**Job Profile Information: Senior Insurance Officer**

**This supplementary information for Senior Insurance Officer is for guidance and must be used in conjunction with the Job Capsule for**

**Level 3, Zone 2, Camden Way Category 3**

**It is for use during recruitment, setting objectives as part of the performance management process and other people management purposes. It does not form part of an employee’s contract of employment.**

**Role Purpose:**

The role will be responsible and accountable for a portfolio of claims from both internal and external customers with an emphasis on more complex claims where financial exposure are greater as a result of litigation costs, compensation levels and reputational risk.

The post holder will support the Insurance Manager with responsibilities of the Team in relation to recruitment, coaching and supporting colleagues, policy procurement, new claim allocation and financial reporting.

# Example outcomes or objectives that this role will deliver:

* To resolve all claims made against the council in a timely and cost effective manner; only instructing solicitors where absolutely necessary.
* Responsible for investigating claims and having the knowledge to know when to settle where liability exists or where it is commercially viable to settle on a without prejudice basis in line with delegated authority limit.
* Proactively screen all claims for any signs of fraud in line with council guidelines.
* Produce financial reports on a weekly and quarterly basis to assist in the performance of the team and identify risk management concerns across the council.
* Responsible for compiling responses for Freedom of Information requests
* Be responsible for ensuring the claims management system (LACHS) is used effectively by the team to record financial and other data regarding claims, payments and claim reserve data
* Analyse claims history to understand trends in risk and claims history
* Review and allocate all new claims giving consideration to exposure, complexity and skill set of Claims Handlers.
* Provide support to the Insurance Manager in Camden’s membership of the Insurance London Consortium.

# People Management Responsibilities:

Assist the Insurance Manager in the development of a highly skilled team. Act as a coach and mentor to the team and to supervise the insurance apprentice on a day-to-day basis. Along with the rest of the team, take responsibility for their own and the team’s development by identifying any training requirements to ensure the team fulfil their roles as effectively as possible.

# Relationships;

* Develop and maintain strong working relationships with other key departments in the council to ensure we have a seamless process for resolving claims in a timely manner minimising exposure to costs & litigation.
* Develop and manage effective working relationships with external partners such as Insurers, solicitors and loss adjusters and other third parties in order to ensure claims are handled in a cost effective manner whilst protecting the reputation of Camden.
* Manage a strong working relationship with the claims handlers, assisting in providing a supportive and learning culture within the team.
* Maintain strong working relationships with the Council’s key external partners including Insurers, brokers, loss adjusters,

solicitors

# Work Environment:

* The role is mainly office based but all Council employees are required to embrace the Agility working programme. This will require flexibility of all staff and will require hot-desking with in Council buildings and working from home.
* The post holder will be required to attend off site visits for the purposes of investigating claims and assisting with Operational Risk Management.

# Technical Knowledge and Experience:

* Extensive and sustained insurance claims handling experience with the sole responsibility for handling a range of claims such as Liability, Property and Motor claims, ideally in a locally authority or a major insurance company broking environment.
* Experience of managing the workflow, processes, conduct outcomes of a Claims Handler/s in a local authority or similar Insurance Team.
* Previous experience in investigating and negotiating claims settlement for motor, property damage and personal injury claims.
* Practical experience of the Civil Procedure Rules Pre-action Protocols & Ministry of Justice reforms.
* Experience of providing claims, insurance and risk advice to officers within the team and within the organisation.
* Ability to investigate and negotiate settlements on complex claims such as Liability, Property and Motor claims. A good understanding the dynamics of commercial decision making to avoid costs whilst upholding the integrity of the organisation.
* Coach, develop and provide guidance to a team of claims handlers.
* Previous experience of managing external partner relationships challenging outcomes, cost and service levels.
* Proficient skills in using Microsoft packages.
* Excellent written and oral communication skills including the ability to produce concise technical reports and provide clear explanations of complex issues.
* Complaint handling in a measured & sympathetic manner.
* Ability to cope with changing priorities in a fast moving, target driven & dynamic environment.

**Camden Way Five Ways of Working**

*In order to continue delivering for the people of Camden in the face of ever increasing financial pressure, we need to transform the way we do things. We call this the Camden Way. The Camden Way is a key part of our transformation strategy often referred to as the transformation triangle which links the Camden Plan, the Camden Way and the Financial Strategy together.*

The Camden Way illustrates the approach that should underpin everything we do through five ways of working:

•Deliver for the people of Camden

•Work as one team

•Take pride in getting it right

•Find better ways

•Take personal responsibility

For further information on the Camden Way please visit:

<https://camdengov.referrals.selectminds.com/togetherwearecamden/info/page1>