

### Role Profile

<b>Position Title</b>	Claims Adjuster (EU Team)
<b>Role Holder</b>	
<b>Reports To</b>	Claims Manager
<b>PRA/FCA Approved Person Category(ies)</b>	N/A
<b>Date</b>	December 2023

### Overall role

<ol style="list-style-type: none"> <li>1. Provide the effective adjustment of claims across a variety of classes of business, liaising with brokers, service providers, policyholders, experts and third parties when appropriate, in line with company strategy and regulatory and legal principles</li> <li>2. Provide technical and administrative assistance and support to the Claims Adjusters, Senior Claims Adjusters and Claims Managers as requested or required</li> <li>3. Provide assistance and support for any Solvency II related activities as requested or required</li> <li>4. <b>To embed Treating Customers Fairly (TCF) and Conduct Risk within the business</b></li> <li>5. <b>Have an awareness of Data Protection legislation, including the Data Protection Act and the General Data Protection Regulations</b></li> </ol>
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### Key Responsibilities and Competencies

<ol style="list-style-type: none"> <li>1. Development of knowledge of intermediate principles of insurance, reinsurance and legal practice</li> <li>2. Develop understanding of company reserving policy</li> <li>3. Develop understanding of general insurance &amp; reinsurance policy terms and conditions</li> <li>4. Develop understanding of reinsurance cedant accounts and interpreting bordereaux – including Excess of Loss Motor, medical malpractice and general liability</li> <li>5. Develop understanding of claims procedures, reserving philosophy &amp; Guidelines &amp; establish practical application through claims adjusting</li> <li>6. Handle claims in line with authority limits and investigate applicable legal and regulatory issues</li> <li>7. Promptly agree valid claims for payment</li> <li>8. Ensure accurate reserves are recorded</li> </ol>
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9. Raise, record and track all appropriate queries where further information is required
10. Reject invalid claims with guidance from claims adjusters and management
11. Effectively communicate with co-insurers, lawyers and, where required, internally with other departments (e.g. actuarial and credit control)
12. Maintain accurate claims records within PINS, ImageRight, emails and other folders
13. Work in line with company strategy and goals
14. Comply with all internal controls and procedures
15. Complete and report on ad hoc projects/tasks
16. Develop and maintain knowledge of market issues
17. Develop technical knowledge and skills across all classes of business through a combination of formal courses, on-the-job training and professional qualifications
18. Shadow the Claims Adjusters and Managers on complex claims
19. Create and maintain internal and external working relationships, looking after the reputation and brand of the Company
20. Provide assistance and support for any Solvency II related activities as requested or required
21. To embed TCF and Conduct Risk within the business
  - Full knowledge of duties regarding treating customers fairly and Conduct Risk as set out in the TCF and Conduct Risk strategies
22. Have an awareness of Data Protection legislation, including the Data Protection Act and the General Data Protection Regulations
  - *On a temporary or permanent basis you may be required to undertake other duties in addition to, or in substitution of, those listed in this role profile*

### Direct Reports

None

### Internal Relationships

All departments

### External Relationships

Loss adjusters for co-insurers, brokers solicitors, other experts, policyholders, cedants and third parties

**Authority to Act for the Company**

Claims authority to be confirmed

**Conduct Rules**

- You must act with integrity
- You must act with due care, skill and diligence
- Except in relation to whistleblowing, you must be open and cooperative with the FCA, the PRA and other regulators in line with procedures agreed with your line manager
- You must pay due regard to the interests of customers and treat them fairly
- You must observe proper standards of market conduct where applicable

**Competence - Desirable Experience**

- Excellent Numerical and mathematical skills
- Computing and Analysing Data
- Compiling Reports
- Planning and Implementation
- Communication
- Diligence
- Interpersonal
- Decision Making

**Knowledge**

Commitment to continuous professional development

**Skills**

- Literacy
- Numeracy
- Communication
- Analysis
- Decision making
- Negotiation
- Interpersonal
- Time management
- Prioritisation

- Teamwork
- Initiative
- Diligence
- IT – Microsoft Outlook, Excel, Word and PowerPoint, Class, ImageRight, PINS

Confirmed as an accurate description of the function

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Role Holder

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Date

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Manager

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Date