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**Job Description**

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| **NAME:** |
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| **JOB TITLE: Claims Technician**    **Grade: 5** |
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| **REPORTS TO: Claims Team Leader** |
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| **LOCATION: Swansea** |

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| **Purpose:**  The role holder is responsible for carrying out a range of duties associated with the provision of an excellent claims service to our customers. This includes responsibility for a range of activities including recording new claims, resolving telephone enquiries and dealing with correspondence, handling complaints and authorising payments as appropriate. You will negotiate the settlement of claims in an efficient, fair and economical manner in accordance with the relevant policy wording and Claims Handling Manual. Ensure pre-agreed targets and objectives are achieved and constantly strive to improve service and quality standards. |

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| **Key Responsibilities**    The role of the Claims Technician includes responsibility and accountability for:     * Responding to customer phone calls and correspondence in a professional courteous and efficient manner. Establishing clearly the circumstances of any loss and making appropriate indemnity/liability/fraud enquiries – referring when necessary. Reassure Policyholders and clearly articulate next steps and actions being taken.      * Negotiating settlement of claims in an efficient and economical manner, up to the prescribed limit in accordance with the relevant policy wording and Claims Handling Manual.      * Maintain accurate estimates of the claim making adjustments where appropriate.      * Ensuring use of our approved suppliers where appropriate.      * Timely and accurate authorisation of valid claim payments in accordance with agreed authority levels.      * Provide constructive and detailed feedback to aid staff development.      * Where appropriate pursuing recovery of Underwriters outlay and/or negotiating settlement of third party claims, having due regard to the question of liability.      * Identifying and referring questionable underwriting.      * Ensuring that referral procedures are followed      * Acting as a referral point where appropriate.      * Ensuring that all files are diarised appropriately.      * Ensuring that manual and computer records are accurate and reflecting any changes made in a clear and precise manner, including all changes made to estimating.        * Understand and apply all company policies and procedures to ensure service standards are met in accordance with internal SLA and FCA/PRA requirements.      * Ensure complaints are handled efficiently and effectively, taking appropriate action to address issues raised      * Ensure that TCF is a part of the organisations culture and behaviours      * Contribute to culture change throughout team and peer groups to ensure alignment with the organisations desired culture through adopting appropriate behaviours      * Having significant awareness of and ensuring adherence of self and team members to all regulatory requirements, guidelines and working practices – both internally and externally      Product & Technical Knowledge  * **Technical knowledge of Equity Red Stars product range including understanding of the coverage provisions, exclusions and conditions of our product wordings** * **Working knowledge of the legal, regulatory and compliance provisions that apply to your product range, distribution channels and market or technical field in which you operate** * **Detailed knowledge of our internal structure, operational practices and processes** * **Detailed understanding of the technology and processes used to manage our claims service proposition**       **Skills & Competencies**   * **Strong interpersonal and relationship building skills** * **Articulate and numerate** * **Significant focus on delivery of a first class customer experience** * **Team player** * **Works with a high degree of accuracy in all tasks** * **Highly organised clear ability to prioritise and deliver on allocated tasks** |
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**Role holder Name (PRINT)…………………………………………………………..**

**Role holder Signature.................................................................... Date:………………**

**Manager Name (PRINT)…………………………………………………………..**

**Manager Signature.................................................................... Date:……………….**