**Job Profile comprising Job Description and Person Specification**

**Job Description**

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| **Job Title:** Insurance Manager | **Grade**: PO6 |
| **Section:** Insurance | **Directorate:** Resources |
| **Responsible to:**Deputy Head Shared Services - Head of Fraud, Risk & Insurance | **Responsible for:**Deputy Insurance Manager & Principal Insurance Officer |
| **Post Number:** RWR0076 | **Date**Reviewed Aug 2021 |

**Working for the Richmond/ Wandsworth Shared Staffing Arrangement**

This role is employed under the Shared Staffing Arrangement between Richmond and Wandsworth Borough Councils. The overall purpose of the Shared Staffing Arrangement is to provide the highest quality of service at the lowest attainable cost.

Staff are expected to deliver high quality and responsive services wherever they are based, as well as having the ability to adapt to sometimes differing processes and expectations.

The Shared Staffing Arrangement aims to be at the forefront of innovation in local government and the organisation will invest in your development and ensure the opportunities for progression that only a large organisation can provide.

**Job Purpose:**

Provide leadership of the Councils’ insurance function and to lead on insurance related matters to ensure an effective Insurance service for the Councils.

To provide professional management of matters relating to two Boroughs within the Councils’ insurance function.

To manage the Insurance Team consisting of Deputy Insurance Manager, Principal Insurance Officer and three Insurance Officers, all who support the Insurance Manager with aspects of the insurance function, working across both Richmond and Wandsworth sites.

**Specific Duties and Responsibilities:**

* Arranges and maintains insurances with insurance providers for the protection of the Councils’ assets against loss and against claims arising from its various legal liabilities at minimal cost, commensurate with satisfactory cover.
* Provides advise to Service Managers to minimise insurance risk exposure and to ensure appropriate records are maintained to assist with seeking insurance renewal quotations and to support claims assessments including claims repudiation.

* Identifies risks and liabilities and recommends to Senior Departmental management insurance to cover identified risks. Keeps abreast of developments within services operated by the Councils for possible insurance implications, offering high level insurance advice. Recommends changes in cover for new types of risk, liabilities and claims. Checks the insurance arrangements of contractors and other similar organisations to ensure the Councils’ interests are fully protected.
* Negotiates revision and agreement of insurance premiums, terms, excesses and rates with insurance providers, and for new policies, where necessary. Prepares and maintains statistical records on various types of insurance to facilitate renewal negotiations. Prepares reports for the Director of Resources on the changes in rates, excesses and terms and other significant developments which need to be brought before Committee for approval and attend the relevant Committee meetings, as required.
* Responsible for maintaining records of insurance business and claims, ensuring that premiums are paid and that the Authorities’ interests are noted on insurance documents on property leased to or by the Councils. Responsible for the maintenance of computer-based systems relating to insurance and reporting to management with recommendations for development and review.
* Checks and allocates settlements, returns and other adjustments on policies. Calculates correct apportionment of premium for premises leased and owned by the Councils. Responsible for the apportionment of premium for liability risks relative to claims experience.
* Liaises with Third Parties, Solicitors, Insurance Providers, Brokers, Loss Adjusters, Claim Handles, Senior Management, Members, MPs etc. in connection with claims and undertakes visits where appropriate.
* Acts as an intermediary between the Councils and the Solicitors acting on behalf of the Councils when dealing with claims resulting in Court actions. Collates evidence, attends Court if necessary, assists with the investigation of claims and attends meetings with Loss Adjusters, Solicitors and their associates.
* Contract monitors the Insurance providers’ and brokers’ and handlers’ performance, including undertaking a regular audit of the Insurers’ and / or claims handlers’ files.
* Represents the Councils at meeting with Insurance providers and other third party insurance related organisations.
* Responsible for reviewing the adequacy of funding and funding advice in relation to self-funded aspects of the Councils’ insurance arrangements, e.g. property and liability.
* In respect of fully self-funded areas of insurance, prepares and documents all underwriting considerations, policy documents, summaries of cover, claims handling procedures and claims forms and renewal procedures, liaising with Departments as appropriate.

**Generic Duties and Responsibilities**

* To contribute to the continuous improvement of the Boroughs of Richmond and Wandsworth services.
* To comply with relevant Codes of Practice, including the Code of Conduct, and policies concerning data protection and health and safety.
* To promote equality, diversity, and inclusion, maintaining an awareness of the equality and diversity protocol/policy and work to create and maintain a safe, supportive and welcoming environment where all people are treated with dignity and their identity and culture are valued and respected.
* To understand both Councils’ duties and responsibilities for safeguarding children, young people and adults as they apply to your role within the Councils.
* The Shared Staffing Arrangement will keep its structures under continual review and as a result the post holder should expect to carry out any other reasonable duties within the overall function, commensurate with the level of the post.

**Additional Information**

Direct line management responsibility for 2 members of the Insurance Team.

**Current team structure**

Deputy Head Shared Services

(Head of Fraud, Risk & Insurance)

Insurance Manager

Deputy Insurance Manager

Principal Insurance Officer Manager

Insurance Officers (x3)

**Person Specification**

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**Our Values and Behaviours**

The values and behaviours we seek from our staff draw on the high standards of the two boroughs, and we prize these qualities in particular:

**Being open.** This means we share our views openly, honestly and in a thoughtful way. We encourage new ideas and ways of doing things. We appreciate and listen to feedback from each other.

**Being supportive.** This means we drive the success of the organisation by making sure that our colleagues are successful. We encourage others and take account of the challenges they face. We help each other to do our jobs.

**Being positive.** Being positive and helpful means we keep our goals in mind and look for ways to achieve them. We listen constructively and help others see opportunities and the way forward. We have a ‘can do’ attitude and are continuously looking for ways to help each other improve.

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| **Requirements** | **Assessed by A &**  **I/ T/ C** |
| **Knowledge**  |
| A thorough knowledge of insurance and the insurance market relating to Local Authorities. | A/I |
| A deep understanding of the insurance requirements of Local Authorities and the implications of service risk. | A/I/T |
| **Experience**  |
| Practical experience in a public sector or similar Insurance function. | A/I |
| Experience of managing staff and leading a team, with positive outcomes. | A/I |
| Evidence of working in changing circumstances. | A/I |
| **Skills**  |
| Ability to manage relationships and contracts with external organisations including, brokers, claims handlers, insurance providers and others to ensure that the Councils achieve value for money | A/I |
| Good oral and written skills to provide clear and concise advice at all levels of the organisation. | A/I/T |
| Experience of using standard IT packages and ability to support others in their day-to-day use. | A/I/T |
| Ability to organise and prioritise own workload and that of a team, to work under pressure and meet deadlines. | A/I/T |
| **Qualifications**  |
| Full ACII or equivalent level. | A/C |

**Assessed By:**

A Application

C Certificate

I Interview

T Test