

Insurance Claims Handler

Insurance claims handlers, also called claims technicians, deal with claims made on insurance policies. Claims can be in connection with a wide range of matters, such as motor vehicle theft or accident, storm damage, illness or house theft.

The Work

You could be:

- handling email and telephone enquiries from clients and handling a caseload, managing claims from start to end
- gathering information about the insurance claim from the client and any others involved
- issuing all relevant forms and dealing with correspondence
- examining the details on completed forms and checking these against the cover provided by the insurance policy
- consulting with other staff and negotiating with third parties to decide the outcome of the claim and any compensation to be paid
- informing the client of the outcome of the claim
- maintaining and updating computer records and paper files relating to claims
- referring large or complex claims to other professionals such as a loss adjuster
- following best practice procedures, such as ensuring new claim processes are completed within a certain time frame.

Pay

The figures below are only a guide. Actual pay rates may vary, depending on:

- where you work
- the size of the company or organisation you work for
- the demand for the job.

The starting salary is likely to be between £16,000 and £19,000 a year. More experienced claims handlers can earn between £20,000 and £30,000 a year. Claims managers can make between £40,000 to £60,000 per year or more.

There may also be benefits such as performance-related bonuses, cheap mortgage and insurance and a pension scheme.

Conditions

- You would be office based and work at a computer during normal office hours.
- You might work in a call centre or on an emergency 24-hour telephone helpline. This may involve working shifts, including evenings, weekends and public holidays.
- You may have to make occasional visits to clients, insurance companies, brokers or solicitors.

Getting In

- There are several routes into this job and entry requirements vary.
- Some employers may recruit applicants who have at least a group of Highers and subjects at National 5. Passes should normally include English and Maths.
- In some areas you may be able to get into a Modern Apprenticeship in Providing Financial Services.
- Aviva, the UK's largest insurance company, provide an Insurance Claims Apprenticeship Programme aimed at well qualified school and college leavers. Opportunities may or may not be in Scotland. Applicants need a minimum of 5 subjects at National 5, including English and Maths. Entry is very competitive. See the [AVIVA Apprenticeship Programme](#) website for more information.
- Some entrants may have an HNC, HND or a degree. Employers accept a wide range of subjects: accounting, business management, economics, finance, mathematics and statistics are particularly relevant.
- Larger insurance companies with graduate training programmes may prefer graduates with a degree in a maths or business-related subject.
- For entry to HNC and HND courses you normally need 1-2 Highers, and for degree courses 4-5 Highers, depending on where, and which subject, you study. Passes should normally include English and Maths.
- Studying for a relevant Foundation Apprenticeship while in fifth and sixth year at school could count towards entry requirements of a course or Modern Apprenticeship. Entry requirements vary between colleges, but you usually require some subjects at National 5 including English and Maths.
- Previous experience in banking, building society work or other financial or commercial areas is also very useful.

You would work for an insurance company or an insurance broker. Firms vary widely in size, but tend to be located in major towns and cities, with call centres based throughout the country.

What Does It Take

You need to have:

- self-confidence
- excellent verbal and written communication skills
- good negotiation skills
- attention to detail
- good IT skills
- good numerical ability.

You need to be:

- motivated
- able to provide excellent customer service
- methodical and organised
- able to work under pressure
- good at making decisions
- honest, trustworthy and discreet
- tactful and assertive.

Training

- Training is normally on the job, working with experienced members of staff. Insurance companies usually have training programmes that give new entrants a wide range of experience.
- Most trainees study part time for the qualifications in insurance awarded by the Chartered Insurance Institute (CII). These range from the introductory Award for the Foundation Insurance Test through to the Advanced Diploma in Insurance, up to Fellowship of the CII.
- Within both the Certificate and the Diploma, you would be able to follow specialist courses for working in claims handling and claims management.
- You can study for the CII qualifications by day or block release classes, evening classes or distance learning.
- The Chartered Institute of Loss Adjusters (CILA) offers a Certificate Qualification (Cert CILA), which is an entry-level qualification for anyone in the claims industry, although you do need to be a member of CILA. There is an entry level membership.

Getting On

- You would probably specialise in one area of insurance, such as home, life, motor or travel insurance.
- With experience, you may gain promotion to be a team leader or supervisor, and possibly progress into a claims management position.
- If you study for the CII qualifications mentioned above, you may be able to move into other aspects of the insurance industry, such as broking, loss adjusting or underwriting.

Contacts

Chartered Institute of Loss Adjusters (CILA)

Tel: 020 3861 5720

Email: info@cila.co.uk

Website: www.cila.co.uk

Chartered Insurance Institute (CII)

Tel: 020 8989 8464

Email: customer.serv@cii.co.uk

Website: www.cii.co.uk

Website (2): www.discoverrisk.co.uk

Twitter: @CIIGroup

Financial Conduct Authority (FCA)

Tel: 0800 111 6768

Website: www.fca.org.uk

Twitter: @TheFCA

London Institute of Banking and Finance

Tel: 01227 818609

Email: customerservices@libf.ac.uk

Website: www.libf.ac.uk

Twitter: @StudyLIBF

Facebook: www.facebook.com/StudyLIBF

Society of Claims Professionals (part of the CII)

Tel: 020 8989 8464

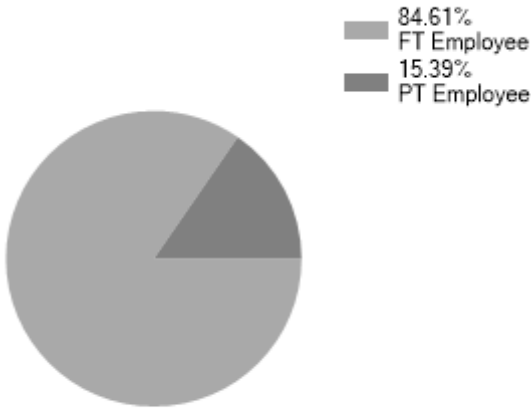
Email: customer.serv@cii.co.uk

Website: www.socp.org.uk

Twitter: [@ClaimsSociety](https://twitter.com/ClaimsSociety)

Statistics

Employment Status UK %

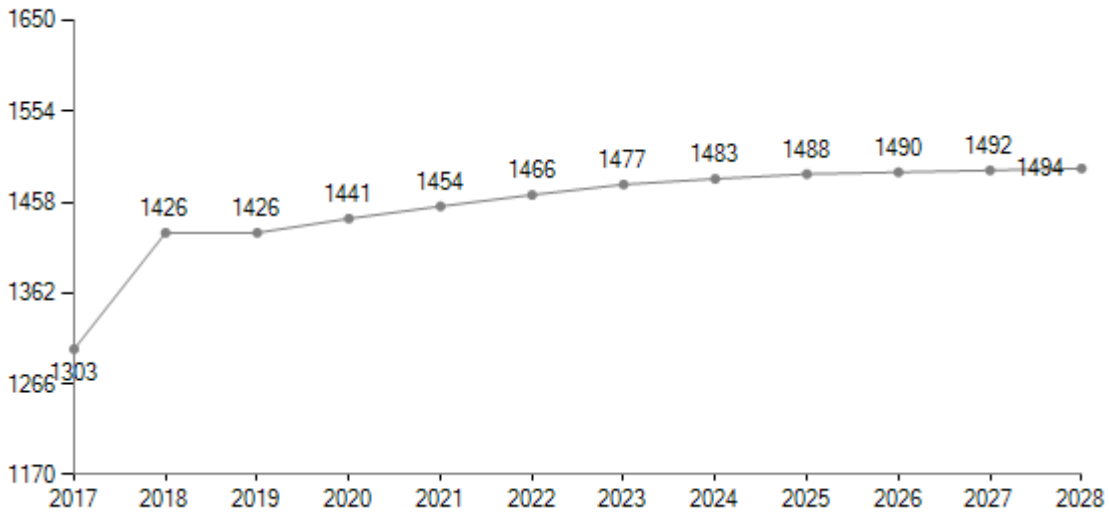


Past Unemployment - Scotland

No Claimant statistics available for Scotland.

LMI data powered by [LMI for All](#)

Predicted Employment in Scotland



LMI data powered by [EMSI UK](#)