

JAMES TOZER

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Email	jamestozer2804@o2.co.uk
Date of Birth	28.04.1980
Education	Hedley Walter High School, Brentwood, Essex 1991 – 1998 <ul style="list-style-type: none">• GNVQ (Business Studies)• GCSE (English, Maths, Science, French, History, Art/Design, Technology/Electronics)
Personal Profile	I am a resourceful and conscientious individual with excellent planning and organisational skills. Used to working within a team while still being able to operate under my own initiative. Adhering to targets, service standards, key performance indicators and legislative/internal regulation. Skilled and proven ability to communicate to all levels of the business.
Work Experience	2005 – Date National Insurance & Guarantee Corporation
Responsibilities	<p>I am solely responsible for a daily case load of personal injury claims in the areas of both Public and Employer Liability from initial notification and investigation to negotiation and full and final settlement.</p> <p>Liaising with other Insurers, Brokers, Loss Adjusters, Solicitors, Claimants and Policyholders on a daily basis, via the telephone and various mediums of written communication.</p> <p>Investigation of claims against our Policyholders including allegations of negligence and breaches of statutory duties, before making an informed decision on whether indemnity should be granted, and liability should be repudiated or accepted.</p> <p>A working knowledge of Policy wording, Personal Injury Protocol, Civil Procedure Rules, Civil Litigation Procedures, legal statutes and current case law.</p> <p>Negotiating the settlement of claims ensuring the best interests of the Policyholder and NIG are protected.</p> <p>Commission and review medical reports when appropriate. A working knowledge of Judicial Studies Board Guidelines, current case law, Civil Litigation Procedures.</p>

Work Experience 1999 – 2005
Highway Insurance Group

I joined Highway Insurance as a Motor/Personal Injury Claims Negotiator, handling all aspects of motor claims including vehicle repairs, total losses, hire and personal injury.

My role involved the investigation of liability which required liaising directly with Policyholders, reviewing Police reports, Locus reports, and witness statements. Identifying potential fraudulent claims. Dealing with indemnity issues through liaising with Underwriters, Brokers and Policyholders.

I was required to negotiate settlement of claims which required the instruction of motor engineers, reviewing engineer reports, arranging and monitoring hire, arranging and co-ordinating vehicle repairs and dealing with total losses.

Negotiation of personal injury claims required obtaining and reviewing medical reports, medical records, arranging rehabilitation. Assessing loss of earnings claims by obtaining wage details, profit and loss accounts, tax returns.

I was required to have good customer relation/telephone skills, knowledge of Highway Code, knowledge of Judicial Studies Board Guidelines, Civil Procedure Rules, Personal Injury Protocol, Civil Litigation Procedures, current case law.

Strengths

During my career within the Insurance industry I have operated in various capacities while always maintaining a goal of providing exemplary Customer Service while maximizing and managing my workload effectively. I have developed strengths in communication to all levels of the Business as well as training and mentoring.

Relevant Information

I am fully versed with Microsoft Word, Excel, and Outlook and have learnt several internal company I.T. systems to trainer standard.

Any additional professional or personal information is available on request.