

**Insurance Services – Job Description**

**POST:** Risk and Insurance Manager

**GRADE:** PO7

**RESPONSIBLE TO:** Head of Audit & Risk Management

**RESPONSIBLE FOR:** Claims Handler/Paralegal Officer (x2)  
Insurance Assistants (x2)

UP TO 5 STAFF	6-15 STAFF	16-49 STAFF	50+ STAFF
X			

Also, please attach a structure chart.

Will the postholder be responsible for contract/agency/project staff, if so please provide details? Ad hoc basis only.

Are the staff that this postholder will supervise/manage based at the same work location?  
YES

If no, please provide details: N/A

**BASIC OBJECTIVES OF THE POST**

1. To provide professional management of the Council's insurance and risk management function in line with best practice; and to lead on all risk management and insurance-related matters to ensure effective processes are embedded throughout the Council, maintained schools and Homes for Haringey.
2. To develop and maintain effective risk financing solutions for the Council, incorporating optimal use of externally purchased insurance cover and in-house self-funding arrangements, to minimise the Council's exposure to risk, within agreed limits; and ensure that the Council has adequate reserves in place to fund existing and potential liabilities on an ongoing basis.
3. To ensure that adequate systems, guidance and training processes are in place for the Insurance Team to enable all claims handling processes (up to the point where claims are litigated), including loss adjustment processes, to be managed in-house; ensure that effective management and information reporting processes are in place to ensure all relevant statutory timescales are met, and costs of claims are minimised.
4. To provide specialist advice on insurance and risk management related matters, practices and procedures to the Council, maintained schools and Homes for Haringey.
5. To provide effective leadership to the insurance team, ensuring that team members are adequately trained and supervised to meet the requirements of the organisation and comply with best practice and legislation requirements.

### MAIN DUTIES & RESPONSIBILITIES

1. To develop and implement a risk financing strategy for the Council that ensures optimum cover, minimises external premium costs and maintains an internal insurance fund at a level appropriate to the potential liabilities
2. To act as the Council's representative and take an active role in the Insurance London Consortium (ILC), ensuring that the Council's interests are protected, best practice arrangements are shared and opportunities to develop new ways of working are fully explored.
3. Manage the procurement processes for externally purchased insurance policies, either in conjunction with the ILC or as a stand alone process as required, for the Council and Homes for Haringey; attend external and committee meetings as required to obtain agreement from all relevant stakeholders for the proposed policies. Undertake regular contract monitoring reviews to ensure that service delivery is provided in accordance with the contracts in place and agreed standards.
4. Undertake regular reviews of the internal insurance fund, including monthly reconciliations of claims and costs incurred, to support the Council's annual reporting processes; liaise with the ILC and independent advisors, as appropriate, to ensure regular fund reviews are carried out. Provide reports to line managers on the outcomes of reviews and recommendations, as appropriate, where changes to the fund resources are required.
5. Develop and maintain appropriate procedures to deliver an effective and efficient in-house claims handling service, including undertaking loss adjustment reviews, which fully complies with the disclosure requirements of the Civil Procedure Rules and any other Ministry of Justice guidelines. Ensure the insurance team members comply with claims handling processes, including liaison with external solicitors and barristers to deliver effective and efficient financial outcomes for the Council, schools and Homes for Haringey.
6. Ensure that the Council's and Homes for Haringey's risk management practices are in accordance with current legislation, professional and other relevant standards. Liaise with and provide advice and training, including undertaking risk management surveys, to service areas across the Council, maintained schools and Homes for Haringey to assist compliance with insurance and risk management requirements. Provide risk management reports and recommendations for improved controls and processes as required.
7. Take responsibility for dealing with the most complex or sensitive insurance claims made by or against the Council; including liaison and negotiation with third party claimants, loss adjusters, insurers, claims handlers and solicitors. Take the lead in matters which require responses to, or investigation of, complex or sensitive claims which are litigation; liaise with senior managers in the Council, Homes for Haringey and schools to ensure an approach to managing these claims is agreed.
8. Maintain an accurate insurance asset register to ensure appropriate insurance cover is arranged and maintained. Liaise with other Council services to ensure that

the asset register is up to date and additions/ deletions/ amendments recorded as soon as they are notified by services, with notification to insurers made of any changes.

9. Maintain the insurance claims database and other records systems, to ensure accurate financial data regarding insurance assets, reserves and payments is held to allow appropriate recharges of insurance related costs to Council service areas, maintained schools, Council tenants and leaseholders (private and commercial) and Homes for Haringey.
10. Take overall responsibility for negotiating settlement or repudiation of insurance claims made by or against the Council, schools and Homes for Haringey, in accordance with agreed schemes of authorisation and delegation. Supervise team members effectively to enable them to take responsibility for managing cases within their delegated area, including making recommendations for settlement or repudiation within agreed procedures and statutory requirements.
11. Ensure that staff in the team are managed, appraised and developed in line with the Council's performance management arrangements. Take responsibility for recruitment, training, motivation and discipline in order to provide a service to a high professional standard, whilst promoting good employment relations and acting within Council policies. Ensure all team members have clear collective and individual targets for improving performance and quality, consistent with service plans and objectives; monitor operational performance in accordance with the service's and Council's requirements.
12. Assist in the preparation of Freedom of Information Act 2000 responses and other management information requests.
13. Assist the Emergency Planning Officer and to act as Emergency Response Officer should the Council's Emergency Plan be activated.
14. Understanding, knowledge and ability to follow guidelines that ensures compliance to Health and Safety at Work, Data Protection and other statutory requirements.
15. Health and Safety aspects/issues, first aid/manual handling etc in relation to working environment, i.e. Hazardous materials and relevant processes/legislations.
16. Knowledge and experience of using IT/working knowledge adequate or sound knowledge required.
17. Understanding and commitment to promoting and implementing the Council's Equal Opportunities policies.
18. To undertake any other temporary duties consistent with the basic duties and/or objectives of the post.
19. This position requires the post holder to undergo a Disclosure and Barring Service (DBS) check.

### MAIN CONTACTS

Chief Operating Officer  
Assistant Director of Corporate Governance  
Head of Audit and Risk Management  
All Directors, Assistant Directors and service areas of the Council  
All maintained Schools (primary, secondary, special)  
Council's insurers  
Council's in-house Legal Services and external solicitors  
Claimants and their representatives  
Council Tenants and Leaseholders (Residential)  
Council Tenants (Commercial)  
Private Sector Landlords

### RESOURCES

#### Cash / Financial Resources

Is the post personally and identifiably accountable for the accurate handling / security of cash and cheques? If yes, specify the average amount controlled at any one time and the nature of the accountability. **No**

#### Plant / Equipment

Is the post personally accountable for the proper use / safekeeping of plant / equipment? If yes, please indicate the type(s) of plant/equipment and the nature of the accountability.  
**Yes: Council provided laptop; council provided smart phone**

#### Stocks / Materials

Is the post personally accountable for materials / items of stock? If yes please indicate the type and approximate value and the nature of accountability. **No**

#### Data Systems

Is the post personally accountable for the use, manipulation and safekeeping of data systems whether manual or computerised? If yes please indicate the type of system(s) and the nature of the accountability, whilst explaining the importance of the data systems to the Council's operations. **Yes, responsible for maintaining the Insurance claims database and claims management system (LACHS), the primary record for all claims made against the Council; and used to calculate internal and other recharges to Council departments and schools, produce trend analysis and benchmarking data for the service and for service managers across the Council and Homes for Haringey.**

#### Buildings

Is the post personally accountable for the proper use and safekeeping of buildings? If yes please indicate the type of building(s) concerned and the nature of the accountability. **No**

## **Insurance Services – Person Specification**

<b>POST:</b>	Risk and Insurance Manager
<b>GRADE:</b>	PO7
<b>RESPONSIBLE TO:</b>	Head of Audit & Risk Management
<b>RESPONSIBLE FOR:</b>	Claims Handler/Paralegal Officer (x2) Insurance Assistants (x2)

### **The Person**

An experienced manager with good IT skills and an extensive knowledge of both local authority services and the insurance cover required for a local authority's operational processes. Able to lead and develop a team to provide an effective risk management and insurance service for a large scale organisation, including a full claims handling service, dealing with claims against the Council of varying nature and complexity, fully complying with legislative requirements and local and statutory timescales. Able to liaise with staff at all levels of the organisation so that risk management processes are understood and effective.

These are the qualities we believe to be necessary to do this job. You should clearly show in your application how your skill/experience potential meet some or all of them, as the shortlisting decision will be based on our assessment of you against these criteria.

The final assessment process will also seek to assess these characteristics.

### **Abilities/Experiences**

- Proven ability to manage, supervise, and develop other team members.
- Significant experience in managing an insurance service involving high value, complex and specialist liability and property insurance claims.
- Significant experience and proven ability in attending and leading case management conferences, joint settlement meetings and court proceedings to agree a conclusion that is acceptable to all parties.
- Able to assimilate and evaluate technical insurance-related specifications and policies and advise managers on the most appropriate options for services and the Council.
- Communicate information effectively orally and in writing to different audiences within the organisation and external to the Council.
- Identify or detect a trend/pattern to enable changes to be made and processes/systems improved, or risks reduced as a result of the analysis.
- Manage projects, including a variety of large and smaller scale procurement processes, effectively and in accordance with statutory and local requirements.

**Qualifications (only if applicable)****Essential:**

- None

**Desirable:**

- ACII or equivalent professional or academic qualifications relevant to insurance, claims handling or matters of law.

**Knowledge/Skills**

- Significant and detailed knowledge of technical insurance requirements, policy wordings and market practice in respect of all common local government policies such as Employers and Public Liability, Property, Engineering and Motor.
- Able to administer and manage externally purchased policies and self-insurance programmes, including the handling of claims in-house.
- Ability to tailor guidance and advice to managers at different levels in the organisation on developing, implementing and revising insurance programmes and requirements.
- Skilled negotiator with excellent communication (verbal and written, numeracy and IT) skills.
- Ability to work accurately and quickly under pressure.
- Ability to prioritise workload and work to deadlines, often under pressurised situations with conflicting timescales, delivering accurate and relevant information to managers.
- Able to analyse information from IT systems, third parties and other services.
- Able to work as part of team effectively, delegating appropriately to develop team members and maintain a strategic oversight.
- Conduct effective 1:1 interviews and performance monitoring processes.
- Monitor performance and targets of team members and contractors.

The post holder may be expected to:

- visit a wide range of locations within the Borough
- attend Committee and Council meetings which may occur outside of the normal working day
- work outside normal office hours on occasions.

**Abuse and Threatening Behaviour**

All members of the Risk and Insurance Team are occasionally subjected to abuse and threatening behaviour from members of the public who are seeking compensation from the Council for loss/injury.

Council policies and procedures, including risk assessments, to address any instances of this are in place and applied appropriately.

The employee's duties require the following activities: -

	Yes		Yes
Office duties	X	Outdoor work / uneven surfaces	X
Use of a computer	X	Working at heights / on ladders / roof work	X
Audio typing		Confined spaces	
Potentially confrontational work	X	Outdoor work or extremes of temperature	
Crisis or conflict situations	X	Driving a Minibus as part of duties or as a volunteer	
Management responsibility	X	Driving car / van as part of duty	X
Tight deadlines	X	LGV / PSV driving	
Walking 1+ miles during working day		Operating lift-truck, digger or crane	
Use of stairs	X	Work with significant electrical hazards	
Regular manual handling of objects / furniture / equipment (please indicate kilos involved)		Operating potentially hazardous machinery	
Regular and repetitive movements		Exposure to potentially hazardous substances	
Awkward positions e.g. stooping, bending, reaching up		Chemicals, e.g. solvents or metal working fluids	
Sitting / Standing for prolonged periods		Noisy environment (over 80dB[A])	
Working alone or in isolation		Radiation	
Working shifts / unsocial hours / nights		Respiratory e.g. dust, fume, solder	
Risk of infection e.g. TB, Hep B / Other		Vibrating machinery	
Teaching or responsibility for children		Preparing raw food / serving food	
Control and restraint		Other	