

Specification of Competency Standards of the Insurance Industry

Unit of Competency

Functional Area: Claims

Title	Assist customers in making their claims
Code	105658L4
Range	This unit of competency is applicable to those who are responsible for assisting customers in making their claims. It involves advising the customers on whether claim can be made, assisting customers in making their claims and liaising with insurers to support the claims process.
Level	4
Credit	2 (for reference only)
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Possess knowledge of insurance industry <ul style="list-style-type: none"> • Familiarize with insurance market • Comprehend claims procedures of insurers 2. Assist customers in making their claims <ul style="list-style-type: none"> • Advise customers whether and when they will need to make their claims • Assist customers in making their claims according to insurers' claim procedures • Request insurers to reinstate sum insured • Review terms and conditions of insurance policies with customers to ensure maximum claims recoveries are sought • Liaise with independent specialists to support the claims if necessary • Review with clients the settlement offer provided by insurers and provide recommendations • Advise customers in the events of claims being disputed or rejected 3. Provide appropriate and prompt assistance to customers in making insurance claims <ul style="list-style-type: none"> • Advise customers whether claims can be made according to the terms and conditions set forth in the insurance policies • Support customers to make their claims according to insurer claims procedures • Ensure customers' interests are properly protected.
Assessment Criteria	<p>The integrated outcome requirements of this unit of competency are:</p> <ul style="list-style-type: none"> • Able to advise customers in determining whether and how they will make claims • Able to assist customers in filing their claims according to insurers' claim procedures • Able to liaise with independent specialists to support the claims process • Able to liaise with insurers to ensure that customers' interests are properly protected according to the terms and conditions set forth in the insurance policies.
Remark	