Job Description



JOB TITLE: Claims Governance Coordinator - 1856

GRADE: 4

REPORTING TO: Claims Governance Manager

LOCATION: Swansea

# **ABOUT US:**

ERS is the UK's largest specialist motor insurer with an A+ rating. We recently announced that ERS will take over the management of Arcus, Lloyd’s syndicate 1856, giving the firm the ability to write Specialty, Commercial and Reinsurance lines. These newly acquired underwriting capabilities offer us the unique opportunity to rapidly grow our portfolio, building out from a successful base.

**THE ROLE:**

To monitor external services suppliers, internal Claims and Operations processes / initiatives and delegated claims handling, to ensure operation in accordance with contractual, regulatory and best practice requirements. To mitigate financial and reputational risk to the business whilst working as part of the virtual team within Operations to deliver the calendar year plan.

The role requires insurance industry experience of specialist lines in the Lloyd’s market and the governance of Delegated Claims Agents (DCA’s).

**KEY RESPONSIBILITIES:**

* Responsible for all aspects of claims governance auditing.
* Completion of the Annual Audit Plan covering Supplier and DCA audits.
* Support the development and maintenance of a Claims Governance structure and framework for DCA’s.
* Assist the business in developing and implementing effective controls for specialist classes and follow up the actions to address control weaknesses identified.
* Timely delivery of quality written audit reports as well as monitoring remedial actions.
* Support the management of internal relationships with Audit, Risk, Conduct and Compliance.
* Managing external auditors to complete audits of DCA’s on our behalf; this includes setting scoping, review reports, coordinating action owners to agree remediation and following up audit actions.
* Assist in ensuring that initiative change for Claims delivers targeted benefit whilst complying with internal and external governance policy.
* Participate in cross-Claims improvement activities influencing outcomes which remain compliant and within our risk strategy.
* Maintain an up to date knowledge of governance matters such as regulatory and internal reporting to provide cover for other members of the unit.
* Maintain awareness of all existing and new DCA’s and lines of business written and participate in due diligence and related set-up activity.
* Test the effectiveness of any internal audit function and corrective actions.
* Identify and communicate to relevant stakeholders any potential risks triggered by the company, or to the company, and provide measures to control and mitigate these risks.
* 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.*

**KEY DESIRABLE ATTRIBUTES:**

* Solid relevant experience in a similar role within the specialty insurance industry
* Broad knowledge of specialist insurance line policy covers
* Experience of DCA Claim management within Lloyd’s market
* In depth knowledge of conduct risk and associated requirements such as they may relate to DCA provision/agreement e.g. TCF, Data Protection, laws, etc.
* Understanding of Lloyd’s (London and Brussels), PRA, FCA & FOS regulations; including Lloyd’s minimum standards
* Understanding of corporate and regulatory complaints procedures
* Good awareness of market quality standards for relevant services e.g. PAS 125, SRA governance of law firms
* Interpretation of contractual and DCA agreement requirements

**KEY PERSONAL DESIRABLES:**

* Effective communication skills
* Initiative & Change
* Commercial Awareness (including Financial Awareness)
* Personal Growth & Self-Management
* Building Relationships
* Teamwork
* Planning & Organising

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

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

Date: …………………………………………………………………………………