

Specification of Competency Standards of the Insurance Industry

**Unit of Competency**

**Functional Area: Claims**

Title	Process life insurance claims applications
Code	105670L3
Range	This unit of competency is applicable to those who are responsible for handling claims enquiries and applications. It involves answering customer 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 life insurance claims processing <ul style="list-style-type: none"> <li>• Understand information required in claims for life insurance</li> <li>• Comprehend corporate 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 for life insurance <ul style="list-style-type: none"> <li>• Explain to customers the claim process and time it may take</li> <li>• Explain to customers the documents needed in particular claims, e.g. death certificate for death claims, medical records for medical claims</li> <li>• Explain to customers their responsibilities in claims process</li> <li>• Advise customers 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 records in accordance with regulatory requirements.</li> </ul> </li> <li>3. Submit life insurance claims applications with sufficient correspondences to appropriate personnel <ul style="list-style-type: none"> <li>• Provide customers 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 integrated outcome requirements of this unit of competency are:</p> <ul style="list-style-type: none"> <li>• Able to explain claims procedures to customers</li> <li>• Able to handle claims enquiries on claims applications and arrange follow-up actions with customers 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	