

JOB TITLE	Claims Handler
JOB FUNCTION	Claims
JOB LEVEL	1
REPORTS TO JOB TITLE	Team Leader

Scope/Purpose

Working in collaboration with the Claims Leadership team will be key to the success of this role.

This role involves the supporting your team and management in achieving the Strategic objectives of the business by ensuring delivery of your own performance objectives. Your role specifically is to deliver a positive customer experience through high quality, compliant and efficient claims handling. The Claims Handler role will manage mainly motor (non-Injury) or non-motor property damage claims depending on the mix of the portfolio.

Key responsibilities

- Provide information to customers in a professional and timely manner regarding their eligibility, cover/benefits and terms and conditions and advise them in relation to the claims process and regularly and compliantly update them on the progress of their claim.
- Ensure that information provided to customers and third parties is correct, clear, complete, and up to date by consulting the relevant data source/s.
- Support a “can do culture” where our priorities are driven by the customer
- To be flexible to the needs of the company in prioritising workflow appropriately and effectively.
- Process incoming correspondence and documentation effectively and efficiently within service level agreements and in line with relevant regulations.
- Proactively review claims to determine what actions/steps can be taken to progress and follow up with the relevant parties accordingly.
- Pro-actively investigate claims, thoroughly and efficiently, with a view to identifying relevant and complete information at the earliest opportunity with telephone call being the most pro-active and preferred method.
- Consistently working with customers and service providers to progress claims towards settlement in line with the departmental procedures.
- Working proactively with service providers to ensure fair and efficient investigation and evaluation of liability and damage and agreeing appropriate repair, replacement or reimbursement.
- Reserve as accurately as possible by estimations of realistic ultimate costs of each claim for any potential liability within reserving authority, with clear documentation of rationale on the Company’s systems.
- Review of claim within agreed timeframes relative to claim type as accurately and thoroughly as possible at all times complying with CPC
- Engagement with Peer-to-peer and CPC quality programme
- Ensuring efficient management of workflow within expected timeframes by using the diary system effectively
- SIU referral of claim as appropriate and in line with guidance in CPM
- Attention in particular to vulnerable customers/complaints handling/data protection guidelines within the Claims Procedures Manual
- Supporting the FNOL process/audit preparation when required
- Follow all relevant procedures & guidelines outlined within the Claims Procedures Manual.
- Adhere to all Company policies & procedures

This role is a 'controlled function' as defined by the Central Bank. Any appointment will be conditional on the company being satisfied that the appointee meets the requirements as set out in the Fitness and Probity standards issued by the Central Bank. This requires the company to complete prescribed due diligence to assess the appointee's fitness and probity.

Above is the current list of your overall responsibilities and is not a definitive task list. This may change from time to time depending on business demands or company reorganisations.

Education and work experience

- APA qualified or grandfathered in the relevant specified function as per MCC requirements.
- Aptitude for learning and taking exams successfully with ability to progress to CIP qualification with ease
- Two years' experience handling similar type claims in an Insurer or MGA

Knowledge & Skills

- A thorough knowledge on the requirements of the Consumer Protection Code and the Minimum Competency standards
- An understanding of specific General Insurance Broker and Provider/Promoter processes and business models.
- Knowledgeable and a good understanding of relevant Policy wording, limits, terms and conditions
- Knowledge of the applicable legal framework and legislation
- Excellent investigation skills
- Ability to articulate complicated information clearly and accurately
- Ability to listen effectively – hearing and understanding the client's queries and empathising where relevant
- Excellent written communication skills with ability to transfer information concisely and accurately.
- Approachable team player that collaborates with and supports other team members promoting team spirit
- Extremely well organised with excellent time management skills
- Empathic, understanding and patient
- Professional and confident telephone manner
- Excellent IT skills with ability to adapt to new systems or change in a positive way

Your Approach

- Act honestly, fairly and professionally in the best interests of our customers and the integrity of the market.
- Act with due skill, care and diligence in the best interests of our customers.
- Consistent demonstration of our values, Trust, Agility, Service.
- Approachable, friendly and easy-to-deal with
- Build and maintain strong customer/third party relationships
- Dedicated to continuous improvement and innovation
- Dedicated to working compliantly in a regulated environment
- High levels of empathy and understanding for our customers