



THE ROYAL BOROUGH OF  
KENSINGTON  
AND CHELSEA

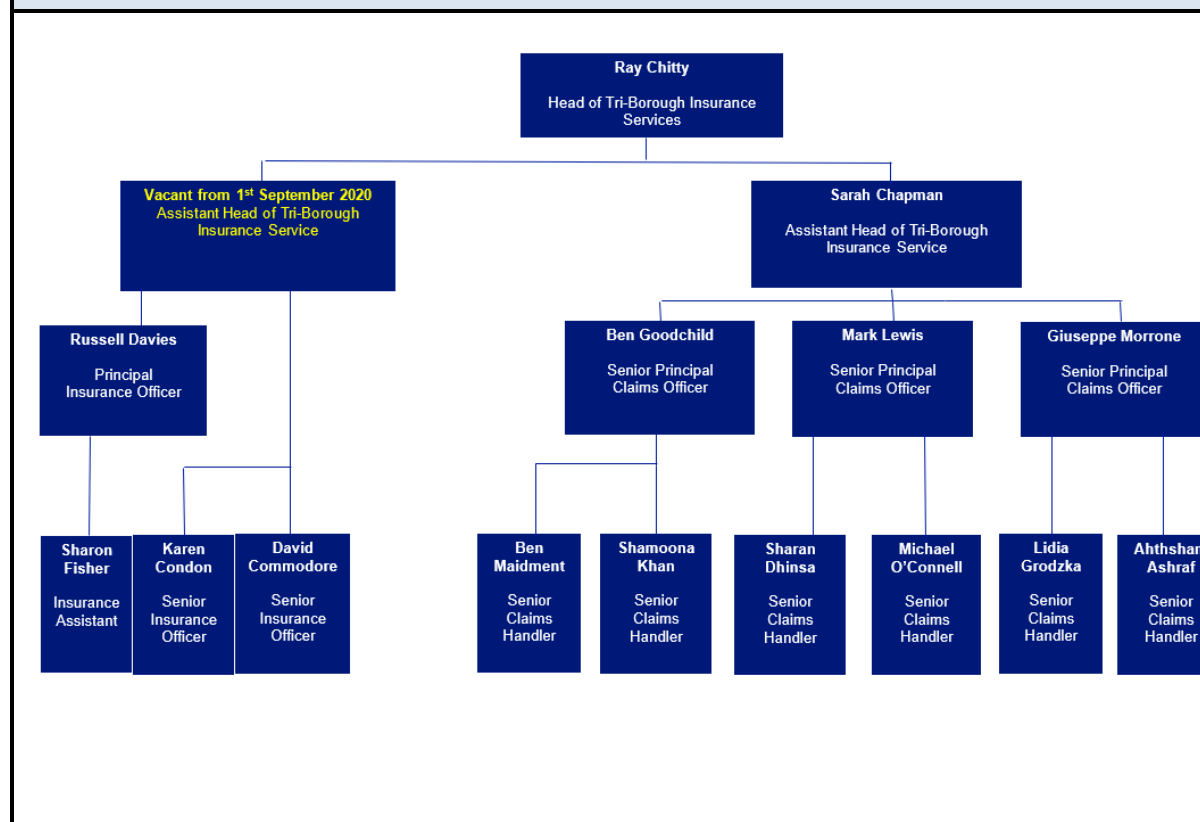
## JOB DESCRIPTION

<b>Job Title</b>	Assistant Head of Tri-Borough Insurance Services
<b>Position Number(s)</b>	
<b>Department</b>	Tri-Borough Fraud, Audit, Insurance and Risk
<b>Section or Service</b>	Tri-Borough Insurance Service

### DESIGNATION:

<b>Responsible to:</b>	Tri-Borough Head of Insurance Services (Technical)
<b>Employees directly supervised (if applicable):</b>	Four - Principal Insurance Officer, 2x Senior Insurance Officers and Insurance Assistant on technical insurance team but potentially all other employees including Principal and Senior Principal Officers if deputising for the Tri-Borough Insurance Manager

### Family Tree:



## **1. JOB PURPOSE:**

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Deputise for the Head of Tri-Borough Insurance Services in respect of all aspects of Technical Insurance and Insurance claims management including procurement, contract management and directing and formulating claims management strategies.

Following the tragic Grenfell fire of the 14<sup>th</sup> June 2016 the post holder will be required to assume aspects of the Head of the Insurance Services pre- Grenfell duties whilst the Head of Service is leading aspects of the complex insurance legal response on non-claims technical insurance duties or on the insurance claim legal matters be the leading internal legal technician and advisor, leading self-handling claims personnel and supporting the Head of Service in meetings with Bereaved, Survivors, HM Government, Senior Management, Claimant Solicitors, Insurers, Insurers Solicitors, Re-Insurers, Rehabilitation Providers and own external Solicitors.

To manage and supervise assigned technical insurance work streams including but not limited to contract and project management of tasks relating to Legal Liability, Property, Engineering and Motor Insurances as assigned by Tri-Borough Insurance Manager.

Responsible for processes and performance of assigned Technical Insurance tasks and to manage and supervise the technical team.

If deputising management of claims handlers in determining acceptance or denial of legal liability on all claims made by or against the Tri-Borough Council's or other stakeholders including formulating strategy and directing all parties involved in litigation process including barristers, solicitors and witness to deliver best outcomes for the Tri-Borough partners. This will include the need to attend HM Court, direct case conferences with barristers and negotiations at court sanctioned JSM's (Joint settlement meetings).

## **2. DESCRIPTION OF DUTIES:**

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### ***List key personal duties in order of importance.***

To deputise for the Head of Tri-Borough Insurance Services in respect of all aspects of Technical Insurance and Insurance claims management including procurement, contract management and directing and formulating claims management strategies.

Following the tragic Grenfell fire of the 14<sup>th</sup> June 2016 the post holder will be required to assume aspects of the Head of the Insurance Services pre- Grenfell duties whilst the Head of Service is leading aspects of the complex insurance legal response on non-claims technical insurance duties or on the insurance claim legal matters be the leading internal legal technician and advisor, leading self-handling claims personnel and supporting the Head of Service in meetings with Bereaved, Survivors, HM Government, Senior Management, Claimant Solicitors, Insurers, Insurers Solicitors, Re-Insurers, Rehabilitation Providers and own external Solicitors.

To manage and supervise assigned technical insurance work streams including but not limited to contract and project management of tasks relating to Legal Liability, Property, Engineering and Motor Insurances as assigned by Tri-Borough Insurance Manager.

Responsible for processes and performance of assigned Technical Insurance tasks and to manage and supervise the technical team.

If deputising, management of claims handlers in determining acceptance or denial of legal liability on all claims made by or against the Tri-Borough Council's or other stakeholders including formulating strategy and directing all parties involved in litigation process including barristers, solicitors and witness to deliver best outcomes for the Tri-Borough partners. This will include the need to attend HM Court, direct case conferences with barristers and negotiations at court sanctioned JSM's (Joint settlement meetings).

**Please note contents of subheadings Technical Insurance Management, Insurance Claims Management and General duties applying carry equal importance.**

**Utilising knowledge, processes, skills and resources such as: -**

**Technical Insurance Management - To manage and supervise assigned technical insurance work streams including but not limited to: -**

- Completion of technical work Stream tasks in accordance with Insurance law and practice whilst ensuring that Council assets and liabilities are adequately protected against financial or reputational loss.
- Tendering and renewal of the Insurance Programme including Property, Terrorism, Casualty, Motor, Engineering Inspection and Personal Accident & Travel policies and insurance claims handling service.
- Tendering and renewal of the Leaseholder Dwelling policies including appropriate section 20 consultation and liaising with stakeholders to ensure leaseholders are appropriately recharged
- Tendering and renewal of the Tri-Borough insurance broker contract.
- Producing periodic contract monitoring reports.
- Annually, preparing and issuing the insurance traded services agreement or similar to the City Council's schools and recharging the opted in schools.
- Maintaining an up-to-date and accurate insurance asset register to ensure appropriate insurance cover is arranged.
- Periodic review and reporting of the internal insurance funds, including liaising with brokers to ensure fund audits are carried out.
- Processing invoices including validation of amounts due and preparation of the necessary documentation for authorisation, allocating payments to the appropriate departmental cost centres.
- Responding promptly to all queries from service departments, members of the public and third party representatives, providing technical advice and assistance as required.
- Representing the service at external meetings, seminars and conferences including Council and Committees.

## **Insurance Claims Management**

- Primarily 1<sup>st</sup> party property and asset loss claims management
- Primarily oversight and management of outsourced leaseholder buildings insurance claims
- Primarily own damage motor insurance claims and recoveries
- Ability to direct strategy, supervise, manage and scrutinise the work of internal claims handlers, external solicitors and barristers to deliver effective and efficient financial outcomes utilising experience of 1<sup>st</sup> and 3<sup>rd</sup> party property losses and motor claims, Personal injury claims for slip, trips, falls and other personal injury claims not limited to but typically arising from alleged breach of Highways Act and Occupiers Liability Act, Nuisance or Trespass; abuse / neglect,

## **Maybe required to supervise**

- Undertake timely investigations to determine acceptance or denial of legal liability in accordance with the timeframes determined by the Civil Procedure Rules and any other Ministry of Justice guidelines.
- Identify and gather suitable evidential documents internally and externally within time constraints to deliver effective and efficient claims handling and to enable compliance with the disclosure requirements of the Civil Procedure Rules and any other Ministry of Justice guidelines.
- Communicate and negotiate effectively and efficiently both in writing and verbally with third party solicitors and other legal representatives both for the settlement of damages and legal costs.
- Take, prepare and obtain signed witness statements suitable for subsequent disclosure & exchange in accordance with Civil Procedure Rules and any other Ministry of Justice guidelines.
- Determining if the appropriate legal protocol has been met by solicitors or litigants in person and communication of those findings within the timescales set under the Civil Procedure rules
- Manage, train and supervise employees in the processing of Insurance claims utilising the skills above and ensuring financially effective and efficient outcomes.
- Supervise via case management meetings subordinate claims handlers, educating, encouraging and enforcing training in accordance with the Tri-Borough Insurance procedures, guidelines and practice, providing financial sign-off for cases beyond their authorisation limits but with-in the post holders limits.
- To act at all times within formal authority limits to be set and reviewed by the Head of Tri-Borough Insurance Services.
- To act at all times in accordance with the Tri-Borough Insurance Team procedures and take responsibility for the update, review and reform of those procedures as may be required from time to time.

- Document preparation and personal advocacy at small claims court, infant settlement hearings and higher Courts in person and / or in conjunction with solicitors and barristers as required.

### **Duties applying to both Insurance Claims and Technical Insurance Management**

- Accurately maintain and update the insurance claims and asset databases and other records systems, understanding the importance of this in ensuring accurate financial data regarding insurance assets, reserves and payments
- Assist in the preparation of Freedom of Information Act 2000 responses and other management information requests.
- Lead or support the Head of Tri-Borough Insurance Services in the undertaking of regular review meeting with key stakeholders including but not limited to the preparation of statistics and delivery of presentations
- Keep abreast of relevant regulations, legislation and case law
- To be able to communicate effectively both by telephone and direct contact in order to liaise with officers of the Council, members of the public, Council tenants, outside organisations and Council employees so as to give advice and assistance where possible and to negotiate in the settlement of claims.
- The duties and responsibilities outlined in this job profile are indicative of the role; however, they are not exhaustive and may be subject to change. In addition, you will be required to undertake other reasonable duties as directed by your manager.
- All staff are expected to carry out their job in compliance with the Councils Constitution. This means being familiar with the policies and procedures relevant to the job and asking for information and advice if you are unsure of the correct course of action. The Council's Constitution is published on the Internet.

### 3. DIMENSIONS:

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Total Insurance Service expenditure – consisting of payments to external providers and levy of internal recharges including calculation and projection of funds required for payment of self insured losses below deductibles is approx £7M per annum.

Procurement and contract management includes various contracts with substantial value, the largest being in excess of £15M over a five-year placement.

Post holder will formulate and direct strategy on complex and specialist insurance claims exceeding £250,000 in value and frequently with reserves around or exceeding £1 Million.

Tri-Borough Insurance service has self-handling claims authority to make decisions and payments on legal liability litigation up to £250,000.

Tri-Borough Insurance service deals with approx 1100 insurance claim notifications per year.

Continue on separate sheet if necessary.

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**I agree to the above job description**

**Post Holder**..... **Date**.....

**Director / Chief Officer**..... **Date**.....

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## SELECTION CRITERIA/PERSON SPECIFICATION

<b>Job Title:</b>	Assistant Head of Tri-Borough Insurance Services
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### Conditions to Note:

#### Candidates:

When completing your application form, please address your answers directly to each of the selection criteria below. This enables the panel to assess your ability to meet each criterion. It's essential that you give at least one example of your ability to meet each of the 5 Values and Behaviours: Responsive, Innovative, Collaborative, Enterprising and Serving our Public.

#### Recruiting Managers:

The following values and behaviours are essential criteria in each post and must be addressed directly by candidates. The Guidance Notes on values and behaviours for managers give example questions to probe candidates in the interview and application stages of the recruitment process.

#### Values & Behaviours

The Royal Borough of Kensington and Chelsea and the London Borough of Hammersmith and Fulham have identified 5 key behaviours and values which should be demonstrated by all council employees. Successful candidates will show the ability to meet these behaviours. Candidates applying for managerial/leadership roles should also demonstrate two additional leadership behaviours.

<b>A</b>	<p><b>Equal Opportunities</b> Demonstrate an understanding of and commitment to Council policies in relation to Equal Opportunity, Customer Care and service delivery, and the ability to implement these policies in the workplace.</p>
<b>B</b>	<p><b>Qualifications:</b></p> <p><b>Essential:</b></p> <ul style="list-style-type: none"> <li>• None</li> </ul> <p><b>Desirable:</b></p> <ul style="list-style-type: none"> <li>• Professional or academic qualifications relevant to insurance, claim handling or matters of law</li> </ul>
<b>C</b>	<p><b>Knowledge &amp; Experience:</b></p> <ul style="list-style-type: none"> <li>• Significant and detailed experience and knowledge of Technical Insurance arrangements, policy wordings and market practice in respect of all common local government placements such as Liability, Property, Engineering and Motor.</li> <li>• Significant experience in management of insurance renewals and tender processes – experience of this for a public body would be advantageous</li> </ul>

	<ul style="list-style-type: none"> <li>• Proven ability to manage, supervise, mentor and train others</li> <li>• Excellent communication (verbal and written, numeracy and IT skills).</li> <li>• Ability to accurately follow internal guidelines.</li> <li>• Good negotiation and investigation skills.</li> <li>• Ability to work accurately and quickly under pressure.</li> <li>• Ability to prioritise workload, manage projects and work to deadlines.</li> <li>• Experience in handling high value, complex and specialist property and motor insurance claims.</li> <li>• Experience and proven ability in attending case management conferences, joint settlement meetings and trial experience.</li> <li>• Knowledge of the Civil Procedure rules and pre-action protocols, including familiarity with the Jackson reforms and their impact.</li> <li>• Understanding of the Judicial Study Board (JSB) guidelines for the assessment of general damages in personal injury.</li> <li>•</li> </ul>
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**Our Values & Behaviours**

<p>D</p>	<div data-bbox="347 891 957 967" style="background-color: #00AEEF; color: white; padding: 5px; text-align: center; border-radius: 10px; margin-bottom: 10px;"> <p><b>PUTTING COMMUNITIES FIRST</b></p> </div> <ul style="list-style-type: none"> <li>• We put local people at the heart of decision making in every</li> <li>• We seek to include and involve: all voices matter.</li> <li>• We provide quality services that are responsive, effective and</li> </ul> <p>The following examples are indicators of effective behaviour:</p> <ul style="list-style-type: none"> <li>• I actively involve and include the communities that I serve in my work.</li> <li>• I shall reflect the views of the communities in my daily work.</li> <li>• I shall improve the service I provide through seeking feedback from others.</li> </ul> <p>Our residents will feel that:</p> <ul style="list-style-type: none"> <li>• I have been included</li> <li>• I can see how my views have been taken into account</li> <li>• I can see improvements and developments based on my input</li> </ul>
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<p>E</p>	<div style="text-align: center; background-color: #008000; color: white; padding: 5px; border-radius: 10px; margin-bottom: 10px;"> <b>RESPECT</b> </div> <ul style="list-style-type: none"> <li>• We listen to everyone and value the personal experiences of people in our communities and of each other.</li> <li>• We adopt a fair, and involving approach regardless of any way in which an individual is different to us.</li> </ul> <p>The following examples are indicators of effective behaviour:</p> <ul style="list-style-type: none"> <li>• I adapt my approach to take account of all differences and cultures in the community and with colleagues.</li> <li>• I ensure I am equitable and fair by including those who are quiet or may not be able to represent themselves.</li> <li>• I communicate in a way that is respectful, encourages involvement and meets people's needs.</li> </ul> <p>Our residents will feel that:</p> <ul style="list-style-type: none"> <li>• I feel my culture and background are respected.</li> <li>• I have confidence that action is being taken.</li> <li>• I feel I am being treated fairly.</li> </ul>
<p>F</p>	<div style="text-align: center; background-color: #00aaff; color: white; padding: 5px; border-radius: 10px; margin-bottom: 10px;"> <b>INTEGRITY</b> </div> <ul style="list-style-type: none"> <li>• We act with openness, honesty, compassion, responsibility and humility.</li> <li>• We let people know what we are doing and communicate why and how decisions have been made.</li> </ul> <p>The following examples are indicators of effective behaviour:</p> <ul style="list-style-type: none"> <li>• I demonstrate empathy in my interactions with others.</li> <li>• I am honest and transparent about the decisions I take.</li> <li>• I follow through on the actions I say I will take and take ownership for communicating the outcome.</li> </ul> <p>Our residents will feel that:</p> <ul style="list-style-type: none"> <li>• I am told when something is not possible, and the reasons why are explained to me.</li> <li>• I feel my perspective is listened to and understood.</li> <li>• I feel my views are valued</li> </ul>
<p>G</p>	<div style="text-align: center; background-color: #008000; color: white; padding: 5px; border-radius: 10px; margin-bottom: 10px;"> <b>WORKING TOGETHER</b> </div> <ul style="list-style-type: none"> <li>• We work together and in partnership with everyone that has an impact our residents.</li> <li>• We want to understand, learn from each other and continually adapt.</li> </ul> <p>The following examples are indicators of effective behaviour:</p> <ul style="list-style-type: none"> <li>• I work with others to provide an effective service for residents, local communities and other depart Council.</li> <li>• I seek ways to work with other departments to deliver a seamless service and find opportunities to i</li> <li>• I seek out opportunities to learn from my colleagues and build on good practice.</li> </ul> <p>Our residents will feel that:</p> <ul style="list-style-type: none"> <li>• I can get my issue resolved without being passed around departments.</li> <li>• I find it easy to access the services that I need.</li> <li>• I feel the Council is open to new ideas.</li> </ul>