Job Description



JOB TITLE: Senior Claims Handler (Syndicate 1856)

GRADE: 3

REPORTING TO: Head of Claims (Syndicate 1856)

LOCATION: London

# **ABOUT US:**

ERS is the UK's largest specialist motor insurer with an A+ rating. Through Lloyd’s Syndicate 218 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.

ERS recently announced the backing of Arcus, Lloyd’s syndicate 1856, giving the firm the ability to write Specialty, Commercial and Reinsurance lines alongside the existing motor business within Syndicate 218.

**THE ROLE:**

The Senior Claims Handler will be responsible for the day to day management of claims assigned to them and expected to service to a high standard within a designated authority. At all times in accordance with internal guidelines, market practices, relevant legislation and case law.

The ideal candidate will have already built a wealth of experience and technical competence within the Lloyd’s / London Market handling primary and reinsurance claims. Established claims file management skills together with excellent working knowledge of market systems and processes is essential. Being able to deliver outstanding levels of customer service (both internal and external) along with the ability to add value through contributing to the development and build out of the team is also key to this role.

**KEY RESPONSIBILITIES:**

* Adjust, assess and manage assigned claims within own defined authority.
* Ensuring coverage is accurately reviewed and that reserving is correctly set and maintained throughout the claim’s life cycle.
* Ensure that claims are handled proactively and at all times in accordance with Claims management Guidelines.
* Setting of file strategies and negotiating settlement in accordance with policy terms.
* Ensure compliance with Lloyd’s Minimum Standards and all regulatory and statutory requirements relating to claims handling at all times.
* Ensuring large and complex claims are managed / escalated correctly, referring appropriately for support / guidance where needed.
* Prompt reporting on large losses both internally and to reinsurers.
* Attend market claims meetings as required.
* International travel as required.
* Assist with reviews of Vendor panels.
* Peer, TPA and vendor auditing as required.
* Liaise with brokers, stake holders and policy holders as required.
* Enhancing ERS’s reputation by managing experts and relationships with Brokers and other markets.
* Support the Head of Claims by contributing to claims strategies and the underpinning of infrastructure to meet the needs of the Syndicate in line with its growth plans.
* Mentoring and coaching of more junior team members including referral support.
* Providing support to the underwriting team, actuaries and senior management including advising on claims related information, policy wordings and endorsements, updating on trends, attending pre-inception/renewal/claims review meetings as required.
* Assisting in undertaking legal and/or claims studies in potential new markets/product areas.
* Share knowledge with interdependent functions including Underwriters and Actuaries, providing input to Claims matters including draft policy wordings, informing on market and legal developments and participating in external meetings.
* Champion the company in the market and the Claims function internally on technical excellence.
* Follow processes to achieve claims functions relative to the Group’s Underwriting portfolios, agreed strategies and requirements and regulatory commitments.
* Contributes to a continuous improvement, training and development of technical knowledge policy.
* Demonstrate and champion an inclusive culture that reinforces the company brand, values and behaviours.
* Work effectively with peers in shared functions within the organisational matrix to provide seamless delivery of ERS objectives in the interests of “the whole system”.

**ESSENTIAL QUALIFICATIONS, SKILLS AND EXPERIENCE**

* Relevant experience in a range of classes of Commercial / specialty insurance within the Lloyd’s / London Market.
* Good understanding of reinsurance and reinsurance disputes.
* Strong track record in managing lawyers, loss adjusters and other significant service providers in relevant markets.
* Understanding of Cat. event management procedures and experience in large loss management.
* Awareness of regulatory requirements around claims management in the London insurance/reinsurance market, including delegated authorities.
* Strong knowledge of key business systems and processes within the Lloyd’s Market.
* Working knowledge of ECF2 / Writeback systems.
* Strong knowledge of the legal system in England & Wales and working knowledge of the legal systems in the United States of America.
* Experience in active participation in market meetings with insurers/reinsurers and with brokers.
* Ability to develop and maintain relationships with both internal and external customers.
* Ability to prioritise and organise workload and meet deadlines
* Skilled problem-solving and acting on own initiative.

**DESIRABLE BEHAVIOURAL ATTRIBUTES**

* Excellent written and oral communication skills
* Focused on performance and driving results
* Builds strong relationships and leverages off them to achieve outcomes
* Owns decisions and uses commercial awareness to reach them
* Thinks strategically and holistically with a “one system” approach
* Leads by example, demonstrates positive behaviours and champions the company culture

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

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

Date: …………………………………………………………………………………