

JOB DESCRIPTION

JOB REF: BD/BDE/008

JOB TITLE: CLAIM HANDLER LEVEL 3
REPORTS TO: BDELITE TEAM LEADER
DEPARTMENT: BDELITE
COMPANY: BDELITE
MANAGER: CLAIMS MANAGER
LOCATION: BOLTON / ATRIA

SCOPE & PURPOSE OF THE ROLE:

The Claims Handler Level 3 will need to work closely with colleagues, brokers, policy holders, insurers and service suppliers in providing a full claims service to include total accident management. The Claims Handlers at level 3 must have a minimum of three years experience or minimum twelve months working at level 2; within total accident management, claims management or experience within the motor claims industry. We would expect the Claims Handler to be organised and have a strong customer service skills. This role represents an opportunity to be part of a successful and dynamic department. The Claims Handlers would be required to work flexibly and be adaptable to the department's business needs and requirements. For the right candidate there will be future opportunities of progression within the department.

DUTIES AND RESPONSIBILITIES:

Customer Service

- Provide point of contact for any incoming broker query or complaints and ensuring these are actioned as appropriate.
- Maintain high standards of customer service
- Provide a courteous approach to all customers
- Ensure timely allocation of tasks within department, company and FCA guidelines.
- Manage the policyholders full expectations
- Keep Brokers and Policyholders fully updated throughout the claim
- Manage low level complaints with confidence with minimum assistance from team leader and manager.

Technical

With appropriate guidance and supervision the Handler will develop competencies in the following –

► Claims Notification

- Take notification of new claims over the telephone and email from Policy holders and Brokers.
- Confirm cover under the policy, the policy benefits and assess liability
- Report and liaise with the policyholder's insurers on all aspects of a claim, reporting back to the client advising and updating on progress
- Identify and appoint suppliers to assist the Policy holder; for example with the provision of a hire vehicle
- Identify any Legal Services and recommend a solicitor
- Identify and appoint suppliers for repairs if required
- Identify and appoint suppliers for recovery and windscreen claims
- Assess liability and assist junior staff with liability decisions
- Awareness of Service Level Agreements for example Broker contracts.
- Provide cover for team members as required – e.g. for holiday, absence

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- Undertake any other duties and project responsibilities reasonably required
 - ▶ Small Claims Recovery
- Obtain evidence from the Policyholder of the losses suffered as a result of the incident: for example policy excess and loss of earnings
- Assist the Policyholder to recover their losses from the Third Party or their Insurer via telephone and correspondence
- Resolve any liability issues and appoint solicitors to pursue cases where litigation is required to progress the claim.
- Assist with any total loss negotiations, obtaining evidence and presenting to insurers or suppliers involved on policy holders behalf; with guidance from Senior, Team Leader/Manager
 - ▶ Full Claims Management (non-fault, fault, vandalism, recovery and windscreen)
- Manage the claim from “FNOL” First notification of loss to completion of the claim, ensuring the client and broker are updated fully throughout the customer journey.
- Liaise with the clients Insurers throughout the claim from FNOL to completion to ensure policyholders claim is dealt with correctly and efficiently
 - ▶ Support
- Assist with Broker Reports; specifically large broker reports
- Assist other members of the team without prompting.
- Assist junior members of the team by being technical referral point/mentor if needed
- Step up to Senior Claim Handler Level 1 in case of absence
- Assist with any ad-hoc reports as required

Targets

Please refer to specific target guidelines for each Claim Handler Level; these will alter depending on service level agreements etc

Training

- Attend training to develop relevant knowledge, techniques and skills
- Willingness to undergo training of the internal systems as required
- Willingness to progress towards further relevant professional qualifications

Compliance & Health and Safety

- Training will be given to ensure knowledge of CMR (Claims Management Regulator) rules and regulations
- Continuing awareness and compliance with FCA, Health and Safety, other regulatory and financial requirements
- Continuing awareness and compliance with all internal policies and expectations regarding confidentiality and security of systems and information.

EXPECTED/REQUIRED BEHAVIOURS & SKILLS

- Evidence of flexible, “can do” attitude; self-motivated and willing to maximise personal contribution to the role, departmental and overall organisational objectives.
- Strong commitment to customer services and service level agreements/targets.
- Strong organisational and personal planning skills; self disciplined approach to work
- Ability to work under pressure and to targets and objectives

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- Ability to work effectively in a team environment, happy to assist others with workload where necessary and to work towards team targets.
- Ability to work on own initiative and to individual targets and timescales
- Effective and clear communication, telephone, writing and listening skills
- Confident at negotiating with an ability to influence outcomes

KNOWLEDGE & QUALIFICATIONS

- Experience working in a customer service and business administration environment would be beneficial.
- Minimum of three years experience or minimum twelve months working at level 2; within total accident management, claims management or experience within the motor claims industry Experience of full accident management/Claims Management.
- At least 5 GCSE passes at Grade C or above (or equivalent e.g. NVQ Level 2) to include English and Maths.
- CII Certificate of Insurance (or working towards) is not a necessity would be advantageous
- PC Literate – for example experience of MS Word, Excel, Access, PowerPoint and Outlook.

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Competency Based Job Description

We have defined 15 competency areas which we believe to be key to our ability to deliver our services and meet our business goals and objectives. The table below shows the level of performance expected for the Role detailed on page 1 of this job description in each of these competency areas. There is a clear progression of expectation of how competencies, knowledge and skills should develop from Level 1 to Level 5. (Please refer to the relevant departmental Competency Framework for full details).

<u>Competency Title</u>	<u>Competence Description</u>	<u>Level</u>
Business & Strategic Awareness	Knows reasoning behind key policies and practices and is able to apply knowledge of organisational values, culture and strategies. Displays awareness of impact of internal and external factors on specific areas of responsibility.	4
Commitment & Responsibility	Recognises and reflects on own efforts. Stays focused amid distractions and interruptions. Understands company policies and procedures. Takes responsibility for any inaccuracies and recognises consequences and impact on others.	3
Communication	Communicates clearly and confidently in a way which suits the situation. Structures communication so it flows logically. Actively listens and adopts effective questioning techniques to understand and appreciate the points of view of others. Takes part in straightforward discussions. Diplomatically handles challenging or tense interpersonal situations.	3
Customer-Focus	Goes beyond basic service expectations to help implement solutions; explores options and pursues solutions until the customer is satisfied. Makes recommendations to act on customer feedback and improve overall service. Anticipates customer resistance and manages confrontational approaches, keeping the communication positive.	3
Flexibility/ Adaptability to Change	Is able to cope with structured change. Responds enthusiastically to new situations, ideas and change. Volunteers to undertake tasks outside own role. Seeks to contribute solutions. Is flexible in working pattern, recognises needs of the business.	2
Innovation	Proposes changes to practices or procedures or changes which impact beyond work area, including ideas for how to achieve them. Shows ability to think laterally.	3
Judgment & Decision-Making	Able to correctly judge whether to escalate something; knows when and whom to consult and inform. Learns from the consequences of a decision and acknowledges the need to evaluate its outcomes and considers the impact on others. Demonstrates the ability to achieve good settlement via effective negotiation without leakage.	2
Leadership & Management	Ability to give feedback in a constructive and considerate manner. Recognises impact of own behaviour on others. Starting to coach and train others.	1
Motivation/Drive for Results	Displays energy and enthusiasm to achieve tasks and deadlines. Able to balance quality of work with meeting deadlines. Notifies	3

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	management about problems or barriers affecting ability to achieve objectives and offers practical solutions to overcome them. Generally remains positive in the light of failure or when setbacks occur; demonstrates determination to succeed.	
Personal Development - General	Willing to continuously learn and grow. Asks for and uses feedback to improve performance. Hones competencies needed in current job. Assesses personal strengths and considers areas for development to add value to own job with support. Sets own learning goals and identifies learning sources and opportunities both internal and external to the organisation.	3
Objectives and Targets	Fully understands personal, team and department objectives, the need to achieve them and the implications on the team & department if they are not achieved. Applies their technical knowledge and skills to ensure all objectives are understood and achieved with little support and guidance. Is able to motivate others to achieve their objectives and highlight any issues or barriers that may arise. Is self motivated to achieve all objectives and sets high standards.	3
Planning & Organisation	Plans, organises and prioritises own work, activities and more complex tasks. Regularly meets targets and deadlines taking into account external challenges. Supervision is available. Is able to organise routine workload and tasks of others/own portfolio and to maintain routine management information and records.	3
Problem-Solving	Assesses situations and identifies problems. Seeks solutions or develops on identified solutions to resolve a problem. Seeks different points of view and evaluates them on the basis of facts. Uses knowledge and experience to gain information, solve problems and make decisions. Implements solutions. Evaluates situations to make economic judgements with incomplete or limited information.	3
Teamwork	Contributes to team by regularly exchanging information and seeking buy-in from others. Prepared to run with other's suggestions. Accepts and gives feedback in a constructive and considerate manner. Contributes to team discussions. Recognises impact of own behaviour on others.	3
Technical/Product Knowledge	Applies detailed technical knowledge and skills to evaluate different approaches to tasks and problems. Monitors outcomes. Acts as technical referral point for basic queries.	3

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