

Job Description – Large Loss Specialist

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| Department | Technical Claims |
| Grade | 13 |
| Reporting to | Large Loss Manager |
| Direct reports (yes or no) | Yes |
| WTW Code | FIL000P213 |

Job Purpose

- To manage a portfolio of high value complex Large Loss claims
- To provide technical advice and guidance to improve claims handling capability, control and consistency in the Team and wider MIB functions in accordance with policies and procedures
- To deliver fair outcomes and excellent service to all customers

Key accountabilities

- To handle a portfolio of complex and high value personal injury claims in a collaborative manner making the optimal use of the telephone to drive the case forward
- Work with our trusted panel solicitors utilising a strategic case management approach aimed at shortening lifecycle where appropriate for the customer/claimant
- To deal with all aspects of end-to-end claims handling
- To keep up to date with good claims practice and champion this throughout the team and wider claims function
- To act within set handling authorities as defined by the Claims Authorities Matrix
- Act as a point of reference to guide, mentor and advise others to ensure the sharing of knowledge and best practice
- Experience of communicating and presenting highly complex information to internal and external stakeholders
- The ability to drive excellent team working including collaboration within and across teams to achieve shared company objectives and values
- Develop and apply claims strategies in order to conclude claims in an economical and effective way to drive down the length of the claims lifecycle and keep legal costs down
- Deliver and contribute to the MIB's 5 year Strategy "Accelerate to Zero"

Key accountabilities

- Conduct internal and external audits Use knowledge from audits to contribute to and deliver technical and process improvement initiatives to continually build operational and technical capability
- Challenges self and others to rise to challenges and perform to the best of their abilities
- Support the wider Claims function with the identification of skills gaps and where appropriate the design and delivery of specific technical training to assist with their progression and succession plans
- Deliver short term /one off projects and activities as required by and to the standards and outcomes agreed with line manager
- Model excellent behaviour and a positive attitude to colleagues and customers.

Role requirements

- Proven experience of handling significant personal injury claims valued in excess of £500k
- Understanding of insurance indemnity principles
- Good judgement and to be able to balance commercial and claims risks to achieve positive outcomes
- Strong investigative and negotiation skills
- The ability to process data quickly and make risk based decisions within the authorities provided
- Proven analytical and systematic thinking skills
- The ability to manage complex stakeholders and partnering relationships
- Strong customer focus and ability to work to deadlines and agreed SLA's
- Has a questioning attitude
- Is self-organised and has time management skills to meet deadlines
- To be able to use a claims case management system as well as Microsoft based products
- An unquestionable understanding of motor insurance and claims principles in general
- Understanding of the Civil Procedure Rules and MIB stance on litigation
- Understanding of settling claims using periodic payments

Educated to degree level or equivalent experience

- Understanding and application of the MIB agreements and claims handling processes / procedures, gained from experience of working as a MIB Claims Handler or in a similar insurance or legal role. This should include:
- Uninsured Drivers Agreement and/or
- Untraced Drivers Agreement and /or

Role requirements

- Internal Regulations/EC Directives
- The Road Traffic Act
- Article 75