

Claims Career Ladder

2016 indicative career path information

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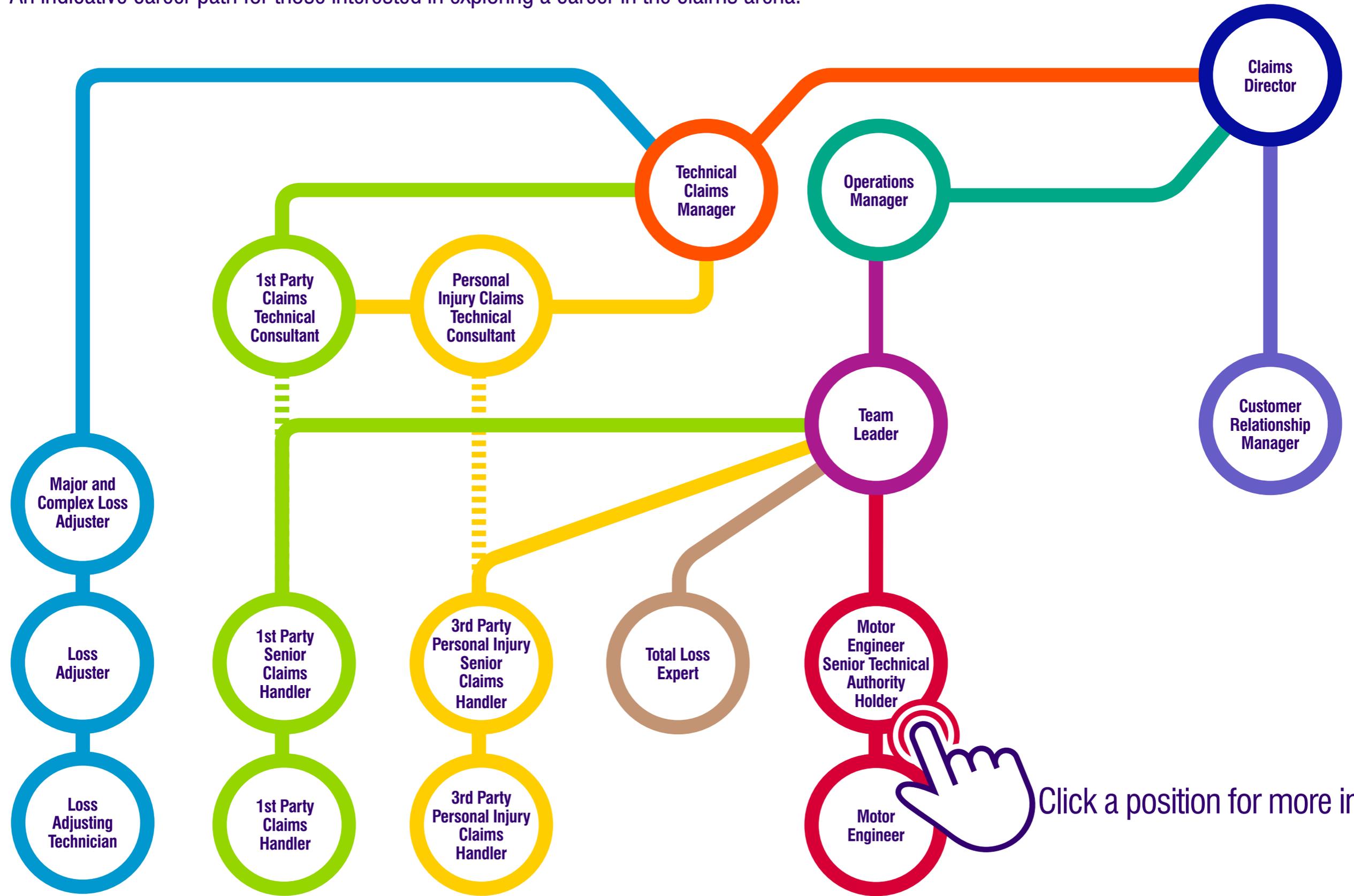
This career ladder brings to life the vast range of challenging and stimulating roles available in claims and reflects the views of those leading today's profession on the necessary skills and qualifications needed to be successful.

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David Bonehill
CII Claims Faculty Chair, ACII Chartered Insurer

Claims Career Ladder

An indicative career path for those interested in exploring a career in the claims arena.



1st Party Claims Handler

Objective: To handle claims up to £25,000

Role purpose

To deliver an exceptional customer experience when managing claims

Typical claims handled

- Motor Accidental Damage, Buildings & Contents

Reports to

Team Leader

You are the kind of person who...

- thrives on problem solving and really delivering for customers when they need it most
- builds up in-depth product knowledge and is adept at thinking on your feet to ensure excellent customer service.

What you'll be doing

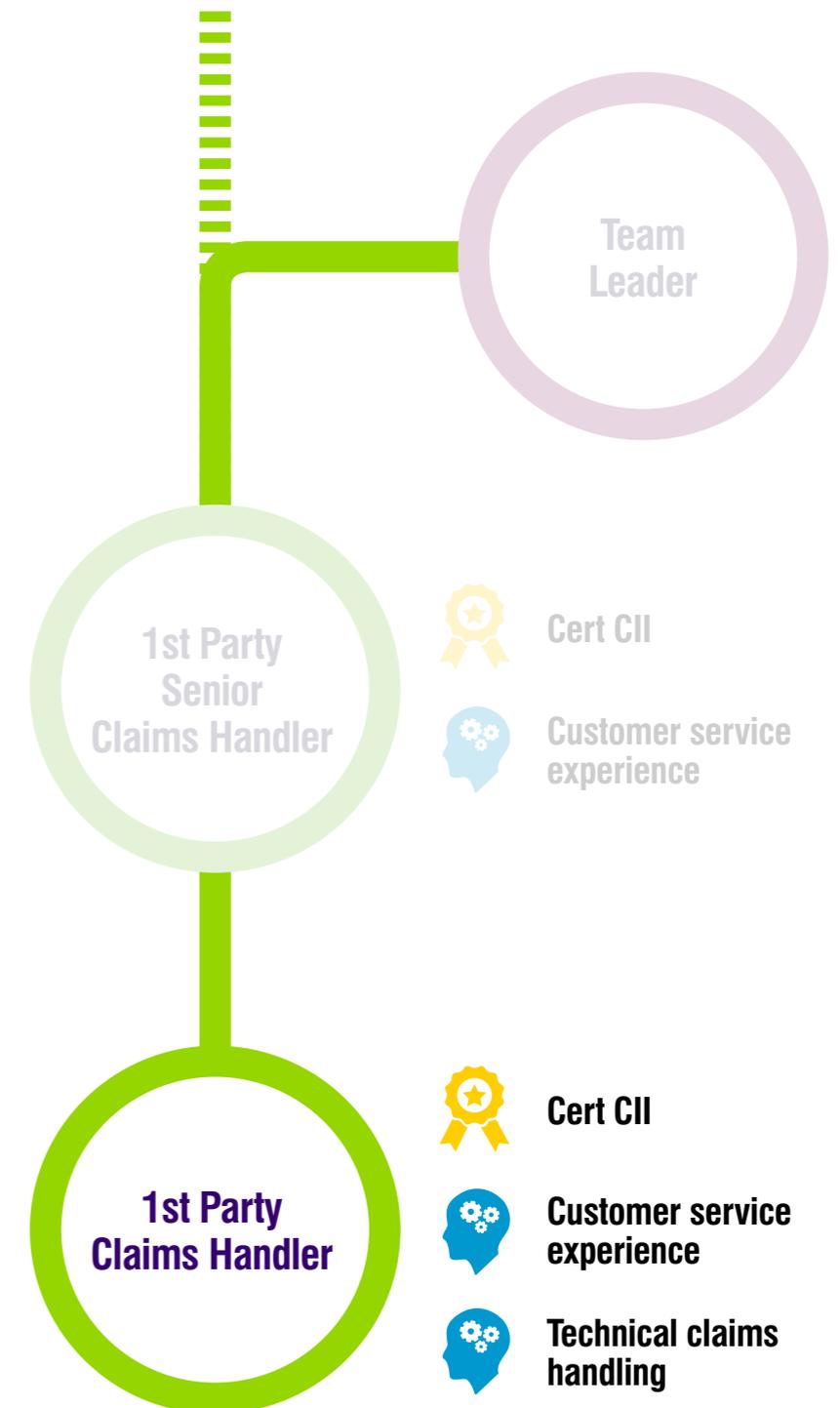
- Delivering exceptional customer service
- Managing claims within your authority whilst working in line with claims and technical handling guides
- Actively managing a case load of claims
- Regularly reviewing and reporting on an individual claims portfolio
- Communicating, interacting and managing the expectations of customers, brokers and members of the supply-chain
- Identifying complaints, acting upon them and resolving them in line with company policy
- Identifying fraud and reporting it within the regulatory framework requirements.

Skills & experience you'll need

- A commitment to study for and achieve Cert CII
- An understanding of the insurance market
- A willingness to learn
- The ability to build and manage co-operative and productive relationships
- This is an entry-level position.

CII resources to help you succeed

- [CII Code of Ethics](#)
- [CII Claims Faculty](#)
- [CII Journal](#)
- [CII Insurance competency framework Stage 2.](#)



Qualifications



Experience

1st Party Senior Claims Handler

Objective: Efficient handling of claims up to £100,000

Role purpose

To negotiate and settle claims within designated authority and agreed service standards

Typical claims handled

- Commercial Property, Large Household

Reports to

Team Leader

You are the kind of person who...

- goes the extra mile and demonstrates their additional experience to offer the most effective and efficient advice when dealing with customers
- is comfortable negotiating and settling claims within your designated authority, using your own initiative.

What you'll be doing

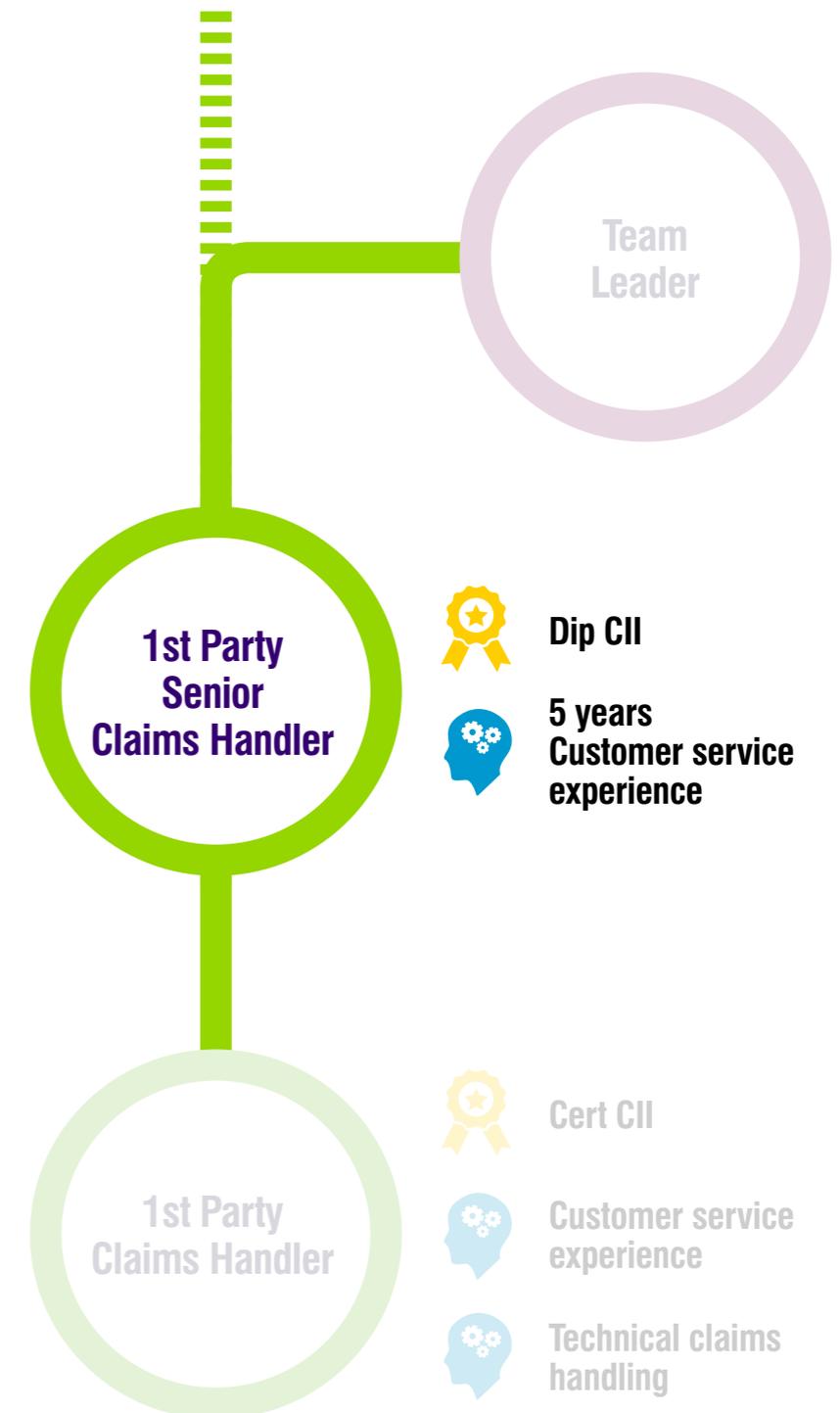
- Working as a Senior Claims Handler – 1st Party, acting as a referral point for the team and coaching junior team members where appropriate
- Delivering exceptional customer service
- Managing claims within your authority whilst working in line with claims and technical handling guides
- Working to meet leakage and reserving targets.

Skills & experience you'll need

- Qualified Dip CII or commitment to achieve it
- 1st Party claims handling experience
- A good understanding of the market
- A proven track record of influencing and negotiating
- An ability to identify claim trends.

CII resources to help you succeed

- [CII Code of Ethics](#)
- [CII Claims Faculty](#)
- [CII Journal](#)
- [CII Insurance competency framework Stage 3.](#)



Qualifications



Experience

1st Party Claims Technical Consultant

Objective: Efficient handling of claims from £100,000+

Role purpose

The proactive management of major and complex losses

Reports to

Technical Claims Manager

You are the kind of person who...

- can really get to grips with the detail and become a trusted, technical expert in your field
- has excellent people skills to manage a wide range of stakeholders with diverse needs and requirements.

What you'll be doing

- Managing an allocation of major and complex losses arising out of specialist niche area and acting as a technical expert, for customers, claims handlers, risk services and underwriters
- Developing close and dependent relationships with customers and brokers
- Planning, prioritising and managing individual work to deliver agreed objectives and meet SLA's, deliver pre agreed technical results and exceptional customer service
- Providing coaching to members of the claims, underwriting and risk services teams
- Arranging and completing internal audits to assess whether Claims areas are operating within the regulatory framework requirements
- Identifying complaints, acting upon them and resolving them in line with company policy.

Skills & experience you'll need

- ACII qualified
- In depth insurance technical knowledge
- Experience of effective stakeholder management within a commercial environment
- Confident and influential communicator with the ability to negotiate at all levels
- The ability to build and manage co-operative and productive relationships
- A proven track record of acting as a coach within a commercial environment.

CII resources to help you succeed

- [CII Code of Ethics](#)
- [CII Claims Faculty](#)
- [CII Journal](#)
- [CII Insurance competency framework Stage 4.](#)



Qualifications



Experience

3rd Party PI Claims Handler

Objective: To handle claims from £1,000 up to £50,000

Role purpose

To negotiate and settle claims within designated authority and agreed standards

Typical claims handled

- Motor Personal Injury, Public Liability & Employer Liability

Reports to

Team Leader

You are the kind of person who...

- is a strong communicator
- can negotiate with lawyers to settle costs, helping claimants get back on their feet
- will be knowledgeable, confident and calm under pressure.

What you'll be doing

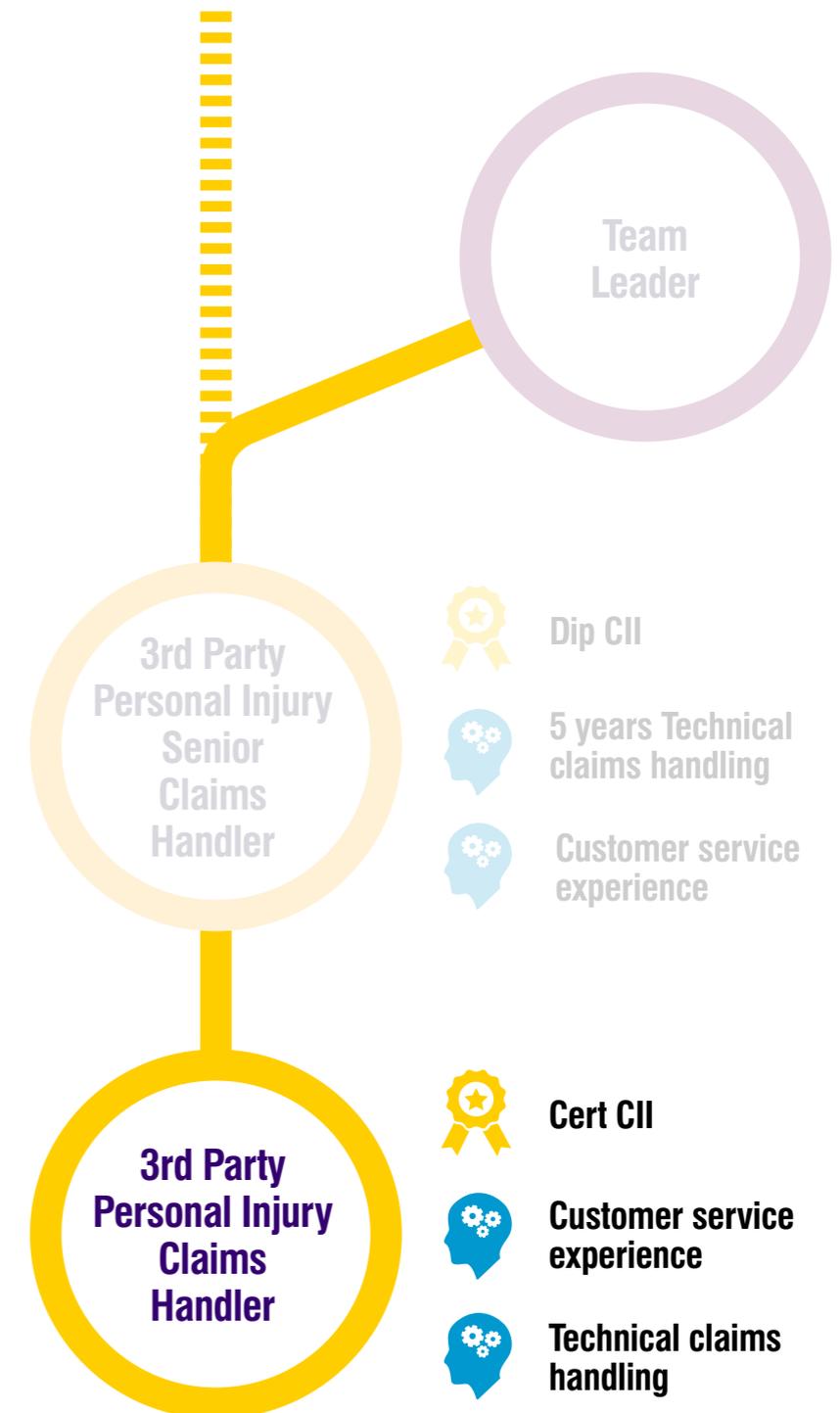
- Delivering exceptional customer service
- Managing a portfolio of third party personal injury claims
- Negotiating settlement on third party injury claims, utilising appropriate case law and technical knowledge
- Communicating, interacting and managing the expectations of customers, brokers and members of the supply-chain
- Actively managing a case load of claims
- Regularly reviewing and reporting on individual claims portfolio
- Identifying fraud and reporting it within the regulatory framework requirements
- Effectively influencing and negotiating with external and internal contacts.

Skills & experience you'll need

- A commitment to study for and achieve Cert CII
- An understanding of the insurance market
- A willingness to learn
- The ability to build and manage co-operative and productive relationships
- Negotiation skills
- This is an entry-level position.

CII resources to help you succeed

- [CII Code of Ethics](#)
- [CII Claims Faculty](#)
- [CII Journal](#)
- [CII Insurance competency framework Stage 2.](#)



Qualifications



Experience

3rd Party PI Senior Claims Handler

Objective: Efficient handling of claims up to £100,000

Role purpose
The proactive management of major and complex losses

Typical claims handled

- Motor Personal Injury, Public Liability & Employer Liability

Reports to
Team Leader

You are the kind of person who...

- is adept at juggling priorities
- can manage the demands of the customer during times of distress while simultaneously working to settle claims in the most efficient and cost effective manner possible
- will act as a coach for other members of the team.

What you'll be doing

- Working as a Senior Claims Handler – 3rd Party, acting as a referral point for the team and coaching junior team members where appropriate
- Managing a portfolio of Personal Injury Claims in a cost effective manner
- Negotiating settlement on third party injury claims, utilising appropriate case law and technical knowledge
- Actively managing case load by regularly reviewing and reporting on individual claims portfolio
- Identifying fraud and reporting it within the regulatory framework requirements
- Communicating, interacting and managing the expectations of customers, brokers and members of the supply-chain
- Effectively influencing and negotiating with external and internal contacts
- Pro-actively identifying fraud, through appliance of investigative skills
- Working to meet leakage and reserving targets.

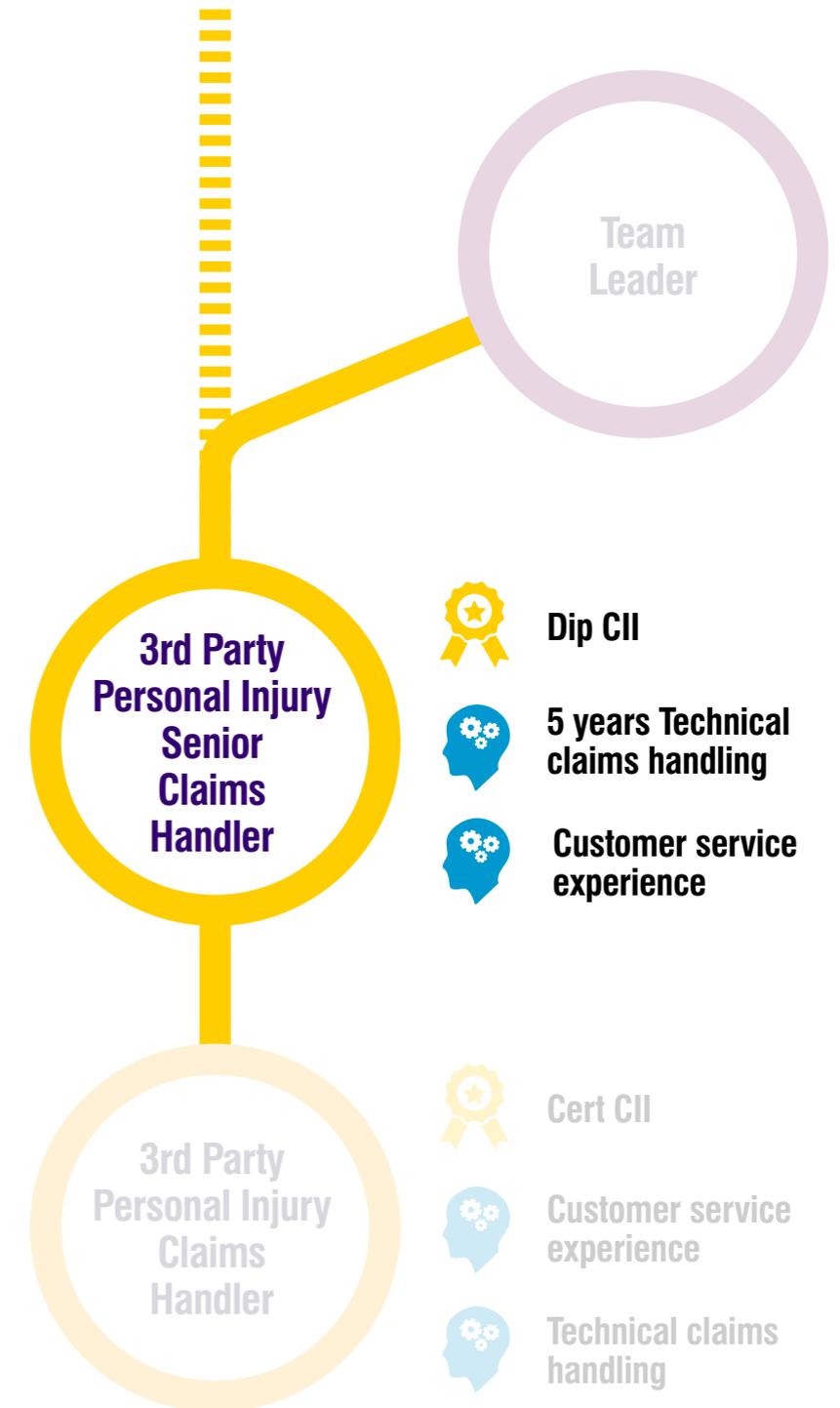
 **Qualifications**  **Experience**

Skills & experience you'll need

- Qualified Dip CII or commitment to achieve it
- 3rd party Claims handling experience
- A good understanding of the market
- A proven track record of influencing and negotiating
- An ability to identify claim trends.

CII resources to help you succeed

- [CII Code of Ethics](#)
- [CII Claims Faculty](#)
- [CII Journal](#)
- [CII Insurance competency framework Stage 3.](#)



3rd Party Claims Technical Consultant

Objective: Efficient handling of claims from £100,000+

<p>Role purpose</p> <p>The proactive management of major and complex losses</p> <p>Reports to</p> <p>Technical Claims Manager</p>	<p>You are the kind of person who...</p> <ul style="list-style-type: none"> • can really get to grips with the detail and become a trusted, technical expert in your field • has excellent people skills to manage a wide range of stakeholders with diverse needs and requirements.
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What you'll be doing

- Managing an allocation of major and complex losses arising out of a specialist niche area and acting as a technical expert, for customers, claims handlers, risk services and underwriters
- Developing close and dependent relationships with customers and brokers
- Planning, prioritising and managing individual work to deliver agreed objectives and meet SLA's, deliver pre agreed technical results and exceptional customer service
- Providing coaching to members of the claims, underwriting and risk services teams
- Arranging and completing internal audits to assess whether claims areas are operating within the regulatory framework requirements
- Identifying complaints, acting upon them and resolving them in line with company policy.

Skills & experience you'll need

- ACII qualified
- In depth insurance technical knowledge
- Experience of effective stakeholder management within a commercial environment
- Confident and influential communicator with the ability to negotiate at all levels
- The ability to build and manage co-operative and productive relationships
- A proven track record of acting as a coach within a commercial environment.

CII resources to help you succeed

- [CII Code of Ethics](#)
- [CII Claims Faculty](#)
- [CII Journal](#)
- [CII Insurance competency framework Stage 4.](#)



Loss Adjusting Technician

Objective: Successful negotiation of property claims

Role purpose

To deliver an exceptional customer experience through efficient and cost effective service

Typical claims handled

- Commercial property, Liability and Personal home

Reports to

Loss Adjuster

You are the kind of person who...

- can demonstrate expertise in many fields. In addition to a thorough knowledge of insurance and of the area in which they work
- will advise both the insurance company and the policyholder on repair and replacement techniques.

What you'll be doing

- Investigating, negotiating and settling property claims proactively in accordance with agreed authority and targets which deliver a high quality claims service
- Actively managing case load by regularly reviewing and reporting on individual claims portfolio
- Communicating, interacting and managing the expectations of customers, brokers and members of the supply-chain
- Identifying complaints, acting upon them and resolving in line with company policy
- Identifying fraud and reporting within regulatory framework, escalating all risks to the business.

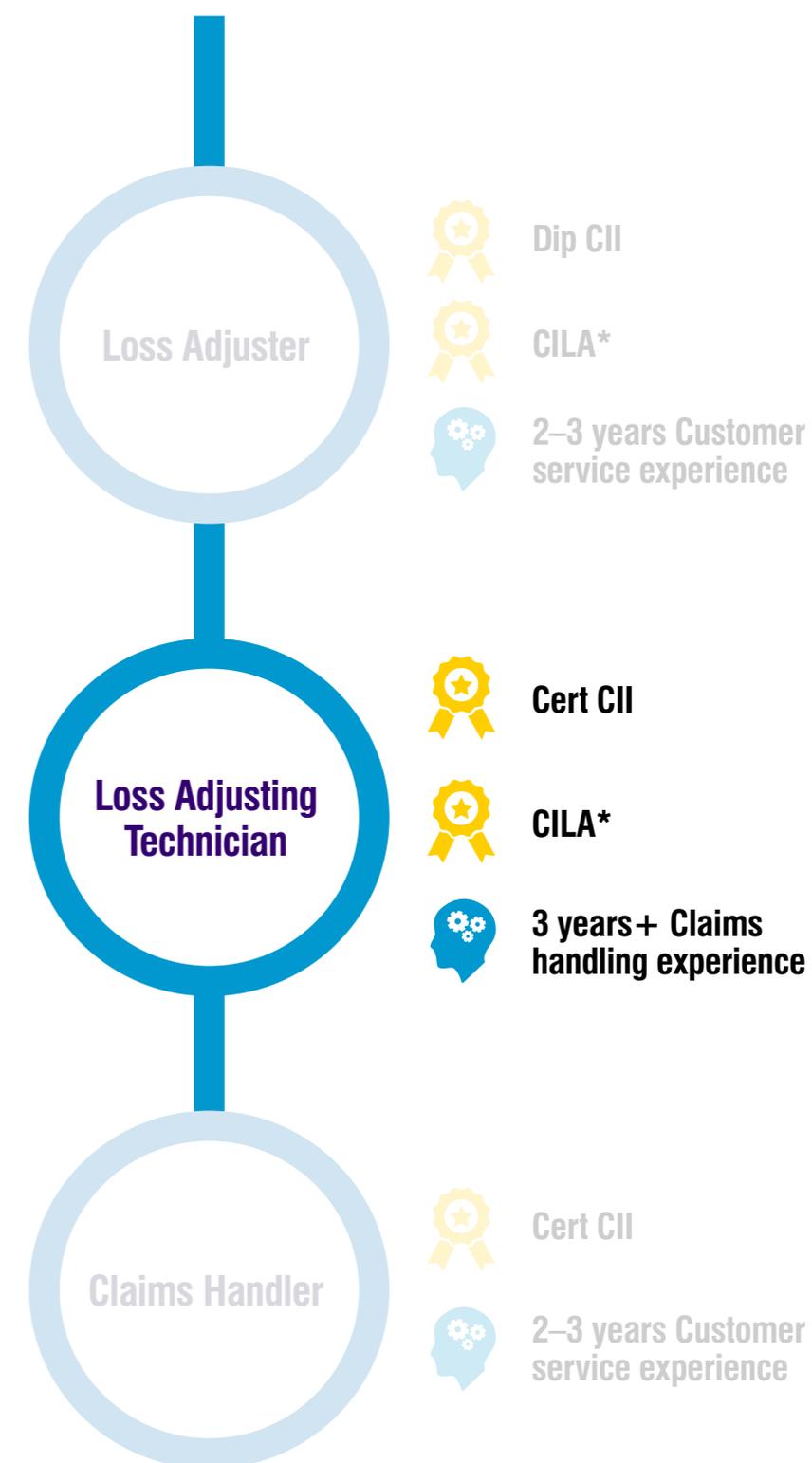
Skills & experience you'll need

- Cert CII or commitment to achieve within a set timeframe
- An understanding of the insurance market
- A broad understanding of the property market
- Influencing and negotiation skills
- A willingness to help the customer.

*The Chartered Institute of Loss Adjusters also provide specialist qualifications related to adjusting – for more information visit www.cila.org.uk

CII resources to help you succeed

- [CII Code of Ethics](#)
- [CII Claims Faculty](#)
- [CII Journal](#)
- [CII Insurance competency framework Stage 2.](#)



Qualifications



Experience

Loss Adjuster

Objective: Successful negotiation of property claims

Role purpose

Loss adjusters are independent experts who help insurance companies and policyholders resolve complex claims, anywhere in the world, and get individuals and businesses up and running again as quickly as possible

Typical claims handled

- Commercial property, Liability and Personal home

Reports to

Major and Complex Loss Adjuster

You are the kind of person who...

- thrives on delivering excellence in customer service
- can respond to pressurised situations, investigating, negotiating and settling large claims.

What you'll be doing

- Investigating, negotiating and settling property claims proactively in accordance with agreed authority and targets which deliver a high quality claims service
- Actively managing case load by regularly reviewing and reporting on individual claims portfolio
- Communicating, interacting and managing the expectations of customers, brokers and members of the supply-chain
- Identifying complaints, acting upon them and resolving in line with company policy
- Identifying fraud and reporting it within the regulatory framework requirements.

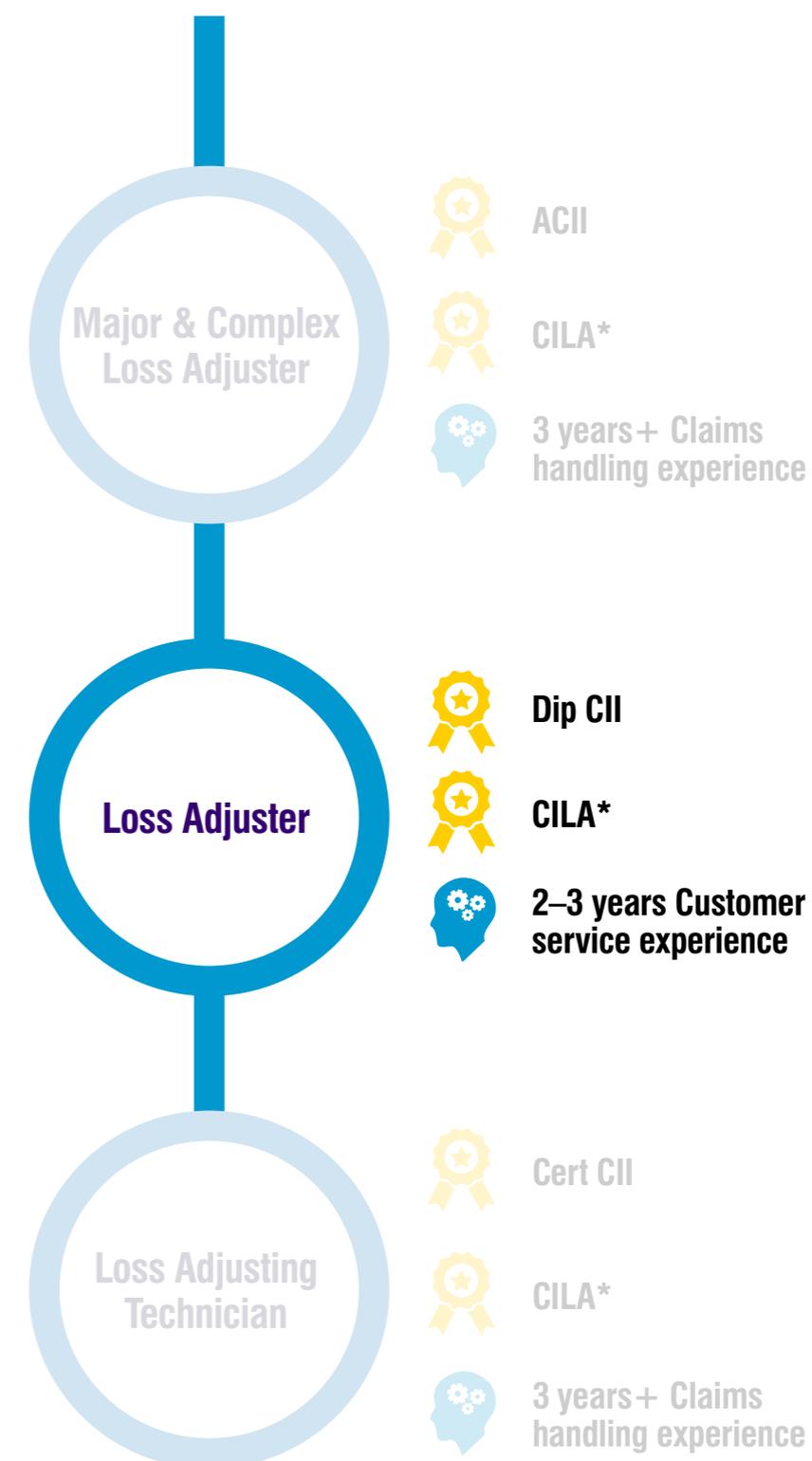
Skills & experience you'll need

- Dip CII or commitment to achieve within a set timeframe
- An understanding of the insurance market
- A broad understanding of the property market
- A full understanding of property construction and business interruption
- Influencing and negotiation skills.

*The Chartered Institute of Loss Adjusters also provide specialist qualifications related to adjusting – for more information visit www.cila.org.uk

CII resources to help you succeed

- [CII Code of Ethics](#)
- [CII Claims Faculty](#)
- [CII Journal](#)
- [CII Insurance competency framework Stage 2.](#)



Qualifications



Experience

Major and Complex Loss Adjuster

Objective: Successful negotiation of property claims

Role purpose

Loss adjusters are independent experts who help insurance companies and policyholders resolve complex claims, anywhere in the world, and get individuals and businesses up and running again as quickly as possible

Typical claims handled

- Commercial property, Liability and Personal home

Reports to

Technical Claims Manager

You are the kind of person who...

- is confident in handling high net worth losses, handling claims through to settlement, assessing damages and establishing liability through attending claims sites, and identifying possible cases of fraud.

What you'll be doing

- Investigating, negotiating and settling property claims proactively in accordance with agreed authority and targets which deliver a high quality claims service
- Actively managing case load by regularly reviewing and reporting on individual claims portfolio
- Communicating, interacting and managing the expectations of customers, brokers and members of the supply-chain
- Identifying complaints, acting upon them and resolving in line with company policy
- Identifying fraud and reporting it within the regulatory framework requirements.

Skills & experience you'll need

- ACII or commitment to achieve within a set timeframe
- A strong track record of handling large losses, ideally within a major loss unit
- Technically sound and have excellent reporting and presentation skills
- A comprehensive understanding of the property market
- A full understanding of property construction and business interruption
- Influencing and negotiation skills.

*The Chartered Institute of Loss Adjusters also provide specialist qualifications related to adjusting – for more information visit www.cila.org.uk

CII resources to help you succeed

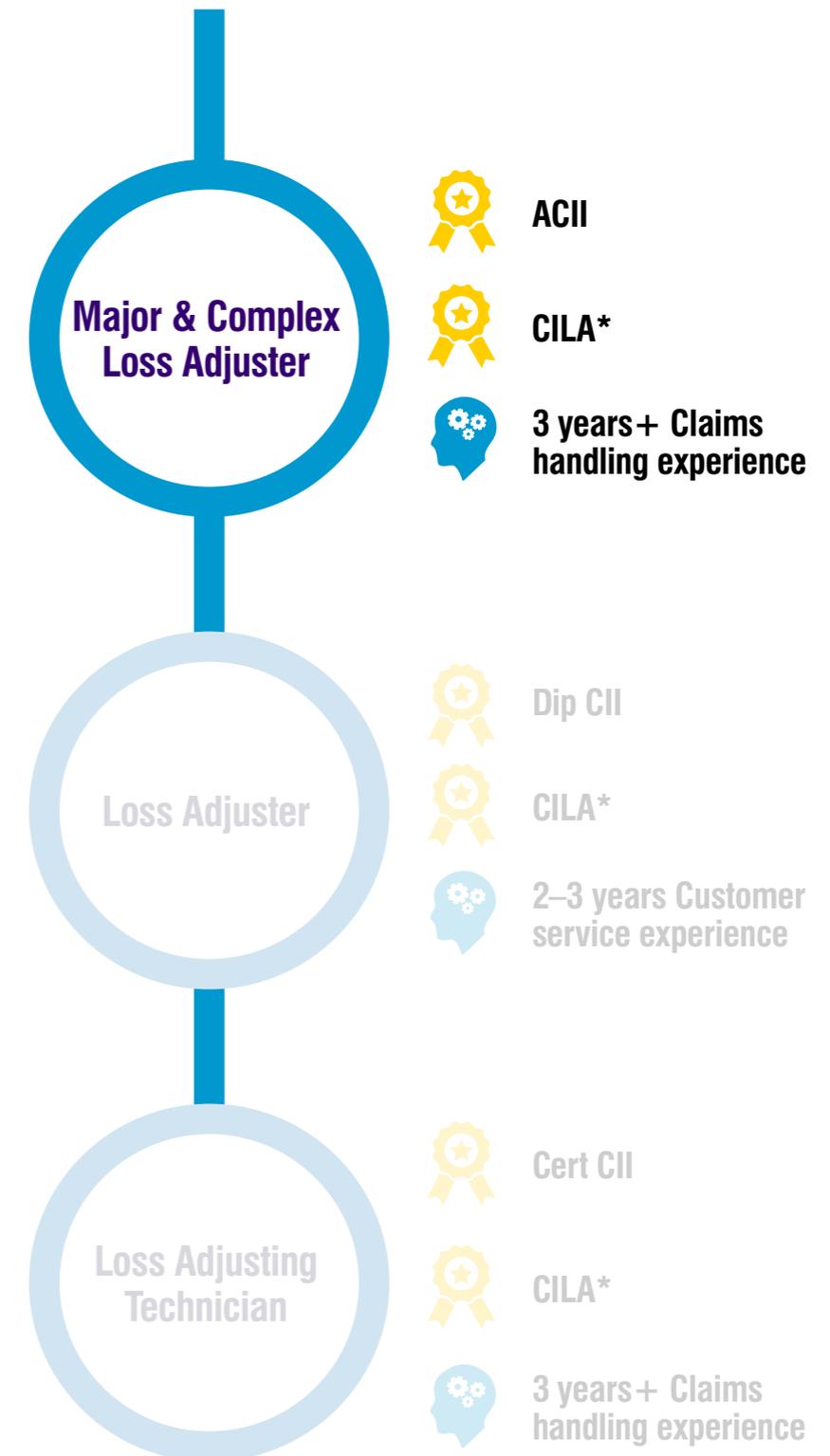
- **CII Code of Ethics**
- **CII Claims Faculty**
- **CII Journal**
- **CII Insurance competency framework Stage 2.**



Qualifications



Experience



Technical Claims Manager

Objective: Setting of technical strategy for the claims function

Role purpose

To manage major claims

Reports to

Claims director

You are the kind of person who...

- enjoys complexity and has the experience and attention to detail to ensure that complicated claims are being dealt with
- is able to view the bigger picture to enable implementation of a successful technical strategy for the entire claims function.

What you'll be doing

- Managing the claims indemnity performance and implementing Best Practice and claim managing strategies to control claims indemnity spend
- Providing technical support and guidance, acting as technical authority in the review, support and resolution of large, complex, specialist claims
- Participating on external bodies and committees, taking a leading role in influencing market
- Lobbying government in terms of impact on future trend
- Ensuring systems are fit for purpose
- Keeping abreast of market developments, emerging risks, best practice, competitor activity etc.

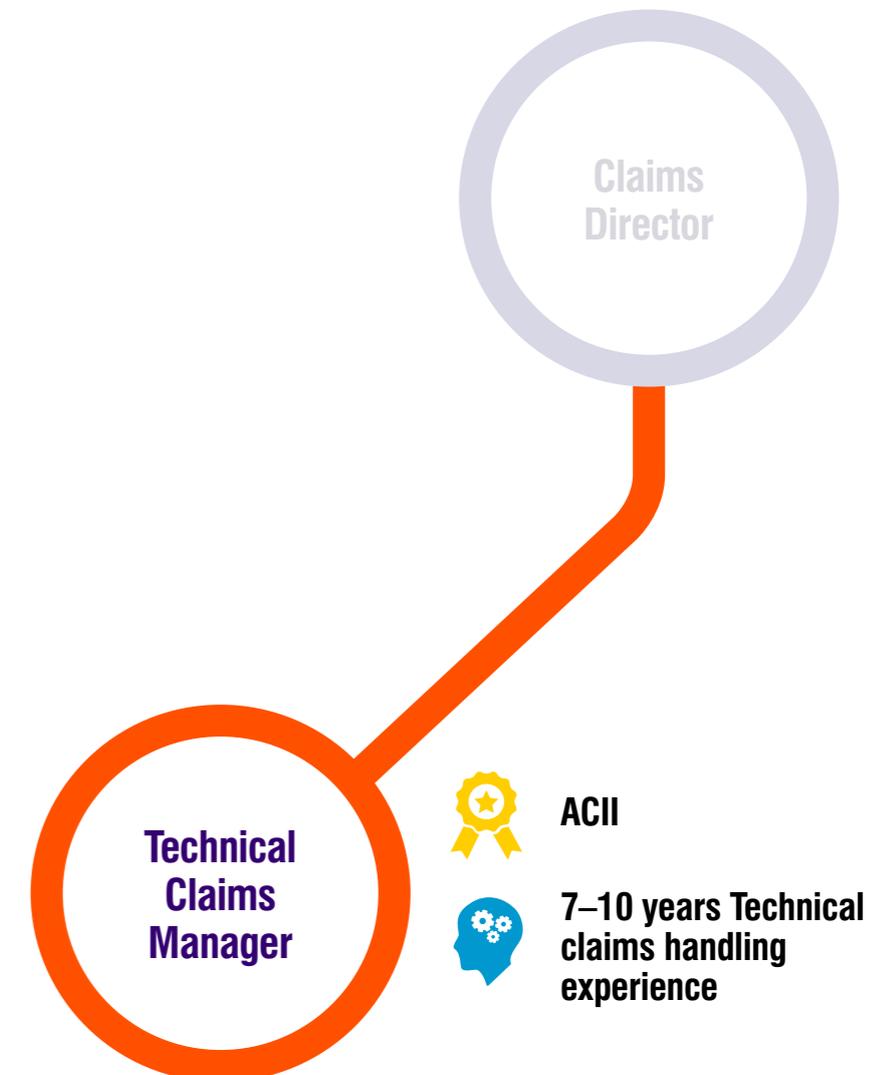
Skills & experience you'll need

- ACII qualified
- Worked in technical claims background and/or legal profession
- Excellent understanding of legal environment
- Experienced in handling claims in excess of £5m
- Experience 7–10 years in a technical environment.

The Chartered Institute of Loss Adjusters also provide specialist qualifications related to adjusting – for more information visit www.cila.org.uk

CII resources to help you succeed

- [CII Insurance competency framework Stage 4.](#)
- [CII Claims Faculty](#)
- [CII Journal](#)



Qualifications



Experience

Motor Engineer

Objective: To deliver a quality vehicle inspection and repair process authorising up to £30,000

Role purpose

To deliver an exceptional customer experience through providing an efficient and cost effective vehicle inspection service

Typical claims handled

- Motor – Commercial, Retail & Corporate Partner

Reports to

Motor Engineer Team Leader

You are the kind of person who...

- has a working knowledge and interest of motor vehicles
- is able to display expertise and have the confidence and ability to work under pressure and without direct supervision.

What you'll be doing

- Inspecting, damage assessing, costing, evaluating and reporting on motor vehicles and associated equipment
- Negotiating the method and cost of repair work to obtain quality repairs at competitive costs
- Proactively investigating, negotiating and settling total loss claims
- Communicating, interacting and managing the expectations of customers, brokers and members of the supply-chain
- Providing a technical referral point for the company's claims and underwriting departments
- Identifying complaints, acting upon them and resolving them in line with company policy
- Identifying fraud and reporting it within the regulatory framework requirements.

Skills & experience you'll need

- Dip CII or commitment to achieve within a set timeframe
- Appropriate motor industry qualifications, such as the Automotive Technician Accreditation Vehicle Damage Assessment
- Be a member of the Institute of the Motor Industry and Institute of Automotive Engineer Assessors, or working towards membership
- A detailed knowledge of Audatex computerised estimating system
- Experience in the motor vehicle repair industry, either from a mechanical or body repair background.

CII resources to help you succeed

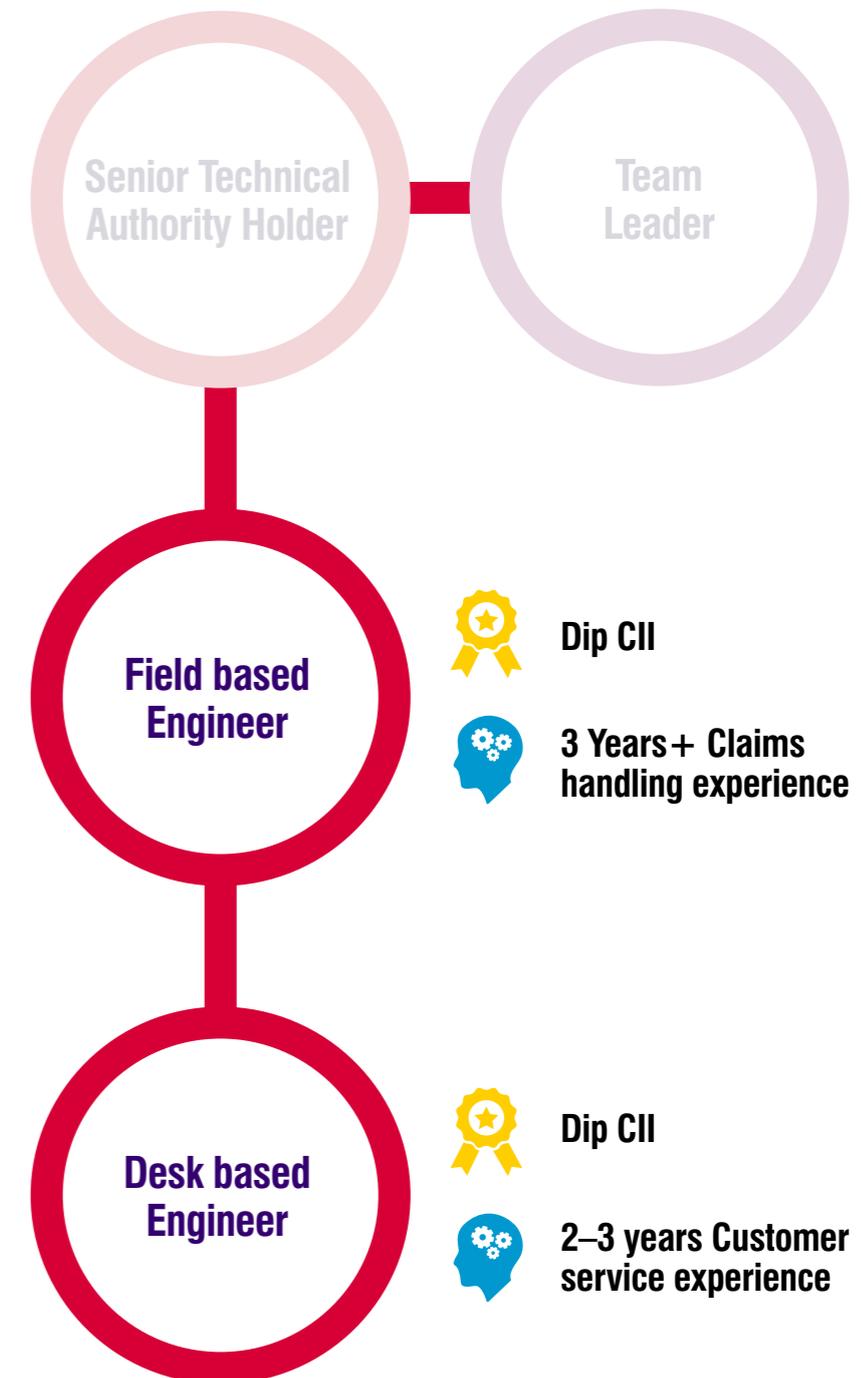
- [CII Code of Ethics](#)
- [CII Claims Faculty](#)
- [CII Journal](#)
- [CII Insurance competency framework Stage 2.](#)



Qualifications



Experience



Motor Engineer Senior Technical Authority Holder

Objective: Quality vehicle inspection and valuation service with authority of up to £100,000

Role purpose

To be a senior technical referral point within the team whilst also delivering an exceptional customer experience through providing an efficient and cost effective vehicle inspection service

Reports to

Motor Engineer Services Team Leader

You are the kind of person who...

- is confident and experienced enough to act as the referral point for technical queries
- will use your knowledge to train and develop others within the team.

What you'll be doing

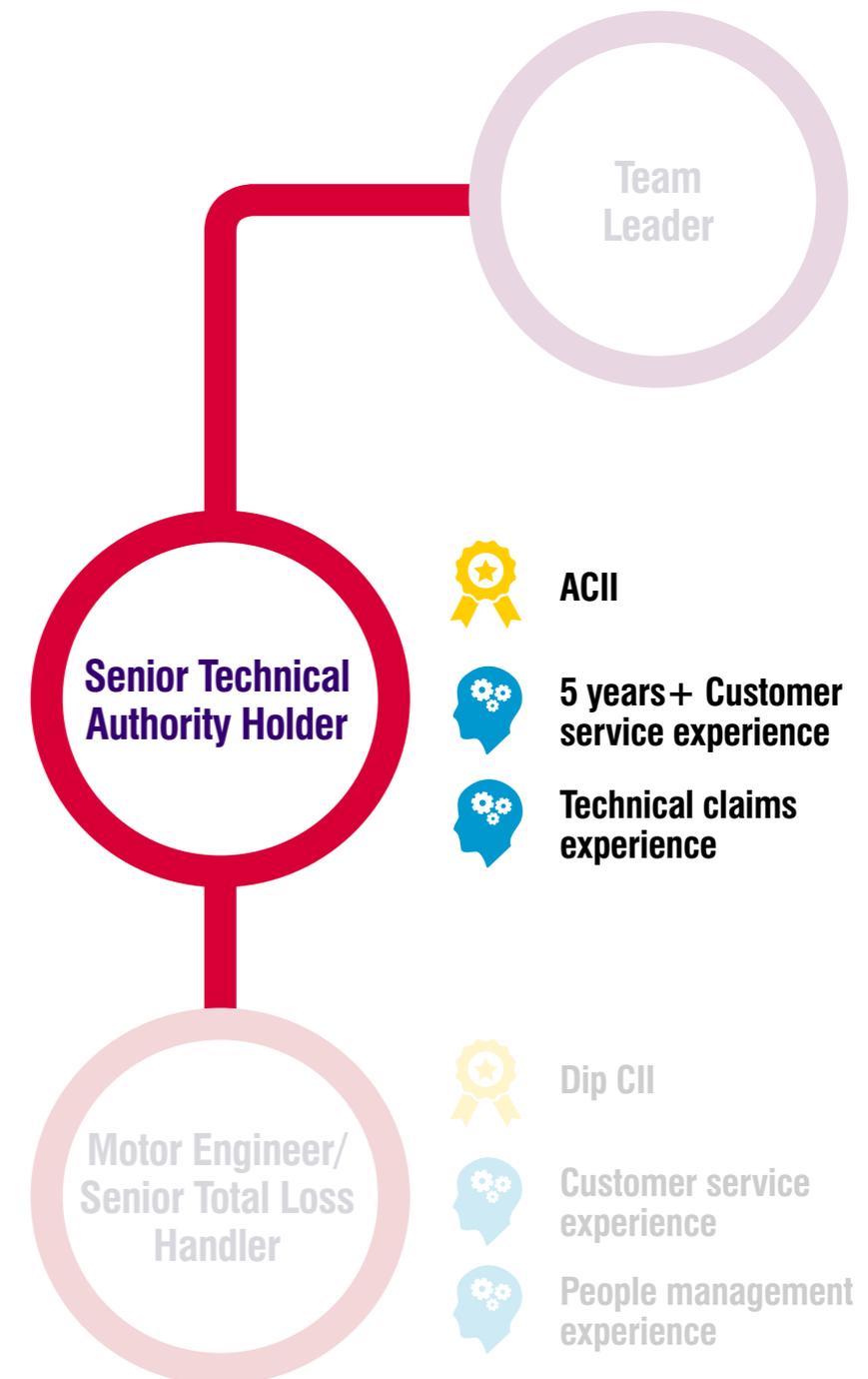
- Acting as the senior technical referral point internally within the company and for the team
- Developing the team technical knowledge and awareness of motor market trends in respect of vehicle types, construction, repair techniques, value and associated claims costs
- Inspecting, damage assessing, costing, evaluating and reporting on motor vehicles and associated equipment
- Negotiating the method and cost of repair work to obtain quality repairs at competitive costs
- Proactively investigating, negotiating and settling total loss claims
- Providing a professionally based, technical referral point of reference
- Identifying complaints, acting upon them and resolving them in line with company policy
- Identifying fraud and reporting it within the regulatory framework requirements.

Skills & experience you'll need

- ACII or commitment to achieve within a set timeframe
- Appropriate Motor Industry qualifications, such as ATA VDA
- Be a member of the Institute of the Motor Industry and Institute of Automotive Engineer Assessors
- A detailed knowledge of Audatex computerised estimating system
- Experience in the motor vehicle repair industry, either from a mechanical or body repair background.

CII resources to help you succeed

- **CII Code of Ethics**
- **CII Claims Faculty**
- **CII Journal**
- **CII core competency: Claims – Stage 1.**



Qualifications



Experience

Total Loss Expert

Objective: Successful negotiation of total loss settlements

Role purpose

To negotiate cost effective total loss settlements

Typical claims handled

- Motor – Commercial, Retail & Corporate Partner

Reports to

Team Leader

You are the kind of person who...

- wants to deliver excellence in customer service
- is confident in being able to manage your own workload in pressurised situations
- will be a confident communicator who is able to help people in their time of need.

What you'll be doing

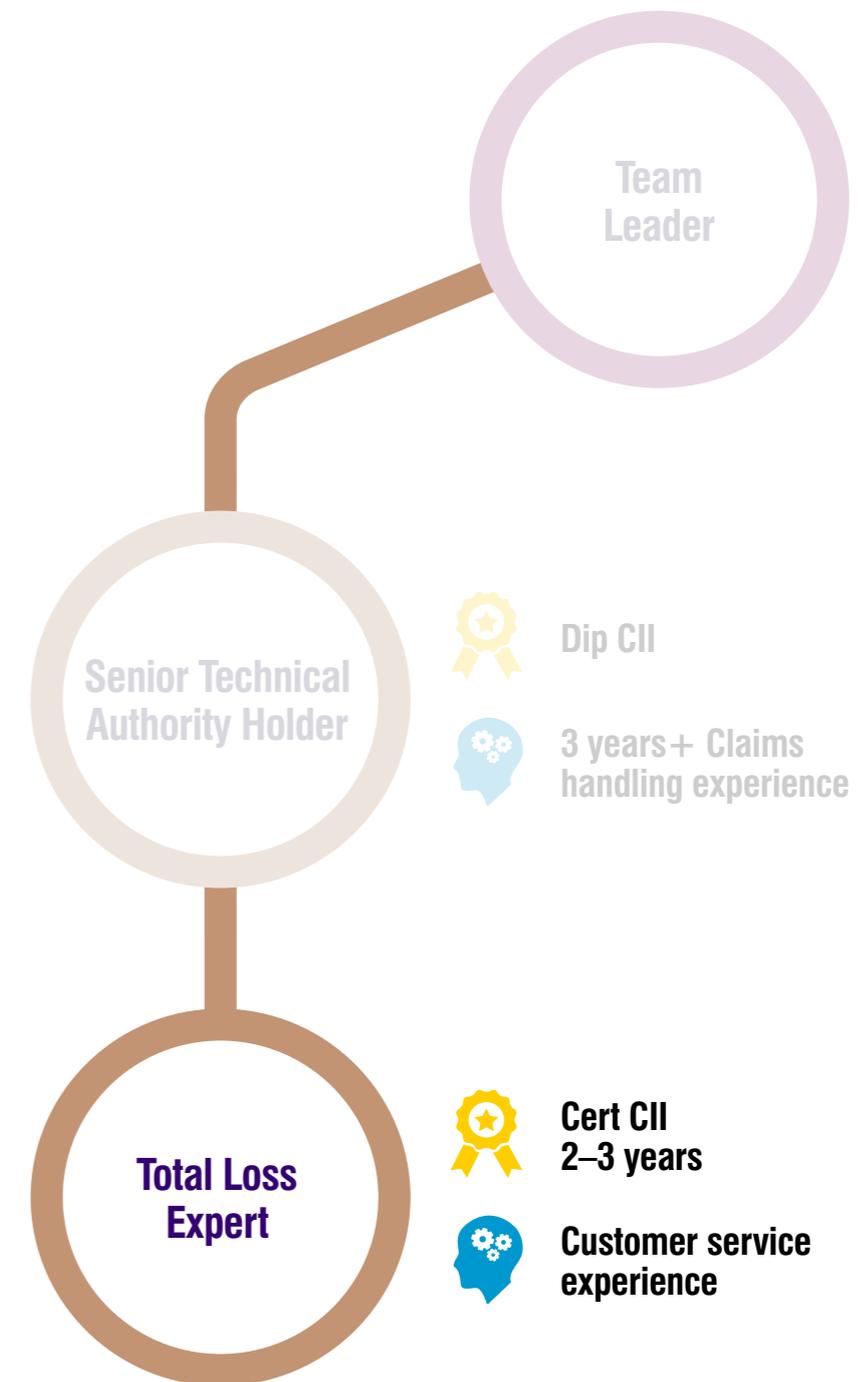
- Investigating, negotiating and settling total loss claims proactively in accordance with agreed authority and targets to deliver a high quality claims service
- Actively managing case load by regularly reviewing and reporting on individual claims portfolio
- Communicating, interacting and managing the expectations of customers, brokers and members of the supply-chain
- Identifying complaints, acting upon them and resolving them in line with company policy
- Identifying fraud and reporting it within regulatory framework requirements.

Skills & experience you'll need

- Cert CII or commitment to achieve within a set timeframe
- An understanding of the insurance market
- A broad understanding of the motor vehicle market
- A full understanding of vehicle finance, VAT, warranty and GAP insurance is essential
- Influencing and negotiation skills.

CII resources to help you succeed

- [CII Code of Ethics](#)
- [CII Claims Faculty](#)
- [CII Journal](#)
- [CII Insurance competency framework Stage 2.](#)



Qualifications



Experience

Team Leader

Objective: Leadership of an effective team of claims professionals

Role purpose

To manage all operational matters relating to the claims team, taking responsibility for excellent service provision, cost control and overall management of people resourcing and development

Reports to

Operations Manager

You are the kind of person who...

- enjoys thinking on their feet and reacting positively to ever-changing situations
- is a 'people person' with a good grounding in claims handling to deal with questions and to inspire confidence in your team.

What you'll be doing

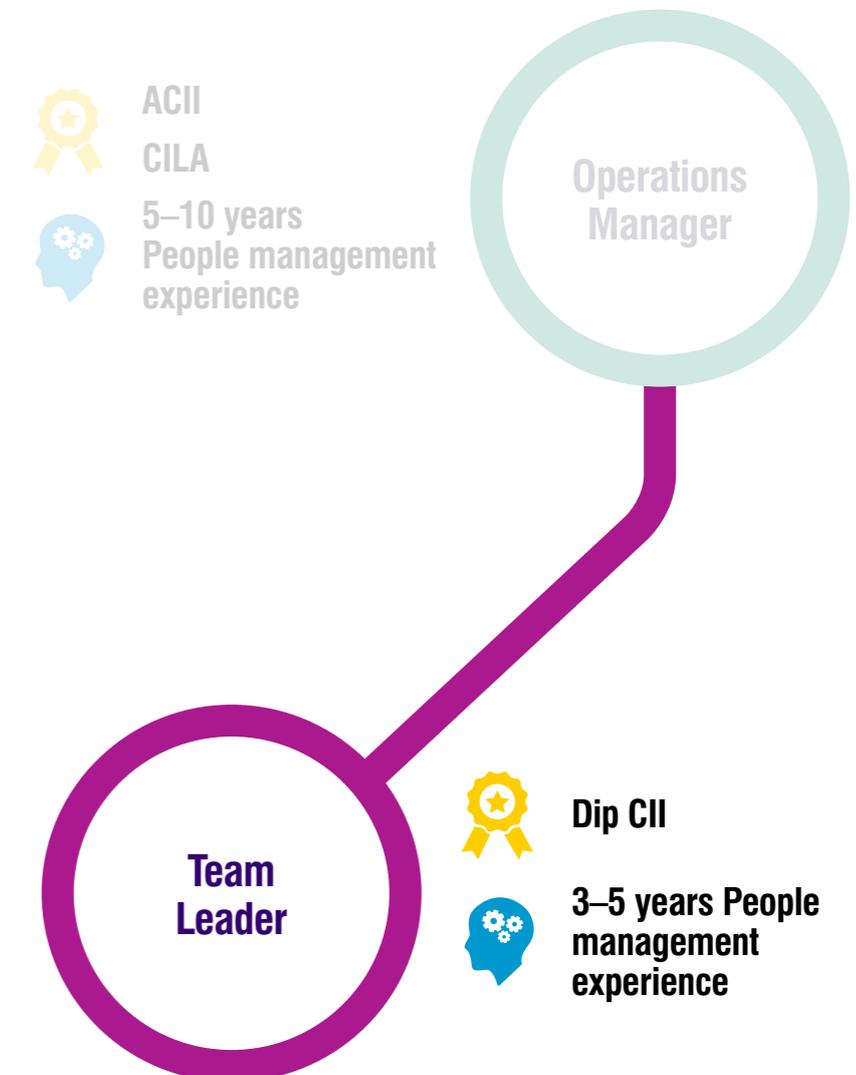
- Delivering excellence against the key measures of claims handling time, cost control, and customer satisfaction
- Identifying and responding to employee development needs
- Proactively addressing employee issues, including under performance
- Setting the team plan, identifying objectives and implementing meaningful measures
- Engaging with clients, brokers and key stakeholders in order to maintain business and attract new business opportunities
- Acting as focal point for internal and external parties, ensuring customer demands are fully met
- Leading from the front to promote professional ethics and values, focusing on what matters to the customer.

Skills & experience you'll need

- Knowledge of Insurance Principles
- Detailed understanding of client requirements
- Budgetary management
- Resourcing planning in a dynamic environment
- Dip CII
- Experience of team management within the financial services sector.

CII resources to help you succeed

- [CII Code of Ethics](#)
- [CII Claims Faculty](#)
- [CII Journal](#)
- [CII Insurance competency framework Stage 2.](#)



Qualifications



Experience

Operations Manager

Objective: Operational efficiency of the claims function

Role purpose

To manage the overall claims function, ensuring operational needs are met and customer service excellence guaranteed

Reports to

Claims Director

You are the kind of person who...

- has built up a strong portfolio of driving operational efficiency and is confident in leading a large team
- brings plenty of energy and dynamism to the role to balance the needs of the customer with the aims of the business.

What you'll be doing

- Leading and developing the operational claims areas and operational strategy
- Managing large budgets
- Delivering against agreed Key Performance Indicators and improving year-on-year operational efficiency
- Managing within control framework, conduct risk and complaints management
- Seeking ways to improve customer service and operational efficiency, for example by implementing Lean/Six Sigma methodologies.

Skills & experience you'll need

- ACII qualified
- At least 10 years operational experience
- Knowledge of Six Sigma and Lean
- Budget management experience
- Leadership experience
- Claims operational management experience.

CII resources to help you succeed

- [CII Competency Framework](#)
- [CII Claims Faculty](#)
- [CII Insurance competency framework Stage 4.](#)



Qualifications



Experience

Customer Relationship Manager

Objective: Understand, develop and manage the needs of customers and their intermediaries

Role purpose

Understand, develop and manage the needs and expectations of our customers and their intermediaries

Reports to

Customer Service Manager

You are the kind of person who...

- has built up a strong portfolio of driving operational efficiency and is confident in leading a large team.
- brings plenty of energy and dynamism to a role to balance the needs of the customer with the aims of the business.

What you'll be doing

- Building and visibly maintaining strong relationships across claims teams, regions, suppliers, key brokers and end customers
- Sharing key trends, developments and working in partnerships to deliver an exceptional end customer experience
- Working in partnership with underwriting and sales colleagues to secure both existing and new business
- Analysing and interpreting customer intelligence to better understand and improve the end customer and broker experience
- Managing the relationship with marketing to ensure both internal and external communication plans achieve their objectives.

Skills & experience you'll need

- ACII qualified
- Strong claims experience and knowledge
- Experience of effective stakeholder management within a commercial environment
- Confident and influential communicator with the ability to negotiate at all levels
- Understands the needs and expectations of customers.

CII resources to help you succeed

- [CII Competency Framework](#)
- [CII Claims Faculty](#)
- [CII Insurance competency framework Stage 4.](#)



Qualifications



Experience

Claims Director

Objective: Oversight of claims strategy and delivery of organisational success

Role purpose

To lead claims function

Reports to

CEO

You are the kind of person who...

- is comfortable setting the strategic direction of an organisation and not afraid to implement complex change programmes where required
- has the experience and knowledge of the industry to confidently drive your organisation forward.

What you'll be doing

- Leading the development and implementation of the claims strategy, ensuring optimisation of claims operations and supply chains to minimise costs and maximise service levels
- Ensuring effective oversight and control of claims settlements in line with agreed policy
- Leading, monitoring, managing, controlling and improving claims spend
- Managing outsourced functions to deliver an excellent claims service
- Building and maintaining effective working relationships with other businesses
- Recruiting, managing, coaching, developing and motivating to ensure delivery of the required standards of performance now and in the future
- Delivering excellent customer service
- Taking responsibility for compliance with FCA and UK regulations.

Skills & experience you'll need

- ACII/Chartered
- Broad claims experience and knowledge
- Managed major change programmes
- Managed large budgets
- Managed large teams
- Influencing at board level
- Supplier management skills

CII resources to help you succeed

- **CII networks**
- **CII Claims Faculty**
- **CII Insurance competency framework Stage 4.**



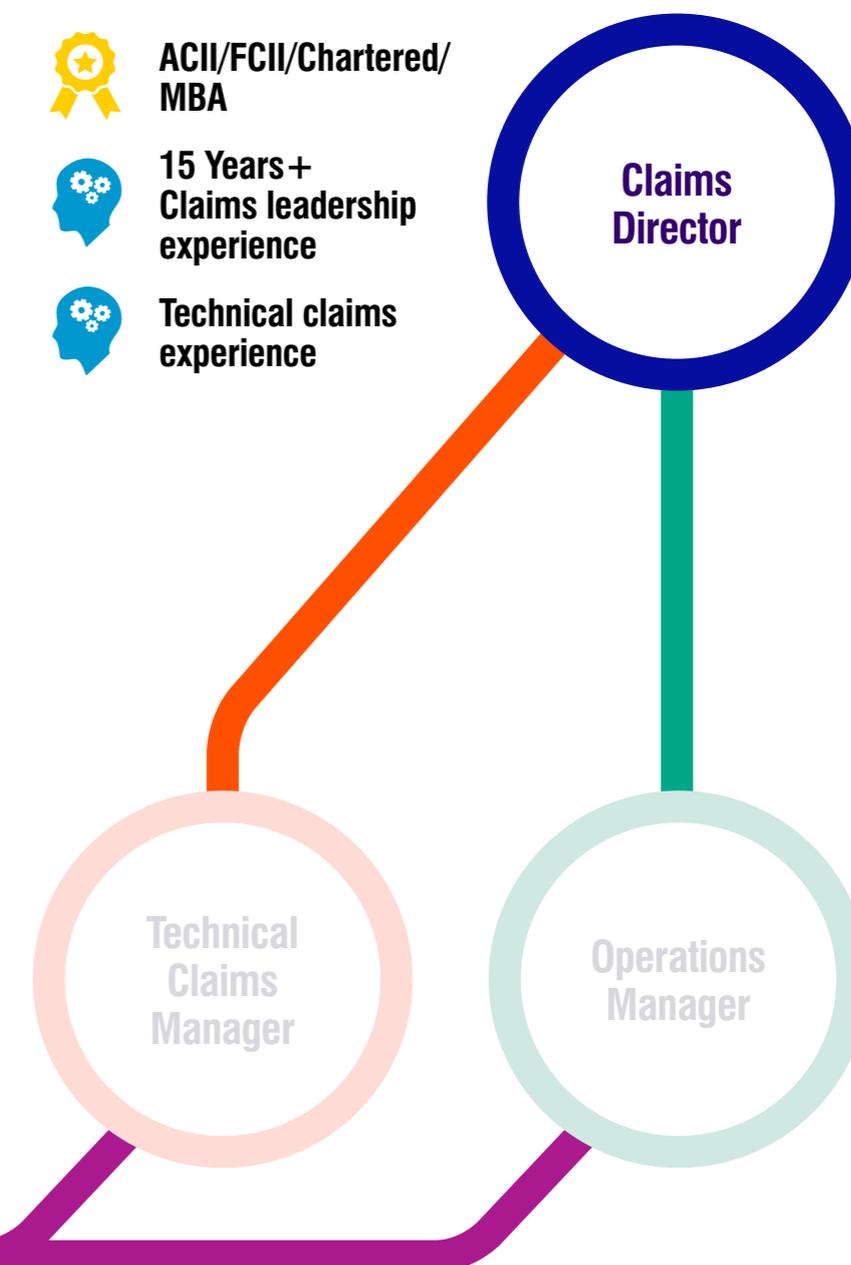
**ACII/FCII/Chartered/
MBA**



**15 Years+
Claims leadership
experience**



**Technical claims
experience**



Qualifications



Experience