

Specification of Competency Standards of the Insurance Industry

**Unit of Competency**

**Functional Area: Claims**

Title	Manage claims litigation cases and legal panel for general insurance
Code	105619L6
Range	This unit of competency is applicable to those who are responsible for managing litigation cases. It involves consolidating relevant evidence to assess claims statuses, selecting the legal panel and monitoring performance of external legal service providers.
Level	6
Credit	3 (for reference only)
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> <li>1. Possess legal knowledge in insurance and legal system <ul style="list-style-type: none"> <li>• Understand insurance operations in relation to litigation claim cases</li> <li>• Comprehend company claims handling procedures and service standard</li> <li>• Well versed with company procedures, relevant compliance and regulatory requirements in handling legal cases and formulating legal strategies</li> </ul> </li> <li>2. Manage litigation claim cases <ul style="list-style-type: none"> <li>• Consolidate relevant evidence and information to assess litigation status</li> <li>• Manage and provide advice on complex coverage and claims litigation cases that require specialized legal knowledge</li> <li>• Advise relevant personnel to place loss reserve in accordance with the company's claims reserve guidelines and the authority limit for claims applications received</li> <li>• Develop, prepare and implement litigation strategy</li> <li>• Source external service providers to support the litigation process as appropriate</li> <li>• Provide legal advice to claims handlers in accordance with company claims strategies</li> <li>• Engage relevant internal customers to explain litigation arrangement</li> </ul> </li> <li>3. Manage litigation cases effectively and in accordance with company claims strategies and guidelines <ul style="list-style-type: none"> <li>• Ensure claims reserve are set appropriately in accordance with the reserving guidelines</li> <li>• Ensure claims are processed in accordance with the company procedures and relevant regulatory requirements</li> <li>• Assign cases to appropriate external service providers to implement claims strategies</li> <li>• Manage legal costs and other associated fees to ensure cost effectiveness</li> <li>• Arrange technical guidance, assistance and training claim personnel as required</li> <li>• Ensure all acts are lawfully conducted to fulfill regulatory and financial requirements.</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 analyze claims status and develop appropriate litigation approach</li> <li>• Able to advice on how to deal with complex claims and litigation cases</li> <li>• Able to expedite claim settlement through direct settlement or mediation as practicable as possible in order to avoid lengthy litigation</li> <li>• Able to control claims settlement costs tactfully to save legal expenses incurred in claims settlement</li> <li>• Able to direct the handling of cases lawfully and in accordance with company claims procedures, regulatory and financial requirements.</li> </ul>
Remark	