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| **ROLE Title:** | Claims Handler | | **DAte:** | | June 2021 | |
| **GRADE:** | TO BE COMPLETED BY HR REWARD | | **Business Unit:** | | Legal Services | |
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| **Role** | | **Key Responsibilities:** | | **Skills / Knowledge / Experience:** | | **Competencies / Values** |
| **Role Purpose**:  To set up, assess and handle claims for legal expenses insurance clients, and management of related administration in line with internal policies and procedures and within regulatory framework and conduct of business.  **Role Dimension:**  Customer/Technical/Financial  **Non-Financial:**  All RAC Legal Services products and provision of services, including white labelled products to corporate partners  **Reports to:**  Technical Claims Manager  **Relationships Internal:** All RAC Colleagues, Team Managers, Technical Claims Manager, Senior managers, Finance colleagues.  **External:**  RAC business partners, panel and non-panel solicitor’s firms, insurers, brokers and intermediaries as well as RAC clients entitled to use the service. | | **What the role must deliver**  To proactively manage the progress of legal expenses insurance claims with appropriate supervision.  To ensure that new claims are set up and processed within SLAs, regular updates are obtained from solicitors appointed under the policies of legal expenses insurance and that complex issues are referred to management where appropriate.  To manage customer expectations concerning process and timescales from the point of initial contact through to claim conclusion.  Ensure that any barriers to service or unnecessary delays are quickly identified, addressed and/or escalated as appropriate.  Referring claims in line with policy terms and declining claims where appropriate whilst ensuring that this is communicated in writing with reference to specific policy terms/exclusions.  Reviewing documentation from clients and be able to identify missing information needed to complete the claims assessment process.  To provide accurate policy application and guidance to all clients, colleagues, corporate partners and solicitors on all products/policies provided by and/or serviced by RAC LS.  To build and maintain relationships with clients, panel solicitors and corporate partners to continuously improve the service provided and meet the client’s needs.  Agreeing the appointment of solicitors and authorising initial indemnity limits with supervision.  To ensure that authorised costs and accruals are consistently updated in line with internal policies and procedures to accurately reflect the level of risk exposure.  Proactively manage the billing process for all LEI products by accurate reconciliation of data and timely processing of payments in line with our internal procedures. Ensure all bills received are reviewed and challenged where appropriate.  Deal with inbound and outbound telephone enquiries from clients and solicitors and update the case management system with full details of any calls. All calls to be dealt with in accordance with claims services call matrix and guidance.  Ancillary Task  To assist the Technical Claims Manager, Legal Advisory Team Manager or Operations Manager with any adhoc tasks/projects/duties that arise | | **Essential Skills:**  Good working knowledge of Legal Expense Insurance products for both household and motor.  Minimum of 6 months in a regulated claims environment.  Ability to organise and manage own workload with minimal supervision.  Excellent written and telephone communication skills.  A broad range of IT skills.  **Desirable Skills:**  Understanding of Data Protection/ FCA / CMR regulations in capacity of the role.  Broad understanding of products and services offered by RACLS.  Experience of working as part of a team whilst also having the ability to use your own initiative and work to strict deadlines.  Commercial awareness. | | **Use RAC competencies template**   * Interpersonal and influencing skills – Level 2 * Customer Focus – Level 2 * Judgment & Decision Making – Level 3 * Team Working- level 1 * Continuous improvement Level 1   **Values**  Need to exhibit behaviours consistent with RAC core values:   * Handle it together- You’ve worked as one team, showing fairness, respect fairness and integrity. * Exceptional Service- You’ve delivered excellent results and service, every time * Raise the bar- You’ve always looked for better ways to be even better * Own it- You are empowered to take action |