

Job Specification



Claims Adviser (DCR)

Reporting to: Claims Manager

Key Purpose

Provide a comprehensive claims service to customers, including reporting, chasing and advice settlements of claims up to authorised limits under delegated authority arrangements, if applicable. Ensure all staff within the business handling claims are aware of procedures and work to agreed standards of service.

Responsibilities

- To be the first point of contact for customers in the reporting of all types of claim, ensuring they receive prompt and accurate advice on either contacting insurers direct, or how this will be dealt with on their behalf.
- Ensure all required documentation in support of claims, e.g. report forms, witness statements, proofs of value, registration documents and loss assessor's reports are dealt with as a priority and despatched to insurers or their representatives without delay.
- Negotiate with insurers, as required, in relation to the settlement of claims, both in respect of policy liability and settlement amount.
- Maintain client records with up to date information regarding claims history, including updating of amounts paid on settlement.
- Despatch of client claims settlement cheques received from insurers on the day of receipt.
- Assist clients in the pursuit of any uninsured losses sustained as part of a claim. This may be by direct assistance involving contact with third parties on behalf of clients, or by ensuring the client contacts their Uninsured Loss Recovery provider.
- Receipt of notification, investigation and settlement of claims within authority limits granted under any insurer delegated authority arrangement.
- Preparation of bordereau information and submission to insurers in the required format and within the agreed timescales. This will also include regular auditing of the delegated authority arrangement to ensure parameters are being strictly adhered to.
- Maintain a diary system for all outstanding claims and ensure these are chased regularly, keeping customers informed of progress.
- Advise clients on their options should insurers refuse indemnity under any particular policy, or wish to offer a final settlement figure below original expectations. This may involve invoking the formal Complaints Procedure, as set out in the insurer's policy documentation, involvement of the Insurance Ombudsman Bureau and/or reference to any other dispute resolution facility.

- Provide regular reports to senior management in the business of any significant losses sustained by individual clients that might have an impact on insurer relationships.
- To recruit and deliver necessary training for all direct reports, to ensure that each has the qualities, abilities and skills needed in their job function, to perform satisfactorily and deliver a first class claims service to clients.
- Occasionally attend client claims review meetings Account Executive or Line Manager
- Ensure quarterly reports are produced and submitted to clients, Account Executives or Line Manager as required.
- Any other duties, as requested by your Line Manager, in accordance with the nature of this position.

Skills & Behaviours

- Demonstrate our values of Fun, Supportive, Professional, Working in Partnership and Ambitious
- Ability to manage own time, meet deadlines and prioritise work
- Attention to detail, numerate and accurate
- Able to communicate effectively with others
- Organised and methodical approach to work and problem solving
- Good IT skills, including Microsoft Word, Excel and Outlook
- Strong contribution to the team through own ideas, initiatives and concepts.
- Outcome focused
- Self-motivated & Enthusiastic
- Team worker with the ability to work on own initiative
- Professional approach to relationships

Role Requirements

The job requires a thorough knowledge of:

- The claims reporting procedure for each insurer.
- Each insurer's requirements in respect of estimates, preferred repairers, etc.
- The Insurance Ombudsman Bureau and the processes involved.
- Data Protection Act
- The consequences of non-disclosure of material facts and be under insured, and the options available to an insurer (i.e. settle the claim on a proportional basis, or void the policy).
- The Insurance Act 2015

Commercial

Understand what is covered under the following sections of a commercial policy

- - Property
- - Fire
- - Theft
- - Business interruption
- - Glass
- - Money
- Knowledge of Employers' Liability, Public Liability and Products' Liability, Professional Indemnity
- Understand the types of claims than can arise and the types of conditions and exclusions that can apply to commercial policies

Motor

- "Policy excess" and how this is applied for the different types of claims (accident, theft, windscreen).
- The Road Traffic Act.
- The Motor Insurers' Bureau and what they can be used for and the terms they set.
- How to approach the DVLA and Police for information and what information each are able to provide.
- The indemnity offered under different policy covers and exclusions.
- What is meant by uninsured losses and how these are reclaimed, and also being able to assess if the client has a claim or not.
- What a ULR company does and what they need in order to act on behalf of a client.
- Understand the difference between a courtesy car and one that is offered on a credit hire basis.
- The procedures to follow if the client is injured in an accident in order to provide the correct advice should the client wish to claim compensation.

Home

- What the different policy classes cover.
- Types of claims that could arise.
- Definitions of Buildings and Contents 'new for old'/accidental damage/all risks.
- What is meant by Property Owners Liability and what it covers

Qualifications

- Chartered Insurance Institute Certificate in Insurance (Desirable)