

ROLE PROFILE

DEPARTMENT:	Governance & Contracts Directorate
JOB TITLE:	Insurance & Risk Manager (6 month fixed term)
LOCATION:	Bath Row, Birmingham
REPORTING TO:	Director of Assurance
JOB PURPOSE:	<p>To support the Director of Assurance in the delivery of risk management and insurance services to Midland Heart's internal and external customers by:</p> <p><u>Insurance</u> Managing the insurance programme and insurance budget to ensure the right insurance policies are in place to meet the organisation's risks; and to ensure effective and prompt claims processing.</p> <p><u>Risk Management</u> Overseeing the effective implementation and embedding across directorates of an enterprise-wide risk management framework. Also ensuring that the organisation has robust resilience processes in place, providing assurance as to the ability of the business to manage its risk and continue to operate following a major incident / systems collapse.</p>

RESPONSIBILITIES:

Insurance

To manage the day to day operations of the in-house insurance service, including:

- i. Line management of the Insurance Claims Officer.
- ii. Management of complex day to day queries in respect of the insurance portfolio.
- iii. Liaison with Insurance Brokers / Company and internal staff, where necessary on insurance matters.
- iv. Ensuring that insurance systems are accurate and up to date, to enable regular and accurate reporting of statistical and performance information.
- v. Ensuring that the insurance service is delivered in line with internal policies and procedures; and in accordance with performance levels / KPI's .
- vi. Interpreting quarterly claims reports provided by the Insurers, updating internal files where necessary and providing monthly management information in terms of claims (open, new, closed and claims loss ratio) as required.
- vii. Managing the process to ensure that all information required for disclosure obligations and for the investigation of claims is provided promptly to insurers or internal customers on request.
- viii. Monitoring claims files and requesting payments for all claims that are within the policy excess and for excess payments, updating and maintaining relevant payment schedules.

To develop and implement loss control within the business, including addressing learning arising from the claims experience, to minimise claims and premium.

To undertake and manage the annual renewal and tendering process to ensure that appropriate and best value insurance cover is maintained.

To monitor the performance of contractors to ensure they comply with the agreed performance levels / KPI's.

To provide relevant training and education to key internal customers.

To manage the insurance budget.

Risk Management

Support the Director of Assurance in the effective planning and execution of an annual programme of assurance activities encompassing:

- i. Corporate, directorate, business and project risk & assurance registers;
- ii. regulatory assurance [CQC;HCA]; and
- iii. Outcomes from other assurance providers.

Liaise with the Director of Assurance to ensure that the outputs from assurance activities are communicated in a timely way to those Boards and Committees requiring assurance communication, as approved by the Board.

Assist the Director of Assurance in overseeing the effective implementation and embedding across directorates of an enterprise-wide Risk Management framework and ensure effective risk management activity in major transactions such as new projects, new build schemes and new revenue contracts.

Supporting the Director of Assurance in ensuring that the organisation has robust resilience processes in place, providing assurance as to the ability of the business to continue to manage risk and continue to operate following a major incident / systems collapse, including ensuring that plans are regularly tested and the results of such tests are reported to relevant governance forums.

General

Any other duties commensurate with the post, including providing assistance to the Director of Assurance within the assurance function as required.

Person Specification

	Application	Interview	Test
Education, qualifications and training			
1. Relevant professional and/or post graduate management qualification (or equivalent) e.g. Associate Member of Chartered Insurance Institute (ACII), Member/Associate of the Institute of Risk Management (MIRM), Institute of Chartered Secretaries and Administrators (ACIS) or equivalent.	X		
2. A commitment to personal and professional development and participation in management development activities.	X	X	
Experience			
3. Extensive experience is required of dealing with a comprehensive insurance portfolio and a full understanding of insurance policies, schedules, terms and conditions, policy exclusions, indemnity levels and excesses is essential. This will include the management and development of insurance procedures and processes.	X	X	
4. An in-depth knowledge of all insurance related matters including renewal and tender.	X	X	
5. Lead, develop and management of staff, acting as a role model for the team members and leading by example.	X	X	
6. Substantial experience of managing a risk in a large organisation.	X	X	
7. Experience of resilience (emergency planning) frameworks and systems (desirable).	X	X	
Knowledge			
8. Good working knowledge of risk management and resilience activities and their application in a large organization.	X	X	X
9. Good working knowledge of insurance and management of insurance within a large organisation.	X		X
10. Able to provide simple and clear written reports to all staff and Board reports to both Committee and Board Members.	X		X
11. Able to record work undertaken clearly and precisely with clear recommendations for any management action required.			X
Skills			
12. Good organisational and project management skills, including resource management.	X	X	
13. Possesses good judgment of what tasks are higher risk and need special attention, active risk management and/or external advice.		X	X
14. Proactive customer service orientated approach to carrying out the requirements of the role.	X	X	
15. Able to lead on matters but also to work as part of a team with an objective and robustly independent attitude of mind.		X	
16. Good at networking/benchmarking to ensure Midland Heart's performance in the areas addressed by this role are routinely benchmarked against those of others.	X	X	
17. First class listening and communication skills whether on the telephone, by email, documents or in meetings to all stakeholders.		X	
18. Able to provide coaching and feedback to staff so as to improve processes and performance.	X	X	

19. Effective in persuading and reasoning in relation to contentious issues or recommendations with senior staff across the organisation.	X	X	
20. Excellent communicator whether that be in 1:1 situations or communicating to a senior management group or to a Board sub-committee.		X	
Behaviours			
21. A credible professional who is able to maintain positive working relationship and develop high levels of confidence with all key stakeholders.		X	
22. Self starter.		X	
23. Understanding of and commitment to the principles of equality and diversity.		X	