

## Job Description & Person Specification

<b>Job Title:</b>	Group Insurance Officer
<b>Directorate:</b>	Finance
<b>Reports To:</b>	Head of Insurance
<b>Direct Reports:</b>	None
<b>Overview of the role:</b>	<p>The function leads on our Group Insurance. Acting in response to our growth they deliver corporate solutions mitigating financial and reputational risks. They are responsible for making sure our insurance is adequate and appropriate. They continually seek ways to improve and to deliver efficiencies. They challenge and advise on the need for insurance. Focussing on delivering an excellent service for our internal and external customers.</p> <p>The insurance function:</p> <ul style="list-style-type: none"> <li>• Ensure the Group's insurance is adequate, accurate and appropriate for our business activities.</li> <li>• Ensure the Group maintains appropriate Risk Management practice.</li> <li>• Collaborate across the Group on the management of Insured and Uninsured incidents, including effective processing of claims.</li> <li>• Add value by working across the Group to identify lessons we can learn from insurance experiences and previous claims.</li> <li>• Ensure we obtain best value from our insurance strategy.</li> <li>• Liaise with our insurers and other external partners.</li> <li>• Deliver efficiencies and value for money through securing savings and cost avoidance in insurance.</li> </ul> <p>They ensure our insurance is accurate and contemporary; that insured and uninsured claims, including below excess levels are managed effectively. Protecting our Group from exaggerated, false or fraudulent claims.</p> <p>Ensure the effective management and administration of insurance claims for the Group.</p>

Key Responsibilities	Key Tasks
<b>Core tasks and outputs</b>	To deliver effective administration on insurance arrangements and provide cost effective claims handling. Building strong relationships with key contacts; to assist the creation and maintenance of robust processes and procedures and follow accordingly, maintaining clear,

accurate, auditable, and comprehensive records for the Group Insurance function.

Ensure the efficient and effective day to day administration of the Groups insurance portfolio for our various insurance policies. Providing excellent customer service to internal and external customers:

- Ensure the Group's Claims Register is maintained and accurate for below and above excess claims. So, the Group is clear on its claim's liabilities and financial exposure.
- Effectively manage Group claims caseload and produce associated reporting when required.
- Creation and maintenance of the Groups claims administration records.
- Support the maintenance of the Group's Insurance Manual.
- Analyse and monitor the claims handling process with internal and external parties and ensure that insurance is operating in a cost-effective manner.
- Liaising with our internal customers and our external customers to defend our liabilities where damages are sought. Responding to insurance correspondence.
- Coordinate investigations in respect of liability claims, assess their validity and merits, collaborating with all parties as appropriate for preparation of witness statements, stress test evidence, summarising findings and maintaining associated records.
- Represent the Group during investigations, supporting colleagues and directing the assessment of liability process. Agreeing responses to claims and settlement strategies, ensuring the Group's interests are fully protected and accurately represented throughout attending mediation meetings as necessary.
- Coordinate incident investigations, and the creation and maintenance of case files and handling correspondence.
- Meet with our Insurers / Insurance Brokers regularly to ensure claims, historic and current are managed effectively, negotiating with insurers to progress claims.
- Lead on the collection and disclosure of documents for the Group.
- Advise the Group on our Insurance risk.
- Support when required with the Group's tender/renewal process.
- Support the development of Group Insurance operating policies, procedures and systems.
- Create and maintain an audit trail and accurate record of activities together with time constraints. Including incidents that are rejected or not covered by our insurance.
- Ensure internal and external customers are updated on the progress of their claim according to our customer standards.
- Lead on the administration of insurance complaints.
- Act to identify and counter fraudulent claims or false claims.
- When required attend court.
- Report on claim trends to inform our Group, including areas of potential fraud risk to enable mitigation.
- Support the delivery of Group awareness training on insurance.

	<ul style="list-style-type: none"> <li>• Work across the Group to improve understanding of insurance.</li> <li>• Identify where savings can be made to deliver efficiencies or cost avoidance, reporting, and recording on these.</li> <li>• Production of data analysis and corporate Group reporting on insurable events.</li> <li>• Deputise for the Senior Insurance Officer when required.</li> <li>• To keep abreast of continuing professional legislative and service development in the fields of Law, Insurance, and Compliance.</li> </ul>
<b>Financial Management</b>	<ul style="list-style-type: none"> <li>• Ensure all activity complies with the Group's Financial Regulations, Procedures and applicable Regulations.</li> <li>• Ensure the Group's Insurance Management reduces the financial impact of events and claims.</li> <li>• Compliance with the Insurance Act 2015</li> </ul>
<b>Communication</b>	<ul style="list-style-type: none"> <li>• Collaborate across the Group to provide specialist advice and guidance on insurance and planning for the management of insured events.</li> <li>• Internal and external communication to ensure successful risk management.</li> <li>• Support Corporate, Board and regulatory reporting.</li> </ul>
<b>Innovation</b>	<ul style="list-style-type: none"> <li>• Report to the Group findings from insurance claims lessons learned to improve internal systems and controls.</li> <li>• Seek opportunities where reforms could be implemented to deliver efficiencies, reduce liabilities, or cost avoidance relating to insurance.</li> </ul>
<b>Stakeholders</b>	<ul style="list-style-type: none"> <li>• Work with our customers and insurers, suppliers, stakeholders, internal and external customers.</li> <li>• Encourage, support and challenge others to ensure effective and successful delivery for the Group.</li> <li>• Work in collaboration with other teams across the business to promote awareness of Insurance.</li> </ul>
<b>Safeguarding</b>	<ul style="list-style-type: none"> <li>• To report safeguarding concerns to the relevant authorities as necessary.</li> </ul>

The duties and responsibilities detailed above are not exhaustive and the post holder will be expected to undertake any other duties appropriate to the post as necessary or as directed.

## GENERAL REQUIREMENTS

- To ensure that, where appropriate, maximum use is made of information technology systems within the Department.
- To be aware of and comply with the requirements of all the Group's Policy Documents and Statements.
- To be aware of and apply the principles of Value for Money and Risk Management at a level commensurate with the responsibilities of the post.
- To be responsible for health and safety and welfare of yourself and all staff. Follow health and safety procedures at all times.
- To promote equality, diversity and inclusion in the workplace.
- To comply with the Group's Code of Conduct and the relevant Regulatory Frameworks established by our Regulators.
- To ensure the confidentiality of information and adherence to data protection requirements in respect of your work at all times.
- To ensure accurate data is entered onto ICT systems at all times and, where appropriate, complies with the requirements of the Group Data Quality standards.
- The duties and responsibilities detailed above are not an exhaustive list and the post holder will be expected to undertake any other duties appropriate to the post as necessary or as directed.

Platform Housing Group is committed to safeguarding and promoting the welfare of children and adults within the communities we work in.

Early applications are encouraged as often we experience a high volume of interest for posts. We will review applications on a regular basis and once we have received sufficient applications, we reserve the right to bring forward the closing date.

## Person Specification Group Insurance Officer

Criteria	Essential or Desirable
<b>Experience</b>	
Demonstrable experience of working in a similar role within an insurance claims management arena.	E
Experience of collation of data for corporate reports.	E
Experience of the Housing Sector.	D
Experience of investigation and/or loss management in construction, maintenance and/or personal injury / Public Liability.	E
Experience of data analysis and of developing business intelligence models.	D
Proven experience of working autonomously.	E
Experience of maintaining accurate records, audit trails and databases.	E
Proven experience of developing and managing relationships with senior colleagues.	E
Experience of Contract, Construction, Health & Safety and Insurance Law.	D
Experience of delivering presentations, training events and similar awareness activities.	D
Can demonstrate experience of 'thinking outside of the box'.	D
Proven experience of being creative and innovative.	D
Ability to respond to change positively applying an agile and flexible approach to deliver successfully.	E
Operational understanding of the Insurance Act 2015.	D
<b>Personal Skills/Qualities/Knowledge</b>	
Excellent time management and organisational skills, able to prioritise workload.	E
Ability to manage discreetly confidential and sensitive information.	E
Self-motivated to deliver against deadlines and targets: Results driven.	E
Good judgment and decision making.	E
Good knowledge of MS Office suite.	E
Commercially aware.	E
Excellent written and verbal communication skills.	E
Strong presentation skills.	D
Confidence to consider taking measured and informed risks.	E
Ability to identify, investigate and implement corporate improvement.	E
Good understanding of the importance of information and data control, ethical and legal implications including GDPR and Data Protection Act.	E
Ability to ask the right questions and to listen to the responses.	E
<b>Other Requirements</b>	
Ability to attend other Group offices, and/or occasional site visits.	E
Driving licence and use of own vehicle	D
Flexibility of working hours to meet deadlines where appropriate	E

**E = Essential criteria / D = Desirable criteria**

Please note that all criteria specified on this form will be used as guidance when shortlisting all applications and again at interview. Please ensure you provide evidence within your application giving examples, where appropriate, as to how you meet the specified requirements for the job.