

Job Profile

Position Details	
Post	Insurance Claims Handler/Paralegal Officer
Service Area	Corporate Governance - Audit & Risk Management – Insurance Team
Reports to	Risk and Insurance Manager
Grade	PO1
Job Family	To be completed by HR

Role Purpose
Handling of insurance claims received via Portal for Low Value PI Claims, including determining the extent and validity of a claim, checking for any potentially fraudulent activity; and ensuring that that payment for valid claims is made. Loss adjusting activities including, liaison with third parties, contractors, Council officers, tenants, leaseholders, policyholders, and external solicitors to defend or settle individual claims, including identifying where recovery of money from third parties may be required. Claims handling processes will involve working with minimum supervision, alone and with other team members; the post holder will be expected to be able to manage a diverse and potentially complex case load with discretion and initiative and deal with changing priorities, as directed by their manager, whilst meeting agreed deadlines. The post has supervisory responsibility for an Insurance Assistant. Supervision of staff on an ad hoc basis for specific risk management projects may be required on occasions. 1. To assist the Risk and Insurance Manager in the day to day management of the Risk and Insurance Team; to be able to respond to insurance and other matters in their absence. 2. To take responsibility for specific policy and/or service areas and provide a full claim handling service, dealing with claims against the Council of varying nature and complexity, fully complying with legislative requirements and local and statutory timescales and undertaking investigations where potential fraud is identified. 3. Promote Risk Management awareness within the Council, either as part of claims handling processes, or as part of a programme of fraud awareness managed by the Insurance Team. 4. To represent, or deputise for, managers at meetings, including those external to the Council, if required.

Main Responsibilities

1. Have an excellent knowledge of and be able to investigate all claims within the guidelines as set out by relevant legislation and guidance, including the following key statutory and local procedures: Highways Act 1958; Health and Safety at Work Acts; Pre-action Protocol for Personal Injury Claims; and internal Council procedures.
2. Manage a varied and potentially complex caseload, as allocated, with minimal supervision and to agreed timescales, including undertaking individual fraud investigations and specific counter-fraud projects. Take the lead in respective claim conferences/reviews with council officers and external agencies, as required, to negotiate an agreed approach and successfully defend the claim where possible.
3. Visit various premises across the borough as part of the loss adjustment process and interview Council officers; claimants; tenants and leaseholders; and other relevant individuals at Council, residential and employment premises ensuring due regard at all times to sensitivity, support and confidentiality to each individual and information. Make contemporaneous notes and obtain written statements to a prosecution standard for possible use in court proceedings. Understand and able to follow guidelines to ensure compliance with statutory Data Protection requirements.
4. Facilitate an effective claims handling process by gathering evidence and liaising with relevant individuals and organisations in accordance with relevant legislation, timescales and local procedures, and ensuring that all relevant information is maintained on internal and external IT systems to the required deadlines and standards. Be accountable for decisions made during the course of the claim settlement and attend all required meetings, case conferences to discuss the findings of the claims handling process and answer any relevant questions.
5. Take responsibility for determining liability and potential settlement options; undertaking loss adjustment assessments; agreeing final liability and settlement details with the Risk and Insurance Manager; negotiating settlement figures with third parties and their legal representatives; and attend court as required to support Council defendants and witnesses.
6. Act in conjunction with and liaise frequently with the Council's Fraud Team where potentially fraudulent claims are identified. Ensure that the Risk and Insurance Manager and relevant service managers are kept fully briefed at agreed stages throughout any fraud investigation processes.
7. Ensure that the Council's asset management systems are maintained effectively and able to produce the required management information, either as part of insurance, or related finance and property, requirements. Liaise with commercial leaseholders, internal services and schools as required and deal effectively with any information requirements.
8. Carry out specific pro-active projects, under the direction the Risk and Insurance Manager, in order to improve operational risk management processes and practices. Offer practical recommendations to managers to address risks where the project identifies potential liability issues. Provide appropriate reports and feedback to relevant service managers at the end of the review.
9. Promote Risk Management awareness within the Council, either as part of individual claims handling processes, or as part of a general programme of fraud awareness managed by Audit and Risk Management. This may involve discussing individual claims; and/or providing advice on matters of legislation or risk management principles.
10. Assist in the review and development of working practices and operational procedures/guidance notes within the Risk and Insurance Team, liaising effectively with the Corporate Fraud Team, on an ongoing basis.

11. Keep up to date with relevant legislation and IT issues to enable the post holder to use existing IT technology effectively; and test and implement new systems and processes, ensuring the service complies with statutory and Council requirements.
12. Ensure all information relating to individual claims is recorded accurately on internal and external IT systems, in accordance with agreed timescales. Produce any required management information for publication as part of the service's performance management, or service management requirements. Ensure that the management information is accurate and produced to required timescales.
13. To be responsible for dealing promptly with all mail, telephone calls, complaints and other notifications from individuals/third parties in accordance with agreed Council service and customer care standards. Ensure that the Council's customer care standards are applied in relation to all claims received.
14. Participate fully in the performance appraisal and supervision processes, to ensure priorities and objectives are agreed and reviewed in accordance with Council timescales. Meet set targets to agreed competencies and deadlines. To take responsibility for individual training and development needs as agreed with the line manager.

Generic Responsibilities

1. Understanding, knowledge and ability to follow guidelines that ensures compliance with Health and Safety at Work, Data Protection and other statutory requirements.
2. Understanding and commitment to promoting and implementing the Council's Equal Opportunities policies.
3. Knowledge and experience of using IT.
4. To undertake any other temporary responsibilities aligned with the overall purpose and grade of the role.

Knowledge, Qualifications, Skills and Experience	Essential or Desirable
The Person An experienced claims handler/paralegal officer, with good IT skills, able to take responsibility for specific policy and/or service areas and provide a full claim handling service, defending claims against the Council of varying nature and complexity, fully complying with legislative requirements and local and statutory timescales. Able to undertake investigations where potential fraudulent claims are identified and liaise effectively with the Corporate Anti-Fraud Team and other services and organisations in order to determine liability and any further action to be taken. 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, <u>as the shortlisting decision will be based on our assessment of you against these criteria.</u> The final assessment process will also seek to assess these characteristics. Abilities/Experiences • Evidence of significant claims handling experience of defending Portal claims; experience in determining the extent and validity of a claim; fraud investigation and/or risk management experience (preferably local government based), and experience of providing advice and feedback to managers on risks and controls. E • Experience of undertaking loss adjustment processes and negotiating with third parties and external solicitors to agree settlements within statutory and local requirements. E • Experience of developing and promoting operational risk management processes; training and providing guidance to a wide variety of service managers. E • Experience in undertaking pro-active counter-fraud reviews, including making recommendations for improved processes and/or management control. D • Able to prioritise a complex workload and carry out claims handling processes and investigations in accordance with required standards and Council policy, procedures and timescales. E • Ability to work as part of a motivated and effective team, willing to supervise colleagues and other staff on specific projects as required. E • Able to deal with complex, contentious and confidential issues, while having an awareness of Council and other relevant government or external policies and be able to communicate this to stakeholders in a relevant format and to an appropriate level. E • Experience of managing other staff or leading on team-based projects. E Qualifications (only if applicable) • Substantial experience in undertaking claims handling and loss adjusting. E • Commitment to training for, or possession of, paralegal or other professional qualification. D • Ideally hold LPC qualifications D Knowledge/Skills • Full knowledge of relevant legislation relating to the handling of all categories of insurance claims Highways Act 1958; Health and Safety at Work Acts; Pre-	

action Protocol for Personal Injury Claims; and internal Council procedures. • Full knowledge of legislation and guidance relating to accessing and dealing with confidential and restricted personal and financial information, including Protection of Freedoms Act and Data Protection Act. • Good IT skills. Experience of using word processing, spreadsheets, database and internet/intranet technologies to extract data and report effectively to line manager and other stakeholders. Demonstrate a good understanding of where and/or how to find further information. • Ability to work effectively to potentially conflicting deadlines with minimal supervision. • Takes a proactive approach to identifying, applying and communicating new technical knowledge and legislative issues across the team; ensures agreed practices are incorporated and embedded in operational processes. Special Requirements The post holder will be expected to: • Visit a wide range of locations within the Borough and potentially across London. • Attend meetings (including claim case reviews, interviews) which may occur outside of the normal working day.	D E E E
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Main Contacts & Other Information																				
This role has the following key contacts and will work with them on a regular basis <table> <tr> <th>Group</th><th>Role</th></tr> <tr> <td rowspan="3">Management</td><td>Assistant Director of Corporate Governance</td></tr> <tr> <td>Head of Audit & Risk Management</td></tr> <tr> <td>Risk and Insurance Manager</td></tr> <tr> <td>Internal to Haringey</td><td>All Directors, Assistant Directors and service managers</td></tr> <tr> <td></td><td>Maintained Schools</td></tr> <tr> <td>External to Haringey</td><td>Other Local Authorities</td></tr> <tr> <td rowspan="4"></td><td>CIPFA (benchmarking) and National Fraud Initiative</td></tr> <tr> <td>Council Tenants and Leaseholders</td></tr> <tr> <td>Solicitors and legal representatives (third parties)</td></tr> <tr> <td>Commercial leaseholders</td></tr> <tr> <td></td><td>Suppliers, third parties and residents</td></tr> </table> <u>Other Information:</u> This position requires the postholder to undergo a DBS (Disclosure and Barring Service) check.		Group	Role	Management	Assistant Director of Corporate Governance	Head of Audit & Risk Management	Risk and Insurance Manager	Internal to Haringey	All Directors, Assistant Directors and service managers		Maintained Schools	External to Haringey	Other Local Authorities		CIPFA (benchmarking) and National Fraud Initiative	Council Tenants and Leaseholders	Solicitors and legal representatives (third parties)	Commercial leaseholders		Suppliers, third parties and residents
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Additional Information

Supervision / Management of People				
Please indicate which group best describes the total number of staff the post holder is responsible for:				
None	Up to 5 staff	6 to 15 staff	16 to 49 staff	50 plus staff
	X			
Are the staff based at the same work location?				Yes
Will the post holder be responsible for contract / agency / project staff?				Yes/ad hoc

In the normal course of their duties would it be reasonable to expect the job holder to undertake, or be involved in, any of the following on a regular basis.

If Yes, please provide an estimate of the % of their working day this involves.

Work Environment					
Activity	Yes/No	% of working day	Activity	Yes/No	% of working day
Office duties.	Yes	90	Use of a computer.	Yes	90
Audio typing.	No	0	Crisis or conflict situations.	Yes	1-5
Walking more than a mile.	No	0	Manual handling.	No	0
Working alone or in isolation.	No	0	Working in confined spaces.	No	0
Driving a car, van or minibus.	No	0	Preparing or serving food.	No	0
Exposure to infectious diseases, e.g. Tuberculosis (TB) or Hepatitis B.	No	0	Working in awkward positions, e.g. stooping, bending, reaching.	No	0
Exposure to substances hazardous to health, including lead, asbestos or radioactive substances.	No	0	Operating heavy or hazardous machinery including forklifts, diggers or cranes.	No	0
Regular and repetitive movements.	No	0	Working shifts / unsocial hours, nights.	Yes	1
Outdoor work involving uneven surfaces.	Yes	5	Standing or sitting for prolonged periods.	No	0
Working shifts / unsocial hours / nights.	Yes	1	Working at heights / on ladders, roof work.	No	0
Teaching, or responsibility for, children.	No	0	Outdoor work involving extremes of temperature.	No	0
Electrical hazards.	No	0	Control and restraint.	No	0

Resources – identify & list personal and identifiable accountability for physical and financial resources including those of clients:
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 issued IT equipment
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 entering, retrieving and analysing data on electronic and hard copy systems within the Insurance Team.
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