HILLINGDON
LONDON

Job Profile

JOB TITLE:	Senior Insurance Officer
GRADE:	SO2
POST NO:	TBC
JOB TIER:	5 Non Management
DBS CHECK:	N/A – No DBS required
GROUP:	Finance
SERVICE:	Insurance
REPORTING STRUCTURE	
Reports to:	Insurance Manager
Direct Reports:	0
Indirect Reports:	0

ROLE PURPOSE:

The Insurance team provides a support service to all Council services with the aim of minimising the Council's exposure to financial loss and liability. The team is responsible for overseeing and developing the Council's insurance policy portfolio.

This post can at times be under significant time pressures which need to be managed effectively; externally from claimants' solicitors, the Council's Insurers, and the Courts, and internally to obtain prompt co-operation and information from service managers.

A significant part of the work of the team is affected by reforms to the Civil Justice System (the 'Woolf' reforms) which lay down strict time limits for filing defences and supplying supporting evidence. The deadlines are tight which means that significant cost can fall to the Council, including fines imposed by the court as well as compromising the Council’s defences, if the right quality and quantity of work is not achieved in line with the statutory timetable.

The main duties of the Senior Insurance Officer posts are to administer and manage insurance policies, records and claims alongside processing information on incidents involving real or potential financial loss to the Council. This involves considerable contact with other Council services, insurers, loss adjusters, solicitors and with members of the public, which can be in writing, by telephone and in person. The duties will also involve regular computer input and analysis of claims information.

A. Job Description

1. People Management

- No direct supervisory responsibility, however, may be requirement to assist in induction and training of peers and new employees.

2. Resident & Community Contribution

- Demonstrate understanding of the Council’s *Customer Care Standards* and ensure that these standards are met in order to deliver the Council vision of ‘putting our resident’s first’.
- Offer assistance to customers with regard to their insurance interests.

3. Operational Service Delivery

3.1 Insurance Claims

- On behalf of the Insurance ‘Pool’, process claims from reciept, entering details on appropriate IT systems, corresponding with claimants, their representatives, loss adjusters, contractors and Council Service Managers as necessary, taking the lead in resolving problems and ensuring execution in the Council’s best interests.
- Ensure that all third party in-house claims are passed to management for authorisation.
- Ensure all high value and/or complex claims are referred to to management for involvement/advice, as required.
- Maintain records of claims history for relevant policies and identify any significant trends (good or bad) for the attention of the Insurance Manager.
- Provide advice to the public, Service Managers and senior management on related matters, carrying out research as appropriate.

3.2 Insurance Policy Administration

- Maintain a working knowlegde of all relevant insurance policies, both externally and internally through the Insurance ‘Pool’ and bring to the attention of the Insurance Manager any problems encountered in providing adequate insurance cover.
- Maintain careful up-to-date records of all relevant insurable assets, including buildings, plant, equipments, vehicles and special risks in conjuction with the

Insurance Manager obtain specialist advice on values and unsual exposure to loss.
- Ensure relevant technical information for renewals and declarations of externally insured policies are collected and reported within appropriate timescales.
- Liaise with both external and internal departments and external professionals and keep relevant records of cover complete and up-to-date for new terms, update values, etc. In particular, ensure any changes in external interests are dealt with promptly and reported to the Insurance Manager.
- Carry out ad hoc related tasks, such as checking for cover for special events and purposes at the direction of the Insurance Manager/Head of Finance – Finance and Central Services.
- Provide assitance in the coordination of the annual administration of the schools insurance renewal process via an SLA.
- Collect information on all relevant loss and potential loss incidents and input the data into the claims handling computer system. Update the system for progress of claims and produce analytical reports for Service Managers and line management upon request.
- Ensure all information relating to loss and potential loss incidents is acquired, recorded, analysed and fed back to the Insurance Manager where relevant.
- Coordinate and report performance indicators and reports.

3.3 Insurance 'Pool'

- Process relevant premium accounts for payment posting to the relevant Insurance 'Pool' Account, likewise for relevant commissions' receivable.
- Balance records to accounttancy tabulations periodically and at year end.
- Assist the Insurance Manager in the closure of accounts and preparation of budget estimates for the relevant policies, both for expenses of the 'Pool' and charges to services and external interests, using spreadsheets and other computer facilities as appropriate.

4. Service Planning & Development

- Maintain knowledge of the current Team Plan and understanding of own contribution in order to ensure delivery of this plan.

5. Financial & Resource Management

- Demonstrate cost-consciousness and identify any cost effective changes to own way of working.

6. Continuous Improvement

- Identify and suggest any improvements to current ways of working in order to deliver a more efficient and effectives service for customers.
- Maintain familiarity with legislation and developments in insurance practice.

7. Contacts

- Actively promote good working relationships with staff in other departments to ensure the smooth and efficient administration of relevant insurance claims.
- Interact with a range of key stakeholders including all levels of Council staff up to the Chief Executive. This may involve active participation in coporate project groups in a consultancy/advisory capacity.

- Work in partnership with all senior managers to provide approprate challenge and techincal advice on insurance and risk management matters.
- Liasion and contact with insurance providers, Council Members; Police; senior staff of other local authorities, Government Departments, Agencies, external contractors, and Private/Voluntary Organisations.
- May be required to attend Finance Group meetings and other Council Forums.

8. Additional Responsibilities

- Complete other reasonable tasks in order to fulfil role purpose or as required by management.
- Ensure sufficient team cover in the office between 9am and 5pm on Council working days.
- Cooperate in all matters relating to Health & Safety and any Health & Safety related risks withtin the working environment must be highlighted to the Insurance Manager.
- Coordinate the completion of Freedom of Information requests in accordance with Council policy for the Insurance Manager's approval, and in addition help the Council to maintain its central register.

9. Key Performance Indicators

- PADA targets

B. Person Specification – **Senior Insurance Officer**

This person specification will be used for recruitment to the Senior Insurance Officer vacancy in the London Borough of Hillingdon. It will form the basis of the application form, and candidates will be also assessed against aspects of this person specification at interview.

1. QUALIFICATIONS	**ESSENTIAL**	**DESIRABLE**
Degree qualification or equivalent.	✓	
Relevant professional qualification (i.e. CII, Diploma, Advanced Diploma, etc.).	✓	
Demonstrable Continuing Professional Development	✓	
2. STATUTORY or ROLE SPECIFIC REQUIREMENTS	**ESSENTIAL**	**DESIRABLE**
Willingness to work flexibly, including travel to a variety of locations in the borough and ensure appropriate office cover during Council opening hours.	✓	
3. EXPERIENCE	**ESSENTIAL**	**DESIRABLE**
Experience of processing complex, techincal insurance claims within a busy Insurance Team.	✓	
Experience of operating in a team required to adhere to the relevant professional insurance standards.	✓	
Experience of dealing with significant insurance tenders and renewals.	✓	
Experience of building strong working relationships with a range of key stakeholders in an insurance environment, including Senior Management and Directors.	✓	
Experience of improving the proficiency, effectiveness and quality of insurance services provided to customers/clients.	✓	
Experience of implementing change and improvement initiatives in an Insurance Team		✓
Relevant Local Government experience.		✓
4. KNOWLEDGE & SKILLS	**ESSENTIAL**	**DESIRABLE**
Highly organised with strong organisational and time management skills, with a proven track record in meeting tight deadlines.	✓	
Proven analytical and literacy skills with ability to clearly present findings to a range of key stakeholders, both orally and in writing.	✓	
Ability to gain and apply new knowledge effectively.	✓	
Excellent interpersonal skills, ability to communicate effectively at all levels both orally and in writing.	✓	

Highly proficient in the use of ICT, including spreadsheets, word processing packages and the use of insurance software (ideally LACHS).	✓	
An understanding of the purpose of Risk Management.	✓	
Abide by the Nolan Principles of Good Governance.	✓	
5. COMPTENCIES	**ESSENTIAL**	**DESIRABLE**
“Can do” positive attitude: Demonstrates a commitment to changing work practices and processes, and a willingness to try new ways of working or thinking.	✓	
Takes responsibility and delivers results Adapts to changing demands to ensure that objectives are met, overcoming problems and making well considered decisions.	✓	
Team working Acts as a role model to others in the team, sharing knowledge and experience when necessary, whilst respecting and valuing the contribution other team members’ experiences can bring.	✓	
Communication Demonstrates well developed written and verbal communication skills; and the confidence to present reports and verbal accounts credibly to a variety of different audiences.	✓	
Customer Care Develops contacts and relationships with customer/ client groups, regularly reviewing service delivery and taking responsibility to ensure quality service provision.	✓	
Takes ownership of personal development Takes action to develop own and others' capability and knowledge by promoting and supporting developmental opportunities to improve performance.	✓	