

Position Description

Claims Adviser



<i>Location:</i>	As per Personal Terms
<i>Reporting to:</i>	Team Leader Claims Advisers
<i>Business Unit:</i>	Claims
<i>Direct Reports:</i>	0
<i>Date Last Reviewed:</i>	July 2024

About FMG

Formed by farmers for farmers over a century ago, FMG is New Zealand's leading rural insurer providing risk advice and insurance solutions for farmers, growers, commercial businesses, the lifestyle sector and residential clients.

We're proudly 100% New Zealand owned and operated, and our focus is on helping our clients to achieve their goals. As a mutual organisation, we're all about giving rural New Zealanders a better deal, and part of this involves reinvesting all profits back into the business to keep premiums low and ensure the future sustainability of the organisation.

FMG's Values

The FMG brand represents promises about what customers can expect from us and each of us is responsible for delivering on these promises. Living our company values means we deliver the best brand experience for our customers. Our company values are:

- Do what's right - Whāia te ara tika
- Make it happen - Whakatutukitia
- We're in it together - Ko tātau tātau
- Proud of who we are - Whakahīhi i te whakapapa

Work Environment

We strive to provide an environment that promotes and fosters achievement. We place importance on career development and training to give our people the tools they need to succeed.

FMG's Head Office is located in Wellington and accommodates FMG's Executive Leadership Team (ELT), Client Propositions & Online Services, People & Culture and Communications, Financial Management, Product & Pricing and Underwriting, Reinsurance, Business Information and Analysis, Legal and Compliance.

FMG's largest regional office is located in Palmerston North accommodating our National Sales & Advice Centre, Information Technology, Claims, Operations and Payments functions. In addition to the offices in Wellington, Palmerston North and Christchurch FMG has offices in 30 regional locations throughout New Zealand.

Purpose of the role

A Claims Adviser is responsible for providing efficient and effective management of FMG clients' claims from lodgement through to reinstatement while ensuring that excellent customer service is delivered at all times

The Claims Adviser role is also tasked to determine policy coverage, quantify loss, assess all damages and support the management of relationships and networks related to the reinstatement of FMG Clients.

Key Responsibilities

Area	Responsibilities
Claims Management	<ul style="list-style-type: none">• Provide efficient and effective management of FMG clients' claims from the lodgement of the claim through to reinstatement.• Proactively manage inbound and outbound communications with all FMG clients regarding lodgement, progress and close all claims.• Ensures FMG Claims Best Practices are followed in conjunction with the Fair Insurance Code.• Provide advice and information relevant to the client's claims needs; along with using initiative to gather, analyse and evaluate options and develop innovative working solutions to progress the clients' claim.• Take responsibility and is accountable for delivering superior customer service with a Can-Do Attitude, achieving "win win" outcomes and with a common-sense approach.• Proactively contacts customers / service providers to progress claims where FMG are awaiting information from them.• Manages customer expectations with effective communications and realistic timeframes, satisfies their needs and delivers on promises through an empowered & confident decision-making approach.• Undertaking of tasks that support excellent customer service for the wider Claims team.
Claims Service Team and Individual Performance	<ul style="list-style-type: none">• Actively participates and contributes to the development and maintenance of a performance culture, achieving team goals; including the Claims Strategic Plan and Objectives while identifying personal training and development needs.
Relationship Management	<ul style="list-style-type: none">• Establishes and maintains professional relationships with internal and external stakeholders.
FMG Values	<ul style="list-style-type: none">• To promote the "FMG Way" through displaying the values of FMG which are do what's right, make it happen, we're in it together and proud of who we are.

Area	Responsibilities
Risk Management & Compliance	<ul style="list-style-type: none"> Ensures compliance with legislation, regulations and FMG policies through the use of established systems. Understands, supports and contributes to FMG's Risk Management strategy.
Wellbeing and Safety	<ul style="list-style-type: none"> Complies with safety and wellbeing policy and procedures, including accident and incident reporting and hazard management requirements. Works in a safe manner at all times and does not undertake activities without appropriate training.

COMPETENCIES

**see competency framework for behaviours expected at each level*

Expected Level

Customer Driven (Internal & External)

A commitment to understanding the needs and best interests of both internal and external customers, in order to provide them with outstanding customer service and help them to make informed decisions.

Intermediate*

Accountability

Taking personal ownership of decisions, behaviour, and development, and being responsible for how these actions impact on the wider organisation and customers.

Intermediate*

Adaptability

Demonstrating a willingness to engage in a changing environment and being flexible and comfortable working with change.

Intermediate*

Motivation and Drive

The determination to achieve goals and strive for excellence.

Intermediate*

Relationship Building

Developing and maintaining positive, professional relationships that are built on mutual trust and respect.

Intermediate*

Team Work

Making a positive contribution to the FMG team and collaborating effectively with others to achieve objectives.

Intermediate*

Critical Analysis

The capability to identify key issues, trends, or important facts from information and to question and probe.

Competent*

KNOWLEDGE

Business Awareness	Understands the internal workings of FMG and how business works; understands FMG's position in the advice and insurance market and knows the competition.
Product Knowledge	Is knowledgeable about FMG's insurance policies and packages, the differences between them, and the appropriateness of each in different situations.
Systems Knowledge	Knowledge of the following systems is required: ClaimsCenter, CRM, Genesys Cloud, Onbase.
Risk/Insurance/Legal Knowledge	Understands risk and how to apply FMG's policies to situations. Is knowledgeable about compliance requirements. Understands the insurance process and how claims are managed. Knows industry partners and competitors. Has legal knowledge e.g. indemnity, liability, the Privacy Act etc.
Specialist Knowledge	Understand the Claims process to get claims settled.

SKILLS

Written Communication Skills	Able to write clear and concise letters, reports and emails.
Verbal Communications Skills	Communicates clearly in order to present information to persuade and influence others.
Listening Skills	Demonstrates active listening skills through eye contact, paraphrasing, appropriate body language and checking understanding.
Technology Skills	Can expertly use relevant software and technology to its full capacity e.g. MS Word, Excel and PowerPoint.
Risk Assessment Skills	Identifies, understands and mitigates the risks that may impact on FMG's strategy, initiatives and reputation.
Financial Skills	Able to calculate excesses.

Relationships

External	Internal	Committees/Groups
<ul style="list-style-type: none"> • Repairers • Suppliers • Other insurance providers 	<ul style="list-style-type: none"> • Claims Team • Service Centre • Assessors • Frontline Employees • Other FMG Employees 	<ul style="list-style-type: none"> • As required

Financial Authority Levels

- No authority to commit or approve expenditure

Human Resources Authority Levels

- Not applicable

Agreement

I agree to the outline of the role as contained in this document and recognise that the contents may need to be amended from time to time to reflect changing business requirements.

I as Job holder, allow my Manager to gather information from third parties where necessary for the purposes of performance management.

Name: _____

Signature: _____

Date: _____