



Title Team Manager - Risk & Insurance Manager	Department Chief Executive's	Post Ref.
Job Purpose To manage a team of front line/operational/technical or professional staff to meet the required service standards, in line with the service plan and associated standards within the Risk & Insurance Service.		
Key Responsibilities <ol style="list-style-type: none">1. Personally and through team members to deliver the targets set down in the service and team plans.2. To resolve any service delivery issues within available resources.3. To improve the performance of staff under his/her line management by maintaining communication with staff and providing the appropriate support and guidance.4. To improve customer satisfaction levels for his/her service.5. To act as a professional exemplar at all times.6. To deploy and manage assigned budgets and to take corrective action where appropriate in liaison with the Group Manager.7. To build positive relationships with other staff and colleagues.8. To inform the Group Manager of any changes in the operational environment including customer satisfaction issues.9. To have personal accountability for the professional management of the Council's corporate operational risk and insurance function and to lead on all operational risk management and insurance related matters for the Council.	Key Accountabilities <ol style="list-style-type: none">1. Specified service targets within agreed resources2. Effective supervision of staff to secure high levels of performance3. Effective management and deployment of an identified budget4. Alert the Group Manager of issues that could affect performance5. Negotiating and arranging insurance (including renewals and European Tenders) and other contracts with outside organisations and schools.6. Arranging payment of all premiums, producing insurance budgets for and allocating premiums between all Departments.7. Direct management and control of larger or more complex claims, including fires, as well as negotiating and settling other claims. This includes providing information to Police inquiries, liaison with HSE and other external bodies e.g. IICSA.8. Coordinate with other key council teams, insurers and loss	

<p>10. Managing the insurance funds.</p> <p>11. Ensure that appropriate and cost-effective arrangements are in place for insuring the County's liability, motor and property risks.</p> <p>12. Ensure that members and officers are provided with high quality strategic advice and direction on insurance and risk management issues. Provide detailed technical advice and support to Senior Officers, Elected Members and other Risk Management Groups.</p> <p>13. To lead on the development of Risk Management in relation to insurable risk. Liaising with ALARM and other appropriate organisations to promote Risk Management principles</p> <p>14. Advising the Corporate Risk Safety and Emergency Management Board (RSEMB) on improving risk management arrangements throughout the Authority.</p> <p>15. Providing advice on the insurance and risk implications of major contracts.</p> <p>16. Lead and coordinate new insurance arrangements required as a result of the transfer of service provision to Alternative Service Delivery Models. This includes annual negotiation of high-level insurance responsibilities as defined in the contracts.</p> <p>17. Coordinate the appointment of insurers, brokers, loss adjusters, risk consultants, investigators, solicitors and professional experts to manage the organisation's insurance responsibilities and liabilities.</p>	<p>adjusters to ensure the essential council services can continue to be delivered in the event of major loss such as fire or flood.</p> <p>9. Abuse claims – strategic oversight, responsibility for reporting to Members, Chief Executive, Corporate Directors, on strategy, progress and agree with external legal advisors and insurers. Ensure mechanisms are in place for lessons learned to be fed back to Children's Social Care, in particular safeguarding issues.</p> <p>10. Work with communications and complaints for media enquiries, Subject Access Requests and Freedom of Information requests.</p> <p>11. Liaising regularly with the Group Manager – Assurance on progress against objectives and any issues arising.</p> <p>12. Producing reports on significant Risk and Insurance issues to Committee.</p> <p>13. Meeting with senior officers, including Chief Executive and Corporate Directors, as necessary on Risk and Insurance issues and ensuring they have sufficient information to understand the risk profile of the organisation and to take action on this.</p> <p>14. Ensure compliance with financial regulations and other relevant standards.</p>
<p>The post holder will perform any duty or task that is appropriate for the role described</p>	

Person Specification

Education and Knowledge

Tier 5 – Team Manager

Personal skills and general competencies

1. Evidence of continuous professional development.
2. Knowledge and understanding of the main issues affecting the service area.
3. ACII – qualified, or considerable progress towards, or other relevant qualification.
4. Knowledge of the principles and practice of:
 - effective people management;
 - excellent customer service;
 - appropriate risk management;
 - budget management (where budgetary responsibility is devolved to the team manager)
5. Thorough knowledge of the insurance market preferably gained in a local authority setting.
6. Thorough knowledge of liability and property claims handling.
7. Thorough understanding of the insurable risks faced by a County Council.
8. Thorough knowledge of relevant legislation impacting on the section including, Ministry of justice Civil Procedure Rules, H&S, OJEU, Highways Act.
9. Thorough knowledge of risk management and mitigation.
10. Knowledge and understanding of relevant case law.

Experience

15. Minimum 5 years' experience within the service area.
16. Experience of planning and organising team work or co-ordinating complex activities.
17. Experience of running a self-insurance provision.
18. Experience of assessing the insurance needs of a large organisation.
19. Experience of the application of Risk Management techniques.

11. Can demonstrate the abilities to lead the team toward key outcomes, able to provide a positive example by working efficiently, thinking about and taking action to anticipate opportunities and deal with emerging issues.
12. Able to empower staff to develop ideas for increasing efficiency, managing the team to be ambitious but realistic in achieving the highest possible performance levels.
13. Ability to identify issues that could impact on service delivery and develop a number of options to mitigate these issues
14. Able to ensure that staff are deployed as efficiently and effectively as possible, in line with customers' needs, changing priorities, national changes and performance levels.

<p>20. Experience of investigation, negotiation and settlement of employers, public liability and large property fire claims.</p> <p>21. Experience of negotiation e.g. with brokers, insurers, solicitors, loss adjusters.</p> <p>22. Experience of attending Committee meetings and providing advice to, and liaising with, Members, Chief Executive, Directors, managers, officers, school staff, partners and members of the public and their legal representatives on complex Risk Management, Insurance and Claims Handling issues.</p> <p>23. Experience of budget monitoring.</p> <p>24. Considerable experience of using databases, report writers, Excel and Word and in developing these to facilitate more advanced service delivery.</p> <p>25. Strong understanding of operational risk management and the strategies to support management in identifying and mitigating the highest risks faced by an organisation.</p>	
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Role Dimensions

1. The Risk & Insurance Manager is responsible for the team that manages the County Council's Insurance portfolio and implements appropriate policies and procedures that minimise the Council's risk exposure. Also for ensuring that robust procedures are in place for claims handling.
2. The post provides advice and support on insurance, claims and risk management directly to Corporate Directors, Service Directors, Group Managers, Team Managers and other staff with a responsibility for financial risk management.
3. The post is responsible for the team that:
 - manages the Insurance Fund - c£41m
 - manages the external insurance contracts - £1.6m.
 - manages over 800 claims p.a.
 - insures a property portfolio valued at £1.5bn
 - insures the Council 's fleet of 275 vehicles
4. The post is responsible, in conjunction with the Group Manager - Assurance, for developing risk management policies and procedures, to mitigate against insurance claims.

Tier 5 – Team Manager

5. The post is also responsible for managing the internal and external claims procedures, undertaking tendering exercises and managing the £150k insurance projects budget
6. The post holder will contribute to budget management within their service area and the overall budget for Finance which is in excess of £4.8 million.
7. The post operates within the financial policies and procedures of the County Council, particularly Finance Standing Orders and Financial Regulations. Details of the specific responsibilities are set out in Fin Regs sections 11.7 and 14.2.
8. The post will be responsible for developing, leading and managing on day to day basis 5 staff in their service area.

Please attach a structure chart

Date October 2019

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