Chartered Insurance Institute

Standards. Professionalism. Trust.

Claims

Contents

About Claims

Working in the area of claims requires specialist technical knowledge and skills defined in the Professional Map. The scope of the work covered in your role will be determined by the organisation in which you work and area of insurance in which you operate.

Learning by bands

This section outlines the Claims competency standards for each of the four professional bands, together with links to relevant CPD learning, qualification units and other learning to help you prioritise and access your skills development.

The bands

The Professional Map is structured into 4 bands of experience, each describing the different level of impact professionals have in the work they do.

	Band 1	Band 2	Band 3	Band 4
Typical job roles	Front line staff, administrative and entry level roles	First line managers, team leaders, regulated and specialist roles	Middle managers, and senior technical roles	Senior leaders and business owners
Nature of work	Tactical, focusing on the day to day	Operational, with some complexity	Complex, with challenging requirements	Strategic, with a significant level of complexity and challenge
Sphere of influence	Line manager, immediate colleagues and customers/clients	Managers, colleagues, customers/clients and external professionals	Wider range of stakeholders, both internal and external	Senior stakeholders from across the profession, customers, suppliers and regulators
Focus of activity	Deliver immediate and short-term outcomes	Directly create short-term value, contribute to longer-term value	Create medium to long-term value	Create long-term value
Focus of thinking	Gather and use information	Contribute to the thinking and analysis of information	Critically question information and evaluate it to make informed judgements and decisions	Develop evidence-based thinking, using qualitative and quantitive data to shape the future activity
Focus of knowledge	Knowledge of the principles of insurance	Broad understanding of insurance practice	Deeper understanding of the concepts of insurance, with specialism in a functional area	Deep technical knowledge in an area, or an excellent understanding of the broader environment
Where time is spent	Customer/client services, providing information, handling data, following procedures	Issue identification, analysis and evaluation, proposal and delivery of solutions to agreed standards, and within agreed limits	Understanding the wider business context and risk, bringing strands of activity together, innovating	Developing strategies and plans, making complex judgements, considering the organisation and sector position
Breadth of focus	Team	Department	Area or responsibility/Organisation	Organisation/Profession/Wider society

Band 1

Competency standards

- I understand the role and responsibilities of the claims function, the services it provides and its role in the insurance sector
- I follow my organisation's first notification of loss procedures for claims and record them accurately in the system
- I know and follow my organisation's processes and procedures for investigating and settling claims and the referral to stakeholders, and the specialists who may be involved
- I obtain the key information required to notify claims, identifying and resolving gaps, and can explain why this is required
- For straightforward claims, I identify those which are valid and those which are not and follow valid claims through their lifecycle
- I understand how the handling of third-party claims differ from the management of first-party claims
- I know the options available for settling claims and how my organisation does this
- I understand the importance of maintaining accurate and up to date claims reserves
- I gather the information required to make a settlement decision and refer this to the appropriate person in my organisation
- I liaise with external suppliers who may be involved in the claims management process
- I notice the main indicators of a fraudulent claim and know my organisation's procedures for discouraging, detecting and handling actual or potentially fraudulent claims
- I recognise when a claimant is dissatisfied and record and raise this in line with my organisation's complaints handling process

Band 1 learning resources

Member CPD	Assess corporate e-learning*	Training and courses	Qualification units
Building a smart FNOL process using telematics	Claims Handling	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Insurance claims handling process (IF4)
Ghost Broking Good Practice Guide for Claims Professionals	Claims		Claims practice (M85)
The Kingmaker of Claims	Claims Handling		
Riot claims handling guide	Third Party Claims		
Regulating CMCs for Claims Professionals	Loss Adjusting		
Fraud	Claims Fraud		
Fraud for claims professionals	Policies and Procedures		
Commercial lines fraud	Complaints Handling		
	Product specific claims modules		

*Content held on the Assess platform is available to those with a corporate licence. Click on the links to find out more about the features and benefits of a corporate Assess licence or request a free trial.

Band 2

Competency standards

- I know how claims notifications are used and obtain all the information needed to notify straightforward claims in my class of business
- I identify potential non-disclosures and misrepresentation and I follow organisational procedures to deal with these situations
- I identify, investigate and resolve any issues relating to claims being handled in line with my organisation's policies and procedures
- For straightforward claims, I identify those which are valid and those which are not covered; and I notify the claimant
- I manage the claims handling process for straightforward claims to achieve timely settlement and minimise leakage, settling claims within my work and notifying stakeholders of claims settlement decisions
- I explain the reasons behind claims decisions to customers and intermediaries
- I can explain the basis and significance of reserving practice and apply my organisation's reserving philosophy to claims being handled
- I select and appoint external experts, following my organisation's procedures and authority levels
- I use standard specialist and technical reports to inform the claims process
- I abide by relevant protocols, market agreements and regulatory requirements that impact on the way claims are managed
- I understand how claims expenses are managed
- I identify any claims that are potentially fraudulent and follow my organisational procedures for dealing with these
- I work within the parameters of any service standards with other claims management service organisations
- I manage claims indemnity spend appropriately within the policy limits
- I understand the mechanisms available for resolving claims settlement disputes and when these are used

Band 2 learning resources

Member CPD	Assess corporate e-learning[*]	Training and courses	Qualification units
Non-disclosure, avoidance and the forgotten claim	Claims Handling	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Customer service in insurance (IF9)
The role of technical evidence in miscarriages of justice	Claims		Claims practice (M85)
	The Insurance Act 2015		Advanced claims (820)
	Selling in General Insurance		
	Claims Fraud		
	Claims Handling		
	General Insurance Accounting		
	Loss Adjusting		
	Third Party Claims		
	ICOBS		
	Customer Service		
	Complaints Handling		
	Product specific claims modules		

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Band 3

Competency standards

- I explain the characteristics of complex insurance policies and the reasons for applying exclusions and warranties to a policy to stakeholders
- I contribute to complex insurance policy terms and conditions based on my experience and supporting data
- I review, assess and evaluate complex insurance claims
- I evaluate the factors that make up a claim's reserves, including expert fees, and ensure accurate reserves are set and maintained
- I manage the claims identification and handling process, negotiating and settling complex claims and adhere to my organisation's policy limits and referral procedures
- I analyse and interpret specialist and technical reports in order to make effective claims management and settlement decisions
- I follow organisational guidelines relating to market claims handling agreements and liaison with other agreement parties
- I evaluate the options available to pursue subrogation and recovery rights and I take action accordingly
- I identify and utilise the prescribed or most appropriate mechanism for resolving claims settlement disputes and complaints in accordance with my organisation's policies and procedures
- I identify where reinsurance is in force for particular claims and comply with reinsurance settlement procedures
- I identify and monitor claims leakage and I make recommendations for improvement

Band 3 learning resources

Member CPD	Assess corporate e-learning[*]	Training and courses	Qualification units
	Subjectivities, Conditions Precedent and Warranties	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Claims practice (M85)
	Policy Construction and Wording		Advanced claims (820)
	Personal Injury Claims		
	Fatal Accidents		
	General Insurance Accounting		
	Lloyd's Accounting and Regulation		
	Policies and Procedures		
	Loss Adjusting		
	Claims Handling		
	Principles of Insurance		
	Contribution and Subrogation		
	Application of Insurance Principles		
	Complaints Handling		
	Reinsurance		
	Reinsurance in the London Market		
	Product specific claims modules		
	Product Specific policy covers and claims modules		

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Band 4

Competency standards

- I determine, monitor and review the claims process and implement improvements when appropriate in my area of business and the wider organisation
- I identify issues in relation to particular claims or overall trends and escalate these in line with organisational policies and procedures
- I develop and review authority limits for each job role and business unit
- I develop approaches and procedures to ensure successful claims recoveries
- I evaluate claims settlement figures and I make recommendations on the organisation's reserving philosophy to ensure that it remains accurate and appropriate
- I manage reinsurance facilities in relation to the claims management and settlement processes
- I assess and implement improvements in the claims handling process to control fraud and other forms of claims leakage
- I manage external suppliers and panel member relationships to ensure that they meet organisational requirements
- I analyse claims management data, identifying potential issues and liaising with stakeholders to address these issues
- I look for patterns and trends in customer complaints, identifying gaps and potential training needs
- I identify and highlight claims that may attract adverse publicity or set legal precedents, and escalate these in accordance with organisational procedures

Band 4 learning resources

Member CPD	Assess corporate e-learning*	Training and courses	Qualification units
Building a smart FNOL process using telematics	General Insurance Accounting Lloyd's Accounting and Regulation Complaint Handling	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Advanced claims (820) Strategic claims management (996)

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Member CPD

Here you will find links to Member CPD available related to this competency.

Webinar: Building a smart FNOL process using telematics

Good practice guide: Ghost Broking Good Practice Guide for Claims Professionals

Webinar: The Kingmaker of Claims

Good practice guide: Riot claims handling guide

Good practice guide: Regulating CMCs for Claims Professionals

Webinar: Fraud

Good practice guide: Fraud for claims professionals

Webinar: Commercial lines fraud

Webinar: Non-disclosure, avoidance and the forgotten claim

Webinar: The role of technical evidence in miscarriages of justice

Assess corporate e-learning

Assess is the Corporate Learning Management System from CII, including hundreds of digital learning units on technical insurance, regulatory and compliance content, together with a wide range of wider business skills.

If you already have an Assess licence through your employer, you should be able to access the following modules relevant to this competency.

If your organisation does not have an Assess licence and would be interested in acquiring one, you can sign up for a free trial here: ciigroup.wufoo.com/forms/k17wqe99089pcpi/

Here you will find Assess corporate e-learning listed under the Learning by bands section in one place.

Foundations of General Insurance

Principles and Underwriting

Principles of Insurance

The Insurance Act 2015

Policy Construction and Wording

Subjectivities, Conditions Precedent and Warranties

Finance

General Insurance Accounting

Lloyd's Accounting and Regulation

Reinsurance

Reinsurance

Claims

Claims Handling

Loss Adjusting

Claims Fraud

Third Party Claims

Governance, Risk and Compliance

Insurance Regulation

General Insurance Regulation

Managing the Customer

Selling in General Insurance

Introduction to Insurance

Introduction to the London Market

Reinsurance in the London Market

Training and courses

The diversity of our course programme and breadth of corporate services makes us a one stop-shop training provider. We work in partnership with employers to develop relevant and cost-effective training solutions that are driven by business needs and deliver lasting results.

CII Training

For more details on CII Training, please visit our website:
www.cii.co.uk/learning/training/

Qualification units

Here you will find all Qualification units listed under the Learning by bands section in one place.

If you are a current member you can also view non-printable PDFs of each study text here:

www.cii.co.uk/learning/support/cii-study-texts (PIN required to login).

Advanced Diploma in Insurance

Advanced claims (820): https://shop.ciigroup.org/advanced-claims-820-820.html

Strategic claims management (996): https://shop.ciigroup.org/strategic-claims-management-996-996.html

Diploma in Insurance

Claims practice (M85): https://shop.ciigroup.org/claims-practice-m85--m85.html

Certificate in Insurance

Insurance claims handling process (IF4): https://shop.ciigroup.org/insurance-claims-handling-process-if4-if4.html

Customer service in insurance (IF9): https://shop.ciigroup.org/customer-service-in-insurance-if9--if9.html