

# LONDON BOROUGH OF HACKNEY

## Job Description

<b>POST TITLE:</b>	Insurance Officer
<b>DIRECTORATE:</b>	Finance and Resources
<b>SERVICE:</b>	Financial Management
<b>GRADE:</b>	PO2
<b>LOCATION:</b>	Within the London Borough of Hackney
<b>RESPONSIBLE TO:</b>	Senior Insurance Officer

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### **PURPOSE OF THE JOB:**

The Insurance Officer is responsible for providing an effective and efficient insurance service in support of the Head of Insurance for the Council's residents, employees, tenants, leaseholders, schools and other stakeholders.

- To provide a high quality, responsive and progressive service to internal and external users of the Council's insurance function which includes members of the public, employees, the Council and its schools.
- To provide day-to-day management of insurance claims handling and other insurance related matters and to ensure the service provision is efficient and effective for the Council, stakeholders and related bodies.
- To hold key responsibility for making decisions on insurance claims up to £5,000 and arrange settlement where appropriate and to make recommendations to the Senior Insurance Officer and Head of Insurance on claims above this limit.

### **To be responsible for:**

- To be responsible for the day to day management of all Public and Employer Liability, Property Damage and Subsidence claims for all Service Directorates, including those of external partners and Hackney Schools.

- To be responsible as the main contact with directorates and operational management at all levels on insurance claim related issues including devising appropriate defence strategies
- Working with service directorates, and external partners to ensure the provision of accurate and comprehensive documentation to Insurers to defend the Council and Hackney Homes, ensuring an efficient service and controlling claims costs.
- Monitoring and reporting on specified outputs delivered by the appointed Service Suppliers and claims handlers, loss adjusters and other specialists as required and advising managers if there are service failures or potentially sensitive issues.
- Monitoring the performance and quality of Service Directorates in claims investigations and making recommendations and devising strategies to rectify failures.
- To work with Head of Insurance and Senior Insurance Officer and External partners to provide training for Service Directorates and external parties at all levels in understanding and managing insurance claims and defences.
- Review and where appropriate design new or update existing claims protocols to ensure timely provision of accurate documentation from Service Directorates and regularly circulate to officers involved in claims investigation.
- To be responsible for the processing of all Property Damage, Motor Fleet, Employers' and Public Liability claims made against LB Hackney, Schools and Hackney Homes, making up appropriate files for the department and our Claims Handlers (approx 500 new claims per year)
- To be responsible for the management of live claims and progress claims investigation to ensure claims are handled within set response times in line with the Civil Procedure Rules (approx 1000 live claims in system).
- To handle, from intimation to closure, in-house liability claims within delegated authority limits up to £5,000. Making and explaining decisions in keeping with prevailing case law, regulatory and procedural requirements.
- Responding to leaseholders enquiries and provide advice on claims procedures on the Building Insurance Policy cover and providing policy schedule details.
- To deal with written, telephone, email and personal enquiries from all stakeholders, submitting accurate and timely information in an appropriate manner to promote efficiency, best value and good practice.
- Overseeing the provision of a customer service facility to receive and log all insurance related complaints from the public and liaising with the Corporate Complaint Unit.
- Monitoring and reporting of the claims record, working with external partners to provide senior managers with accurate and up to date levels and nature of claims

and provide analysis of the claims to enable strategies to be developed to improve service delivery.

- To provide a dedicated 1-2-1 insurance service as required for insurance claimants and to discuss sensitive and confidential insurance related matters and to be prepared to deal with possible conflict situations in a calm, reassuring manner.
- Formulating and providing formal responses to complaints made to Mayor's Office, MP's and Ombudsman and dealing with FOI requests on Insurance related matters.
- Deputise for the Senior Insurance Officer and Head of Insurance on insurance related matters as required.
- To support the Senior Insurance Officer and the Head of Service in performance managing the external insurance and claims handling contracts to ensure efficient and effective performance management.
- To fully participate with the Head of Insurance, the Senior Insurance Officer and Heads of Service Directorates in the development of strategies, policies, plans and practices to enable effective specification, monitoring and delivery of Insurance Services.
- To assist in identifying potential insurable risk areas or trends and in designing suitable counter measures to reduce or minimise the impacts of these trends and costs to the Council.
- To work with senior officers and external providers to provide an insurance training programme for service directorates and external partners to improve the management of services and reduce the potential incidence of insurance claims and to improve the management of such claims should they arise and monitor the effectiveness of such training.
- To work closely with Service Directorates and external partners to ensure that insurance claims are correctly assessed and administered and that potential costs arising from such claims are minimised.
- To represent the Council as required in insurance case meetings and Court to ensure the Council is properly represented at such hearings.
- To participate in the decision-making process with external Claims Handlers and Solicitors by assessing liability and evaluating level of damages to be offered to claimants.
- To undertake any other functions that may reasonably be required by the Head of Financial Services.

This Job Description is aimed to be illustrative and is not exhaustive of the duties, which could be contained within this position. The postholder may be asked to undertake duties, which are commensurate with this area of work and grade

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### Person Specification

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### EDUCATION, EXPERIENCE AND WORKING KNOWLEDGE

- Relevant public sector insurance experience
- Thorough knowledge of Insurance Requirements and needs of a multi-service local authority.
- Demonstrate extensive knowledge of the insurance industry and the key challenges facing insurance in the public sector.
- Experience of using information technology, Google Suite to provide management information.
- Broad knowledge and understanding of legislation and related regulations, regarding Insurance and Claims Handling and relevant codes of practice.
- Experience of the procurement of insurance services and the contract monitoring of external service providers
- Experience of the performance measurement of insurance and reporting within the public sector.
- Relevant insurance qualification, e.g. Certificate of Insurance or relevant equivalent experience.

### COMPETENCIES

#### Management Skills

- Ability to supervise and appraise staff to achieve organisational goals and objectives.
- Experience to plan, prioritise and organise workloads at both operational and strategic levels in line with corporate objectives and customer needs.
- Ability to assist in the development of comprehensive service specifications that support corporate objectives and customer needs.
- Experience to set targets and constantly monitor and evaluate service performance and delivery in order to achieve continuous improvement.
- Ability to assist in delivering an effective finance service in a large organisation and ensure compliance with legislation, CIPFA and Audit Commission guidance, and Council policies.
- Highly self-motivated and effective team player.

### **Organisational Culture and Job Knowledge**

- Constantly keep up to date with professional knowledge, expertise and best practice.
- The ability to apply knowledge and experience within the context of organisational culture, corporate objectives and customer needs.
- Ability to promote a culture of learning and development amongst staff, managers and external employers.
- Experience to maximise the use and application of information technology and systems

### **Communication and Personal Impact**

- Experience of researching, preparing, writing concise reports, policy and procedures and presenting information to different audiences on insurance related issues.
- Experience of successfully undertaking negotiations, as well as persuading and influencing decisions.
- Proven experience of adding value and demonstrating credibility to the insurance function.
- Proven experience of providing sound insurance advice to managers, directorates and external partners on a variety of issues.
- Proven experience of building effective working relationships with managers and external partners.
- Able to demonstrate a track record of effective communication at all levels.
- Ability to adopt a flexible approach to problem solving.
- Highly self-motivated and effective team player.
- Ability to think through problems logically and to participate in the development of practical solutions.
- Ability to prioritise workloads to meet deadlines.
- Ability to organise and prioritise a diverse range of work.
- Ability to perform effectively in support of the Head of Insurance

