

## JOB PROFILE: MOTOR CLAIMS SPECIALIST



POSITION IN ORGANISATION	
<b>ORGANISATION</b>	CIB (PTY) Ltd.
<b>JOB TITLE</b>	Motor Claims Specialist
<b>JOB PURPOSE</b>	<p>The main purpose of the Claims Specialist's role is to examine and validate a client's damages claim following a fortuitous event. In accordance with Standard Operating Procedure, claims guidelines, the specialist own mandate, and the client's policy schedule, the specialist will make a claims settlement determination. Within the relevant guidelines, the specialist may approve or deny payment of a claim.</p> <p>The Claims Specialist is furthermore responsible for appointing a claims assessor where necessary, and appointing the appropriate service provider that will replace or repair the items claimed for. The Claims Specialist is responsible for the full spectrum of the claims process (from registration of the new claim, until finalization of the repair/ replacement).</p> <p>CIB liaises directly with Brokers, and not the client/ policy holder. Service delivery is our main distinguisher from our competitors and individual performance is mainly measured on the quality and turn-around times of service offering.</p>
<b>REPORTING / LEVEL/ MANAGER</b>	Reports directly to Motor Claims Manager
RECOMMENDED QUALIFICATIONS	
<b>ACADEMIC</b>	<ul style="list-style-type: none"> <li>✓ Matric</li> <li>✓ FETC (Further Education &amp; Training Certificate) in Short Term Insurance – NQF 4 (150 credits)</li> <li>✓ Higher Certificate in Short Term Insurance – NQF 5 or higher – highly advantageous</li> <li>✓ Successfully passed RE 1 (Representative Exam)</li> </ul>
<b>MINIMUM OTHER TRAINING REQUIRED</b>	<ul style="list-style-type: none"> <li>✓ Computer literate – Microsoft Word, Excel, and Outlook.</li> <li>✓ Exposure to, or work experience on the TIAL Operating System (System A) – highly advantageous</li> <li>✓ Sound knowledge and understanding of relevant short term insurance policy wording (Multimark III and/ or Personal Lines)</li> </ul>
<b>MINIMUM YEARS OF FORMAL &amp; INFORMAL EXPERIENCE REQUIRED</b>	<ul style="list-style-type: none"> <li>✓ Minimum five years relevant work experience in short term insurance motor claim settlement (Personal and Commercial claims)</li> </ul>
<b>COMPETENCIES REQUIRED</b>	<ul style="list-style-type: none"> <li>✓ Effective Communication skills (Email and Telephonic Etiquette)</li> <li>✓ Ability to effectively handle conflict/ irate client</li> <li>✓ Effective numerical skills and ability to think analytically with good attention to detail</li> <li>✓ Solution based thinking</li> <li>✓ High levels customer service orientation</li> <li>✓ Logical thinking with good ability to work through “noise”</li> <li>✓ Ability to perform without or with limited supervision</li> </ul>

	<ul style="list-style-type: none"> <li>✓ Ability to use own initiative when dealing with 'out of the ordinary' scenarios</li> <li>✓ Ability to be flexible and adaptable to change</li> <li>✓ High levels of self-perception (confidence, self-empowerment, optimism, self-respect)</li> <li>✓ Effective Time management skills</li> <li>✓ Demonstrate high levels of accountability</li> <li>✓ High levels of stress tolerance</li> <li>✓ Ability to build value adding interpersonal relationships with colleagues, managers and brokers</li> <li>✓ Ability to work well within a team</li> <li>✓ Must share in CIB's core values of being driven, reliable, caring, honest, act with integrity, and having a positive attitude.</li> </ul>
<b>JOB SPECIFIC INFORMATION</b>	
Key Performance Areas	<ol style="list-style-type: none"> <li>1. Managing the average cost of a claim (i.e reserving and adherence to procurement initiatives)</li> <li>2. Customer Service</li> <li>3. Claims settlement in accordance with prescribed philosophies/ standard operating procedures</li> <li>4. Claims validation and avoidance of claims leakage</li> <li>5. Managing own area of control (i.e management of outstanding claims, user notes and diary items)</li> <li>6. Continues development of own personal knowledge and skills</li> </ol>
Key clients	Brokers, internal staff, managers and executives, service providers & policy holders