Job Description



JOB TITLE: Claims Business Manager

GRADE: 3

REPORTING TO: Head of Claims (First Party, Third Party Damage or Personal Injury)

LOCATION: Swansea or London

# **ABOUT US:**

ERS is the UK's largest specialist motor insurer with an A+ rating. We recognise that for some, motor insurance is more than just a must-have; it's a way of taking care of what stands at the heart of their passion or livelihood. For those people, standard insurance isn't enough. That's why we work exclusively with motor insurance brokers to help get under the skin of the most difficult insurance risks, helping build products to meet their customer’s needs.

**THE ROLE:**

* To manage the technical performance of claim types as directed through development of commercial opportunities based on market, legal and technical knowledge and provide business ownership for its major supply chain contracts.
* To understand the business results and take anticipative or remedial action in relation to a head of damage’s financial performance and major supply chain influences within this.
* To provide technical guidance relating to Claims and oversee processes with technical or financial implications.
* To consider and implement effective counter-fraud strategies in relation to claim types as directed.
* To make recommendations to the Heads of function and Procurement for optimal contract terms. To participate as required in the new contract / renewal and mid term negotiation process.
* To support the Heads of function in leveraging commercial advantage in Claims. To research market, legal and technical developments ensuring that recommendations are compliant with relevant internal policies and external legal or regulatory requirements.
* To ensure the provision of contracted capability by the major supply chain partners meets the best interests of ERS and contract terms. To work with the operational service delivery owners to monitor management information, analyse performance and troubleshoot.
* To ensure that major supply chain partners represent the ERS values and that the ERS brand is protected in relation to their actions, including but not limited to TCF and legal or regulatory requirements.
* To undertake such specific projects in relation to Claims commercial interests or benefits as may be requested from time to time.

**KEY RESPONSIBILITIES:**

* Provide technical performance management for the relevant head of damage including ownership of its major supply chain contracts.
* Understand and respond to business results, market, legal and technical developments for the relevant head of damage.
* Track management information making appropriate recommendations for improvements. Make submissions to internal committees.
* Manage the optimal financial performance of major supply chain contracts including indemnity control, cashflow management and penalty avoidance.
* Ensure that the company’s zero tolerance policy towards counter-fraud is considered in all processes.
* Network across relevant markets to develop relationships for the benefit of the group, ensuring that contractual relationship management complies with Procurement best practice.
* Determine technical best practice on key issues in conjunction with relevant internal stakeholders.
* Work with operational service delivery owners to require those major suppliers which provide customer service to represent the ERS brand and provide capability which meets the quality and service standards required under the contract.
* Hold review meetings with major supply chain partners to hold them to account for contractual commitments in the interests of all ERS stakeholders. Ensure that interfaces with major suppliers meet business requirements for management information, standards adherence and complaint resolution.
* Coordinate such troubleshooting and issue resolution as may be required.
* Oversee such process changes as may impact financial performance and ensure that they are appropriately deployed into business as usual and documented.
* Work in conjunction with the supplier audit function to provide adequate assurance over supplier performance.
* In conjunction with Procurement and operational units to manage new propositions from major suppliers from concept into deployment as business as usual. To deliver the above developments into business as usual by devising and documenting appropriate procedures and engaging internal stakeholders for successful deployment.
* Identify mid term commercial opportunities or issues requiring contract variation, liaising with Procurement where appropriate. To take advantage of income generating opportunities relating to the provision of claims services if and where these align with group strategy and legislation or regulation
* Contribute to specific projects in relation to claims commercial interests or benefits.
* Embody and amplify the ERS values in all aspects of day to day activity ensuring that all interactions and engagements are carried out with the highest ethical and professional standards and that all work is accomplished with quality and in accordance with ERS values
* Carry out other reasonable tasks as required by line management

*The above duties and responsibilities are not an exhaustive list and you may be required to undertake any other reasonable duties compatible with your experience and competencies. This description may be varied from time to time to reflect changing business requirements.*

**Product Knowledge**

* Understanding of the business portfolio and knowledge of all products and classes of business.
* Full knowledge of ERS Policy Wordings in Private and Commercial sector and awareness of affect on all relevant changes &/or endorsements.
* Full knowledge of Service Provider product offerings.
* Pipeline product and scheme development.

**Technical Knowledge**

* Generic motor insurance policy.
* Landmark legislation and court decisions as they relate to motor insurance practice.
* Vehicle repair market.
* Third party market.
* Contract structures.
* Commercial structures.
* Regulatory requirements.
* Counter-fraud.

**KEY DESIRABLE ATTRIBUTES:**

* Business and financial acumen – comfortable with the numbers.
* Focus on results and delivery – completer finisher.
* Strong influencing skills verbal and written.
* Collaborative team-play.
* Networking internal and external.
* Relationship performance management.

**KEY PERSONAL DESIRABLES:**

* Supply chain management.
* Contract construction.
* Motor claims.
* Legal and regulatory requirements.
* Motor insurance market knowledge.

Name (PRINT): .…………………………………………………………………

Signature: …………………………………………………………………………

Date: …………………………………………………………………………………