

Job Description

Job Title: Head of Insurance

Grade: P5 (£61,849-£66,613)

Overall purpose of the job

To provide professional specialist and strategic leadership to the Insurance Service for Cambridgeshire County Council and the Lead Authority Partners (North Northamptonshire Council, West Northamptonshire Council and Milton Keynes City Council) and several other local government related customer organisations.

To ensure that the organisations for which Cambridgeshire County Council supply insurance services have sufficiently robust, monitored and appropriately updated insurance arrangements that provide appropriate financial protection against the cost of insurable risk events.

Responsible for ensuring that the strategic direction of insurance funds held by all Councils are managed to provide appropriate, but not excessive, protection for current and future insurance liabilities that could fall to be dealt with by each organisation, ensuring appropriate fund management and making recommendations in respect of funding levels in line with budgeting processes.

To direct all aspects of the insurance services, ensuring the service provides consistent and high quality claims and underwriting support to all service users.

Main accountabilities

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1.	Lead delivery of insurance services to all partners and customers in line with agreed service specifications, ensuring that service outcomes are met for all users of the service.
2.	Provide timely expert professional support, guidance and advice as required across all aspects of insurance services. Provide bespoke insurance advice and guidance in the management of projects and change programmes.
3.	Effectively deploy staff and resources to ensure that service demands are met to a consistent and high quality standard, having in place plans to manage any pressures in delivery caused by unplanned changes to demand.
4.	Lead the development and delivery of service strategies that align to wider Directorate, Corporate and client priorities and contribute to the development and delivery of Finance & Resources Directorate service priorities.
5.	Take responsibility for the development, design and procurement of optimum insurance programmes which reflect the needs of customers, providing ongoing review and management of the programmes throughout their life cycle to ensure the provision of the most cost efficient means of managing insurable risk. Prepare for and effectively lead the management of all insurance related procurement processes and contract negotiations in accordance with prevailing regulations.

6.	Maintain strategic overview of insurance fund provisions and reserves, make proposals for ensuring appropriate financial protection from the insurance fund for least cost where appropriate. Identify risks that would be most economically managed via internally funded insurance arrangements in instances where external insurance would not provide the best value solution.
7.	Take strategic responsibility for the provision of the service claims handling function. Ensuring the service operates to the professional standards required to effectively drive the timely and efficient investigation, validation, progression and closure of all insurance claims made by and against the organisations. Ensure appropriate standards of performance to meet external insurer requirements to minimise cost impacts from insurer handled claims. Directly manage a portfolio of very high value, complex or high risk claims.
8.	Management and oversight of service operational and client managed budgets. Budget setting for operational service and support to clients in establishing appropriate budget for insurance related spend in compliance with organisation processes.
9.	Consider, prepare and consult upon changes or developments in the management of public sector risks, insurance or civil litigation that affect service clients.
10.	To demonstrate awareness/understanding of equal opportunities and other people's behavioural, physical, social and welfare needs.

Safeguarding commitment

We are committed to safeguarding and promoting the welfare of children and young people/vulnerable adults. We require you to understand and demonstrate this commitment.

Person Specification
Qualifications, knowledge, skills and experience

Minimum level of qualifications required for this job

Qualifications Required	Subject	Essential/ Desirable
DipCII (Chartered Insurance Inst) or CMIRM (Inst of Risk Management) or equivalent professional competency	Insurance and or Risk Management Qualification	Essential
Management Qualification		Desirable

Minimum levels of knowledge, skills and experience required for this job

Identify	Describe	Essential/ Desirable
Knowledge		
Insurance	Extensive, specialist technical knowledge of insurance, preferably with public sector experience	Essential
Risk Management	Extensive knowledge and understanding of principles and practices relating to strategic and operational risk management	Essential
Claims Management	Strategic understanding of claims management processes and principles	Essential
Risk Financing	Thorough knowledge of insurance and local government financing processes and financial systems	Essential
Legal	Understanding of legal framework public sector operates within specifically in relation to statutory services (i.e. Highways Act)	Desirable
Skills		
Insurance and Risk Management	Knowledge and experience to manage and respond to complex issues and provide clear guidance to Councillors, senior officers and colleagues throughout the Councils on all aspects of insurance and insurable risk management within a wide variety of scenarios or projects.	Essential
Service Leadership	Experience of leading, directing and driving teams, inspiring high performance and working within a group of professional and administrative staff.	Essential

Claims Management	Ability to provide decisive advice and guidance at all levels on all aspects of insurance claims management. Including ability to provide management with support and advice and guidance in relation to significant claims, court actions or matters of reputational importance. Understanding of key issues impacting upon claims management and litigation	Essential
Financial Management	Understanding of the construction and management of budgets and budget setting/monitoring processes	Essential
Communications	Excellent communication skills at all levels via various media. Ability to support reports to senior officers, elected members, brokers and claims handlers on a variety of insurance related matters.	Essential
Decision making	Ability to take decisive decisions with short notice or in an emergency situation having taken account of the factors associated with the matter in consideration.	Essential
Planning	Planning, organising, timetabling and leading key outputs from insurance services annual cycle and longer term strategic objectives	Essential
Experience		
Public Sector Insurance	Expert understanding of public sector insurance market, its mechanisms and limitations	Essential
Leadership & Management	Experience in the management of a wide range of HR related issues and service and organisation change processes	Essential
Procurement	Thorough understanding of procurement principles, regulations and approaches in context of the market operated in.	Essential
Equal opportunities	Ability to demonstrate awareness/understanding of equal opportunities and other people's behaviour, physical, social and welfare needs	Essential
Safeguarding	Demonstrate an understanding of the safe working practices that apply to this role.	
	Ability to work in a way that promotes the safety and well-being of children and young people/vulnerable adults.	

Disclosure level

What disclosure level is required for this post?	None	Standard
	Enhanced	Enhanced with barred list checks

Work type

What work type does this role fit into? (tick one box that reflects the main work type, the default workers type is flexible)	Fixed	Flexible	Field	Home
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