



Name: [first name] [surname]
Reports to: National Technical Claims Manager
Read and Understood All Pages: Signed.....
Date/...../.....

Our Vision

Our vision is to be regarded as the most specialist insurer within our core sectors. We will achieve this by delivering on three strategic goals: achieving sustainable profitable growth in our core sectors, having expert and engaged people, and operating profitably and cost effectively to give back to our community.

Role summary

The Liability Claims Consultant is responsible for managing a portfolio of non-litigated and litigated claims. Excellent customer service is a key aspect of this position.

Key responsibilities

The key responsibilities of the Liability Claims Consultant are to:

1. Management of a portfolio of liability claims
2. Deliver professional and efficient customer service to brokers and distribution partners, as well as internal colleagues
3. Assist the National Technical Claims Manager in monitoring and reviewing claims processes to ensure best practice
4. Contribute to the development of business and assist in cultivating a workplace learning environment

Key responsibilities (in detail)

1. Management of a portfolio of liability claims

- Managing a portfolio of liability claims, in consultation with the National Technical Claims Manager to include General Public Liability, Professional Indemnity, Directors & Officer Liability and Employment Practices Liability
- Directly control a portfolio of litigated and non-litigated liability claims, within a delegated authority. Ensure that claim related decisions are both technically correct and commercially pragmatic
- Assist in the management of the liability reserving process, which will include bi-annual reviews of all open liability and associated claims
- Attend both court appointed mediations, informal settlement conferences and other Alternative Dispute Resolution forums

2. Deliver professional and efficient customer service to brokers and distribution partners

- Be the first point of contact for all Claims related matters and issues, providing considered guidance and advice when appropriate and escalating when appropriate
- Build and maintain effective relationships with all clients, brokers and distribution customers placing business with Ansvar
- Build and maintain effective working relationships with internal colleagues at all levels
- Ensure that all Claims related queries are responded to and resolved in a timely manner providing exceptional customer service at all times
- Ensure efficient in house accessibility at all times for our clients, brokers and distribution partners and internal colleagues from both head office and regions alike
- Liaising with brokers and the insured over any policy queries
- Resolve complaints in a manner that is consistent and appropriate with Company policy
- Proactively support Ansvar in delivering best service to it's customers
- In conjunction with Business Development and Underwriting, participate in the procurement and retention of key schemes and customers, including visitation to distribution partners as and when required

3. Assist the Technical Claims Manager to monitor and review claims processes ensuring best practice

- Undertake regular analysis of the trends across the claims portfolio and prepare claims metrics reports as required

- Contribute to the development and enhancement of systems and procedures to ensure the efficient management of claims
- Regularly review claims ensuring that estimates accurately reflect liabilities
- Contribute to the development of claims processes and strategies as requested
- Contribute to the management of claims service providers to ensure that optimum cost and service outcomes are achieved

4. Contribute to the development of business and assist in cultivating a workplace learning environment

- In conjunction with other areas of the business participate in the procurement and retention of key schemes and customers
- Attend external events for market intelligence purposes identifying potential opportunities and threats to the Company's claims management framework and subsequently presenting these back to the Liability Claims Manager with recommendations
- Keep up to date with Company products, systems and procedures, as well as all relevant legislation
- Attend appropriate workshops, events and activities, as well as reading professional publications and material on relevant subjects, and sharing knowledge with team members
- Contribute to the review and development of systems, policies, practices and procedures
- Meet regularly with the National Technical Claims Manager to determine priorities and deadlines, as well as to discuss progress towards objectives and gaining assistance as and when required
- Provide support and guidance to internal colleagues on systems and processes as and when required
- Assist the National Technical Claims Manager on special projects including providing input on identifying key deliverables, resource requirements and timelines
- Promote the importance of embracing Ansvar's values in delivering outstanding customer service our distribution partners and customers
- Maintain an in-depth knowledge of the Australian general insurance industry in our core sectors and share knowledge and expertise with colleagues in all areas of the business

You will also be required to assist the National Technical Claims Manager with any other duties as required from time to time

Behavioural expectations and competencies

- Passionate about the business and highly motivated to achieve Company objectives
- Responds positively to change
- Passion for delivery of high customer service and meeting deadlines
- Determination to be "The Best" both individually and as part of the Company
- Embraces and consistently displays Ansvar's values
- Ability to create a positive working environment
- Flexible attitude with a 'can-do' approach and a willingness to help out as required
- Excellent listening and communication skills plus the ability to receive and provide constructive feedback
- Sets and maintains high standards of performance, both personally and for the Company
- Excellent people skills and ability to build and maintain good relationships with colleagues, business partners and customers
- Highly disciplined, with excellent planning and time-management skills and the ability to work effectively under tight deadlines and pressure
- Very good understanding of the roles of the other business functions
- Excellent team player, assisting by sharing knowledge and skills across the Company
- Facilitates a work place learning environment and culture that fosters continuous improvement
- Very good understanding of the Australian general insurance industry, Ansvar's core markets and how strategies work in the marketplace
- Experience in dealing directly with brokers and clients, whilst simultaneously fostering effective working relationships
- Proven ability to develop and implement practical strategies to secure new business and retention of renewals
- Proven ability to assist in the development and implementation of effective risk management strategies within the general insurance industry
- Well presented with a professional and confident manner

Technical competencies and experience

- A modern and progressive approach to business practices will be required
- Strong personal, written and verbal communication skills with the ability to establish rapport and negotiate with key internal and external stakeholders to achieve Company objectives
- Strong computer literacy skills, including sound knowledge of Microsoft Office Suite such as Word, Excel, PowerPoint and Outlook programs
- Proven track record of meeting KPIs/business goals and targets

- Up to date knowledge in most aspects of general insurance including a practical understanding of commercial insurance principles, policies, pricing, reinsurance, claims and risk management
- Experience in dealing directly with brokers and clients
- Strong commercial negotiation, influencing and stakeholder management skills
- Able to make balanced judgements based on data analysis and interpretation
- Outstanding interpersonal and communication skills, both written and verbal, across all levels both internally and externally
- Displays sound judgment and the ability to solve problems
- Excellent analytical and abstract reasoning skills, possessing strong numerical reasoning
- High level of accuracy and attention to detail particularly when collating and inputting data
- Ability to manage claims of varying complexities
- Precise and accurate analysis of the authenticity of claims, ensuring compliance with financial services legislation and industry code of practice
- A good understanding of the various judicial systems that exist in Australia, including the extensive tort reforms introduced throughout Australia since 2002
- To have completed or be undertaking insurance qualifications to ANZIIF Associate level and/or have relevant tertiary qualifications related to Insurance
- Minimum five years' experience handling Public Liability and/or Financial Lines claims
- Degree qualification in relevant law discipline would be highly desirable

Remuneration

Appropriate remuneration will apply.

ICAAP THE ANSVAR WAY

OUR VISION

**TO BE THE MOST
TRUSTED
SPECIALIST INSURER
WITHIN OUR CORE
SECTORS**

OUR VALUES

Innovative

We are innovative and seek new ways of operating. We challenge current ways and welcome change because there is always room for improvement. We are proactive and look towards the future with an adaptive approach.

Collaborative

We listen and share our knowledge. We actively and effectively communicate with our colleagues, stakeholders and business partners. We strive to deliver results and success. We are proud of the work we do and how we do it together.

Accountable

We are accountable for everything that we do. We are responsible for our actions and take ownership of and deliver our promises.

Agile

We are engaged in everything that we do and the way we exceed expectations. We are efficient in making decisions. We are empowered and we will drive a high performance culture.

Professional

We are professional and reliable at all times, maintaining the highest standards of ethics and behaviour. We are dedicated and informed decision makers, knowledgeable in our areas of expertise.