

Job Description – Large Loss Specialist

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 whilst delivering fair outcomes and excellent service to internal and external stakeholders/ customers.
- 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

Plan, and contribute to the MIB’s 5 year Strategy “Accelerate to Zero”

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

Key accountabilities

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.

To have and display excellent, professional working relationships at all levels and set a good example to all staff, visitors and contacts

To be clearly recognised as someone who displays a positive attitude to the Bureau, its management and the business rules to which they adhere

Role requirements

- Proven experience of handling significant personal injury claims valued in excess of £1 million
- 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
 - Internal Regulations/EC Directives
 - The Road Traffic Act
 - Article 75

Role requirements