

**SKILLS FRAMEWORK FOR SEA TRANSPORT  
SKILLS MAP - HEAD OF MARINE CLAIMS**

<b>Sector</b>	Sea Transport	
<b>Track</b>	Maritime Services	
<b>Sub-track</b>	Marine Insurance	
<b>Occupation</b>	Marine Claims Handler	
<b>Job Role</b>	<b>Head of Marine Claims</b>	
<b>Job Role Description</b>	<p>The Head of Marine Claims is responsible for the operation and performance of the organisation's claims function. He/She advises and provides guidance on technical and high-value insurance claims, and acts as an overall subject matter expert on insurance claims within the organisation. He is involved with regular reviews and updates for claims strategies and approaches in response to market changes to ensure competitiveness. He manages relationships with key customers of significant strategic and financial importance to the business and regularly reviews the customer engagement approaches to ensure customer satisfaction.</p> <p>The Head of Marine Claims possesses strong leadership abilities and can effectively motivate and lead the team. He is well-versed with industry knowledge, various types of claims and claims scenarios. He possesses strong interpersonal and communication skills and can engage with various stakeholders effectively.</p>	
<b>Critical Work Functions and Key Tasks</b>	<b>Critical Work Functions</b>	<b>Key Tasks</b>
	Analyse and investigate maritime insurance claims	Advise on interpretation and application of non-standard insurance principles and terms, conditions, exclusions and other key contract clauses to determine the validity, legitimacy and eligibility of technical and/or high value claims
		Act as overall subject matter expert on claims investigations and handling within the organisation
		Identify fraudulent activities in technical and/or of high-value claims for escalation to risk and compliance team
		Review the analyses of technical and/or high-value claims and ensure regular communication with management on organisational impact
	Administer claims process	Approve settlement amounts for highly technical and/or high-value insurance claims or those from customers of strategic importance
		Conduct negotiations to finalise settlement amounts, terms and recovery actions for customers of strategic importance or claims that are highly technical and/or high-value
		Liaise with the underwriting department to review organisation policies and procedures related to claims handling for continued relevance, appropriateness and robustness to ensure high standards of customer care and competitiveness
		Analyse claims trends over time to identify key external risk factors that impact claims frequency and severity and also common indicators of fraud
		Liaise with management and catastrophe (CAT) modelling team to estimate extent of claims exposure and impact on the organisation in the event of catastrophic occurrences
	Manage customer communication and matters	Oversee claim matters for key customers of significant strategic and financial importance to the business
		Liaise with key clients and brokers to obtain feedback on claims processes to improve overall claims services
		Develop responses and action items in response to key brokers, cedants, and insured client's feedback
		Review customer data analytics to adapt and implement new measures in operations to enhance customer experience
	Evaluate effectiveness of claims handling strategies and approaches	Oversee changes to improve the insurance claims processes based on recommendations
		Provide insights on external factors that may impact insurance claims
Establish or review claims handling strategies and approaches in response to changes in market and competitive environment and other key external factors that impact claim frequency and/or severity		
Evaluate different actuarial and statistical methods used for claims forecasting, and incorporate these into the claims approaches and guidelines where appropriate		
Evaluate outsourcing options where appropriate to develop cost control strategies for claims management		
Assess potential issues and implications of identified risk factors such as impact of claims on underwriting decisions,		

			pricing and profitability and make recommendations on coverage	
<b>Skills and Competencies</b>	<b>Technical Skills and Competencies</b>		<b>Generic Skills and Competencies (Top 5)</b>	
	Business Environment Analysis	Level 5	Developing People	Advanced
	Business Negotiation	Level 5	Leadership	Advanced
	Business Process Re-engineering	Level 5	Resource Management	Advanced
	Business Requirements Mapping	Level 5	Problem Solving	Advanced
	Change Management	Level 5	Transdisciplinary Thinking	Advanced
	Continuous Improvement Management	Level 5		
	Contract and Vendor Management	Level 5		
	Corporate Governance	Level 5		
	Customer Experience Management	Level 5		
	Cyber Security	Level 3		
	Data Governance	Level 5		
	Ethical Culture	Level 5		
	Marine Insurance Claims Handling	Level 5		
	Performance Management	Level 5		
	Risk Control and Response Planning	Level 5		
	Stakeholder Management	Level 5		
Technology Integration	Level 4			
<b>Programme Listing</b>	For a list of Training Programmes available for the Sea Transport sector, please visit: <a href="http://www.skillsfuture.sg/skills-framework/sea-transport">www.skillsfuture.sg/skills-framework/sea-transport</a>			

The information contained in this document serves as a guide.