Job Description



JOB TITLE: Claims Technician

GRADE: 5

REPORTING TO: Claims Team Leader

LOCATION: Swansea

# **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:**

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 objective are achieved and constantly strive to improve service and quality standards.

**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 a loss and making appropriate indemnity/liability/fraud enquiries – referring when necessary. Reassure Policyholders and clearly articulate next step 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 details 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 alinement 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
* 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:**

* Technical knowledge of Equity Red Stars product range including understanding of the coverage provisions, exclusion 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
* Details knowledge of our internal structure, operations practices and processes
* Details understanding of the technology and processes used to manage our claims service proposition

**KEY PERSONAL DESIRABLES:**

* 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

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

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

Date: …………………………………………………………………………………