

Job Description

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Job Title	Claims Third Party Agent
Reports to	Claims Team Manager - Technical

Job Purpose
Using your claims experience and expertise to intervene and handle third party claims, you will handle your own allocation of Claims, in line with agreed authority levels, handling guidelines, procedures, claims strategy and culture. Ensure claims are settled quickly and cost effectively.

Principal Accountabilities
<ul style="list-style-type: none">• Maintain your own caseload to a high standard, ensuring all actions are documented correctly, and the claims system is kept accurate and up to date• 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 an excellent claims third party customer experience and meet third party capture targets• 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.• Liaise and negotiate with all relevant parties to progress and settle claims quickly and effectively within your authority level• Ensure your files are accurately reserved in line with the company reserving philosophy• Raise settlement cheques promptly and accurately• 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 customer 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• 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.• Participate in local projects as and when required, to help ensure change is delivered effectively and on time.

Knowledge and Experience

- Knowledge of third party motor Claims
- Understanding of the principles of negligence and how this applies to motor accident liability
- Ability to adopt Claims processes
- 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
- Proficient in using IT word processing and spreadsheet packages

