

<b>Title</b> <b>Risk Advisor and Senior Claims Handler</b>	<b>Department</b> <b>Chief Executives</b>	<b>Post Ref.</b> <b>50219439</b>
<b>Job Purpose</b> To be responsible for providing advice on operational risk management across the Council with a view to mitigating the Council's exposure to claim costs and handling liability, property and motor claims.		
<b>Key Responsibilities</b> <ol style="list-style-type: none"> <li>1. To handle liability claims (including disease and abuse) in accordance with the relevant set of Civil Procedure Rules, internal processes and performance indicators, including decision on liability, assessing quantum and negotiating settlement.</li> <li>2. To ensure that property and motor claims are correctly handled in line policy conditions and relevant legislation and brought to conclusion in a proactive manner. Including decision on liability, assessing quantum and negotiating settlement.</li> <li>3. Actively pursue recoveries against third parties ensuring that income is received and correctly accounted for.</li> <li>4. Keeping abreast of changes in case law and other relevant legislation, interpreting the changes and applying to current claims.</li> <li>5. To ensure that third party costs are suitably negotiated.</li> <li>6. To oversee the work of external solicitors and other experts on the handling of claims and agreeing all decisions.</li> <li>7. Handle other claims as required.</li> <li>8. Contribute to the ongoing development of the claims management system.</li> <li>9. Resolve service delivery issues.</li> <li>10. Assist the Risk and Insurance Manager with the appointment and management of external professionals, such as solicitors, loss adjusters and cost draftsman.</li> <li>11. To act as Deputy to the Risk and Insurance Manager on claims matters.</li> </ol>	<b>Key Accountabilities</b> <ol style="list-style-type: none"> <li>1. That all claims are correctly handled, the Civil Procedure Rules are complied with, and decisions are made, and internal performance indicators are met.</li> <li>2. Ensuring that services supplied by external suppliers meet the required standard. Participating in tenders to appoint external claim handlers, solicitors and other experts.</li> <li>3. Manage the performance of external claim handlers and solicitors and report performance data to the Risk and Insurance Manager.</li> <li>4. Keep abreast of changes in case law and legislation impacting on claims handling and other areas, interpret implications and cascade appropriately.</li> <li>5. Ensuring that claims data within the system is accurate and complete.</li> <li>6. Working in a way to minimise the cost of insurance to the Council.</li> <li>7. To reduce the Councils exposure to claims costs by embedding operational risk management in schools and departments.</li> <li>8. Develop plans and policies to implement operational risk management.</li> <li>9. Champion operational risk management within the Council.</li> <li>10. Produce high quality, practical advice.</li> <li>11. Deliver effective training.</li> </ol>	

<ul style="list-style-type: none"> <li>12. Providing pro active and reactive advice to departments and schools on operational risk management, including but not limited to security issues.</li> <li>13. Advising departments and schools on improvements in procedures and practices.</li> <li>14. Cascade “lessons learnt” from claims to mitigate any future losses.</li> <li>15. Developing and maintaining operational risk management web pages for schools and departments.</li> <li>16. Producing quarterly risk management newsletters.</li> <li>17. Organising and chairing operational risk management meetings.</li> <li>18. Attend Risk, Safety and Emergency Planning Group meetings.</li> <li>19. Approving bids for funding from the risk management budget.</li> <li>20. Running operational risk management training sessions, to departments, school staff, governors and members.</li> <li>21. Provide training and support for other team members.</li> </ul>	<ul style="list-style-type: none"> <li>12. Developing excellent working relationships with key officers across the Council.</li> <li>13. Manage the risk management budget.</li> <li>14. Deal with queries from members of the public, third party solicitors, departments and schools.</li> <li>15. Use the claims management systems and other IT systems to their full advantage to ensure that efficient processes are in place.</li> <li>16. Ensure that full procedure manuals are in place and maintained.</li> <li>17. Reviewing systems to ensure that the most effective and efficient processes are in place.</li> <li>18. Ensure confidentiality at all times.</li> <li>19. Contributing to the development of the section, making suggestions for improvement as necessary.</li> <li>20. Sharing knowledge and experience with other team members.</li> </ul>
<p><b>The post holder will perform any duty or task that is appropriate for the role described</b></p>	

**Person Specification****Education and Knowledge**

1. Extensive knowledge of operational risk management and the principles of insurance.
2. Risk management, insurance or management qualification to NVQ level 5 or suitable work-based experience, with evidence of CPD.
3. Extensive knowledge of relevant case law and legislation including Health and Safety, the Civil Procedure Rules and Data Protection.
4. Knowledge of risk issues within local government including schools.
5. Extensive knowledge of IT systems including claims management systems, Word, Excel and Power Point.
6. Knowledge of budget monitoring.
7. Strong financial acumen.
8. High standard of literacy and numeracy.

**Experience**

1. Experience of handling liability claims including abuse and disease.
2. Experience of handling motor claims.
3. Experience of handling property claims.
4. Experience of providing risk management advice to diverse services.
5. Experience of using risk management to reduce the cost of claims.
6. Experience of organising and chairing meetings attended by senior staff.
7. Experience of using claims management systems, Word and advanced functions on Excel.
8. Experience of using IT systems to produce reports and analysis data including claim trends.
9. Experience of project management.

**Personal skills and general competencies**

1. Sets an excellent example of customer care for other staff.
2. Effectively sets direction for a team providing motivation for all to deliver high performance.
3. Anticipates customer needs to provide excellent service continually striving to improve efficiency and effectiveness
4. Sets challenging targets for performance for the team as well as delivering a high degree of personal effectiveness
5. Ensures the Council's policies for fairness and respect are delivered including setting high personal standards
6. Takes an active role in managing risk, health and safety and safeguarding issues.

***Role Dimensions***

1. Directly handles claims up to £100k.
2. Handles higher value claims under the supervision of the Risk and Insurance Manager.
3. Provides operational risk management support and advice to all Council departments and schools.
4. Manages the risk management budget - £250k per year
5. Must have a UK driving licence.

*Please attach a structure chart*

Date 12 March 2020