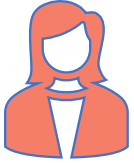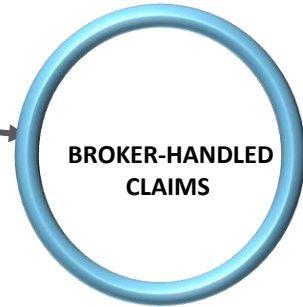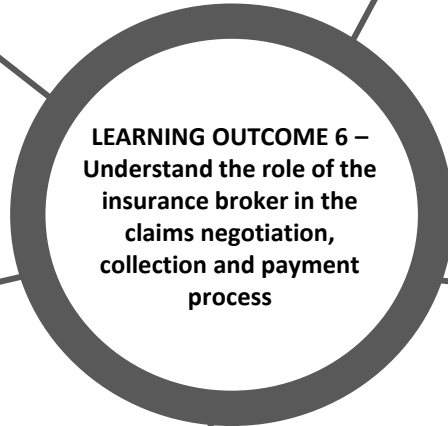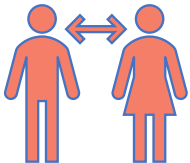**EMPOWER DEVELOPMENT**

5 QUESTIONS

✓ Advising the client
✓ Giving immediate notification to insurers
✓ Advising the client of their rights and obligations under the policy
✓ Arranging completion of claims forms
✓ Helping the client prepare the necessary information and documentation
✓ Collecting claim payments from insurers

A BROKER'S ACTIVITIES WHEN DEALING WITH CLAIMS

INSURANCE FRAUD

✓ Opportunistic fraud
✓ Organised fraud

LEARNING OUTCOME 6 – Understand the role of the insurance broker in the claims negotiation, collection and payment process

✓ Questionable value of brokers
✓ Civil Procedure Rules (CPR)

DEALING DIRECT WITH THE INSURER

BROKER-HANDLED CLAIMS

✓ Domestic claims
✓ Commercial motor insurance
✓ Liability and specialist risks
✓ Major property losses

CLAIMS STATISTICS TO BE REVIEWED AGAINST

✓ Premium
✓ Rating base
✓ Previous loss estimates
✓ Client structure
✓ Type of loss
✓ Time

EMPOWER DEVELOPMENT