



*The  
Insurance Institute  
Of Ireland*

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# CLAIMS MANAGEMENT

## (with reference to Irish law and practice)

### CORPORATE CLAIMS STRATEGY

- The significance of a strategic approach to claims management
- The significance of claim settlement profile to an organisation's marketing strategy
- The financial impact of claims management strategy
- Catastrophe planning and modelling
- Management of customer expectations
- Business excellence modelling
- Customer retention
- Quality management issues, including the Irish Q Mark, and their impact on claims philosophy

### CLAIMS HANDLING SYSTEMS AND PROCEDURES

- Features, structure and objectives of different claims systems
- Integration of the claims function and overall organisational structure
- Key issues relating to claims arising under contracts for:
  - aviation insurance
  - marine insurance
  - long-term business
  - personal insurances
  - commercial insurances
  - reinsurance

- The different profiles and needs of 'personal' and 'commercial' policyholders and their representatives
- Variations in the requirements of own clients and third party Claimants and their representatives
- Role of loss adjusters and other experts in relation to claims
- Resource implications of volume and complexity of business being transacted to the claims system
- Role of information technology in claims handling
- Influence of customer expectations on the design of systems
- Use of management information generated by information technology
- Uses of the Internet for claims handling
- Operation, cost and benefit of 'help lines' and associated services
- Impact of compliance in other functional areas on claims

#### **LEGAL ASPECTS OF CLAIMS AND COMPLAINT HANDLING**

- The impact of recent legislation on the Irish litigation system
- Implications of the Financial Regulator's Consumer Protection Code for claims procedures

#### **LITIGATION**

- The decision-making process
- The role of legal experts in claims negotiation
- Procedural aspects
- Approaches to complaint handling and dispute resolution
- Alternative dispute resolution, including the Financial Services Ombudsman
- The impact of the law relating to arbitration
- The development of mediation
- Identification and treatment of fraudulent claims

#### **MANAGEMENT OF THE CLAIMS HANDLING OPERATION**

- Role of the claims manager
- Managing the cost of the claims operation
- Catastrophe management and resourcing
- Claims management issues in relation to the negotiation of third party claims

- Actuarial reviews for monitoring financial performance
- Basis and significance of reserving practice, including IBNR and long-tail claim considerations
- Impact of claims on underwriting and pricing
- Estimating and reserving policies and their implications
- Role of intermediaries in the claims handling system
- Use of delegated claims settling authority
- Considerations relating to outsourcing with particular reference to:
  - experience
  - flexibility
  - costs
- Monitoring and updating of agreements with suppliers
- Establishment of protocols in relation to:
  - service delivery standards
  - claims estimating
  - internal 'benchmarking'
- Value of audits of:
  - own staff
  - suppliers of services
- International aspects of claims handling
- Practical implications of international differences in local market interpretation and application of legal principles
- Influences of the EU on Irish claims procedures
- The impact of jurisdiction and enforcement of judgements in EU States