

Insurance Manager

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Job Description

<i>Job Title</i>	Insurance Manager
<i>Location</i>	Civic Offices
<i>Grade/Salary Range</i>	RG9 (scp 51-scp 54)
<i>Service/Directorate</i>	Audit & Investigations Resources

Job Purpose

1. To develop, implement and review the Council's risk financing arrangements to protect the Council's assets and liabilities through appropriate insurance and self-financing policies and arrangements.
2. Manage the Council's insurance function.
3. To assist the Chief Auditor to draw up, implement, promote and monitor the effectiveness of the Council's risk management strategy and to provide specialist insurance advice to Members, senior management and officers to control risks that may adversely affect the Council's abilities to achieve its objectives, both strategically and operationally.
4. Championing, and assisting the Chief Auditor in developing the Council's corporate governance and risk management culture.

Designation of Post and Position within Departmental Structure

- 1 Reporting to the Chief Auditor, the Section 151 Officer and Corporate Directors of the risks identified within the services for which they are responsible.
- 2 The post manages the Insurance Officer post.

Main Duties and Responsibilities

1. Manage the Council's external insurances by assessing the level of risks, arranging appropriate cover, negotiating with insurers, reviewing the extent of cover and the products available from the insurance market, along with reviewing premiums and policy wordings regularly, to ensure that the council is adequately covered at optimum cost.
2. Manage the Council's self-insurance provision and internal policies, by monitoring reserves held on current claims and calculating the future cost of future claims for all years since 1993 to ensure that there are sufficient funds to meet the Council's potential financial liabilities and its possible future risk exposure.
3. Liaise with the Council's appointed brokers to purchase and administer the Council's insurance portfolio, (liability, motor, property and other polices).
4. Complete the annual renewal of the insurance policies.
5. Review and renew annually the service level agreement offered to schools.
6. Process insurance premium and other invoices in a timely fashion.
7. Calculate and provide the insurance premium for residential leaseholders for the upcoming year.
8. Responsible for the tendering of insurance contracts in accordance with EU procurement processes by adhering to Public Contract Regulations and case law.
9. In conjunction with the appointed insurance brokers, design and produce a tender specification that contains the Council's insurance requirements, including perils insured and levels of deductible, with due regard to the 2015 Insurance Act.
10. As part of the tender for the Council's portfolio, appoint claims handlers who will act for the Council.
11. With the appointed broker, evaluate the submissions and make recommendations for an award of contract that best fits the Council's requirements.
12. Conduct the section 20 consultation with residential leaseholders in line with current regulations.
13. Manage claims against the Council. Explain and clarify detailed points of civil law to the public, Members and officers at all levels. Ensure that the Council meets the court's procedure rules, particularly time deadlines.
14. Occasionally attend site visits or scenes of accidents.
15. Assist the Chief Auditor in promoting sound risk management practises across all Council services to assist them in achieving their business objectives.
16. Under the Designated Authority role, manage the run-off of Berkshire County Council's insured liabilities, liaising with other Berkshire Unitary Authorities to ensure that any liabilities arising from the functions of the former County Council are dealt with effectively and with minimum financial consequences to the council.
17. Monitor the Municipal Mutual Insurance Scheme of Arrangement and advise on financial implications for the Council.
18. Produce statistical claims information and other management information reports as required.
19. Work closely with the Council's health & safety function to develop and maintain services in line with the Council's legal and corporate commitment to equality and sound health & safety practice.

Scope of Job (Budgetary/Resource Control/Impact)

1. The post holder is responsible for ensuring that he/she is professional, independent and objective in performing the role.
2. The post holder will interact with many other people and will need to maintain good working relationships with staff at all levels within the council, and external partner organisations.
3. Staff responsibility: One direct line report.
4. The post demands the highest level of confidentiality and extensive knowledge of the Council's functions and policies both operationally and strategically.
5. Operates in an environment where the workload is high and conflicting priorities have to be managed and limited resources efficiently managed.
6. Budget responsibility: Annual corporate insurance budget c £1.8million and self-retained risk provisions and reserves c£5million.
7. Manage external contracts c £800k per annum.

Special/Other Requirements/Responsibilities of this Post

Level of DBS check required for this post No Check Required

What other security/safer recruitment clearances are required for this post? (excluding standard identity/work permit/education qualification checks) N/A

Is this post "politically restricted"? NO

Responsibility for Health & Safety: LEVEL 2

Please specify responsibility for implementing the Council's risk management strategy as it applies to the service, ensuring risks to service delivery and specific projects or initiatives are recognised and that actions are taken and monitored to mitigate risks identified Successful risk management within the Council will depend on sound advice being given by the postholder.

Please specify any other Statutory Duties and/or responsibilities of this post not already covered in the "Main Duties & Responsibilities" above None

This job description sets out the duties of the post at the time it was drawn up. Such duties may vary from time to time without changing the general character of the duties of the level of responsibility entailed. Such variations are a common occurrence and cannot themselves justify a reconsideration of the grading of the post.

Person Specification

Qualifications/Education/Training

1. Relevant professional qualification, e.g. Chartered Insurer, Associate Member of Chartered Insurance Institute or Member/Associate of the Institute of Risk Management or qualified by experience in exceptional circumstances.
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Experience

1. Experience of leading and managing insurance teams.
 2. Proven track record in placing and managing complex insurance programmes.
 3. Broad knowledge of local authority services
 4. Contributed to leading change and modernisation of insurance programmes in a large organisation.
 5. Experience of high-level liaison with Head of Paid Service (Chief Executive), Corporate Directors, Members and external audit in insurance related matters
 6. Experience of producing and presenting reports to senior management and Committee Members
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Skills, Abilities & Competencies

1. Self-motivation and the ability to motivate and manage others
 2. Excellent interpersonal and communication skills, both written and spoken communication in order to interact effectively with external providers, Members, and the ability to secure trust and respect of senior management and staff across the council
 3. Ability to promote understanding of the principles of insurance to successfully advise and guide services to make sound decisions which could have a significant impact
 4. Ability to analyse information and make sound judgements
 5. Ability to set targets and manage priorities; good organisational skills
 6. Ability to deal tactfully and confidentiality with sensitive issues;
 7. Detailed understanding of the concepts of insurance, risk management and corporate governance in a public sector environment
 8. Possess an appropriate combination of technical expertise in fields such as insurance and/or local government finance
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Specific Working Requirements

- 1 The nature of the work requires a high level of confidentiality and it is a major responsibility of the job to maintain the highest level of personal integrity
 - 2 To accept longer working hours during periods of high work pressure and prepared to work outside of core hours in the case of a serious incident as and when such circumstances dictate.
 - 3 In accordance with the provisions of the Health and Safety at Work Act 1974 take reasonable care for the health and safety of yourself and of other persons who may be affected by your acts or omissions at work; and co-operate with the Council to enable the Council to perform or comply with its duties under statutory health and safety provisions. (Level 2)
 - 4 To be able to demonstrate an awareness of equal opportunities.
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