

Position Description

Claims Consultant



The Cooperative Bank

Our purpose

Our long-term aspirations are to develop more long-term value-based relationships with our customers, and for our people to grow and develop so that they are better off working at the Co-operative.

Our values

Our values represent who we are, how we think, and how we behave to bring these to life every day. You'll demonstrate behaviours that define our core values and support an inclusive culture with a strong teamwork spirit.



About the team

The role is working within our Insurance Services and wider Risk team, who strive to uphold the values of the Co-operative Bank and keep the needs of our customers at the forefront. You'll work collaboratively with another Claims Consultant, two Underwriters and three Insurance Administrators.

Purpose of this position

The main purpose of this position is to provide accurate, effective, timely and efficient, integrated end-to-end assessment, management, approval (up to agreed limits) and payment of disability, life, terminal illness, and trauma insurance claims associated with products insured by Co-operative Life Limited.

The role requires high levels of accuracy, professionalism, timeliness, and a drive to deliver The Co-operative Bank's business objectives with its core co-operative values. This includes effectively meeting customer needs by ensuring agreed service levels are maintained to the highest level.

Position reports to: Manager Insurance Services

Challenges and opportunities of this role

Due to the small size of the team an adaptability and willingness to get involved when required, in a wide range of activities to ensure the overall success of the business.

How you will contribute:

What you'll do	Success will mean
All Claims	
Assessment, management, and approval (up to agreed limits) of disability, death, terminal illness, and trauma claims.	<ul style="list-style-type: none">• All claims, including communications with interested parties, are managed in a timely pro-active manner, and agreed SLA's are maintained to the highest level• Consistent logical approach to claims assessment with regard to information requested from external parties (including referrals to specialist providers), and the final assessment, recommendation and approval.• Accurate and timely payment of medical accounts• Consistent and accurate interpretation and summary of a customer's medical history• Accurate identification of potential fraudulent claims, due to non-disclosure of material information• All claims recommendations and approvals are within policy terms and conditions• Comply with Reinsurance Treaty requirements and Claims Management Policy• Pro-active reporting and management of customer complaints in line with the bank's "code of no surprises"• Maintain accurate and up to date claims register, including register of Reinsurance recoveries• Ensure legal compliance of communications with both internal and external customers contact through all mediums – includes written, verbal, E-mail, CRMS and intranet• Keep up to date with changes and trends in claims management practice within the insurance market.

What you'll do	Success will mean
Support to Manager Insurance Services	
Provide support to the Manager Insurance Services and the rest of the Insurance Services team as required.	<ul style="list-style-type: none"> Actively participate in monthly Insurance Services and Finance team meetings and planning activities Compile ad hoc reports as required. Complete other activities as requested.
Business Relationships	
Develop and maintain collaborative and productive business relationships.	<ul style="list-style-type: none"> Build and maintain strong and positive working relationships with the branch network. Liaise closely with other internal stakeholders particularly, key members of the Insurance Services team and the wider Finance team. Provide a high level of service, timely support and advice to customers, branches, Head Office and external suppliers. Ensure all service commitments are met in a timely manner. Work with Reinsurer to ensure that requests are delivered to a high quality and to agreed SLA's. Contribute to the development of a collaborative team environment.
Business Risks	
Identify and mitigate any key business risks.	<ul style="list-style-type: none"> Ensure risks associated with major activities have been identified and managed effectively, including reporting of any new risks in line with the bank's "code of no surprises"
Professional Development	
Professional Development	<ul style="list-style-type: none"> Actively participate in relevant external courses, including completion of relevant qualifications.
Other Accountabilities	
<p>Works collaboratively with other members of the Insurance Team.</p> <p>Complies with Health & Safety requirements, including practicing safe work methods, and helping management eliminate workplace hazards.</p> <p>The Co-operative Bank values are represented in the way that we work with each other to deliver outcomes.</p>	<ul style="list-style-type: none"> Insurance team work is well-integrated and team goals are achieved. H&S good practice and compliance supports a safe workplace. Demonstration of behaviours that define our core values.

What you'll do	Success will mean
Healthy and safe work environments	
<p>Follow all health and safety policies, standards, emergency procedures and plans.</p> <p>Participate in health and safety activities, training and meetings as required.</p> <p>Reports hazards, near misses, injuries, incidents, and ideas for continuous improvement.</p> <p>Cease work if an unsafe situation arises and seek assistance.</p>	<ul style="list-style-type: none"> • Having healthy and safe ways of working. • All workers feel empowered to and aware of opportunities to participate in health and safety activities. • Our people can easily report hazards, near misses, injuries, incidents, and ideas for continuous improvement. • Workers stop work if they feel unsafe and connect with their people leader or other workers for assistance.

Decision making and responsibilities

a) Decisions and/or financial accountabilities:

- Signing authorities as delegated by the Manager Insurance Services
- Approval of disability, death, terminal illness, and trauma claim recommendations and payments up to agreed limits.
- Payment of medical expenses up to approved limits.

b) Actions and decisions that are recommended to a higher level of management for approval:

- Approval of disability, death, terminal illness, and trauma claim recommendations and payments outside delegated authority level
- Approval of medical expenses outside delegated authority level
- Changes to agreed policy, processes, and procedures.

Qualifications and experience

- 2 or more years' experience managing and/or assessing disablement, death, terminal illness, and trauma claims.
- Well-developed understanding of life insurance principles and medical terminology
- Excellent interpersonal, written, and verbal communications skills – including the ability to show empathy to customers and their relatives.
- Ability to work independently when required, and to function well in a small team, i.e., a team player, who makes an effort to get on well with their colleagues.
- Highly developed organisation skills and the ability to multi-task, as well as prioritise work effectively and efficiently to achieve the required outcomes.

Skills and attributes

Technical Skills

- Sound computer skills, particularly a good knowledge of the Microsoft Office suite.
- Sound numeric skills
- Strong analytical skills and the ability to practise good problem-solving techniques, using creativity.

Personality Attributes

- Show initiative, think “outside the square” and seek ways to improve our processes and approaches.
- Excellent time management skills
- A high level of attention to detail
- Committed to delivering a high level of customer service, both internally and externally, in all business transactions
- Ability to take ownership and not worry if ambiguity exists.

Leadership Skills

All of our people are leaders, no matter their role in the organisation. The leadership skills we look for and actively develop in our people.

- **Self-Aware:** You understand your own strengths, values and derailers and seek to be authentic in your leadership style. You have a growth mindset and want to be the best leader you can.
- **Team builder:** You understand that people have different motivators and styles, and you adapt your approach accordingly. You quickly mobilise and motivate teams of people to work co-operatively to get things done.
- **Influencer:** You want to make an impact beyond the borders of your role. You have presence and demonstrate ‘horizontal leadership’ across the organisation. You know the formal and informal channels to getting things done.
- **Change agent:** You are focused on the everyday improvement and innovation needed to create our digital future. You have the skills to not only conceive change, but to implement it effectively in an agile and flexible way. You are resilient in the face of setbacks.
- **Business savvy:** You understand how the Bank makes money and the drivers of long term value. You are attuned to market conditions, longer term trends and the changing needs of consumers.
- **Custodian:** In everything you do, you are focused on upholding our beliefs and working for the long term benefit of the Bank and its customers.