



Job Description

NAME:

JOB TITLE: PI CLAIMS TECHNICIAN

GRADE: Level 4

REPORTS TO: TEAM LEADER

LOCATION: Swansea

Purpose

To negotiate the settlement of claims in an efficient, fair and economical manner in accordance with the policy wording and Claims Handling Manual with a view to keeping control on cost. To provide an excellent claims service, maintaining Company Policy, and effecting speedy recovery of Underwriters' outlay where appropriate.

Key Responsibilities

- Validating claims and checking all details agree with Underwriters' records.
- Identifying and referring questionable underwriting.
- Arranging for the repair of the Insured's vehicle or payment of compensation where appropriate.
- Establishing clearly the circumstances of any loss and making appropriate liability enquiries.
- Comply with pre and post litigation procedures efficiently through the life of a claim with a view to concluding the case effectively and economically, to include legal costs or other.
- Where appropriate pursuing recovery of Underwriters' outlay and/or negotiating settlement of Third Party claims, having due regard to the question of liability.
- Attend conferences/discussion facilities relevant to specific claims as well as Court attendances as required.
- Pursuing recovery of uninsured losses where appropriate.
- Maintaining accurate estimates throughout the life of the claim making adjustments where appropriate.
- Ensuring that files are diaried 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 or reserves.
- Dealing with incoming post, work queues and telephone enquiries efficiently.

- Action Control reports efficiently and accurately to maintain targets and KPI's.
- Comply with all audit requirements.
- Carry out rolling reviews as required.
- Assist in production of MI and its analysis.
- Validating accounts/fee notes and authorising payments.
- Mentor and train junior staff relevant to skill-set and technical ability.
- Maintain office standards and discipline.
- Ensuring that referral procedures are strictly followed.
- Ensuring that all matters are handled in accordance with the instructions laid down in the Claims Manual and amendments issued to it.
- Volunteer and participate in meetings and initiatives where appropriate.
- Assist Manager, Team Leader and other team members in all areas where appropriate.
- Be aware of and act upon all compliance matters e.g. TCF, Data Protection, Money Laundering etc
- Support compliance with Lloyd's, FSA & FOS regulation
- Support Health & Safety through highlighting issues
- Engage in own self development

Product & Technical Knowledge

- Technical knowledge of ERS 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

Role holder Name (PRINT).....

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