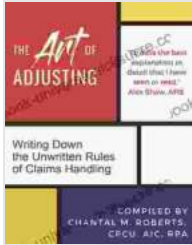


Writing Down the Unwritten Rules: A Comprehensive Guide to Claims Handling Best Practices



The Art of Adjusting: Writing Down the Unwritten Rules of Claims Handling by Chantal M. Roberts

★★★★★ 5 out of 5

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Claims handling is a critical function within the insurance industry. It is the process of receiving, investigating, and resolving claims made by policyholders. The goal of claims handling is to resolve claims fairly and efficiently while protecting the interests of both the policyholder and the insurer.

Claims handling can be a complex and challenging task, but it can be made easier by following some unwritten rules and best practices. These rules can help you avoid common pitfalls, improve efficiency and accuracy, and ultimately resolve claims more quickly and fairly.

In this article, we will explore the most important unwritten rules of claims handling, and provide guidance on how to implement them in your own organization.

The Unwritten Rules of Claims Handling

The following are some of the most important unwritten rules of claims handling:

1. Always be fair and impartial.

This is the most important rule of claims handling. Policyholders deserve to be treated fairly and impartially, regardless of the circumstances of their claim. This means that you must always consider all of the facts of the case, and not make any decisions based on prejudice or bias.

2. Be responsive and communicative.

Policyholders need to be kept informed of the status of their claim. This means that you should respond to inquiries promptly, and provide regular updates on the progress of the claim. You should also be available to answer questions and provide guidance throughout the claims process.

3. Be thorough and accurate.

It is important to investigate claims thoroughly and accurately. This means gathering all of the relevant information, and conducting a comprehensive review of the facts. You should also be careful to avoid making any mistakes or omissions, as this can lead to delays or even disputes.

4. Be efficient and timely.

Policyholders want their claims to be resolved quickly and efficiently. This means that you should streamline the claims process as much as possible, and avoid any unnecessary delays. You should also be prepared to make decisions quickly, and not let claims drag on for months or even years.

5. Be professional and courteous.

Claims handling can be a stressful experience for policyholders. This is why it is important to be professional and courteous at all times. You should treat policyholders with respect, and be understanding of their situation.

Implementing the Unwritten Rules

The following are some tips for implementing the unwritten rules of claims handling in your own organization:

1. Develop a claims handling policy.

A claims handling policy can help you to ensure that all claims are handled in a fair, consistent, and efficient manner. The policy should outline the steps involved in the claims process, and the responsibilities of each employee involved.

2. Train your staff.

Your staff needs to be trained on the unwritten rules of claims handling. This training should cover the importance of fairness, impartiality, responsiveness, thoroughness, efficiency, and professionalism.

3. Monitor your performance.

It is important to monitor your performance to ensure that you are meeting the unwritten rules of claims handling. This can be done by tracking metrics

such as the average time to resolve claims, the number of complaints received, and the customer satisfaction rating.

Benefits of Following the Unwritten Rules

There are many benefits to following the unwritten rules of claims handling. These benefits include:

1. Improved customer satisfaction.

Policyholders who are treated fairly and impartially are more likely to be satisfied with the claims process. This can lead to increased customer loyalty and retention.

2. Reduced costs.

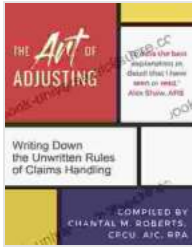
Following the unwritten rules can help to reduce costs by avoiding delays, disputes, and lawsuits.

3. Improved reputation.

A company that is known for its fair and efficient claims handling will have a good reputation in the industry. This can attract new customers and help to retain existing customers.

The unwritten rules of claims handling are essential for any organization that wants to succeed in the insurance industry. By following these rules, you can ensure that your claims are handled fairly, efficiently, and professionally. This will lead to increased customer satisfaction, reduced costs, and an improved reputation.

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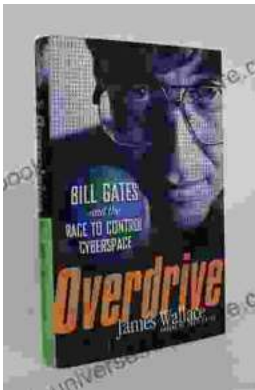
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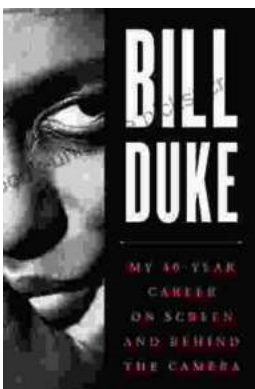
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