

# Job description

<b>Job title</b>	Property/General Liability Claims Adjuster
<b>Employment type</b>	Full-Time   Permanent
<b>Reporting to</b>	Claims Manager/Claims Director
<b>Working hours</b>	9.30am – 5.30pm - Monday to Friday (Role requires out of hours work and potential travel)
<b>Location</b>	85 Gracechurch Street, London EC3V 0AA
<b>Salary</b>	£ Competitive
<b>Bonus</b>	Discretionary Bonus Plan

CFC Benefits include 25 days holiday, private medical insurance (plus dental and optical cashback benefit), life insurance scheme, income protection scheme, pension plan, season ticket loan, Subsidised gym membership, and employee well-being programme including 24/7 employee assistance line, in-office massage and physio appointments and educational sessions. CFC social events include summer party weekend, Halloween and Christmas parties and we also now operate a 'dress for your day' dress code.

## About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London, CFC serves more than 70,000 businesses in over 80 countries. We're privately held and growing faster than any of our competitors in the market.

Although insurance is a serious business, our culture isn't too corporate and we never take ourselves too seriously. We are 'one-team' and enjoy a culture of openness and encouragement. We invest heavily in the learning and development of our people and enjoy a fast-paced working atmosphere that is friendly, supportive, and fun.

## Role definition

A Claims Adjuster is required to further strengthen CFC's claims team and to ensure that CFC continues to deliver a high quality claims service to policyholders, brokers, underwriters and capacity providers. Seeking a conscientious and hardworking claims professional with experience predominantly in Commercial Property claims handling, but also General Liability (including Public and Employers liability) and Errors & Omissions claims across multiple jurisdictions including the United States, Canada, Australia, United Kingdom and Europe.

The role of the Claims Adjuster will involve working closely with CFC colleagues within the Claims, Underwriting, Finance, IT and Products teams whilst being subject to all relevant legal and statutory (including FCA and Lloyd's) requirements and obligations.

## Key responsibilities & Accountabilities

- Ensure CFC's claims department continues to act as an effective TPA for its capacity providers in accordance with binding authority SLAs & claims handling agreements, with adherence to Treating Customers Fairly (TCF) and Conduct Risk.
- Proactively handle Commercial Property, General Liability and Errors & Omissions claims in accordance with CFC Claims Handling Guidelines from first notification of loss (FNOL) to settlement (including coverage, legal liability and quantum analysis) within the scope of CFC's delegated authorities.
- Foster good relationships with policyholders, brokers, underwriters and capacity providers, and drive excellent customer service.
- Ensure that there is prompt and accurate reserving, identifying and pursuing relevant third party recoveries and seeking to reduce claims leakage.
- The ability to prioritise where necessary, identifying deadlines such as those stipulated within lawsuits, demand letters and in addressing claims queries.
- Work closely with CFC's panel of service providers to ensure a quality and value for money service is provided/received within required timeframes and relevant attorney/adjuster guidelines.
- General claims administrative duties such as electronic file management filing and payment requests, and the production of management information.
- Support to the Claims Director and claims team on an ongoing basis; and working closely with underwriters, attending underwriting meetings as appropriate, providing feedback on claims issues/trends and the Products team concerning the development of CFC's products and wordings.
- Identify and escalate claims related issues to the Claims Manager and the Claims Director where necessary.

## Skills & Ability

- Good verbal and written communication skills and attention to detail.
- Excellent organisational skills and ability to operate under pressure.
- Willingness to learn and challenge the status quo.
- Positive and enthusiastic attitude.

## Knowledge & Experience

- At least 3-5 years insurer claims handling experience in the Lloyd's / London market.
- Previous experience of working with Lloyd's binding authorities, Lloyd's Managing Agents/syndicates.
- Good understanding of insurance policy wordings.
- Good computer skills (including Microsoft Outlook, Word & Excel), and use of ECF an advantage.

## Education & qualifications

- Educated to degree standard
- DIP, ACII or legal degree preferred.

## Our Core Values

Passion & perseverance

We're passionate about what we do and it shows.

Respect & humility

We treat everyone as we would want to be treated.

Intensity

We hold ourselves to the highest standards, always.

One team

We show up as one team to achieve outstanding results.

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The information contained within this job description is not intended to be an all-inclusive list of the duties and responsibilities of the role. The role holder may be required to perform other related duties as assigned. CFC Underwriting Limited may at its discretion, assign or reassign duties and responsibilities as appropriate.

Our mission is to radically simplify the way commercial insurance is bought and sold.

