

	Sub-section	Content
1	Preliminaries	<ul style="list-style-type: none"> - <i>Post title: Claims Assistant</i> - <i>Reports to: Senior Claims Officer</i> - <i>Pay grade / salary: xxx</i> - <i>Organisation Sector / Service Area: xxx</i>
2	Job Purpose	<ul style="list-style-type: none"> - <i>To undertake the handling and processing of allocated motor and property claims and to ensure these are dealt with efficiently within laid down timescales and resolved in the best interests of the organisation.</i> - <i>To undertake such general administrative work in relation to all insurance claims as may be allocated from time to time by the Senior Claims Manager and claims officers</i>
3	Key Results Areas	<ul style="list-style-type: none"> - <i>To undertake the investigation of claims and liaise with claimants, insurance carriers and appropriate departments of the organisation.</i> - <i>To instruct Loss Adjusters in connection with the investigation of property claims.</i> - <i>To pursue the recovery of “own damage” motor vehicle claims and highway damage claims under the supervision of the Claims Officer and Senior Claims Officer.</i> - <i>To update the motor fleet register, ensure compliance with appropriate standards and provide information to the Motor Insurance Bureau.</i> - <i>Maintain and update schedules in respect of organisation’s property</i> - <i>To utilise the claims handling software to ensure claims are managed to a suitable conclusion and the database maintained to record all relevant information, including maintenance of diary systems to ensure organisation’s departments provide information within timescales, thereby avoiding orders for pre-action disclosure.</i> - <i>To accompany Property Loss Adjusters post loss to determine quantum of damage.</i> - <i>To obtain any witness evidence required in respect of motor accidents.</i> - <i>To keep the Senior Claims Officer advised of progress with all litigated cases, following advice from Solicitors.</i> - <i>To ensure Statements of Disclosure and Witness Statements are signed and disclosed within time limits.</i> - <i>To assist Solicitors with gathering of evidence in litigated cases.</i> - <i>To notify the Senior Claims Officer of any issues which become evident during claims investigations, where risk management initiatives should be considered.</i> - <i>To attend court hearings, where necessary.</i> - <i>To ensure that the provision of insurance services meets Clients’ expectations and agreed targets of performance and demonstrate that the department is accountable and actively pursuing quality assurance and customer care policies.</i> - <i>To assist and contribute towards the development and review of Service Plans under organisation’s development programme.</i> - <i>To undertake such general administrative work in relation to all insurance claims as may be allocated from time to time by the Senior Claims Officer and/or the Claims Officer.</i>
4	Qualifications and experience	<ul style="list-style-type: none"> - <i>The Post holder must have a good educational and academic background, experience of office work and a basic knowledge of CPR and court protocols.</i> - <i>Knowledge of insurance claims handling and claims management</i>

		<p>processes.</p> <ul style="list-style-type: none"> - Ability to use and knowledge of modern office equipment, including Microsoft Windows XP software, Flatbed scanners and digital photography. - Ability to communicate effectively both orally and in writing. - Ability to interview complainants and witnesses. 																		
5	Supervisory Responsibilities	- None																		
6	Supervision Received	- The post holder will be directly responsible to the Senior Claims Officer and Claims Officer and appropriate supervision and training will be provided, as necessary																		
7	Principal Contacts	<ul style="list-style-type: none"> - Internal Other Officers within Legal and Insurance Section Other service staff as appropriate regarding claims advice and reports - External The organisation's various Insurance Carriers The organisation's nominated Loss Adjusters, solicitors Members of the public, other organisations, in relation to claims 																		
8	Special Conditions	- None																		
9	Disclaimer	- "This job description sets out the main duties of the post at the date when it was drawn up. Such duties may vary from time to time without changing the general character of the post or the level of responsibility entailed. Such variations are a common occurrence and cannot of themselves justify a reconsideration of the grading of the post."																		
10	Job Requirements	<p>Education Qualifications and knowledge</p> <table border="1"> <tr> <td>At least 5 GCSE's grade A-C or NVQ level 2</td> <td>Essential</td> <td>Application form</td> </tr> <tr> <td>Appropriate Insurance/Claims Handling Qualification</td> <td>Desirable</td> <td>Application form</td> </tr> <tr> <td>An understanding of the law relating to civil litigation procedures for liability claims</td> <td>Essential</td> <td>Interview</td> </tr> </table> <p>Experience</p> <table border="1"> <tr> <td>Some experience of processing insurance claims</td> <td>Essential</td> <td>Application form</td> </tr> <tr> <td>Experience of organising and prioritising workload</td> <td>Essential</td> <td>Application form and interview</td> </tr> </table> <p>Aptitude and skills</p> <table border="1"> <tr> <td>Be able to communicate effectively with Colleagues, Clients and Claimants verbally & in writing</td> <td>Essential</td> <td>Interview</td> </tr> </table>	At least 5 GCSE's grade A-C or NVQ level 2	Essential	Application form	Appropriate Insurance/Claims Handling Qualification	Desirable	Application form	An understanding of the law relating to civil litigation procedures for liability claims	Essential	Interview	Some experience of processing insurance claims	Essential	Application form	Experience of organising and prioritising workload	Essential	Application form and interview	Be able to communicate effectively with Colleagues, Clients and Claimants verbally & in writing	Essential	Interview
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	<i>Be able to work under pressure</i>	<i>Essential</i>	<i>Interview</i>
	<i>Be able to deal with confrontational situations</i>	<i>Essential</i>	<i>Interview</i>
	<i>Be able to monitor progress, quality standards and outcomes of work</i>	<i>Essential</i>	<i>Interview</i>
	<i>The ability to work as part of team to meet strict deadlines and performance targets</i>	<i>Essential</i>	<i>Interview</i>
Personal Attributes			
	<i>Demonstrate commitment and enthusiasm</i>	<i>Essential</i>	<i>Interview</i>
	<i>Demonstrate a responsive attitude towards work and the ability to use initiative</i>	<i>Essential</i>	<i>Interview</i>
	<i>Demonstrate self-motivation</i>	<i>Essential</i>	
Circumstances			
	<i>Be able to work flexibly to meet the demands of the service</i>	<i>Essential</i>	<i>Application form Interview</i>
	<i>Have a current, full UK driving Licence</i>	<i>Desirable</i>	<i>Application form</i>
Equal Opportunities			
	<i>Understand and demonstrate a willingness to promote positively the Equal Opportunities of the organisation</i>	<i>Essential</i>	<i>Interview</i>

	Sub-section	Content
1	Preliminaries	<ul style="list-style-type: none"> - <i>Post title: Insurance Claims Handler</i> - <i>Reports to: Insurance Manager</i> - <i>Department: xxx</i> - <i>Location: xxx</i>
2	Role	<ul style="list-style-type: none"> - <i>Administration of Claims Received and Claims Raised for Third Party Damage to Company's Assets.</i>
3	Outcomes	<p><i>Success is achieved when:</i></p> <ul style="list-style-type: none"> - <i>Public Liability claims arising from organisation's operations as received are administered in an efficient and customer-focused manner.</i> - <i>Public Liability Claims are assessed and, where appropriate, negotiated to settlement.</i> - <i>Third Party Claims arising from other operations as informed by Customer Operations are administered in an efficient and customer-focused manner and handled to successful recovery of costs.</i> - <i>Instructions for the more complex and high value Public Liability Claims and Third Party Claims are issued to the organisation's Claims Handlers and Loss Adjusters and productive liaison with them and the organisation's solicitors is maintained including responding promptly to their enquiries and requests for information.</i> - <i>Provide witness statements, arrange for these from other relevant employees and ensure liaison between employees and the organisation's solicitors. Attend court where necessary.</i> - <i>The Claims handling process for Public Liability and Third Party Damage is understood and adhered to and the day-to-day procedures are undertaken promptly and in accordance with required standards.</i> - <i>Site visits and meetings with domestic and commercial customers and contractors are attended in order to proactively assess liability and remedial action.</i> - <i>Having achieved the relevant qualification, assess and authorise remedial works.</i> - <i>All documents are scanned and applied to the relevant files.</i> - <i>All claims are acknowledged and investigated with appropriate operations staff in order to establish liability. Workflow records are updated promptly.</i> - <i>The Claims database and Third Party Spreadsheet is fully maintained and updated promptly.</i> - <i>All cheques and invoices as requisitioned are despatched to claimants and debtors with covering letters and recorded on the database and Third Party Spreadsheet and the "Payment & Invoice Requests" spreadsheet is updated.</i> - <i>The relationships with operational staff are further developed to establish an organisational approach to claims handling and Third Party Damages to:</i> <ol style="list-style-type: none"> 1) <i>ensure that internal public liability reporting is effective; and that opportunities for reducing losses are identified and implemented</i> 2) <i>ensure that Third Party Damage reporting is effective; and that opportunities for Rechargeable jobs are identified and recoveries made.</i> - <i>The relationships with contractors and other affiliated organisations are optimised.</i> - <i>The organisation's customer care principles are applied in all cases and</i>

		<p><i>claims are dealt with sympathetically irrespective of liability.</i></p> <ul style="list-style-type: none"> - <i>Metrics are formulated and recommendations for improvement plans are made.</i> - <i>Bank accounts operated by appointed Liability Claims Handlers are reimbursed according to agreed procedures and VAT recoveries optimised, the receipt of VAT invoices as supplied by the Public Liability Claims Handlers being closely monitored.</i> - <i>Meetings are held with relevant teams to communicate progress or difficulties in recoveries of costs re Third Party Damage.</i> - <i>Management information is provided via a suite of reports in relation to Public Liability, Employers' Liability, Motor and Loss of Business claims and claims made for Third Party Damage.</i> - <i>Letters of intent for Third Party Damage are issued on a timely basis.</i> - <i>Co-ordinate investigation of Third Party Damage incidents and compile cost information to facilitate the issue of invoices.</i> - <i>Invoices are issued in a timely fashion.</i> - <i>Credit Control reports are received from Finance to enable the approach to debtors to chase payments.</i> - <i>Successful collection of funds relating to Third Party Damage Claims.</i> - <i>Employers' Liability claims are assessed, investigated and all information passed to the organisation's appointed claims handlers and/or insurers.</i> - <i>Loss of Business claims are assessed, investigated and negotiated to settlement</i> - <i>Ad hoc assignments from the Insurance Manager are completed as directed.</i>
4	Authority	<p><i>The jobholder may:</i></p> <ul style="list-style-type: none"> - <i>Maintain and manage the Claims Database and Third Party Spreadsheet.</i> - <i>Refer large and/or complex cases to the Insurance Manager.</i> - <i>Report non-compliance with corporate procedures.</i> - <i>Manage intra-company relationships and the service levels of the organisation's Claims Handlers/Loss Adjusters.</i> - <i>Ensure that the objectives of the Insurance Department and the organisation's policies are understood.</i> - <i>Recommend procedural changes and amendments to working practices.</i> - <i>Negotiate and arrange settlement of Public Liability claims.</i> - <i>Assess and authorise remedial works.</i>
5	Competence	<ul style="list-style-type: none"> - Technical <i>Awareness of office practices and procedures. Good IT awareness including experience of networked systems High level of competence regarding Microsoft Office products. Good communication and listening skills. Full driving licence Good negotiating skills.</i> - Role <i>An investigative approach with an attention to detail. Daily reports to be run for Third Party Damages The ability to organise and maintain the daily workflow for Public Liability Claims and Third Party Damages To attend sites and meetings regarding Public Liability Claims and Third Party Damage Claims The ability to prioritise tasks, work to deadlines and follow up as appropriate. The ability to work within the insurance team, providing appropriate support to the Insurance Manager The development of good working relationships with colleagues,</i>

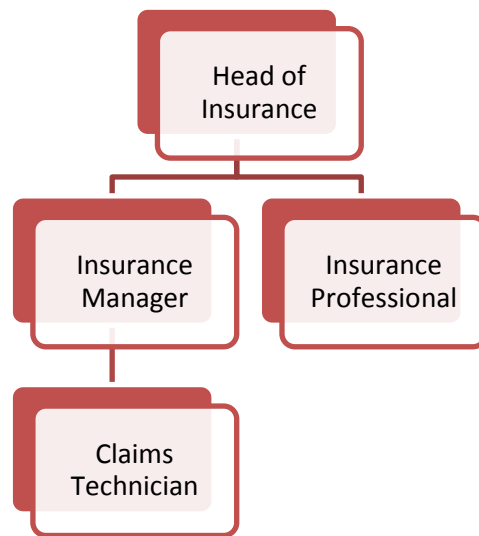
		<p>particularly in operations, external appointed claims handlers, loss adjusters and solicitors.</p> <ul style="list-style-type: none"> - Personal A confident telephone manner and good communication skills (oral and written). The ability to remain calm and objective when under pressure from claimants The ability to manage claimants' expectations and to keep promises made An analytical, methodical problem-solving approach. The ability to work as part of a team but act on own initiative and to own deadlines. Managing own time and maintaining a focus to ensure that the desired outcomes, objectives and priorities are achieved. Prioritising goals, objectives and daily workload.
6	Environment	<ul style="list-style-type: none"> - Decision The job demands making considered decisions relating to the gathering of all necessary facts, information and data that relates to the settlement and progressing of Public Liability Claims, Employers' Liability Claims, Loss of Business Claims and Third Party Claims. - Physical The job is based at xxx and demands working normal office hours in an office environment with requirements for site visits and meetings with colleagues at other offices, domestic and commercial customers, contractors, claims handlers, loss adjusters and solicitors. It is also necessary to attend court hearings when called upon.

	Sub-section	Content
1	Preliminaries	<ul style="list-style-type: none"> - Post title: Claims Technician - Reports to: Insurance Manager - Job reference number: xxx - Department / Business Unit: xxx - Location: xxx - Salary: xxx
2	Job purpose and scope	<ul style="list-style-type: none"> - Primary responsibility for delivering the insurance department's claims management function to the regional business. The role will take a holistic view of claims management from initial notification to settlement whilst ensuring that the region's risk management software is maintained to enable claims data to be reported both internally and externally.
3	Dimensions	<ul style="list-style-type: none"> - Working in a small team of insurance professionals within a large organisation with the responsibility of a substantial insurance budget and large portfolio of active claims. - Fast turnaround of responses and supply of information is imperative. - Documentation is substantial and must be expertly organised. - Strong knowledge of claims management procedures and protocols – particularly Personal Injury claims. - Team focused with proactive approach to achieving under tight deadlines.
4	Key interfaces	<ul style="list-style-type: none"> - Accountable to Insurance Manager - Internal interfaces Legal Teams Finance Safety Team Risk Management Property Managers Commercial Managers Department Heads. - External interfaces Insurance Brokers Insurance Companies Loss Adjusters External Law Firms.
5	Accountabilities	<ul style="list-style-type: none"> - Reviewing incident notifications and recipient of claims notification from our locations. - Logging of claim on department's claims management software package. - Notification of claim to insurers. - Claims file administration. - Liaison with business for claims information, including regular reviews with business on outstanding information and current claims position. - Periodic review of all claims files (at least bi-monthly). - Loss data reporting (including incident analysis). - Attending quarterly claims review meetings with Insurers/Loss

Adjusters/Brokers.

- Maintaining claims management software with current status and financial positions.
- Reconciling claims management software with monthly insurer claims runs.
- Agreeing liability position (in conjunction with Insurance Manager) with Insurers/Loss Adjusters.
- Managing internal deductible reimbursements to insurers and fee invoices to service providers.
- Managing all administrative tasks associated with claims handling.
- Providing ad hoc coverage assistance to Insurance Manager and Insurance Professional.

6 **Organisational chart**



7 **Competencies / Behaviours**

- **Core competencies**
- **Health and safety**
Takes safety of stakeholders, employees, self, suppliers and the public seriously. Understands own and others' role in emergency situations and minimises risk.
- **Sustainability**
As a member of the organisation staff, the individual fully understands the relevance of sustainability to them and to the business and the main areas we are committed to achieving within
- **Equality, diversity and inclusion**
Understands respects and meets the needs of the organisation's diverse workforce and clients. Active opposition to any form of unfair and unlawful discrimination
- **Other competencies**
- **Stakeholder Focus**
Works to understand internal and external stakeholder needs
Delivers outstanding stakeholder service in all activities
Maintain a balance between the interest of stakeholder and the organisation
- **Planning and Organising**
Plans and organises effectively in order to deliver own and team objectives

		<p><i>Ability to work to deadlines and prioritise tasks</i> <i>Ability to manage own time and manger's time effectively</i></p> <ul style="list-style-type: none"> - Collaboration <i>A team player who works collectively with the team</i> <i>Excellent interpersonal skills, promoting/supporting a team environment</i> <i>Promotes best practice and shares information/knowledge</i> - Communication and Influence <i>Able to communicate clearly and effectively with internal and external clients and stakeholders</i> <i>Communicates clearly and effectively with a wide variety of people both formally and informally</i> <i>Ability to demonstrate excellent written communication skills</i> <i>Confidence and maturity to raise issues with line manager</i> - Analysis and Problem Solving <i>Proactive approach with ability to use own initiative</i> <i>Ability to work alone and take responsibility for outcomes</i> <i>Continually looks for ways to improve personal and team performance for the good of the organisation</i>
8	Essential and desirable criteria	<ul style="list-style-type: none"> - Essential <i>Good technical knowledge in relation to the claims management process, particularly personal injury claims</i> <i>Substantial claims handling experience.</i> <i>Excellent software skills, particularly Microsoft Excel and claims management software packages.</i> <i>Be able to use and work on own initiative.</i> <i>Strong verbal and written communication skills.</i> <i>Fast turnaround of responses and supply of information an imperative</i> - Desirable <i>Flexible to the demands of the business and of the insurance team.</i> <i>Ability to develop strong working relationships, both internally and externally.</i> <i>Commercial awareness</i>
9	Context	<ul style="list-style-type: none"> - <i>"The jobholder will need to participate fully and support all the activities of this small Department to ensure that a first class claims management service is provided to all parts of the regional business."</i>

