

	<i>Sub-section</i>	<i>Content</i>				
1	Preliminaries	<ul style="list-style-type: none"> - <i>Post title: Insurance Manager</i> - <i>Reports to: Insurance Director</i> - <i>Department: xxx</i> - <i>Business Unit: xxx</i> - <i>Location: xxx</i> 				
2	Job summary	<ul style="list-style-type: none"> - <i>Arrange and maintain insurance protection of the organisation's assets and liabilities and deputising for the Insurance Director.</i> 				
3	Main duties and responsibilities	<ul style="list-style-type: none"> - <i>Working with Brokers and the business to gather & review renewal information for corporate insurance arrangements.</i> - <i>Lead the property and public liability renewal process to ensure the programme renewal is cost effective with broad policy cover. Make recommendations for rating, wording and insurers to Insurance Director.</i> - <i>Identify property acquisitions and sales and ensure insurance arrangements are up-to-date, premiums agreed with insurers and premiums billed to tenants as appropriate.</i> - <i>Identify new insurable risks within the Business and make recommendations for effective management of the risks.</i> - <i>Working with the Insurance Director to report to the organisation on cover arrangements, premiums and recoveries.</i> - <i>Review and negotiate contractual insurance obligations placed on the organisation. Instruct Broker to arrange and place appropriate insurance programmes to protect the organisation.</i> - <i>Lead the monitoring and report on the insurance arrangements made on behalf of organisation's joint ventures by external insurance Brokers.</i> - <i>Manage the review of leases and ensure insurances are in place and recoverable.</i> - <i>Manage the liability claims notification process to insurers so that the insurers have sufficient information to investigate claims and monitor the effectiveness of the insurer's claims handling service. Ensure that claims are redirected to service providers wherever possible and ensure the terms and conditions of contracts are clear and robust.</i> - <i>Identify areas for improved risk management practices within the organisation – both property and health and safety related.</i> - <i>Support Insurance Team with large property claims.</i> - <i>Identify and work with the organisation to create practices and procedures that ensure risks are managed effectively from an insurance viewpoint. Keep procedures up-to-date and ensure appropriate people are aware and able to follow the procedures as appropriate.</i> - <i>Set strategy for event management within the organisation, produce clear guidelines and ensure adherence to the procedures, in conjunction with relevant teams.</i> - <i>Reviewing existing processes and recommending changes to the insurance computer systems which will involve liaising with IT Team.</i> - <i>Resolve insurance queries from departments and third parties.</i> - <i>Handling any insurance matters relating to the business of the organisation as required.</i> - <i>Deputise for the Group Insurance Director as and when required.</i> 				
4	Person specification	<table border="1"> <thead> <tr> <th>Essential</th> <th>Desirable</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> - <i>Good interpersonal and strong</i> </td> <td> <ul style="list-style-type: none"> - <i>ACII professional qualification</i> </td> </tr> </tbody> </table>	Essential	Desirable	<ul style="list-style-type: none"> - <i>Good interpersonal and strong</i> 	<ul style="list-style-type: none"> - <i>ACII professional qualification</i>
Essential	Desirable					
<ul style="list-style-type: none"> - <i>Good interpersonal and strong</i> 	<ul style="list-style-type: none"> - <i>ACII professional qualification</i> 					

	<p><i>leadership skills</i></p> <ul style="list-style-type: none"> - <i>Excellent written and verbal communication skills with the ability to inspire confidence at all levels within the business.</i> - <i>Strong commitment to deliver results and make a meaningful contribution in a team environment.</i> - <i>Ability to work under pressure and meet deadlines.</i> - <i>Demonstrates a well-organised and logical approach to work.</i> - <i>Demonstrate extensive experience handling large projects and knowledge of policy wordings with an understanding of contract law.</i> - <i>Ability to analyse complex problems and structure issues for detailed resolution.</i> - <i>Understanding of risk management and ability to persuade others to follow best practice.</i> - <i>Successful track record, in a position of responsibility, handling insurance negotiations between client, Broker and Insurers.</i> - <i>Clear evidence of successful management experience.</i> 	<ul style="list-style-type: none"> - <i>Practical knowledge of MS office applications to intermediate level</i> - <i>Ability to adapt to new IT systems and acquire a full understanding of the logic that sits behind them.</i>
<p>5 Personal attributes</p>	<ul style="list-style-type: none"> - <i>Team Player</i> - <i>Good communication skills</i> - <i>Numerate and articulate</i> - <i>Able to influence others</i> - <i>Introduce and manage change in company practices and philosophies</i> 	

	<i>Sub-section</i>	<i>Content</i>
1	Preliminaries	<ul style="list-style-type: none"> - <i>Post title: Insurance Manager</i> - <i>Reports to: Vice President Insurance</i> - <i>Division: xxx</i> - <i>Location: xxx</i>
2	Position purpose	<ul style="list-style-type: none"> - <i>To advise on all insurance matters and give risk management advice within region</i>
3	Principle Accountabilities	<ul style="list-style-type: none"> - <i>Protect the assets of the organisation against insurable loss through the purchase of insurance or the selection of other financing methods to use the most efficient methods of risk financing</i> - <i>Provide advice on insurance and risk related matters to crisis management teams and others</i> - <i>To promote and maintain a risk management culture throughout area of responsibility in order to minimise the cost of risk to organisation</i> - <i>Provide advice and input to the Insurance departments as required</i> - <i>To arrange and administer the global fronting for xxx so that local property policies can be issued where required and premiums passed back to xxx</i> - <i>Managing claims occurring within geographic area and travelling to claims locations to assist with the preparation and adjustment in order to effect a speedy and acceptable settlement</i> - <i>Act as insurance adviser to companies who are outside the global programmes to ensure that their risks have been properly identified and managed in the most cost effective manner</i>
4	Environment	<ul style="list-style-type: none"> - <i>Government controls on insurance within geographic area, general global insurance market conditions and organisation's loss history</i>
5	Knowledge and skill requirements	<ul style="list-style-type: none"> - <i>Associate of the Chartered Insurance Institute or Institute of Risk Management</i> - <i>Self-starter who is self-reliant, has the ability to organise and prioritise workflow, projects and all aspects of the job and coordinate multiple tasks as there is no local backup.</i> - <i>Must be able and willing to travel</i> - <i>Strong communication and negotiating skills for interactions both internally and externally are necessary as well as the ability to teach the principles of insurance and risk management to non-insurance people.</i> - <i>The jobholder must be able to work as a team with the other insurance specialists.</i> - <i>Strong and accurate computer word processing, database and spreadsheet skills are required</i> - <i>Minimum of 6 year's experience in global insurance</i> - Specialised skills <i>Experience with global insurance schemes</i> <i>Knowledge of local insurance regulations in relevant region</i> <i>Knowledge of Operational Risk Management (identification, evaluation, control & financing of Risk)</i> - Additional qualifications <i>Membership of AIRMIC and/or the Institute of Risk Management would be advantageous</i>
6	Problem Solving	<ul style="list-style-type: none"> - <i>Help on technical insurance and property protection problems is available from Insurance Department</i> - <i>External advisers, technical bulletins and websites can be used</i>

		<ul style="list-style-type: none"> - Original thinking is required to identify potential risks; any form of change can increase exposure to risk. - The global insurance programmes provide a framework of cover and procedures but there are times when these must be modified to overcome local problems.
7	Decision Making Responsibility	<ul style="list-style-type: none"> - Deciding on retention limits and scope of cover relevant policies - Recommending that departments do not insure what they can afford to lose or what would be considered to be expected losses - Recommending what insurance should be bought locally - Recommendations relating to cover, limits and deductibles for the global insurances - Determining and setting own priorities
8	Position Contacts	<ul style="list-style-type: none"> - Contact with all levels of organisation's employees including senior management on an "as needed" basis - Regular contact with fronting insurers to ensure local policy issue, premium collection and premium transfer - As and when contact with Claims Department of Insurers to notify new claims and get updates on existing ones - Weekly contact with Brokers regarding queries on policies - Regular contact with Legal Department regarding business activity and contract wordings - Daily answering insurance queries from region regarding cover, potential losses and changes to risks
9	Magnitude	<ul style="list-style-type: none"> - Total premium cost role is responsible for:xxx

	<i>Sub-section</i>	<i>Content</i>	
1	Preliminaries	<ul style="list-style-type: none"> - <i>Post title: Insurance Officer</i> - <i>Reports to: Audit and Risk Manager</i> - <i>Service Area: xxx</i> 	
2	Role purpose and role dimensions	<ul style="list-style-type: none"> - <i>Administering the organisation's insurance arrangements to provide relevant and cost effective protection and claims handling</i> - <i>Provision of an effective and high quality Risk Management function</i> - <i>Assisting the Risk and Insurance Manager to carry out their responsibilities</i> - <i>Maintain appropriate relationships with other Service Areas, External Agencies and the community to promote the interests of the organisation</i> - <i>The postholder will have to deal with new and changing requirements as the working environment develops. This needs to be recognised as an integral part of the job</i> - <i>Providing financial information and advice to managers and senior finance staff as appropriate</i> 	
3	Key external contacts	<ul style="list-style-type: none"> - <i>External insurance providers</i> 	
4	Key internal contacts	<ul style="list-style-type: none"> - <i>Department managers with insurance claims or promotion of risk management</i> 	
5	Financial dimensions	<ul style="list-style-type: none"> - <i>None</i> 	
6	Key areas for decision making	<ul style="list-style-type: none"> - <i>Insurance claims</i> 	
7	Other considerations	<ul style="list-style-type: none"> - <i>None</i> 	
8	Key accountabilities and result areas:	<p><i>Assisting with the management of the organisation's insurance arrangements to provide relevant and cost effective protection and claims handling</i></p>	<ul style="list-style-type: none"> - <i>Interpreting policy wordings from a number of insurance companies. A good understanding of various classes of business is required</i> - <i>Provide advances and complex advice to departments on the cover they require and the interpretation of current cover in place</i>
		<p><i>Assisting with the management of the organisation's claims to provide relevant and cost effective management</i></p>	<ul style="list-style-type: none"> - <i>Provide or assist in identification of loss and assist in undertaking loss analysis</i> - <i>Have a good knowledge and understanding of Civil Procedure Rules and MOJ timescales and legal case law for the main liabilities expected of a local authority</i> - <i>Investigate claims with the businesses and be able to collate all relevant information and documentation. Be able to determine the correct liability decisions required and drive claims to settlement and challenge decisions made by external parties</i>

		<p>Provision of an effective and high quality Risk Management function</p> <ul style="list-style-type: none"> - Understanding the external environmental changes that are taking place and how this impacts upon risks faced by the departments and Corporate risks - Be able to assist in the production of management information to departments - Undertake effective loss monitoring, identification and reporting of loss patterns to relevant managers. 	
9	Education / qualifications	- Graduate, degree or other qualification suitable to entry to training scheme	Application form
		- Part qualified with Chartered Insurance Institute exams	Application form
10	Experience / knowledge /skills	- Experience Substantial recent experience of claims handling or underwriting duties undertaken for either an insurance company or organisation within our sector. Qualified to Dip Cii	Application form, Interview, Test
		- Skills Ability to assimilate information and give clear advice upon it Ability to work to tight timescales and manage times effectively to cope with the conflicting demands and deadlines Ability to handle claims independently for various classes of business in an efficient and cost effective manner Ability to help improve systems and working methods for greater efficiency and effectiveness Ability to manage the renewal process and assist with the management of the Tender process	Application form, Interview, Test
		- Knowledge Knowledge gained from a practical perspective in managing tasks independently in an insurance environment in claims and/or the underwriting function involving independent decision making Demonstrate knowledge of the Renewal and Tender process Demonstrate knowledge of, and commitment to a course of study for the Advanced Diploma CII qualification	Application form, Interview, Test
11	Minimum competencies	<p>Customer focus Providing advice on matters relating to their work to service managers and other staff. At more senior levels this will involve proactively devising solutions to more complex problems Responding to the changing requirements of customers while balancing these against the need for adherence to professional standards and guidelines</p>	Application form, Interview

	<p>Communicating and influencing <i>Co-operates and works well with others in the pursuit of team goals, sharing information and supporting others</i> <i>Communicates orally in one to one situations and large groups in a group in a manner which is clear, fluent, concise and holds people's attention. Checks understanding and chooses appropriate style. Encourages feedback and confidently deals with questions</i> <i>Produces a wide range of written communications which are clear, fluent, concise and jargon free, and are readily understood by the recipient. Writes on complex issues and produces reports</i></p>	<p><i>Application form, Interview, Test</i></p>
	<p>- Planning, organisation and achieving results <i>Understands a particular process and why it works and its associated risks</i> <i>Understands and uses targets and appreciates how they are important to the work of the team and the wider organisation. Know how they relate to performance indicators</i> <i>Understands a particular process and why it works and how to minimise its associated risks and examine it critically and suggest improvements</i> <i>Understand how own objectives link to those of the team and service area.</i></p>	<p><i>Interview</i></p>
	<p>Leadership <i>Leads by example and is visible in doing so</i> <i>Plans and allocates routine and non-routine tasks to another member of staff, or to a small group and checks progress. Agrees priorities and deadlines</i> <i>Shares information with staff in an open and timely way</i></p>	<p><i>Application form, Interview</i></p>

	<i>Sub-section</i>	<i>Content</i>								
1	Preliminaries	<ul style="list-style-type: none"> - <i>Post Title: Insurance Manager</i> - <i>Reports to: Insurance and Risk Manager</i> - <i>Business unit: xxx</i> - <i>Department: xxx</i> - <i>Hours of work: xxx</i> - <i>Location: xxx</i> 								
2	Main purpose of the job	<ul style="list-style-type: none"> - <i>Assist Insurance and Risk Manager to administer Group's Insurance Programmes.</i> - <i>Ensure Insurance Policies are reasonable, appropriate and cost effective.</i> - <i>Claims handling/settlement of claims for the Company across all insurances arranged including liability, personal accident and motor including recovery from third parties where possible.</i> 								
3	Key Responsibilities	<ul style="list-style-type: none"> - <i>Assist the Insurance and Risk Manager to ensure the Group Insurance Programme in place is adequate for the needs of the operational units.</i> - <i>Communicate to brokers with any queries in relation to policy cover terms and conditions</i> - <i>Internal consultation and negotiation within the operational units to ensure they are aware of insurance coverage in place and premiums charged and why and respond on any queries</i> - <i>Assist operational units on claims reporting and handling in regards to liability claims and also property damage claims to ensure the business is back up and operational as quickly as possible and assisting where appropriate to recover any uninsured losses.</i> - <i>Gather information for claims arising from any one of the xxx trading units and xxx company cars insured for motor. Settle property damage claims, value can be up to xxx. Settle Liability and Personal Accident claims with referral to the Insurance and Risk Manager in excess of xxx.</i> - <i>Review, respond and assist with survey reports undertaken by Insurers to ensure adequate responses given to Insurers and that adequate resources are provided to protect the Group's assets.</i> - <i>Vetting insurance premium costs to ensure accuracy.</i> - <i>Control a database of details in relation to operating units.</i> 								
4	Key Accountabilities	<ul style="list-style-type: none"> - <i>Policing of insurance demands against error and fraud.</i> - <i>Recovery of insured and uninsured material damage and business interruption amounts from the Group's or Third Party insurers.</i> - <i>To ensure rapid response of claims adjusters to large losses.</i> - <i>Support of a high standard to xxx plus staff at all levels concerning insurance matters via email/telephone.</i> 								
5	Skills and Competence	<table border="1"> <thead> <tr> <th>Competency</th> <th>Expected Level</th> </tr> </thead> <tbody> <tr> <td><i>Critical Thinking</i></td> <td>C</td> </tr> <tr> <td><i>Building relationships</i></td> <td>C</td> </tr> <tr> <td><i>Communicating</i></td> <td>C</td> </tr> </tbody> </table>	Competency	Expected Level	<i>Critical Thinking</i>	C	<i>Building relationships</i>	C	<i>Communicating</i>	C
Competency	Expected Level									
<i>Critical Thinking</i>	C									
<i>Building relationships</i>	C									
<i>Communicating</i>	C									

		<i>Developing Self and Others</i>	C
		<i>Understanding our Business</i>	C
		<i>Managing Change</i>	C
6	Qualifications	Required	Preferred
		<ul style="list-style-type: none"> - <i>Member of relevant professional body.</i> - <i>Minimum ACII qualification.</i> 	ACII
		<ul style="list-style-type: none"> - <i>Wide experience in all aspects of insurance and claims handling.</i> - <i>Reasonable understanding of contractual and legal principles.</i> - <i>Insurance background with at least 3 years' experience in insurance industry</i> 	
		<ul style="list-style-type: none"> - <i>Proven negotiation and interpersonal skills with similar level of management.</i> - <i>Ability to discuss and negotiate with Insurers and Insurance brokers on technical insurance points.</i> - <i>Good Communication skills.</i> - <i>Proficient in the use of Word and Excel.</i> - <i>Ability to prioritise workload and work on own initiative.</i> 	

	<i>Sub-section</i>	<i>Content</i>						
1	Preliminaries	<ul style="list-style-type: none"> - <i>Post title: Insurable Risk Manager</i> - <i>Reports to: Head of Group Insurance</i> - <i>Company generic job title: xxx</i> - <i>Location: xxx</i> 						
2	Job Purpose	<p><i>Support the Head of Group Insurance by:</i></p> <ul style="list-style-type: none"> - <i>maintaining the organisation's insurance programs</i> - <i>providing advice and guidance to all businesses within the organisation and associated companies, and;</i> - <i>assisting in managing external relationships with service providers including Insurers and Brokers</i> 						
3	Key Accountables	<ul style="list-style-type: none"> - <i>Reporting and providing regular feedback to the Head of Group Insurance on significant issues affecting the Group.</i> - <i>Mitigate the insurable and uninsurable risks of the businesses by providing advice and specific training with respect to (1) insurance requirements within commercial contracts, (2) applicability of insurance cover, and (3) their compliance with the terms and conditions of the global insurance policies so that policies are not invalidated.</i> - <i>Manage, operate, facilitate and support where necessary the Property Risk Process.</i> - <i>Assist with the enhancement of service providers knowledge of risk management practices of the Group, including Insurers, Brokers, Claims Handlers and Loss Adjusters.</i> - <i>Develop and deploy initiatives that improve internal Insurance processes that enhance effectiveness and efficiencies.</i> - <i>Assisting the Head of Group Insurance with the negotiation and placement of the insurance programmes. This includes collection of renewal data, interpretation and analysis.</i> - <i>Lead the business to develop risk exposure profiles which facilitates the placement of global insurance programs.</i> - <i>Assist Mergers and Acquisitions in the due diligence processes, and assist with deployment of the insurance strategy as it applies to Joint Ventures and other associated companies of the Group.</i> - <i>Assisting the Head of Group Insurance with the management of the external service provider relationships.</i> - <i>Assist where necessary the Claims Manager in support of the claims process</i> - <i>Assist and work with the other functions as necessary</i> 						
4	Key experiences and qualifications	<ul style="list-style-type: none"> - <i>Ability to work using initiative, is self-motivated and can deal with ambiguity.</i> - <i>Can demonstrate delivery of target driven objectives.</i> - <i>Demonstrate ability to advise and communicate effectively on complex issues with all management levels.</i> - <i>Degree and/or professional qualification required.</i> - <i>Experience in a variety of business roles and international experience.</i> 						
5	The Company's Behavioural Competencies and Levels	<table border="1"> <tbody> <tr> <td><i>Integrity and trust</i></td> <td><i>Level 3</i></td> </tr> <tr> <td><i>Decision Quality</i></td> <td><i>Level 3</i></td> </tr> <tr> <td><i>Dealing with Ambiguity</i></td> <td><i>Level 3</i></td> </tr> </tbody> </table>	<i>Integrity and trust</i>	<i>Level 3</i>	<i>Decision Quality</i>	<i>Level 3</i>	<i>Dealing with Ambiguity</i>	<i>Level 3</i>
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<i>Decision Quality</i>	<i>Level 3</i>							
<i>Dealing with Ambiguity</i>	<i>Level 3</i>							

		<i>Business Acumen</i>	<i>Level 2</i>
		<i>Interpersonal Savvy</i>	<i>Level 3</i>
		<i>Planning</i>	<i>Level 2</i>
		<i>Priority Setting</i>	<i>Level 2</i>
6	Functional/Technical Competencies and Levels	<i>Knowledge of the Insurance Industry, Markets and products and the Company's Insurance Programmes</i>	<i>Level 3</i>
		<i>Claims Management and Process</i>	<i>Level 1</i>
		<i>Insurance Policy Interpretation and Analysis</i>	<i>Level 3</i>
		<i>Risk and Insurance Advice</i>	<i>Level 4</i>
		<i>Financial Awareness and Application to Insurance</i>	<i>Level 3</i>
		<i>Report Writing and Written Communication</i>	<i>Level 3</i>
		<i>Situational Acumen</i>	<i>Level 3</i>
7	Role Specific Variations	- xxx	
8	Role Specific Dimensions	<ul style="list-style-type: none"> - Provide general Insurance advice to all Businesses globally. Roles split by Sector. - Be able to communicate to and advise all levels within the organisation. - Understand in depth the extent of the company's products and risk exposures. - Will encompass supervision of functional resource (Finance Analyst, Claims Administrator and Insurable Risk Specialist). - To be able to advise the businesses on financially large and complex risk issues e.g. major contracts with customers, property risk exposures. - Able to spend one or two nights away periodically. Able to work extended hours on a regular basis. - Global roles dealing with cultural complexities - Complexity of product range - Review in excess of xxx contracts annually, manage hundreds of risk recommendations arising from xxx site visits annually. 	

	Sub-section	Content
1	Preliminaries	<ul style="list-style-type: none"> - Post title: Insurance Manager - Reports to: CFO - Department: xxx - Contact: xxx - Date: xxx
2	Outcomes	<ul style="list-style-type: none"> - Success is achieved when; - Insurance market intelligence is maintained in order that the organisation's strategy in respect of insurance cover and approach to 'risk' may be defined, amended, etc. This will include close liaison with the organisation's brokers and other brokers. Major factors and shifts will be communicated to the business accordingly. - Insurance Renewals and general (non-claims) insurance service to organisation. The insurance renewal process is undertaken from collection and submission (to the organisation's brokers) of data to the calculation of management and benchmarking charges through to the allocation of charges across all group companies. - Advice is provided to the business on the scope of insurance cover. Documentary evidence of insurance cover is provided as required. The strategy in respect of insurance cover is developed in conjunction with the organisation's brokers. Various available workshops/seminars related to insurance markets/cover are attended in order to maintain suitable and relevant awareness. One-off or ad hoc insurance cover is effected as required. Liaison with Risk Director is maintained in respect of structure of policies and general insurance matters. Liaison with Risk Director is maintained in respect of major PL claims The Insurance and Risk Managers Forum meetings are attended in order to optimise the advantages to be gained from a Group approach to insurance methodologies and strategies. To review claims handling services and propose 'new' contractual arrangements periodically as contracts approach expiry. - Management Information and Reporting. Management Information techniques and reporting methodologies are developed and enhanced in order to provide enhanced value. The monthly reports received from claims handlers are checked promptly and included in the respective management reports. A Management Information 'Pack' is produced, monthly, in order to review current claims received and outstanding and to determine any necessary additional action. Also to be included would be status reports in respect of all other ongoing activities. - Finance and Accounting. Monthly accruals for insurance costs are submitted to Finance Department in accordance with their requirements and schedule. Quarterly Rolling Forecast updates for insurance costs are submitted to Finance Department in accordance with their requirements and schedule. Budget submissions in respect of insurance costs are formulated and submitted to Finance Department in accordance with their requirements and schedule. The insurance premium provision accounts are regularly reviewed, adjustments actioned where necessary and available write-backs

allocated in accordance with the agreed schedules.

The reports in respect of the claims handlers' bank account (public liability claims settlements) are checked promptly, the account balance reinstated and information and VAT invoices passed to Finance Department in order that accounting entries are raised and reconciliation processes actioned.

The reports in respect of the claims handlers' bank account are checked promptly, the account balance reinstated and information and VAT invoices passed to Finance Department in order that accounting entries are raised, inter-company invoices generated and reconciliation processes actioned.

- **Internal Administration - Management of the (internal) Insurance Claims Handlers.**

All claims against the organisation or by the organisation are actioned promptly.

All claims received from customers, etc. or via operational staff are acknowledged within 24 hours of receipt.

Claims handlers are instructed promptly in respect of emergency situations and in accordance with requests from operational staff.

Assessments are made as to whether Loss Adjusters are required at incidents and instructions issued for their attendance.

Claims handlers are informed of all details of claims and there is close liaison to ensure that these are duly progressed in accordance with relevant protocols.

All claims not referred to claims handlers are progressed and settled as appropriate.

All payments are arranged promptly, once they have been approved.

Claims recording methodologies are developed and enhanced in order to ensure completeness of records and provide improved Management Information.

The Company's customer care principles are applied in all cases and claims are dealt with sympathetically and promptly where liability is established.

All procedures are regularly reviewed and improvements sought in order to ensure that the value to the organisation from this process is maximised.

Regular attendance at regional and customer services meetings is maintained in order to report on current claims and encourage and invoke the support of operational management and staff in order to identify procedural enhancements to mitigate claims costs.

The development and training needs of staff are regularly addressed and the training process administered accordingly.

Sectional metrics are developed to facilitate the production of "Service Improvement Plans" in conjunction with the staff.

Claims made regarding third party damage of the organisation's assets are actioned promptly, invoices issued and Management Information provided in respect of outstanding items.

Management – External.

The liaison with contractors is developed, especially to ensure that claims from 'other utilities' are processed promptly.

The relationship with the organisation's brokers is well developed, especially to facilitate claims on our insurers and the recovery of payments above the deductible.

Quarterly review meetings are held with the organisation's PL Claims Handlers and actions are progressed accordingly.

Quarterly review meetings are held with the organisation's EL & Motor

Claims Handlers and actions are progressed accordingly.
 The process of establishing and monitoring KPI's in respect of claims handlers is developed in order to control claims costs and claims handling charges.
 Quarterly review meetings are held with brokers to keep abreast of market conditions and prepare for negotiation of cover renewal.
 UK Risk and Insurance Forums are co-ordinated and minuted

3 Authority

The jobholder may:

- Accept liability or repudiate claims when in possession of all appropriate information and details.
- Train operational staff in the requirements of the insurance processes.
- Report non-compliance with corporate procedures.
- Report non-compliance with the claims handling contract and escalate where necessary.
- Ensure that the objectives of the Insurance Section and the Company's policies are understood.
- Recommend procedural changes and amendments to working practices.

4 Competence

- **Technical**

Maturity of approach to managing contractual relationships with service providers.
 Sound understanding of Management Reporting requirements and techniques.
 Highly developed IT literacy, especially related to Microsoft Office products.
 Working knowledge of main classes of corporate insurance

- **Role**

Clarity of focus on objectives and resources and the ability to provide suitable solutions not necessarily of a traditional nature but which add value to the processes and the business.
 The maximisation of the effectiveness and economies of the relationship with the organisation's claims handlers.
 Obtaining the support and assistance of operational staff by communicating to them the benefits of a proficient insurance section.
 The development of Management Information techniques and reporting in order to add value to the process.

- **Personal**

Excellent communication skills (oral and written).
 Facilitation skills.
 The ability to work as part of a team but act under own initiative and to own deadlines.
 Managing own time and maintaining a focus to ensure that the desired outcomes, objectives and priorities are achieved. Ensure own objectives are: specific, measurable, agreed, realistic and time-bounded.
 An analytical, methodical problem-solving approach.
 The ability to be customer-focussed – to ensure the service provided is in accordance with the organisation's customer care policies.
 Prioritising goals, objectives and daily workload.
 Valid driving licence and a willingness to travel.

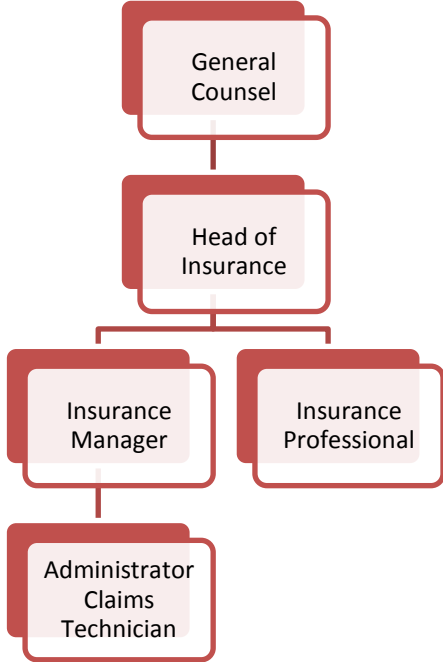
5 Environment

- **Decision**

The job demands making considered decisions upon gathering all necessary facts, information and data that relates to the progressing of claims. A decision will always be necessary as to whether to deal with a claim internally or pass it to the claims handlers and this will be in varying degrees of complexity.

- **Physical**

The job demands working normal office hours in an office environment located at the current focus of the work; it also demands visits to the claims handlers and to other offices and operational sites of the organisation.

	Sub-section	Content
1	Preliminaries	<ul style="list-style-type: none"> - Post title: Insurance Manager - Reports to: Head of Insurance - Department: xxx - Business Unit: xxx - Location: xxx
2	Job Purpose	<ul style="list-style-type: none"> - Support the Head of Insurance to manage the process of risk mitigation and development of the most economical and effective programme structure to meet the insurance requirements of the business. - Assist managing insurance team members to ensure that the department processes and procedures deliver first-class service to the business, through risk identification, policy placement and claims administration.
3	Accountabilities	<p>Principal Tasks</p> <ul style="list-style-type: none"> - Review tender contract conditions and provide advice to the business on acceptability and recommend amendments required and pricing to be allowed to ensure that the Group does not accept onerous risks or exposures. <p>Drive the education of the wider business in relation to risk identification, policy placement and claims management.</p> <p>Support the Head of Insurance in maintaining good relationships with a wide spectrum of Brokers and Insurers in the UK and international markets, both for policy placement and claims management purposes.</p> <p>Assist in gathering and collating information from the business units as part of the annual renewal process, to ensure best value and coverage.</p> <p>Manage the collation of insurance documentation, premium information, and claims statistics to be stored electronically on the risk management information software package.</p>
4	Organisation	 <pre> graph TD GC[General Counsel] --> HOI[Head of Insurance] HOI --> IM[Insurance Manager] HOI --> IP[Insurance Professional] IM --> ACT[Administrator Claims Technician] </pre>

5	Dimensions	<ul style="list-style-type: none"> - Working in a small team of insurance professionals within a large organisation with the responsibility of a substantial insurance budget. - Fast turnaround of responses and supply of information is imperative. - Knowledge of all insurance programmes used within the Department. - Team focused with proactive approach to dealing with varied projects. - Good verbal and written communication skills. - High level of professionalism and service philosophy to view the business as a client. 	
6	Knowledge, skills and experience	<p>Essential</p> <ul style="list-style-type: none"> - Good technical knowledge in relation to all aspects of insurance, and associated insurance regulation, as it affects the business specifically, and the industry in general. - Extensive knowledge of the insurance industry, preferably 5 years plus. - Commercial and financial awareness. - Ability to work to tight deadlines - Professional Qualifications (ACII or equivalent). - Strong verbal and written communication skills. - Fast turnaround of responses and supply of information an imperative. 	<p>Desirable</p> <ul style="list-style-type: none"> - Strong claims handling experience - Flexible to the demands of the business and of the insurance team. - Tertiary Degree. - Excellent software skills, particularly Microsoft Excel.
7	Contextual / Other information	<ul style="list-style-type: none"> - The jobholder will need to participate fully and support all the activities of this small Department to ensure that a first class service is provided to all parts of the business. 	

	<i>Sub-section</i>	<i>Content</i>
1	Preliminaries	<ul style="list-style-type: none"> - <i>Post title: Insurance Manager</i> - <i>Reports to: Group Insurance Manager</i>
2	Purpose of the role	<ul style="list-style-type: none"> - <i>To support the Group Insurance Manager in promoting and developing the insurable risk and claim and internal funding and insurance procurement strategy.</i> - <i>To support enquiries from the divisions on all areas of the insurance programme.</i>
3	Key responsibilities	<ul style="list-style-type: none"> - <i>Active support to the annual insurance exercise and the establishment of the internal funding levels.</i> - <i>Respond to the divisions on any aspect of the insurance programme.</i> - <i>Accountable for the performance of external insurance market suppliers to meet agreed service level standards and related key performance indicators (kpi's) in all areas of insurance procurement.</i> - <i>Accountable for identification of the kpi's that drives the internal funding and insurance procurement cost and identification of peer group performance against these kpi's.</i> - <i>Accountable for creation of reports that shows organisation performance against the kpi's.</i> - <i>Accountable for active communication of this information to the companies via regular management information data and meetings with the divisions.</i> - <i>Help identify suitable risk improvement projects and input to the Group Enterprise Risk Director on uninsured / uninsurable risk areas.</i> - <i>Active support to the Group Claims Manager and the claim management strategy.</i>
4	Key dimensions	<ul style="list-style-type: none"> - <i>Total cost of insured risk: xxx</i> - <i>Total External Suppliers: (Broker, Captive Manager, Insurers)</i> - <i>Range of Internal Stakeholders: Executive Board, Group Finance, Group Legal, Head of ERM, Divisions, business teams, shared services)</i>
5	Knowledge and experience	<ul style="list-style-type: none"> - <i>Direct report in to the Group Insurance Manager</i> - <i>Total direct reports): None (in year 1).</i> - <i>Close working relationship with all especially with Group Finance and the divisions.</i>

	<i>Sub-section</i>	<i>Content</i>
1	Preliminaries	<ul style="list-style-type: none"> - <i>Post title: Insurance Manager</i> - <i>Reports to: Not given</i>
2	Purpose	<ul style="list-style-type: none"> - <i>To manage the insurance requirements of the organisation. Approximate turnover of which is about xxx.</i>
3	Key relationships	<ul style="list-style-type: none"> - <i>Management team member</i> - <i>Commercial heads business units</i> - <i>Group insurance broker account executive</i> - <i>Insurance Department</i> - <i>External contractors Insurance Manager and Claims Manager</i>
4	Key result areas	<ul style="list-style-type: none"> - <i>To advise and support managers on insurance and risk aspects of contract tenders, including any exposure to uninsured risk and to identify whether any DIC/DIL (Difference in Conditions and/or Limit) insurance is required.</i> - <i>To advise estimating and commercial staff of insurance rates to be used in pricing tenders.</i> - <i>To manage the placement, in conjunction with the insurance broker, of specific insurances.</i> - <i>To ensure the supply chain has adequate insurance provisions when providing services/ goods to projects</i> - <i>To monitor the settlement of insurance claims (settled by insurers) and to be involved in the management of claims as necessary.</i> - <i>To resolve any insurance related problems, with the support of the Group Broker and/or Group Insurance Department as necessary.</i> - <i>To work with the Group Insurance Manager to ensure that the Group Insurance Programme (placed centrally) meets the organisation's requirements.</i> - <i>To coordinate the completion and submission of annual insurance returns for all classes (part of the budget process in October/November)</i> - <i>To manage the allocation of the organisation's premium for the Group Insurance Programme amongst the Divisions/Projects.</i> - <i>To manage a team of insurance assistant(s) in order to provide the above services in a timely and accurate manner</i>
5	Key performance indicators	<ul style="list-style-type: none"> - <i>Tenders are submitted with a knowledge of and adequate provision for their insurance requirements</i> - <i>Projects the organisation enters into take out and maintain satisfactory and adequate insurances</i> - <i>The organisation supply chain maintains proper levels of insurance cover</i> - <i>Timely and comprehensive compilation of claims notifications and all associated documentation</i> - <i>Timely and accurate submission of annual renewals information</i> - <i>Allocation of insurance premiums issued across the organisation projects</i> - <i>Manage, appraise and train insurance assistant(s) to an appropriate level of competency</i>
6	Skills and experience	<ul style="list-style-type: none"> - <i>Relevant insurance qualifications desirable or willingness to work towards (i.e. CII certificate)</i> - <i>Experience in an insurance-related post (with experience of overseas insurance desirable)</i> - <i>Good working knowledge of insurances relevant to the industry</i> - <i>High level of organisation skills</i> - <i>Self-motivation</i>

		<ul style="list-style-type: none"> - <i>Computer literate</i> - <i>Competent user of Microsoft Office Suite</i>
7	Competencies	<ul style="list-style-type: none"> - <i>Commercial and Financial Awareness</i> - <i>Communication</i> - <i>Customer Focus</i> - <i>Decision Making</i> - <i>Developing Self & Others</i> - <i>Influence and persuasion</i> - <i>Innovation</i> - <i>Leadership</i> - <i>Planning and Organisation</i> - <i>Problem Solving</i> - <i>Results Focused</i> - <i>Team working</i>
8	Dimensions	<ul style="list-style-type: none"> - <i>Working within the Corporate Business Framework delivering timely and professional service to members of the Exec, Operations and to fellow commercial staff: Reporting to Commercial Services Manager</i>