



Job Description

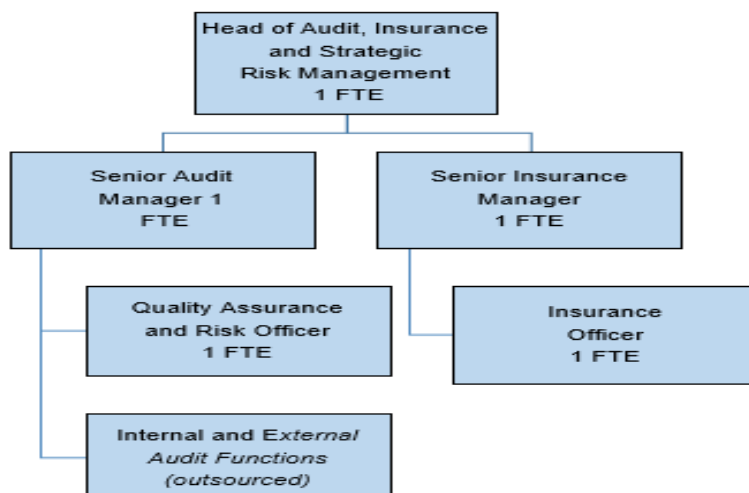
Date:	October 2021
Job Title:	Senior Insurance Manager
Post Number:	PO 6381
Division/Department/Section:	Audit, Insurance and Strategic Risk Management
Line Manager (Name/Title & Post Number)	Head of Audit, Insurance and Strategic Risk Management

1. PURPOSE

Working as part of the Strategic Alliance Audit, Insurance and Strategic Risk Management Department. The Senior Insurance Manager post leads the Insurance function of the department, to deliver comprehensive insurance arrangements for Dorset and Devon and Cornwall Police

Working with a small team this post is the technical insurance specialist and advisor to the four legal entities (Devon & Cornwall Police and Dorset Police, and OPCC Devon & Cornwall and OPCC Dorset)..

2. POSITION IN THE ORGANISATION



People who work directly for this post	
The Insurance Officer reports directly to this post.	
3. MAIN RESPONSIBILITIES	
What is the post responsible for? (INPUT)	With what results? (OUTPUT)
To be the technical specialist and advisor on all aspects of the Force insurance arrangements to Chief Officers, Department Head, staff and officers.	Ensure comprehensive insurance cover and compliance for all aspects of Policing activity.
To monitor and report to insurers all changes in key force activity to ensure ongoing compliance with the Insurance Act.	To ensure continuity and legal compliance of insurance cover to both Devon and Cornwall and Dorset Forces/OPCC's
To review and consider contracts and MOU's being entered into by the Force to ensure they are compliant with insurance technical policy requirements.	To protect the Force and minimise the financial risk exposure to the PCC and Chief Constable.
To manage on a day to day basis the insurance function across the strategic alliance.	A fully integrated and harmonised insurance service, which drives ongoing risk mitigation, and supports a single insurance policy arrangement.
To co-ordinate and validate a rolling 10 years of data necessary for the regional Broker and insurance retendering and annual renewal processes.	A Broker and insurance programme that appropriately reflects the risk profiles of the Four legal entities in the Strategic Alliance
The day to day management of the Broker and Insurance contract relationship	To ensure the contracts run smoothly on a day to day basis.
To check, understand and apply Insurance policy wording, limitations and requirements.	Ensure the policies are appropriately applied and communicated.
To ensure the maintenance of a minimum of 10 years of accurate claims data to inform Force and insurance underwriting decisions.	To ensure fair representation of the historic risk profile of D&C and Dorset.
To manage and direct litigated motor claims, up to a specified value.	Ensure that litigated claims are managed and settled appropriately.
To provide compelling technical advice to senior officers and other Force personnel across the Alliance regarding insurance implications of their operational and daily activity.	To proactively minimise the financial and reputational impact of day to day Force/OPCC activity.
To validate all payments against the insurance budgets.	Robust coding and attribution of invoices insurance years and budgets.

Ensure ongoing dialog with Legal services in relation to all litigated civil claims arising	Consistency in case management of claims that have a potentially high reputational impact and are of high value.
Maintain effective professional working relationships with all parts of the Force and in particular high risk operational and business areas of the Force, as well as regional forces for collaborative regional and national arrangements.	To solicit relevant information to ensure compliance with relevant policy wording and disclosure requirements.
To provide specialist technical advice to major ad hoc policing events within the Force areas, such as locally hosted national events and secure appropriate insurance cover for items and arrangements that would not routinely be included within Force insurance arrangements	Ensure legal compliance of the Force and to minimise the financial risk exposure to the Force, through the provision of specialist one off insurance cover.
To investigate, consider and recommend settlement of all Ex-gratia claims arising for policing activity. (Dorset)	Claims are investigated and settled where it is appropriate to do so.
To support the investigation and management of existing litigated claims that sit with the Force insurers and legal services.	Force insurers and their advisors are furnished with all relevant facts in order to make decisions.
Advise and procure insurance on new and specialist areas of insurance in line with new and emergent operation equipment requirements, such as Drone insurance or cyber insurance.	To ensure ongoing insurance coverage.
This list of duties is not restrictive or exhaustive and the post-holder may be required to carry out duties from time to time that are either commensurate with/or lower than the grade of the post. In some posts this might include the ad-hoc provision of guidance and informal training of new colleagues.	Completion of duties to meet the needs of the police service.
4. CONTACTS Five main contacts, internal or external (other than Manager), which the post-holder regularly deals with in the course of their work.	
1.	Legal Services
2.	Operational and Department Heads across the Strategic Alliance/OPCC's
3.	Insurance Brokers and Insurers
4.	Regional Force Insurance officers

5.	Chief Officers in the D&C, Dorset and the other Regional forces
5. SPECIAL CONDITIONS/ADDITIONAL INFORMATION	
Any special arrangements surrounding the job e.g. 24 hr responsibility, on-call time, and weekend work in this section.	
<p>The Force Values together with the National Code of Ethics are a set of non-negotiable standards that all Dorset Police staff must abide by. Loyalty to these Values and Ethics are a requirement for membership into Dorset Police.</p>	
6. HEALTH & SAFETY TRAINING	
Are there any specific health and safety training requirements for this role which need to be considered prior to or post appointment? (Manager should read appropriate Risk Assessments and identify training required, eg, manual handling training, VDU assessment, Control of Substances Hazardous to Health (COSHH) etc)	
You are advised to read the Force's Health and Safety policy which will give a more in depth description of your full health and safety responsibilities.	
7. HEALTH MONITORING	
Are there any Health Monitoring requirements specific to this post which will be considered prior to appointment/job offer.	
N/A	
8. VETTING	
Certain designated posts require enhanced vetting in line with the Force Vetting Policy. Details of such specified below eg 'this post is subject to vetting' or 'this post is subject to higher level vetting'. Vetting clearance will need to be obtained prior to appointment of a candidate.	
Higher level vetting is required (MV)	
9. TERMS OF APPOINTMENT	

10. PERSON SPECIFICATION	
<u>Essential Criteria</u>	
<u>Essential</u> Qualifications/Specific Training/Alternative relevant experience, knowledge, skills which are required for this post.	
Criteria to be measured	Competencies Required
Criteria A	Extensive experience over a number of years of technical advisory work within the commercial insurance sector - preferably with public sector insurance.
Criteria B	An in depth understanding of insurance policy wording, extensions and limitations and their application within the work environment.
Criteria C	Strong critical thinking skills with the ability to apply legal knowledge to identify and assess relevant facts legal liability for any given situation or claim.
Criteria D	Critical thinking and attention to detail
Criteria E	Excellent verbal and written communication skills to advise and provide concise and compelling insurance and risk advice to bring about changes in operational and business behaviour and activity across the Strategic Alliance. ,
Criteria F	Strong supervisory and leadership skills with the ability to bring about change. .
Criteria G	Confident IT user with the ability to pick up and use a variety fo sepcialist computer programmes as well as standard Work and Excel products. Plus a proven ability to use Excel to manipulate, analyse and interpret complex financial claims data and make informed recommendations,
Criteria H	To be highly motivated and organised to manage a high volume of work and meet non negotiable deadlines..
<u>Desirable Criteria (if applicable)</u>	
<u>Desirable</u> Qualifications/Specific Training/Alternative relevant experience, knowledge, skills which are required for this post	
Criteria to be measured	Competencies Required
Criteria I	Contract knowledge and past experience of broker renewal processes
Criteria J	ILEX or similar qualification and or legal experience
Criteria K	Use of Figtree and Niche/Unify computer systems

For advertising purposes please delete the following section

11. DECISIONS TAKEN

Give three examples of decisions that would be made by the post-holder.

1.	To determine the initial liability position of the Force on motor claims.
2.	The technical insurance/risk advice to be provided in any given force scenario to best protect the interests of the Force and PCC.
3.	To determine the optimum insurance policy and policy terms for the Force.

Give one example of a matter which the post-holder would refer to someone else for a decision.

Determination of settlement of high value motor claims, which may have a significant reputational impact attached to them. .

State who that would be referred to below.

Head of Audit, Insurance and Strategic Risk Management

12. DIMENSIONS

Provide facts and figures relevant to the job, section or department. These may include any staff who reports to the jobholder, budgets, contract values, value of projects managed. In relation to budgets: use gross revenue expenditure. When quoting capital figures, use annual capital expenditure. Budgets directly and indirectly influenced should be mentioned, e.g. direct control of a budget or advice to others on how to use it.

The insurance programme each year cost approx. £1.2 million

The retain financial risk for each and every claim against the Force is £500,000 for liability and £300,000 for each motor claim.

Each year the retained cost of claims is approx. £560,000

At any one time there are approximately 120 live/ongoing motor claims, 20 Employers liability claims and 70 Public liability claims, that require updating and monitoring.

13. REASON FOR POST (Complete only in the case of new posts)

(a) Please confirm the reasons why there is a requirement for this role (i.e., home office requirement/legislation, redistribution of work, previously performed by another role within the force etc).

(a)

(b) If the responsibilities have transferred from another post, please specify the role that previously performed these duties.

(b)

14. ADDITIONAL COMMENTS (if applicable)

This post carries higher level of vetting due to the sensitivity of some force activity that needs insurance advice and coverage.

This role has developed significantly over the last 5 years as the Alliance has embedded and the totality of the insurance claims profiles in both Forces have developed and become clearer.

15. SIGNATURES

Post-Holder's Name and Signature (if a re-evaluation application)

Date:

I confirm that the attached re-evaluation application and the above job description questionnaire is an accurate record of the agreed list of changes.

Date that the JDQ and changes effective from:

Line Manager's Name and Signature:

Date:

Karen James 7301

19/10/21

Divisional/Departmental Manager's Name and Signature:

Date:

Neal Butterworth

19/10/21

I confirm that any additional funding requirement will be met from the Divisional/Departmental Budget and have identified how this will be achieved in the following column.

Assistant Chief Officer's Name and Signature: (If post will be funded by central funds)	Date:
Re-evaluation Application:-	
In accordance with the Procedural Agreement, please also complete a Request for Re-evaluation Application Form (A451) in addition to this form. Both forms should be submitted by electronic and hard copy to.HR Ops Dorset Corporate Support for submission to an evaluation panel.	
New post application:-	
Submit this form by electronically to .HR Ops Dorset Corporate Support for submission to an evaluation panel.	

03-07
