

TWO SIDES TO EVERY STORY

case assessor
*seeing two sides to
every story*

Financial Ombudsman Service

January 2012



we're looking for people with a special kind of perspective

I'm delighted that you're interested in the ombudsman service. You're probably wondering, "is this the right job for me?" So let me tell you a bit more about us and about the role of a case assessor.

I joined the ombudsman service at the start of 2010. Never having used the service – and being new to financial services – I didn't know much about the ombudsman before seeing the job advert. But the more I read, the more interested I became. Now, over 18 months later, I'm really happy I joined. Why?

For one, because it's great working for an organisation that really matters – and that plays such a critical role in society. I get a really great feeling after a day's work that I've made a difference. After all, if something's gone wrong, it's our job to put things right.

Over a million people get in touch with us each year. We deal with virtually every issue in financial services – from spread betting to car insurance. But at the moment our big focus is on resolving complaints about payment protection insurance, or PPI. PPI is a type of insurance that covers your loan or debt repayments if, for example, you can't work because of illness, or if you're made redundant.

Over the past six months, we've seen a steep increase in the number of complaints to do with PPI, in particular from people who think they may have been 'mis-sold' this type of insurance by a financial institution. And when they get in touch with us, it's up to our case assessors to talk to them by phone, find out as much as they can about the problem, and help them figure out what to do next.

So what makes a first-rate case assessor? First, you'll need to be a good listener. Everyone who calls us has a problem, and for a lot of those people, that problem is causing them real stress and anxiety. So you'll need to be able to handle difficult situations and talk people through what they need to do next. And you'll need to be able to do it sensitively, clearly and persuasively.

Secondly, you'll need to be confident about solving problems. There will be times when you have to do some detective work to get to the bottom of what a complaint is *really* about. You'll have to make decisions quickly, and you might only have limited information – so you'll need to use your initiative and common sense.

We're looking for people from a wide range of backgrounds, ideally with experience of dealing directly with customers. You might be a graduate, or you might have a background in law, financial services, working in the consumer-advice sector or in the civil service. Above all, you'll be someone who really believes in what the ombudsman service is here to do.

If this sounds like you, please do apply. Joining the ombudsman service was one of the best decisions I ever made.

Natalie Ceeney CBE
chief ombudsman and chief executive

who we are

Our role is to resolve individual disputes between consumers and financial businesses – fairly, reasonably and impartially.

We were set up in 2000 as a statutory alternative to the courts. Over the last decade or so we have expanded significantly, and our remit now covers virtually all financial services and products – from pet insurance to spread-betting.

We employ over 1,500 people and have more than a million contacts with customers each year. We are, quite simply, the place consumers can come, if they have a dispute with a financial services business that they can't sort out themselves.

for more information

There is much more information about who we are and what we do on our award-winning website at www.financial-ombudsman.org.uk.

[Our plans for a changing world](#), which we published at the start of the financial year, highlights the challenges we have identified, the priorities we have agreed and the key measures we have set ourselves going forward. Our [annual review](#) gives an overview of the year with facts, figures and information about our workload and complaints trends.

For more information about the types of complaints we deal with, you might want to take a look at our regular newsletter, [ombudsman news](#), which includes case studies and case highlights.

our values

We believe we can best do what we're here for by knowing what matters to us – and standing by our values in all areas of our work. What matters to us is that:

- we do the right thing;
- we treat our customers well and respect their needs;
- we do what we say we'll do; *and*
- we're inquisitive and build everyone's knowledge.

diversity and fairness – at the heart of everything we do

We want to ensure we're reaching out to the widest range of people – both in the service we offer and in our recruitment. Our service is for everyone. We aim to be accessible – and to meet any particular needs our people or customers may have.

So please let us know if you'd like information in a different format or language – or if you'd like us to adapt how we deal or communicate with you.

case assessor

job title

case assessor

reports to

team manager

location

London docklands

working hours

Our customer-contact centre is open from 8am to 8pm on weekdays, and 9am to 1pm on Saturdays. You will agree your shift pattern with your manager.

salary

starting salary

£22,000 a year, *plus* benefits and a non-contributory money-purchase pension.

after six months

If we are happy with your performance, your salary will rise to a minimum of £23,500.

aiming high

Our case assessors who perform well can apply to become an adjudicator. Adjudicators deal with more complex cases. The very best adjudicators can earn up to £47,000 a year.

about the job

You will be resolving disputes between financial businesses and their customers – so you will be the face of the ombudsman service, speaking to customers over the phone and communicating with them in writing.

Some consumers will have already complained, not got the answer they were hoping for, and be looking for help on what they can do next. Some will be unsure where to turn to, and may be in need of urgent help. Some might want to know if what the financial business is offering them is fair. Or some might simply be checking how their case is going.

When we take on a consumer's case, your job is to work out what really happened – and to make a fair and reasonable decision on the outcome. You will follow up with the consumer or business whenever you need to. And you will always do what you have said you will do – like calling when you said you would. You will need to write to both sides to tell them your decision, so every letter you write will be clear and accurate.

It is important that we are able to communicate the outcome to the consumer and the business promptly and clearly – to ensure they understand why we made that decision.

about you

you have experience of:

- Working with people from a range of different backgrounds. You might have gained this experience in office-based work or in a service industry.
- Working in an intellectually challenging environment, where you have had to show problem-solving skills. This could be through academic achievement, or in previous jobs.
- Working in a busy environment.

You won't have to know about any specific aspect of financial services – our experts will train and support you throughout your time with us.

you have excellent communication and customer service skills

- You are a very good listener and can make sure our customers (businesses *and* consumers) feel they really have been heard.
- Your written communication skills are good, too. So you can write letters to customers, and make sure they read well, without grammatical or spelling errors. And you can make sure the letters are suitable for the person you're writing to.
- You are comfortable with talking to people on the phone. This includes giving good news, but also explaining why, sometimes, we're not going to be able to help someone. Whatever the news, you handle it professionally, leaving the customer feeling we've done our job properly and fairly.

you work well in a team

- You ask when you are unsure, share what you know, and learn from others.
- You are positive and generally cheerful – someone who helps out when your colleagues are very busy.

you can use your initiative and solve problems

- You bring common sense to every situation.
- When you see something that doesn't look quite right, or you think we could improve, you let us know.
- You are good at solving problems. That could include detective work to get to the bottom of a complaint, or working out which business the issue is *really* about.
- When reading documents and looking for information, you can spot the relevant details quickly, while making sure you don't miss anything important.

you do what you say you will

- You hit deadlines and targets. You're organised and can follow processes.
- You can work under pressure when there is a lot going on.
- You care about the quality of your work. You always double check it and make sure it's right.
- When you say "I'll call you on Monday", you do.