

## Let's look at Insurance Claim Settlers and Managers

When you buy something expensive like a house, a car, fridges, freezers, cameras or computers, it would be terrible if they got lost, damaged or stolen! Many people protect themselves against this happening by taking out insurance. An insurance policy pays out money to replace the damaged, lost or stolen item.

The people in a Building Society that deal with insurance claims (when someone tells them something has been lost/stolen or damaged) are the Claims Settlers and Managers. They look at the details of the policy and investigate what's happened. They have to make sure they are honest claims and not fraud.

### Their work involves:

- ★ **Writing up the claim**
- ★ **Checking all the details**
- ★ **Investigating and getting receipts and photos**
- ★ **Talking to customers on the phone**
- ★ **Linking with solicitors or even tradespeople to carry out work or repairs.**

Claim Settlers usually concentrate on one area; it may be home or motor, or pet or travel, or even life insurance.

### Whichever they chose or specialise in, they need to be:

- ★ **Calm, helpful and understanding**
- ★ **Good with customer service (many customers are upset)**
- ★ **Good on the computer**
- ★ **Organised and thorough**
- ★ **Knowledgeable about insurance and claims**
- ★ **Able to work well under pressure.**

Many work in the office, but some often go out to the customer's house themselves. They have to keep up to date with everything and make sure all work is carried out properly.



Starting salaries are around £15,000 to £30,000 for experienced Claims Settlers, but a manager can earn up to £60,000 a year.

