SEFTON METROPOLITAN BOROUGH COUNCIL

**JOB DESCRIPTION**

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| **Directorate:** | Corporate Resources & Customer Services | **Location:** | Hybrid working from home based from Magdalen House. |
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| **Department:** | Finance | **Post No.** | 019919 |
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| **Section:** | Risk & Audit Service |  |  |
|  |  |  |  |
| **Post:** | Insurance & Claims Technician | **Grade:** H |  |

**Responsible to**: Senior Insurance Officer

**Responsible for:** N/A

**JOB PURPOSE**

To provide a comprehensive Insurance Advisory, Support and Investigatory Service to all Services of the Council and ensure that adequate Insurance is in place to protect the Council’s assets and liabilities.

To engage in and manage all aspects of complex, serious and high value claims received by the Council for any liability and be Lead Officer for liaising with Insurers, Insurers Claims Handling, external and internal Legal offices.

To support the Council in developing and implementing improvements to reduce risk, identifying poor practices and in conjunction with other risk services providing recommendations for improvement in systems and processes.

**RESPONSIBILITIES**

1. To manage and oversee all complex, serious and high value claims received by the Council.
2. Ensure that Senior Officers, Councillors and Legal colleagues are informed and regularly updated on claims that carry significant risk of legal, financial and reputational harm for the Council,
3. To review, monitor and offer technical expertise to colleagues regarding complex claims.
4. To liaise, communicate and negotiate as appropriate with Insurers, Legal representatives (both internal and external) Brokers, external Claims Handlers and Claimants to ensure the claims process runs smoothly.
5. To support the Chief Internal Auditor and Senior Insurance Officer in performance management of contracts relating to all matters of Insurance.
6. Identify practices within Council services for risk improvement plans.
7. Respond to queries from a range of internal and external customers on insurance coverage and activities and all matters relating to claims.
8. Manage and monitor progress of claims both non litigated and litigated.
9. Provide Insurance data for the reporting to the Audit and Governance Committee and internal Service Areas.
10. To support the Senior Insurance Officer in understanding organisational change/risk that may alter the Insurance Programme.
11. Be prepared to attend court to support legal representatives and Council witnesses.
12. Liaise with relevant officers to determine acceptance and agreement of level of liability and settlement as appropriate for litigated claims.
13. To agree liability and settlement of those claims that are not litigated, in consultation with Claims Handlers/Legal Officers and in accordance with the scheme of delegation.
14. Liaise with Management, Insurers and Service Areas to promote and support risk reduction and loss prevention strategies across the Council.
15. Ensure that all relevant Insurance computer systems are maintained, updated and produce statistics as required.
16. To obtain assurances that Council services are meeting statutory requirements which impact upon Insurance cover.
17. To ensure that they act within and comply with all relevant Codes, Regulations and Procedures of the Council.
18. Maintain good working relationships and communicate effectively with Service Officers, School Officers, members of the public, members of external organisations, Legal representatives, Brokers and Insurers relative to Insurance and Risk.
19. Contribute to service improvement and development of Insurance and the wider Risk Management function.
20. To assist in the training and development of the skills of the InsuranceTeam.
21. Carry out administrative duties relative to the Insurance Team
22. This job description is not intended to be prescriptive or exhaustive but is intended as a framework outlining the main areas of responsibilities.

**LEADERSHIP**

## **Must demonstrate the following leadership competencies:**

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Work corporately as well as collaboratively with partners.

Communicate effectively.

Focus on excellence.

Develop self and others.

Personal resilience.

**BEHAVIOURS**

**Must demonstrate the following behaviours:**

Provide support with a view to improving quality.

Provide appropriate and constructive challenge.

Create a culture that looks for understanding and solutions.

Visibly and positively respect and value staff.

Communicate a consistent and clear message throughout the Council and with partners.

Respect, listen to and value others views.

Maintain a customer focus with a relentless pursuit of excellent outcomes.

Have collective integrity and responsibility.

Endeavour to improve outcomes for the communities of Sefton.

To ensure the provision of services within an equalities framework.

**PERSONAL MANAGEMENT**

The postholder will :

Take responsibility for personal professional development and undertake any necessary training associated with the post.

Understand and comply with the Council’s policies on equal opportunities, data protection, the environment and health and safety.

Understand and comply with professional standards and ethics.

**GENERAL**:

This job description is a representative document. Other reasonably similar duties may be allocated from time to time commensurate with the general character of the post and its grading.

All staff are responsible for the implementation of the Health & Safety Policy as far as it affects them, colleagues and others who may be affected by their work. The post holder is also expected to monitor the effectiveness of the health and safety arrangements and systems to ensure appropriate improvements are made where necessary.

The Authority has an approved equality and diversity policy in employment and copies are freely available to all employees. The post holder will be expected to comply, observe and promote the equality and diversity policies of the Council.

An agile working flexitime scheme is currently in operation.

Work outside normal office hours may be required.

**Prepared by**: **Name** David Eden

**Designation** Chief Internal Auditor

**Date** April 2023

**PERSON SPECIFICATION**

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| **Post:** Insurance Technician | **Department:** Corporate Resources & Customer Services | |
| **Personal Attributes Required** | **Essential (E) or**  **Desirable (D)** | **Method of Assessment** | |
| **Qualifications** |  |  | |
| 1. Qualified or part qualified Chartered Insurance Institute (FCII or ACII) or willingness to study for above qualification  2. GCSE/O’ Levels including English and Maths (or equivalent qualifications/demonstrable skills and experience).  3. Other relevant professional qualification | E  E  D | AF/C  AF/C  AF/C | |
| **Experience** |  |  | |
| 1. Experience of working in an Insurance environment within a large complex organisation | E | AF/I | |
| 2. Experience of working in Local Government | D | AF/I | |
| 3. Practical, demonstrable experience of arranging insurance covers and self-funding techniques in a large organisation | E | AF/I | |
| 4. Practical, demonstrable experience of effective claims handling practices / processes | E | AF/I | |
| **Abilities, Skills & Knowledge** | | | |
| 1. Knowledge of Insurance cover requirements for a large organisation, in order to ensure the Council has adequate Insurance to meet its liabilities | E | AF/I | |
| 2. Knowledge and understanding of legislation and appropriate claims handling processes and investigation processes relating to insurance claims in order to provide the Council with robust systems/processes for the defence of insurance related claims as appropriate | E | AF/I | |
| 3. Knowledge of Insurance & Broker tender processes | D | AF/I | |
| 4. Ability to work to add value to the Insurance Team and the wider Risk and Audit Team on identifying issues and appropriate risk solutions | E | AF/I | |
| 1. 5. Ability to work under pressure, prioritise a large and wide ranging aried work load and meet deadlines | E | AF/I | |
| 1. 6. Ability to communicate effectively with a wide range of people internal and external to the Council including Senior Managers | E | AF/I | |
| 1. 7. Ability to use and understand a range of computer systems including Microsoft suite and where appropriate specialist insurance software | E | AF/I | |
| 1. 8. Ability to be flexible, pro-active, innovative and responsive to changes and developments in new techniques, legislation, transformation of services and approaches to Insurance and Claims Handling | E | AF/I | |
| 1. **Special Requirements** |  |  | |
| 1. 1. Have a flexible approach to hours worked and be able to work outside of usual office (flexitime) hours where required 2. (Note the Team operates on the Council’s Flexible Working Hours Scheme | E | AF/I | |
| 1. **Personal Style and Behaviour** |  |  | |
| 1. 1. Have the ability to adapt to the changing culture of the organisation and the changes to the leadership style of Management. | E | AF/I | |
| 2. The ability to proactively seek, respond to and manage change within the Section, Department and organisation to meet the Council’s objectives. | E | AF/I | |
| 3. The ability to respond to constructive challenge and not be discouraged. | E | AF/I | |
| 4. To be highly motivated, enthusiastic, motivate and enthuse the Insurance Team, Risk and Audit Team as well as other Council Service Areas. | E | AF/I | |
| **Special Conditions** |  |  | |
| 1. Council’s Flexible Working Hours Scheme is in operation |  |  | |
| **Other** |  |  | |
| 1. Postholder must be willing to travel to locations within the Borough, if required | E | AF/I | |

**Assessment Methods Key:**

AF – Application Form

C – Certificates

I – Interview