

Position Description



Your Title: Claims Consultant

Your Team: Claims Operations

Your Location: New Zealand

Position Overview

How your role makes a difference

The Claims Consultant is responsible for resolving and responding to customer claims through a range of communication channels. The Claims Consultant also liaises with internal and external customers and suppliers and follows Claims Operations settlement processes.

The Claims Consultant provides claims advice, processing and settlements for Consumer and/or Banks products and services.

In Claims Operations our purpose is to create a world leading claims experience for our customers. Our teams are designed to make it easier for customers to contact us. We aim to settle claims as quickly and easily as possible.

Claims Consultants are located within one of these two areas:

- Customer Solutions (Lodgement) – Our Consultants have a breadth of experience in accepting claims across our brands and products. They either resolve claims immediately or refer the customer to a consultant in Case Management and ensure the customer understands what the next step is in the process for them. In some cases, claims may need to be referred to Senior Claims Consultants, Technical Claims Consultants or Team Leader Claims.
- Case Management – Our Consultants have a depth of knowledge and expertise to assist our customers with claim management. The position involves providing advice and guidance to customers, initiating claims settlement and mitigation via internal and external service providers, settling claims within delegated levels of authority and carrying out other supporting tasks.

The Claims Consultant is required to work flexible hours as per the Contact centres hours of operation with extended daily hours.

Key responsibilities you will have

Role Responsibilities

Claim Lodgement , Case Management and Claims Settlement – 70%

- Liaise with both internal and external providers and experts to ensure claims are lodged, managed and settled efficiently and effectively
 - Responsible for initiating claims settlement either by arranging for a specialist (Loss Adjuster, etc) to visit the claimant, arranging for some other action to be taken, or approving expenditure by the customer to mitigate the cost of the claim.
 - Ensure the continuity of the claims process for all claims which are handled directly; or provide a warm transfer to another claims consultant where applicable.
 - Case Management of designated claims where required.
 - Responsible for proactive contact of customers and arranging settlement of claims to the mutual satisfaction of both parties, within the appropriate policy terms and delegations.
 - Identify priority and complex claims, and resolve these using all resources available to you, allowing for delegations, experience and individual Customer needs. Where appropriate, escalate or hand over complex claims as per the Claims Operations operating model.
-

Contribute to delivering an excellent Customer Experience – 15%

- Proactively contribute to achieving desired customer satisfaction levels by responding to customer queries in a timely and effective manner.
- Resolve customer queries in the first instance wherever possible, while looking to make our customer claims process as quick and easy as possible for our Customers.
- Refer customer claims on to a team member who can assist, where the level of care required is at a different level, based on the Claims Operations operating framework.
- Enhance customer satisfaction by being 'solutions focussed' and proactive when responding to issues as they arise.
- Tailor communication to suit a wide range of customer needs and requirements.
- Meet all customer review dates with proactive contact through the channel of your customer choice.
- Utilise IAG technology, ensuring consistent processes and accurate and complete documentation.

Quality Assurance - 15%

- Ensure all claims managed are undertaken in line with company systems and processes to meet audit standards, particularly claims leakage and accurate reserving practices.
- Ensure the quality of all customer calls by following the Claims Operations quality assurance guidelines.
- Proactively contribute to and improve the image and outcomes of the company within the marketplace, as well as provide excellent internal customer service.
- Ensure compliance with company systems and processes and agreed customer service levels across Claims Operations.
- Contribute to or assist with other projects or initiatives as required.
- Carry out other reasonable tasks as required.

Financial Responsibilities

- Delegated Authority – As delegated

Key people you will be working with

- Manager Title: Team Leader Claims
- Internal: All Claims Operations employees
 - Claims Leadership team
 - Claims Services Teams
 - Claims Consultants
 - Senior Claims Consultants
 - Operational Partners
- External: Customers
 - Service providers
 - Repairers
 - Financial Institutions (as required)

Your flexible working options

We are committed to creating a flexible and inclusive work environment that supports all our People to reach their potential. Where possible, we will make every effort to accommodate flexible working practices. Talk to us about how this role could be flexible for you.

How you will keep yourself and others safe

Comply with all IAG health and safety policies and procedures. Take all reasonable care to ensure your actions or omissions do not impact on the health and safety of others in the IAG workplace.

What it means to work at IAG

The way we serve our customers, partners, communities, shareholders and each other is: Closer, Braver, Faster.

Closer is all about creating real connections. At the heart of this is taking the time to show we care, and being willing to say it like it is and hear others too. We know that we're at our best when we help each other succeed.

Braver - being brave isn't always easy; it requires us to think big and stand up for what's right. This will not always make us popular, but we're okay with that. We see a world of possibilities that inspires us to be curious and play a leading role in shaping the future.

Faster is about making things happen. We know that waiting for all the answers and striving for perfection slows us down. That's why we have a go and celebrate what we learn. We can achieve amazing things when we are decisive and trust each other to get on with the job.

Capability

Experience and skills you must have

Industry and/or field experience

- Experience in providing superior customer service

Skills demonstrated through experience

- The ability to process high volumes of work accurately and efficiently
- Computer skills to a Microsoft Office intermediate standard
- Experience in providing written responses to a high standard

Qualifications

- NCEA or equivalent

Personal Attributes

- Achievement focussed
 - Success oriented and committed to achieving challenging objectives and delivering excellence for our customers
 - The ability to prioritise workloads in order to ensure objectives are met
 - The ability to consider defined procedures and parameters when making decisions
 - Ability to resolve customer complaints
 - Ability to work constructively within a team environment
-

Experience and skills we would prefer you have

Industry and/or field experience

- Experience in a Contact Centre environment

Skills demonstrated through experience

- Experience in the general insurance industry, particularly with regards to claims settlement operations

Qualifications

- ANZIIF qualifications or similar tertiary qualifications

Personal Attributes

- The ability to keep informed on business, industry issues, changes and opportunities
-

Competencies you will need

Big Picture: You have a clear understanding of the organisation's vision and strategy and how your contribution helps IAG succeed.

Commercially Smart: You understand the importance of the insurance industry and the role it plays in safe-guarding NZ's future. You understand the short and long-term importance of anticipating and exceeding customer needs and how your role contributes to sustainable profitable growth for our business.

Coaching & Developing: You are willing to be coached and challenged in your day to day work. You are open to guidance and openly seek and act on feedback. You own your development.

Innovation: You initiate, support and contribute to new ideas, actively looking for different ways to do things and improve current processes, products and technologies.

You are open to different ways of thinking and to new opportunities and approaches.

One Team: You interact effectively within and across teams and contribute towards the success of shared team goals. You build a constructive team environment by demonstrating the Attitudes and supporting others to develop them.

Results Driven: You have a strong sense of urgency and commitment towards achieving stretch goals related to positive business results. You celebrate your own success and your team's efforts and results.

Strategic Relationships: You use clear and effective communication to build and maintain strong relationships within and across different business areas and partnerships within and external to our business.
