Northumberland County Council

**JOB DESCRIPTION**

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| **Post Title: Senior** Claims Handler | **Director/Service/Sector**: Finance/Transactional Services/Insurance | **Office Use** |
| **Band:**  7 | **Workplace:** Home/County Hall/Other Premises | JE ref: 229HRMS ref: |
| **Responsible to:** Insurance Manager | **Date:** 21/02/2018 | **Manager Level :** 4 |
| **Job Purpose and Key Functional Responsibilities:** To develop, facilitate and deliver the day to day Claims Handling function of the Insurance Team, to achieve service and corporate objectives by liaising closely with operational managers and in the Council, to identify areas of conspicuous high or ongoing risk and claims and agree remedial action. |
| **Resources** | Staff | No direct reports but oversees support staff. Provides managerial support to team in absence of Insurance Manager. |
| Finance | Shared responsibility for investigating all Council claims ensuring the Council’s Risks are properly identified and minimalised. This will help to substantially reduce the Council’s Insurance Premium (in excess of £2m).  |
| Physical | Regular involvement with maintaining a comprehensive history of insurance claims and interrogating of the claims database and ensuring they are properly adhered to as per Council Policies and Procedures.  |
| Clients | Members of the public/claimants/customers within the all Council departments/Own and claimant solicitors/ Court Officials, Insurers/loss adjusters and members. |
| **Duties and key result areas:**1. Shared responsibility for the development and delivery of an efficient and effective Insurance claim service that minimises the Council’s exposure to pay-outs and High Risks.2. To contribute to the development and maintenance of quality systems and identification of risk improvement measures within the Insurance Section. 3. To assist the Insurance Manager in the continued development and effective implementation of systems and procedures for the in-house claims handling function, providing the necessary training, guidance and feedback to staff.4. To liaise with loss adjusters, claimants, external insurers, solicitors and directorates on assigned claims, preparing related correspondence as appropriate, ensuring that timescales for resolving and concluding claims are met and that equitable settlements are reached.5. To manage the litigation processes in relation to liability claims and when necessary attend court whilst ensuring that all court deadline are met. 6. Contribute to the maintenance of effective management and communication systems, in conjunction with senior colleagues.7. To maintain all records, and files relating to assigned insurance claims, including those that are computerised, producing returns, investigatory and other reports as required at all times ensuring data confidentiality and privacy.8. Assist to produce management reports and information based upon operational or research data, to inform and assist the business planning process.9. Manage own workload to ensure claims are processed promptly and relevant information is supplied to other services in a timely manner.10. Provide advice to colleagues and Heads of Service on insurance issues.11. Take decisions on whether to settle or deny claims.12. Other duties appropriate to the nature, level and grade of the post. |
| **Work Arrangements** |
| Transport requirements:Working patterns:Working conditions: | Travel to other council premises, court and legal representative offices to provide support and guidance.37 hours per week, day work with flexible workingHome/Office based with activities normally undertaken in a seated position with some walking, bending, stretching and occasional need to lift and carry |

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**PERSON SPECIFICATION**

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| **Post Title: Senior** Claims Handler | **Director/Service/Sector:** Finance/Transactional Services/Insurance | Ref: 229 |
| **Essential** | **Desirable** | **Assess by** |
| **Qualifications and Knowledge** |
| A good standard of general education demonstrating numeracy and literacy. Part qualified associate of Chartered Insurance Institute or part qualified legal executiveKnowledge of Professional theory, practice and procedures in Claims Handling and Insurance claims.Understands the diverse functions of the Council.Evidence of ongoing Personal Development. | Evidence of some training in Management Development.Fully qualified Associate Chartered Insurance Institute or qualified Legal Executive |  |
| **Experience** |
| Competence In using databases, word processing and spreadsheet applications.Substantial experience of handling personal injury liability claims with an insurer, solicitor, local authority or equivalent. Competent in conducting external liability claims investigations. Attending and presenting evidence at courtAn active desire to provide effective customer centred services. Understanding of client/contractor relationships. |  |  |
| **Skills and competencies** |
| Competent written and oral communication skills.Demonstrate analytical skills and understanding data from a variety of sources on public & employee liability case Proven skills in interpreting case law for public liability claims and being able to achieve favourable settlement on claimsTo manage own case load and to prioritise work to comply with the Civil Procedures Rules..Ability to empathise with the public in the claims process and provide a professional service | Good presentational skills. |  |
| **Physical, mental and emotional demands** |
| Comfortable dealing with conflicting demands within tight time-frames.Attendance and presenting at court on behalf of the Council.The role of the job will require a certain level of confidentiality placed upon It based on specific types of claims made against the Council and or Its employees. That the successful candidate will be required to deal with some claims that will place occasional emotional demands on the post holder due to their sensitive nature. |  |  |
| **Motivation** |
| Dependable, reliable, a good timekeeper and effective guide/mentor to subordinate staff.Demonstrates and encourages high standards of honesty, integrity, openness and respect for others. Helps to create and encourages a positive work culture, in which diverse, individual contributions and perspectives are valued.Proactive and achievement orientatedAble to work with minimum supervision. |  |  |
| **Other** |
| Occasional need to drive to other locations to reviews/investigate claims |  |  |

Key to assessment methods; (a) application form, (i) interview, (r) references, (t) ability tests (q) personality questionnaire (g) assessed group work, (p) presentation, (o) others e.g. case studies/visits