

## JOB DESCRIPTION

<b>JOB TITLE:</b>	Claims Investigation Officer
<b>DIRECTORATE:</b>	Finance
<b>SECTION:</b>	Insurance
<b>GRADE:</b>	PO3
<b>REPORTING TO:</b>	Insurance & Risk Manager

### Purpose of job

To comprehensively deal with all liability claims made against the Royal Borough including where appropriate conducting further investigation to include site visits and interviews in line with prescribed procedures and guidance.

To action and assess insurance claims in the Ministry of Justice Claims portal in line with required procedures and protocols in order to minimise the costs and liability risks to the Royal Borough.

To provide support to the Head of Financial Governance and the Insurance & Risk Manager in undertaking the other functions of the service including identifying departmental / corporate risks to help strengthen Royal Borough procedures

### Main duties

1. To process third party legal liability claims against the Royal Borough. To thoroughly investigate each claim, visiting sites, meeting and corresponding with claimants and their legal representatives, obtaining information including interviewing and taking statements from staff in other departments or from other concerned parties as appropriate and arranging inspections of damaged properties where applicable.
2. To handle simultaneously the allocated claims across a range of insured areas prioritising claims under own initiative ensuring prompt action in line with internal procedures / deadlines and maintain an up-to-date knowledge of and to apply the working practices and procedures of the Royal Borough. To participate in discussions and to assist in providing advice to senior management and Directors in relation to the Royal Borough's insurance arrangements and legal obligations.
3. To ensure that claims are adequately investigated and prompt responses issued to claimants and third parties within the terms of the Ministry of Justice Pre-Action Protocol for Personal Injury Claims (3 months). Ensuring the early exchange of full information about the incident to enhance pre-action investigation by all parties, and where possible complete investigations to avoid litigation action being issued against the Royal Borough or any court imposed sanctions for failing to comply with the protocol.

4. To update and maintain the Royal Borough's database of insurance claims inputting new claims and extracting data relating to insurance administration if requested.
5. To ensure adequate financial reserves are calculated and maintained at an appropriate level for insurance provision, reviewing claims on a regular basis and adjusting the reserves as necessary.
6. Process insurance claims submitted from Schools covered by the Royal Borough's locally managed schools scheme for fire damage and other property losses including liaising with schools, loss adjusters, the Royal Borough's property services and external insurers regarding claims and to settle or decline claims on the basis of the policy wording.
7. To maintain a variety of records and extract information as required including records relating to the insurance aspects of Right to Buy / Leasehold properties ensuring that accurate premium information is provided for recharging purposes and that Leaseholders receive their annual renewal statement.
8. Liaise with the Royal Borough's Brokers, Insurers and Neighbourhood Offices to ensure that the scheme and any claims are handled appropriately – e.g. refusal or cancellation of cover, resolving complaints regarding claims handling.
9. Use relevant case law to assess liability, identify the best course of action and to negotiate settlements in the best interests of the Royal Borough and in accordance with guidelines inclusive of legal costs subject to the agreement of the Insurance & Risk Manager. To value personal injuries with reference to appropriate source materials.
10. Where settlements with claimants who are not legally represented cannot be reached, or it is inappropriate to do so, to prepare case papers and, to represent the Royal Borough in the Small Claims Court, as required.
11. To support the Royal Borough by attending other Court hearings, as appropriate including explaining the results of claim decisions or enquiries undertaken to departments or other agencies or if required giving evidence at disciplinary hearings, tribunals, magistrates, county and crown courts or other forum relating to insurance claims work undertaken.
12. To decide when appropriate to instruct external experts to support the handling of a claim such as solicitors, loss adjusters, insurers or other experts and liaise or supervise the external experts throughout the conduct of the claim.
13. To direct and oversee the work of and supervise any temporarily assigned staff. This includes the allocation of work such as the administration of engineering inspection reports and insurance service level agreements with Royal Borough schools for compliance purposes and the allocation of tasks to the Intelligence Officer based in Internal Audit where further information is required in cases of suspected insurance fraud.
14. To deputise for the Insurance & Risk Manager on matters relating to claims and insurance at a range of meetings as required.

15. To be aware of when a change in policies, procedures, legislation, or claims assessing highlights new risks or fraud trends that might lead to an alteration of the risk profile of the Royal Borough affecting the nature of or levels of claims and to make recommendations, as appropriate to support the prevention of risks and potential fraud against the Royal Borough.
16. Assisting with responses to Members' enquiries, providing statistics and information and attendance at committee or other Member meetings if required to explain or discuss claims investigation findings, particularly in relation to cases that are complex or high profile.
17. Providing awareness training for officers at all levels within the Royal Borough including contractors, partners and elected Members.
18. Producing reports and maintaining correspondence on the findings and evidence of claims work, including formal statements which could lead to prosecution / court action being taken if the insurance claim is found to be suspect.
19. To ensure that all delegated claims work conforms to the minimum objectives set out in the Service and Quality Standards of the Insurance Section and to the relevant Civil Rules and Protocols. All duties to be carried out in a confidential and sensitive manner.
20. To participate in the sections post opening rota as required.
21. To assist the Insurance & Risk Manager in relation to the administration of Engineering Inspection reports from external insurers in relation to Boilers, Lifts, Hoists and Electrical Equipment.
22. To deal with enquiries relating to the Council's Right to Buy Buildings Insurance Policy.
23. Establishing regular effective contacts with departmental managers and other officers within the Royal Borough and other external agencies and providing assistance to other departments in relation to insurance based matters.
24. To ensure that through effective self-development and training there are continuous improvements in the services provided.
25. To undertake any other work appropriate to the level and general nature of the duties of the post.
26. To carry out all duties with due regard to the provisions of health and safety regulations and legislation, Data protection legislation, the Royal Borough's equal opportunities and customer care policies and any local agreements.

<b>Responsible for</b>	Up to 5
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