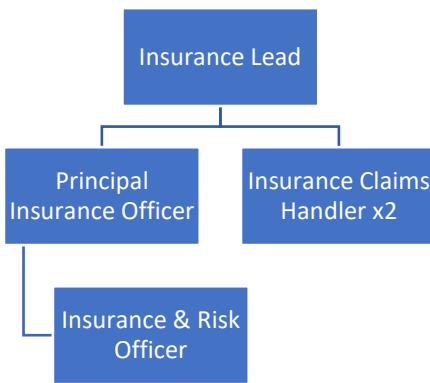


JOB DESCRIPTION & PERSON SPECIFICATION	
Director Area: Resources	Job Ref Number: 04056
Service Area: Audit & Risk	Grade: G4
Job Title: Insurance Claims Handler	
<p>PURPOSE OF JOB:</p> <p>The postholder will be part of a team providing a high-quality insurance service, providing robust and efficient handling of insurance claims received by the Council.</p> <p>The postholder will be responsible for undertaking full and thorough investigations on liability claims including material damage and motor claims, ensuring claims are dealt with efficiently and in the best interests of the Council.</p> <p>The postholder will be responsible for managing their own case load ensuring claims are dealt with in-line with relevant timescales, claims protocols, insurer requirements and service level agreements.</p> <p>To take personal responsibility for contributing to organisational and service transformation and changes to ways of working, maximising the benefits for both internal and external customers.</p>	
<p>TEAM STRUCTURE:</p> <div style="text-align: center;">  <pre> graph TD IL[Insurance Lead] --> PIO[Principal Insurance Officer] IL --> ICH[Insurance Claims Handler x2] PIO --> IRO[Insurance & Risk Officer] </pre> </div>	
<p>MAIN DUTIES:</p> <p>The specific accountabilities of this role will be flexible and will change to meet the needs of the organisation as required but will include (or be equivalent in nature to) those listed below:</p>	
1	To provide high quality efficient and effective insurance claims handling advice and services to the County Council, partners and external customers to the highest standards of professional conduct and ethics and in a way that furthers and promotes good customer care.

2	Develop and maintain accurate and effective systems in respect of the Council's claims management service in accordance with legal requirements and accepted good practice.
3	<p>Investigate and manage from inception to closure, within agreed handling and authority levels, liability insurance claims in accordance with relevant statutory timescales and legal protocols.</p> <p>To include, evidence collation, consideration of liability and causation, communication with third parties, or their representatives, presentation of robust liability decisions, evaluation of quantum and determination of any professional costs.</p>
4	Manage motor vehicle claims, working with drivers, repairers, insurers to keep vehicle down time to a minimum and ensure that uninsured losses are appropriately recovered from third parties where applicable.
5	Identifying potential fraudulent claims through use of fraud indicators and established investigation methods.
6	Collating findings and summarising feedback on claims, identifying risk recommendations and mitigation factors for consideration by services and partners.
7	Maintaining electronic records and updating information in line with council and government reporting requirements.
8	Provide practical support and advice to managers and staff in relation to statement taking and/or investigation as appropriate to the complexity of the case.
9	Contribute to the performance by the County Council, partners and external customers of their statutory obligations and where appropriate any national and local performance indicators
10	Ensure Council resources are optimised and utilised effectively and efficiently.
11	Be able to work without supervision, use own initiative and be proactive in identifying and implementing opportunities for providing a more efficient and effective service.
12	Act as a role model to others helping them to manage uncertainty and to respond positively and creatively to changing expectations.
13	Contribute to the development of individuals across the Council coaching, mentoring and motivating staff as appropriate to achieve performance excellence.
14	Deliver excellent customer service, incorporating the Council's equality and diversity objectives and supporting the council to achieve best practice in all it delivers
15	Responsible for undertaking continuing professional development to remain up to date and compliant with all relevant legislation, organisational procedures, policies and professional codes of conduct in order to uphold standards of best practice

PERSON SPECIFICATION

Requirements	Where identified*	Essential	Desirable
Professional relevant qualification (CII or equivalent)	A/I		X
Experience and knowledge of insurance and claims within public sector.	A/I		X
Experience of handling and settling liability insurance claims in local government, the legal profession, or in the insurance industry.	A/I	X	
Ability to analyse claims data to understand areas of risk, including the provision of management information reports.	A/I	X	
Experience of determining priorities, and setting and meeting targets and deadlines.	A/I	X	
Understanding of how to investigate claims circumstances and to obtain evidence.	A/I	X	
Knowledge and understanding of liability issues related to statutory duty, negligence and/or nuisance and how these apply to liability related claims.	A/I	X	
Ability to determine liability, factual causation, and determine where breaches may have occurred under statute or common law.	A/I		X
Ability to analyse complex problems and to implement practical solutions.	A/I	X	
Able to communicate complex issues effectively to a wide variety organisations and individuals (internal and external) both verbally and in writing.	A/I	X	
Practical working knowledge of computerised insurance claims systems.	A/I		X
An understanding of causation, contributory negligence and quantum assessment.	A/I		X
Strong communication skills, including the ability to consult, negotiate, persuade, and influence others from a wide variety of different professional areas.	I	X	
Ability to deal with difficult situations and customers empathetically whilst protecting the Council's position	I	X	

*A = Application form T = Test/Assessment I = Interview P = Presentation

GENERAL

The postholder is required to take personal responsibility for contributing to organisational transformation and changes in ways of working, maximising the benefits and efficiencies for both internal and external customers, including the promotion and use of self-service to achieve maximum cost effectiveness.

The postholder is expected to work to the Lincolnshire County Council Core Values and Behaviours and to carry out the duties in accordance with Lincolnshire County Council policies.

Other Duties - The duties and responsibilities in this job description are not exhaustive. The post holder may be required to undertake other duties within the general scope of the post. Any such duties should not substantially change the general character of the post. Duties and responsibilities outside of the general scope of this grade of post will be with the consent of the post holder.

Safeguarding -. All employees need to be aware of the possible abuse of children and vulnerable adults and if you are concerned you need to follow the Lincolnshire County Council Safeguarding Policy. In addition employees working with children and vulnerable adults have a responsibility to safeguard and promote the welfare of children and vulnerable adults during the course of their work.