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| 1. | Job Title | Complaints Investigator |
| 2. | Function & Business Unit  | Complaints / Delegated Oversight / Operations |
| 3. | Location  | Nottingham |
| 4. | Hiring Entity  | AmTrust Specialty Limited |
| 5.  | Insurance Distribution Directive (IDD) Continuing Professional Development (CPD) Requirements | IDD CPD - in scope (yes/no) |
| 6. | Committee Roles | Chair* None

Member* None
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| 7. | Direct & Indirect Reporting Line | Direct Line ManagerASL Complaints Team LeaderIndirect (dotted) Line ManagerNone |
| 8. | Direct & Indirect Reports  | Direct ReportsNoneIndirect (dotted) ReportsNone |
| 9. | Key Stakeholders | Underwriting ClaimsComplianceRiskDDAuditInternal Audit |
| 10. | Last Review Date | 23 June 2025 |

**Position Overview**

The Complaints Investigator is responsible for supporting the Complaints Manager and Team Leader with ensuring the delivery of fair customer outcomes through thorough and prompt complaint investigations.

To maintain agreed service levels within the Complaints Department and also adhere to all Regulatory Requirements.

To provide a competent and efficient service to our stakeholders whilst ensuring that fair customer outcomes are delivered.

To ensure the delivery of excellent service in relation to complaints made to the business.

Demonstrate appropriate, consistent and complete consideration of our customers and potential customers’ interests, throughout our business, on a continuous basis.

Support the Complaints Manager & Team Leader in ensuring the delivery of fair customer outcomes and that complaints are managed in line with AmTrust & regulatory requirements.

**Essential Job Functions**

* To acknowledge, investigate and respond promptly and clearly to all AmTrust Group companies’ complaints within regulatory timescales.
* Ensure the delivery of consistent and fair customer outcomes by assessing all aspects of complaints received in line with policy wordings and by reviewing similar decisions, both internal and from the Financial Ombudsman Service.
* Provide prompt and clear communications to complainants within regulatory timescales.
* Support all Third Party Complaints Handlers for any of the AmTrust Group companies.
* Update the in-house complaints data system, ensuring all conclusions are recorded accurately and that feedback is provided to relevant department heads.
* Undertake all relevant training and coaching as required.
* Assist the Team Leader in ensuring the delivery of service standards & fair outcomes by the Complaints function throughout the complaints handling process.
* Other duties may be assigned in order to meet the on-going needs of the organization.

**Qualifications**

Desirable: Diploma in Insurance

**Functional/Technical Competencies**

* Good understanding of FCA DISP rules and timescales in relation to complaints handling.
* Knowledge and understanding of general insurance products and policies.
* Good attention to detail together with the ability to investigate complex cases.
* Excellent verbal & written communication skills with the ability to deliver clear and concise decisions and messaging to customers.
* Able to work individually and as part of a team.
* Able to meet tight deadlines and deliver to a high degree of accuracy.
* Adapt to new processes quickly and easily, responding positively to new business requirements.
* Managing and exceeding customer expectations in relation to investigating and responding to complaints.

**Core AmTrust Behavioural & Professional Competencies (Management)**

**Relationship Management & Customer Focus:** Builds and maintains strong internal and external customer and other strategic/provider relationships; effectively identifies and considers customer needs while balancing business needs; makes decisions that add value for the customer; ensures responsibility for and delivery against agreed service levels and commitments; strives to deliver excellence and innovates to deliver solutions; ensure that that all our customers are treated fairly and receive good outcomes in accordance with our regulatory requirements.

**Risk Management:** Is able to identify, prevent and / or mitigate through effective controls or timely remedial action common areas of business risk for their functional or business area; establishes and maintains an appropriate control environment; ensures the timely reporting of any risk related matter to the appropriate party; takes responsibility for and drives continuous improvement in the management of risk.

**Collaboration:** Demonstrates respect and integrity in all collaboration with others; works with rather than competes with others in the business to achieve company goals; builds trust through open communication and transparent agendas; adapts style and messaging appropriately; seeks out and listens to the opinions of others; promotes an inclusive culture that values diversity.

**Continuing Professional Development:** Proactively keeps up to date with regulatory and professional changes; ensures that both they and the team maintain the required knowledge and skills to perform in post and undertake all required / mandatory training; encourages and facilitates an environment of continuous learning and self-improvement; puts measures into place to ensure annual Continuing Professional Development (CPD) obligations are achieved as appropriate to both self and team.

**AmTrust Values:** Able to demonstrate and role model AmTrust’s values: Excellence, Innovation, Integrity, Responsibility, Inclusion and Teamwork.

**Core AmTrust Behavioural & Professional Competencies (Employees)**

**Results Driven:** Displays energy, determination and a sense of urgency to get the job done; understands the importance of meeting deadlines to achieve objectives; takes responsibility for organising own workload to ensure goals are met; identifies barriers or issues that might impact adversely on getting the job done and is proactive and innovative in resolving problems and finding solutions; strives for excellence.

**Adaptable & Open to Change:** Demonstrates a willingness to adapt and change according to circumstances; is able to comfortably handle ambiguity and changes in priorities; identifies the requirement to demonstrate flexibility for the wider benefit of the department and the business; supports change and the drive to continuously improve.

**Relationship Management & Customer Focus:** Builds and maintains strong internal and external customer and other relationships as relevant to role; is able to effectively understand and support customer needs while balancing business needs; takes responsibility for meeting agreed service levels and other commitments.; strives to deliver excellence and innovates to deliver solutions; ensures that all our customers are treated fairly and receive good outcomes in accordance with our regulatory requirements.

**Risk Management:** Is able to understand and identify common types of business risks for their functional or business area; actively supports the maintenance of an effective control environment; takes timely remedial action as may be required to prevent or minimise loss; proactively escalates risks to the appropriate party; supports continuous improvement in the management of risk.

**Collaboration**: Demonstrates respect and integrity in all collaboration with others; works with rather than competes with others in the business to achieve company goals; builds trust through open communication; adapts style and messaging appropriately; seeks out and listens to the opinions of others; supports team building and an inclusive culture that values diversity.

**Continuing Professional Development**: Proactively keeps up to date with regulatory and professional changes; maintains the required knowledge and skills to perform in post and undertakes all required / mandatory training; ensures that annual learning and development plans and Continuing Professional Development (CPD) obligations are achieved.

**AmTrust Values**: Able to demonstrate and role model AmTrust’s values: Excellence, Innovation, Integrity, Responsibility, Inclusion and Teamwork.