

Specification of Competency Standards of the Insurance Industry

**Unit of Competency**

**Functional Area: Claims**

Title	Process general insurance claims applications
Code	105492L3
Range	This unit of competency is applicable to those who are responsible for handling claims enquiries and applications. It involves answering client enquiries and handling claims applications.
Level	3
Credit	2 (for reference only)
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> <li>1. Possess knowledge in claims processing <ul style="list-style-type: none"> <li>• Understand information required in claims in different business lines</li> <li>• Comprehend company claims handling procedures and service standard</li> <li>• Well versed with company procedures, relevant compliance and regulatory requirements in handling customer enquiries</li> </ul> </li> <li>2. Handle claims applications and process applications <ul style="list-style-type: none"> <li>• Explain to clients the claim process and time it may take</li> <li>• Explain to clients the documents needed in particular claims</li> <li>• Explain to clients their responsibilities in claims process</li> <li>• Advise clients on progress of claims upon enquiries</li> <li>• Verify all required correspondences are submitted</li> <li>• Submit claims application forms with relevant correspondences to appropriate personnel for further processing</li> <li>• Handle customer data in accordance with regulatory requirements.</li> </ul> </li> <li>3. Submit claims applications with sufficient correspondences to appropriate personnel <ul style="list-style-type: none"> <li>• Provide clients with clear and correct information on claims applications</li> <li>• Submit claims applications with supporting correspondences to appropriate personnel.</li> </ul> </li> </ol>
Assessment Criteria	<p>The integral outcome requirements of this unit of competency are:</p> <ul style="list-style-type: none"> <li>• Able to explain claims procedures to clients</li> <li>• Able to handle claims enquiries on claims applications and arrange follow-up actions with clients if enquiries cannot be solved at the spot</li> <li>• Able to arrange collection of further information to submit the claims applications for processing</li> <li>• Able to submit claims applications to the appropriate personnel for further processing.</li> </ul>
Remark	