

Job Profile (Insurance Officer)

Job Title: Insurance Officer

Job Grade: Level 3 Zone 1

Salary Range: £31,434 - £36,110

About Camden

'Camden is building somewhere everyone can thrive, by making our borough the best place to live, work, study and visit. Because, we're not just home to UK's fast-growing economy. We're home to the most important conversations happening today. And we're making radical social change a reality, so that nobody gets left behind. Here's where you can help decide a better future for us all

About the role

To contribute to the development of a best in class Insurance service that will serve as a centre of excellence for the Council. The role will be responsible and accountable for a portfolio of claims from both internal and external customers with differing levels of complexity. To actively support the Council's risk management philosophy by promoting best practice in managing risks recognising that insurance is not the full solution to protecting the Council's activities & assets. The post holder will be an important link to the services in order to provide insurance and risk advice based on the lessons learnt from previous claims and incidents and enable them to make risk informed decisions.

The post holder will have the responsibility to handle, investigate and negotiate settlement up to £25,000 for any claims allocated to them from start to finish ensuring claims are managed in a cost effective manner with due consideration to commercially viable decision making. They will be responsible for appointing any external experts from the panel at the disposal of the Council in accordance with the section's policy and procedures. Ensure that all duties are carried out with full regard to the Council's financial regulations and actively seek out any fraudulent claims.

About you

To thoroughly investigate all Motor, Property & Liability claims made against the council by third parties & internal departments liaising with Claimants, Insurers, Solicitors & Loss Adjusters.

To be responsible for agreeing liability and the quantum of insurance claims on the basis of investigation. Take decisions for issuing repudiations / or making an offer of settlement as appropriate and in line with delegated authority limit. Ensure that all claims are handled with full regard to the Council's financial regulations and in line with the insurance sections practice and procedures

Proactively screen all claims for any signs of fraud in-line with council guidelines

Provide advice, guidance and support to departments, schools and other partners on claims and risk matters

To liaise and meet with officers at all levels of the Council in order to take decisions on liability of claims

Maintain strong working relationships with the Council's key external partners including Insurers, brokers, loss adjusters, solicitors and other third parties in order to ensure that the claims are handled effectively with the best outcome for the council.

Be responsible for ensuring the claims management system (LACHS) is used effectively to record financial and other data regarding claims, payments and claim reserve data

Take full responsibility for own personal development by identifying any training requirements required to ensure you fulfil your role as effectively as possible.

Produce reports as required making effective use of the technology available

Deputise for the Insurance Manager and Senior Insurance Officer and lead on insurance development projects as requested

Support the Insurance function in all day-to-day administrative duties such as managing the Insurance inbox & incoming post.

Good written and oral communication skills including the ability to produce concise technical reports and provide clear explanations of complex issues

Knowledge and experience of insurance and claims processes, gained preferably within a Local Authority, Social Housing or Insurance Company environment, through working experience, training or professional qualifications

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 local authority or a major insurance company broking environment

Ability to investigate and negotiate settlements on a complex claims

Previous experience in investigating and negotiating claims settlement for both property damage and personal injury claims

Knowledge of the Ministry of Justice Reforms and Civil Procedure Rules Pre-action Protocols

Proficient skills in using Microsoft packages

Ability to cope with change

Able to balance workload priorities

Work Environment:

Office based- mainly at Crowndale Centre but with meetings at various other Council offices or external providers' offices as required. All Council employees are required to embrace the Agile working practices. This requires flexibility of all staff and will require hot-desking with in Council buildings and working from home

People Management Responsibilities:

None but from time to time may be expected to supervise the Insurance Apprentice or work experience candidates.

Relationships:

Develop and maintain strong working relationships with other key services in the Council to ensure we have a seamless process for resolving claims and services get the management information they require to deliver their service effectively

Develop and manage effective working relationships with external partners such as Insurers, solicitors, third party claims handlers, loss adjusters and lawyers

Develop and maintain strong working relationships with all levels of management and services within the Council

Over to you

We're ready to welcome your ideas, your views, and your rebellious spirit. Help us redefine how we're supporting people, and we'll redefine what a career can be. If that sounds good to you, we'd love to talk

Is this role Politically Restricted?

Some posts at Camden are politically restricted, which means individuals holding these posts cannot have active political role. For a list of all politically restricted roles at Camden [click here](#).

Diversity & Inclusion

At Camden, we value and celebrate difference and encourage diversity in all respects. Our diverse workforce ensures we represent our communities to the best of our ability and enables us to make better decisions. Because of this, we particularly welcome applications from Black, Asian and other ethnic groups, those who identify as LGBT+, neurodiverse and disabled people. Click [Diversity and Inclusion](#) for more information on our commitment.

Agile working

At Camden we view work as an activity, not a place. We focus on performance, not presenteeism. We create trusting relationships, we embrace innovation rather than bureaucracy and we value people. Collaboration is the Camden way, silo working isn't.

At Camden we are proud to be one of Hire Me My Way's inaugural campaign supporters. Hire Me My Way is a national campaign led by Timewise, designed to increase the volume of good quality jobs that can be worked flexibly in the UK (www.HireMeMyWay.org.uk). Hire Me My Way aims to treble the number of available good quality flexible jobs to 1 million by 2020.

Asking for Adjustments

Camden is committed to making our recruitment practices barrier-free and as accessible as possible for everyone. This includes making adjustments or changes for disabled people, neurodiverse people or people with long-term health conditions. If you would like us to do anything differently during the application, interview or assessment process, including providing information in an alternative format, please contact us on 020 7974 6655, at resourcing@camden.gov.uk or post to 5 Pancras Square, London, N1C 4AG,