

Job Description

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Job Title	Claims Capture Agent
Reports to	Claims Team Manager

Job Purpose
Using your claims experience and knowledge combined with excellent negotiation and influencing skills, ensure optimum claims solutions are delivered to customers and third parties to drive prompt efficient settlement and minimise claims spend.

Principal Accountabilities
<ul style="list-style-type: none">• Ensure customer solutions are delivered In line with the policy of insurance and claims handling processes to provide an excellent claims customer experience.• Identify claims suitable for proactive Third Party capture• Make necessary investigations and decisions on liability and quantum, identifying possible fraudulent cases, highlighting indemnity concerns and corroborating circumstances to make accurate liability assessments at the earliest possible stage.• Ensure creative and effective solutions are delivered to provide and excellent claims third party customer experience and meet third party capture targets• Maintain your own caseload to a high standard, ensuring all actions are documented correctly, and the claims system is kept up to date• Support development and delivery of the Claims strategy and vision• Use claims experience and knowledge of principles of negligence to negotiate with other organisations to achieve the optimum claims settlement in terms of liability and costs.• Recognise the part the box data plays in providing a unique customer proposition and utilise Box data to inform tactical decision making on Claims.• Strive for first call resolution and take ownership of issues; take personal ownership, follow through on promises and keep the customer informed until issues are resolved; at all times, do all that you can to move that claim toward settlement and have in mind 'What do I need to do to ensure that the customer doesn't need to contact us again' to speed up claims settlement and reduce failure demand.• Respond to feedback given to you, from regular quality audits on Claims files, to grow your own technical capability and that of your team. Take responsibility for your own agreed development actions and wider training needs.• Work with Claims suppliers, developing partnerships which align to the Claims strategy. Explore, recommend and implement agreed solutions on cases, meeting or exceeding agreed service standards and performance to minimise risk and leakage.• Support the Claims function in meeting customers' needs (including adhering to the principles of Treating Customers Fairly) and delivering continuous service improvements.• Liaise effectively with other departments and other business functions as appropriate to ensure identification and appropriate management of all Claims issues.• Participate in local projects as and when required, to help ensure change is delivered effectively and on time.• Be aware of and comply on an ongoing basis with the rules and requirements of the FCA and any other legal/regulatory/risk management frameworks• Complete any other task as may reasonably be required in order to support business needs

Knowledge and Experience

- Knowledge of motor Claims
- Understanding of the FCA regulatory regime, FOS ethos and TCF initiatives
- Ability to plan and organise own workload
- Sound negotiation and influencing skills
- Good level of both verbal and numerical reasoning, analytical, objective, solves problems by developing and applying solutions
- Client Management – able to build relationships with customers through active listening and understanding their requirements and needs.
- Ability to sell and present business solutions to maximise conversion opportunity
- Proficient in using IT word processing and spreadsheet packages
- Understanding of the principles of negligence and how this applies to motor accident liability

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