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| 1 | Job Title | Claims Adjuster |
| 2 | Committee Roles[[1]](#footnote-1) | * None |
| 3 | Reporting Line | Claims Manager |
| 4 | Direct Reports | None |
| 5 | Key Stakeholders |  |
| 6 | Applicable Conduct Rules | Individual Conduct Rules   1. You must act with integrity. 2. You must act with due skill, care and diligence. 3. You must be open and cooperative with the FCA, the PRA and other regulators. 4. You must pay due regard to the interests of customers and treat them fairly. 5. You must observe proper standards of market conduct. |
| 7. | Date Reviewed & Agreed by Line Manager & Post holder | Reviewed and approved by Claims Manager on 23 March 2022 |

**Position Overview**

This is a customer facing role to efficiently manage a portfolio of property claims within prescribed service and technical standards. To agree the settlement of claims in accordance with policy terms and conditions and within your own authority levels, to ensure such settlements are achieved in an efficient, accurate and timely manner. Where appropriate to undertake the recovery of our outlay from the third party insurer.

**Essential Job Functions:**

**Claims Handling**

* Claims Notification and Investigation
* Interprets policy wordings and conditions to determine the validity of claims
* Handles claims in line with authority limits and adheres to organisational referral procedures
* Identifies when a specialist is needed to investigate a claim and follows organisational policies and procedures for appointing these
* Identifies potential non-disclosure or misrepresentation and applies the relevant legal principles in the investigation of them
* Identifies where reinsurance is in force for particular claims and complies with reinsurance notification procedures.

**Claims Management**

* Creates and reviews reserves in line with organisational reserving policy
* Demonstrates an understanding of relevant protocols, market agreements and regulatory requirements that impact on the way claims are managed
* Works within the parameters of any service standards or service level agreements with other claims management service organisations (e.g. outsourcers and third party administrators)
* Identifies and manages potential conflicts of interest in line with organisational policies and procedures.
* Keeps accurate and complete records of communications and business transactions in accordance with company procedures
* Investigates circumstances and obtains all relevant information to bring about a timely liability decision.
* Makes sound decisions based on the available information, own experience and consideration of all possible outcomes.
* Identifies any claims which are potentially fraudulent and follows organisational procedures for dealing with these
* Negotiates in a timely manner to provide cost effective solutions for the company and its customers
* Identifies and monitors claims leakage in own area of business and makes recommendations for improvement.

**Claims Settlement**

* Identifies the most appropriate method of settling claims in line with organisational policies and procedures
* Able to negotiate and agree settlement of a claim with all parties concerned.
* Settles claims in line with authority limits and adheres to referral procedures.
* Notifies stakeholders of claims settlement decisions.
* Evaluates the options available to pursue subrogation and recovery rights and takes action accordingly
* Identifies where reinsurance is in force for particular claims and complies with reinsurance settlement procedures

**Qualifications, Experience, Competence:**

**Qualifications**

Minimum APA

**Experience**

* Experience of working in a similar claims handling role.
* Understanding of the recovery process and subrogation rights.

**Functional/Technical Competencies**

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| --- | --- |
| * Excellent attention to detail * Must be MS Office proficient including Word and Excel * Strong interpersonal and customer service skills * Strong verbal and accurate written communication skills   **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 everything that they do complies with all Treating Customers Fairly (TCF) principles.  **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.  **Conduct Rules:** Acts at all times in accordance with the Conduct Rules (as set out above) | |

1. If none, record none [↑](#footnote-ref-1)