

Module Specification

Module Summary Information

1	Module Title	General Insurance: Claims Practice
2	Module Credits	20
3	Module Level	7
4	Module Code	MAN7059

5	Module Overview
Relationship with Programme Philosophy and Aims	
<p>The aim of this option module is to develop the student to become an expert in the field of Claims Practice, developing their knowledge and requiring them to challenge current wisdom with a view to suggesting novel and innovative approaches. As such the module will contribute to all the learning outcomes of the programme to a greater or lesser extent.</p> <p>The module relates to all of the programme learning outcomes.</p>	

6	Indicative Content
<p>1. Understand key aspects of claims handling</p> <p>1.1 Explain key requirements of UK regulation affecting claims handling including complains handling</p> <p>1.2 Explain the impact of key UK regulation on claims claims. handling, including complaints handling.</p> <p>1.3 Explain the application of UK regulation on claims handling , including complaints handling</p> <p>1.4 Describe how the existence of cover is determined under the policy.</p> <p>1.5 Explain the importance of reviewing the underwriting file for the relevant risk</p> <p>1.6 Identify the importance and uses of claims interruption claim information.</p> <p>1.7 Explain how to determine the extent of indemnity or liability under the policy.</p> <p>1.8 Explain the uses of and importance of reserving.</p> <p>1.9 Describe the effective negotiation and settlement of claims.</p> <p>1.10 Explain the key differences in handling the claims of consumer and commercial policy holders.</p> <p>1.11 Explain the special requirements for handling international claims.</p> <p>1.12 Describe common indicators of fraudulent claims</p> <p>1.13 Explain the importance of recoveries, including subrogation and reinsurance recoveries.</p> <p>1.14 Explain the particular requirements in handling reinsurance claims.</p> <p>2. Understand key aspects of handling personal lines claims, including motor</p>	

- 2.1 Explain the impact of regulatory obligations on handling personal lines claims.
- 2.2 Explain the typical personal lines policy coverage issues.
- 2.3 Explain how to investigate a personal lines claim.
- 2.4 Describe how the indemnity will be valued for a personal lines claim.
- 2.5 Describe how a personal lines claim will be negotiated and settled.
- 2.6 Describe the process that would be followed if a personal lines claim were declined and then disputed by the policy holder.
3. Understand key aspects of handling property claims, including business Interruption
 - 3.1 Explain the impact of regulatory obligations on handling property and business interruption claims.
 - 3.2 Explain the typical property and business interruption policy coverage issues. handling ,
 - 3.3 Explain how to investigate a property and business interruption claim.
 - 3.4 Describe how the indemnity for a property and business interruption claim will be valued.
 - 3.5 Describe how the property and business
 - 3.6 Discuss the process that would be followed if a property and business interruption claim were declined and then disputed by the policy holder, including alternative dispute resolution.
4. Understand key aspects of handling third party liability claims
 - 4.1 Explain the impact of regulatory obligations on handling third party liability claims.
 - 4.2 Explain the typical third party liability policy coverage issues.
 - 4.3 Explain how to investigate a third party liability claim.
 - 4.4 Describe the use of lawyers and experts in third party liability claims.
 - 4.5 Describe how the indemnity for a third party liability claim will be valued
 - 4.6 Describe how the third party liability claim will be negotiated and settled.
 - 4.7 Explain the provisions of the Civil Procedure Rules in dealing with third party liability claims.
 - 4.8 Explain the particular considerations in handling Professional Indemnity claims.

7	Module Learning Outcomes	
	On successful completion of the module, students will be able to:	
	1	Understand apply and develop key aspects of claims handling.
	2	Understand apply and develop key aspects of handling personal lines claims, including motor.
	3	Understand apply and develop key aspects of handling property claims, including business interruption.
	4	Understand apply and develop key aspects of handling third party liability claims.

8	Module Assessment		
Learning Outcome			
	Coursework	Exam	In-Person
1-4	x		

9	Breakdown Learning and Teaching Activities	
Learning Activities	Hours	
Scheduled Learning (SL) includes lectures, practical classes and workshops, peer group learning, Graduate+, as specified in timetable	80	This course is delivered purely via distance learning. Therefore this figure indicates the number of hours required to review all the lecture material provided.
Directed Learning (DL) includes placements, work-based learning, external visits, on-line activity, Graduate+, peer learning, as directed on VLE	50	Within the material provided are activities which students are required to complete either on their own or with colleagues and peers. These activities can include reflection on the student's current working practices.
Private Study (PS) includes preparation for exams	70	This is primarily used for further reading which the student wishes to undertake to broaden / deepen their knowledge and to write and submit their assignment.
Total Study Hours:	200	