

JOB DESCRIPTION

JOB REF: BD/BDE/009

JOB TITLE: CLAIM HANDLER LEVEL 2
REPORTS TO: CLAIMS MANAGER
DEPARTMENT: BDELITE
COMPANY: BDELITE
MANAGER: CLAIMS MANAGER
LOCATION: BOLTON / ATRIA

SCOPE & PURPOSE OF THE ROLE:

The Claims Handler Level 2 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 2 must have a minimum of 18 months experience or 12 months working experience at level 1; 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

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 via 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 panel solicitor
- Identify and appoint suppliers for repairs if required
- Identify and appoint suppliers for recovery and windscreen claims
- Claims Administration Duties – for example small broker report completion
- Awareness of Service Level Agreements for example Broker contracts.
- Provide cover for team members as required – e.g. for holiday, absence
- Undertake any other duties and project responsibilities reasonably required

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- ▶ 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 and support 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 small broker reports
- Assist other members of the team without prompting

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
- 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

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- 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 18 months experience or 12 months working experience at level 1; 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	Demonstrates awareness of whole business and interrelationships between parts of the organisation. Understands how own area relates to others within the business structure.	3
Commitment & Responsibility	Demonstrates commitment to attend work; manages the balance of work and personal life. Accountable for own actions; actions and corrects mistakes and open to sharing knowledge and information. Takes responsibility for meeting own targets.	2
Communication	Communicates appropriately and professionally at all levels. Actively listens to others and uses the information to develop a dialogue. Takes part in discussions on familiar topics.	2
Customer-Focus	Understands departmental objectives and is able to anticipate customer needs and deliver the required level of customer service. Seeks customer feedback and ensures needs have been met (as far as business requirements allow). Excellent Treating Customers Fairly awareness and recognises a contact.	2
Flexibility/ Adaptability to Change	Has a "can-do, will do" attitude, is co-operative and willing to undertake a variety of tasks. Responds positively to changes to working practices or procedures. Applies new skills or knowledge.	1
Innovation	Shares initiatives and opinions. Offers suggestions for improvements to procedures or service developments for own work area.	2
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	N/A	N/A
Motivation/Drive for Results	Self-motivated to complete tasks and meet deadlines. Able to make the best use of available time and resources. Tackles problems in a determined and timely fashion. Maintains effort until the task is complete.	2
Personal Development - General	Proactively makes use of learning sources and opportunities including errors and feedback from others. Plans for and achieves learning goals with support from mentor or supervisor.	2
Objectives and Targets	Understands personal and team objectives and the implications on the team if they are not achieved. Takes responsibility for	2

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	achievement of own objectives and is self motivated to achieve them. Requires support and guidance but will highlight any issues or barriers without being asked. Is self motivated to achieve all objectives.	
Planning & Organisation	Works in a structured and methodical way to achieve goals. Shows evidence of prioritising and organising own time, activities and tasks within established procedures and protocols. Work is supervised.	2
Problem-Solving	Assesses situations, identifying problems and escalates appropriately. Follows identified solutions in response to a problem.	2
Teamwork	Commitment shown to work with others towards achieving shared goals, targets and deadlines. Recognises and respects diversity; other people's perspectives, opinions and contributions.	2
Technical/Product Knowledge	Uses area-specific technical knowledge and skills to follow defined routines and processes. Beginning to evaluate different solutions to problems.	2

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