

**JOB DESCRIPTION**

**JOB REF: BD/BDE/011**

**JOB TITLE:** TRAINEE CLAIM HANDLER  
**REPORTS TO:** CLAIMS MANAGER  
**DEPARTMENT:** BDELITE  
**COMPANY:** BDELITE  
**MANAGER:** CLAIMS MANAGER  
**LOCATION:** BOLTON

**SCOPE & PURPOSE OF THE ROLE:**

The Trainee Claims Handler will work closely with colleagues, brokers, policy holders, insurers and service suppliers in providing a full claims service to include total accident management. The Trainee Claim Handler will have full training for this role but we would expect strong customer service and organisation skills as standard. The Trainee Claim 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**

- 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
- Handle full range of queries with support and assistance from seniors, team leader and manager.

**Technical**

With appropriate guidance, full training and supervision the Trainee Handler will develop competencies in the following areas over a period of time –

▶ Claims Notification

- Take notification of new claims over the telephone, via fax 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 claim and recommend a solicitor
- Identify and appoint suppliers for repairs if required
- Identify and appoint suppliers for recovery and windscreen claims
- Ensure incoming correspondence is processed/responded to in an accurate and timely manner; specifically post and cheques.
- 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

Name:	Job Description	Version Number:	3
Owner:	HR	Issue Date:	June 2021
Document Reference:	BD/BDE/011	Page Details:	Page 1 of 4

▶ 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.
  - ▶ 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
- Effective diary management of own cases

**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.
- Effective and clear communication, telephone and listening skills
- 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 to individual targets and timescales
- Organisational skills

**KNOWLEDGE & QUALIFICATIONS**

- Experience working in a customer service and business administration environment would be beneficial.
- Experience and knowledge of working in a similar role would be beneficial
- 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

Name:	Job Description	Version Number:	3
Owner:	HR	Issue Date:	June 2021
Document Reference:	BD/BDE/011	Page Details:	Page 2 of 4

- PC Literate – experience of MS Word, Excel, Access, PowerPoint and Outlook would be helpful.

## 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).

<b>Competency Title</b>	<b>Competence Description</b>	<b>Level</b>
Business & Strategic Awareness	Is aware of own role and objectives. Has basic understanding of business, company mission and values.	1
Commitment & Responsibility	Shows interest and commitment to work by meeting timekeeping and attendance requirements. Follows instructions, policies and procedures. Aware of general company policies and procedures e.g. Health & Safety, IT Security, accurate data capture	1
Communication	Communicates appropriately and in a pleasant manner. Actively listens to and follows instructions and queries, asks questions to clarify understanding.	1
Customer-Focus	Shows awareness of customer expectations. Actively shows interest in and responds to customer needs, listens to the customer's point of view. Good Data Protection Act knowledge and understanding.	1
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	Follows procedures and process maps determined by others	1
Judgment & Decision-Making	Able to judge how to handle different people and situations. Seeks help when needed. Admits when a mistake has been made and learns from the consequences of a decision. Able to accurately follow laid down procedures and processes, paying particular attention to any possible profit or leakage.	1
Leadership & Management	N/A	N/A
Motivation/Drive for Results	Has an enthusiastic and determined approach to own role. Completes tasks in accordance with productivity standards and work schedules.	1
Personal Development - General	Willingly undertakes and participates in training. Accepts feedback in a positive manner and is prepared to learn and develop. Is prepared for performance reviews; discussing objectives and how improvement and progress can be made and measured.	1
Objectives and Targets	Shows a basic understanding of personal and team objectives and targets but requires regular support and guidance to achieve them.	1
Planning & Organisation	Works under direct supervision following established procedures, processes and protocol within expected timescales.	1
Problem-Solving	N/A	N/A
Teamwork	Recognises the need to work with others to help achieve shared goals. Seeks advice on issues affecting work and accepts feedback.	1

Name:	Job Description	Version Number:	3
Owner:	HR	Issue Date:	June 2021
Document Reference:	BD/BDE/011	Page Details:	Page 3 of 4

	Concerned about what other people think and feel.	
Technical/Product Knowledge	Uses basic product, business and general knowledge, language, literacy, numeracy and IT skills to carry out straightforward tasks. Shows understanding of routine work procedures.	1

Name:	Job Description	Version Number:	3
Owner:	HR	Issue Date:	June 2021
Document Reference:	BD/BDE/011	Page Details:	Page 4 of 4