | You finalise the claim and advise all interested parties |
| IC6/O4 | You make sure you have sufficient information to submit the claim to the insurer and request missing information or documents | IC6/O11 | You keep accurate and complete records |
| IC6/O5 | You dispatch the appropriate correspondence and documents within the timescales required | IC6/O12 | You comply with legal requirements, industry regulations, organisational policies and professional codes |
| IC6/O6 | You obtain documentary evidence and store this securely | | |
| IC6/O7 | You resolve difficulties associated with the claim according to business agreements, legal requirements, market practices and the limit of your authority | | |

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Behaviours which underpin effective performance

- IC6/B1 You keep information confidential and secure and disclose it only to those authorised to receive it
- IC6/B2 You show integrity, fairness and consistency in the assessments and decisions you make
- IC6/B3 You present information clearly and concisely
- IC6/B4 You use information and knowledge effectively, efficiently and ethically
- IC6/B5 You show understanding of others and deal with them in a professional manner
- IC6/B6 You use communication styles that are appropriate to different people and situations
- IC6/B7 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 advice and information
2. Your organisation's policy and procedures regarding communicating with customers
3. The material information that should be disclosed
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
7. How to handle late notification of claims
8. Your organisation's procedures for recording claims settlements
9. The roles and functions of other parties involved in claims