

**Unit: IC7 Carry out initial assessment and investigate complex 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 handle complex claims. 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. You will assess if the claim is valid and repudiate claims which should not be met. You will identify all relevant policy terms, conditions and warranties. You will identify the potential liability and notify any interested parties. You will instigate enquiries into liability, and/or quantum of damages and will place on notice any parties from whom a potential recovery may be made.

***Outcomes of effective performance***

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|--------|--|---------|---|
| IC7/O1 | You make an initial assessment of the validity of the claim in accordance with policy terms and conditions up to the limit of your authority                               | IC7/O9  | You identify potential adverse underwriting features and refer them promptly to the underwriter           |
| IC7/O2 | You dispatch the appropriate correspondence and documents within the timescales required   | IC7/O10 | You obtain the information required to assess the potential liability                                     |
| IC7/O3 | You request missing information or documents promptly  | IC7/O11 | You place on notice any parties from whom a potential recovery may be made at the earliest possible stage |
| IC7/O4 | You obtain the information required to assess the potential liability and/or quantum damages, using specialists where appropriate  | IC7/O12 | You take appropriate action where fraud is suspected  |
| IC7/O5 | You notify any interested parties of the investigation   | IC7/O13 | You keep accurate and complete records at all times   |
| IC7/O6 | You resolve difficulties or discrepancies associated with the claim according to business agreements, legal requirements, market practices and the limit of your authority | IC7/O14 | You comply with legal requirements, industry regulations, organisational policies and professional codes  |
| IC7/O7 | You repudiate invalid claims and inform appropriate people of this   |         |   |
| IC7/O8 | You identify any excesses or policy limits   |         |   |

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***Behaviours which underpin effective performance***

- IC7/B1 You use information and knowledge effectively, efficiently and ethically
- IC7/B2 You keep information confidential and secure and disclose it only to those authorised to receive it
- IC7/B3 You negotiate effectively
- IC7/B4 You present information clearly and concisely
- IC7/B5 You show understanding of others and deal with them in a professional manner
- IC7/B6 You pay attention to details that are critical to your work
- IC7/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. Methods of claims assessment and investigation and the resources your organisation has to conduct these activities
- 3. Your organisation's procedures for notifying underwriters
- 4. Your organisation's procedures for handling emergency claims
- 5. The principles affecting estimating and setting reserves
- 6. Your organisation's estimating practice
- 7. The roles and functions of other parties involved in claims
- 8. The existence and purpose of claims information and information exchange systems where appropriate
- 9. The policy cover, terms and conditions relevant to your work
- 10. The material information that should be disclosed
- 11. Your organisation's systems and procedures for recording and amending information
- 12. Your organisation's customer service procedures (including dealing with complaints)
- 13. How to access customer records
- 14. Your organisation's procedures for late notification of claims
- 15. Authorised sources of information, supply or repair needed, to settle claims
- 16. The importance of allocating correct cause codes and event dates
- 17. Your organisation's requirements relating to the application of codes, laws and regulatory requirements, including health and safety, as they impact on your activities