

## Job Description

<b>Job Title:</b>	Claims Partner
<b>Directorate</b>	Resources
<b>Department:</b>	Corporate Services
<b>Location:</b>	Rising Sun Industrial Estate, Blaina
<b>Reports to:</b>	Head of Corporate Services
<b>Date JD Agreed:</b>	April 2024

## Job Purpose

- Play a key role in delivering the Corporate Services team objectives.
- Manage and respond to disrepair claims in line with the requirements set out within the Pre-Action Protocol for Housing Disrepair Cases (Wales).
- To administer insurance and compensation claims received by the organisation with support provided by our in-house Claims Administrator and Corporate Services Administrator.
- To provide professional guidance to the organisation on all matters relating to claims.
- Provide accurate management information on all claims, report regularly on claims to the Head of Corporate Services, the Executive Team and Welsh Government.
- Identify any risk in dealing effectively with claims and work with others to mitigate and manage those risks.

## Core Responsibilities & Accountabilities

- Main point of contact for all claims; accurately record the details of all claims received, including maintaining accurate records of all documentation relating to the claim and the outcome. Oversee claims managed by the Claims Administrator.
- Ensure all claims are processed in a timely manner and comply with relevant laws, best practice and with the organisation's processes.
- Ensure disrepair claims are dealt with effectively and within the timescales set out in the disrepair protocol; upon receipt of a letter of claim, record the details and maintain accurate records of documentation relating to the claim and the outcome.
- Regular correspondence with legal representatives to support the objectives of the Pre-action Protocol.
- Co-ordinate the annual insurance renewal process to ensure that the organisation is adequately protected at all times.
- Liaise with our appointed Insurance Broker to seek guidance and support on insurance related matters when necessary.

## Detailed Tasks

### **Disrepair Claims**

- Record, monitor and maintain accurate records on the progress of all disrepair claims.
- Carry out initial checks upon receipt of a letter of claim.

- Liaise with the Legal and Policy Partner, Claims Administrator and Resident Services team to respond to a letter of claim and work collaboratively to progress each claim.
- Access and analyse repairs and tenancy information using the housing management system and other information systems.
- Regular communication with legal representatives, including drafting and issuing letters of response as required by the Protocol.
- Co-ordinate and arrange mutually convenient access dates for inspections and repairs.
- Complete Liability & Quantum Assessments.
- Where proceedings are received, collate relevant information required for disclosure, including carrying out the necessary redaction.
- Provide support to prepare and provide documentation in the event of cases going to court.
- Attend court as required.
- Notify the insurers if there is a potential personal injury claim relating to the disrepair claim.
- Co-ordinate Disrepair meetings with relevant key stakeholders.

### **Insurance & Compensation**

- Liaise with the Leadership team, Operational Management Team and colleagues to collate information to assist Loss Adjustors and Claims Handlers with investigations.
- Maintain claims database to include full details of each claim, monitor the progress of each individual claim and update the records accordingly.
- Regular contact with claimants to ensure they are kept updated with the progress of their claims
- Monitor progress of each claim, decisions on payments offered and recovery of money from party responsible for loss.
- Organise payments to the claimant & record all payments made & received.
- Ensure that all the documentation is in place to support the decisions made in relation to a claim.
- Investigate potentially fraudulent claims & compensation requests.
- Fulfil the legal obligations of the organisation and ensure effective claims management, liaising with solicitors, paralegals, barristers and attending court.
- Manage the annual insurance renewal process and accurately record all policy information. Co-ordinate the completion of the pre-renewal questionnaires annually to ensure that insurance is maintained for the organisation.
- Work with Leadership Team to ensure lessons are learnt from incidents that occur to mitigate future losses.
- Ensure that tenants contents insurance is available and promote awareness of the importance of contents insurance.

## Key working Relationships

- Work closely with the Claims Administrator.
- In daily contact with members of the Leadership Team and Operational Management Teams.
- Handle claims which may be complex and sensitive and may relate members of the public, tenants and/or colleagues. Confidentiality must be maintained at all times.
- Liaise with Insurance Brokers, Loss Adjustors and solicitors on a regular basis, attending meetings as necessary.
- Regular contact with tenants and claimants to keep them updated with the progress of their claims.

## Responsibilities for Resources

### Financial Management

- Support the Head of Corporate Services in managing the budget.
- Ensure compliance with Standing Orders, Financial Regulations, Scheme of Delegation and all relevant procedures.

### Procurement

- To raise PO's on the e-Biz system and ensuring that invoices are paid promptly.

### Performance

- Record claims information and report upon this as required.
- Adhere to response timescales set.

### Risk, Health & Safety

- Attendance at the quarterly H&S Committee meeting.
- Ensure Tai Calon colleagues are provided with adequate and relevant training in relation to all claims.

## Work Environment

- Hybrid working and may occasionally need to undertake meetings or attend training courses outside of the main office.
- On large claims will be required to attend site / claimants home accompanied by either a technical officer or the loss adjustor.
- Deal with a range of complex, contentious and sensitive cases that can be emotionally challenging on a regular basis.
- Manage claimants who may be distressed or irate on a regular basis.
- To be able to respond to a variety of queries from different areas and different levels of the organisation on a regular basis.
- The job will require extensive periods of time using a desk computer.

## Organisational Responsibilities

- Represent Tai Calon in a professional manner at all times.
- Ensure that all Tai Calon policies and procedures are adhered to.
- Comply with the Organisation's Health and Safety Policies and Procedures.
- Understand and demonstrate the principles of confidentiality
- Observe and continually promote the Tai Calon Community Housing's Equality, Diversity and Inclusion Policy.
- The duties and responsibilities are difficult to define in detail and may vary from time to time without changing the general character of the duties or level of responsibilities entailed. The post holder is therefore expected to undertake such other duties as may be requested provided the general character of the duties or level of responsibility does not change.

## Organisation Values: CALON

Our values that support our Vision, Mission and Aims are CALON. These values are vital to supporting the work that we do as an organisation and are encouraged as our culture and way of working.

- C – Creativity: we want people to think differently, challenge processes where they can see improvement, and take risks.
- A – Authentic: we want people to be themselves and be open, honest and trustworthy, and act with integrity.
- L – Learning: we want people to understand the importance of learning as an ongoing approach to success in their roles.
- O – Ownership: we want people to take ownership of work and actions by being accountable to themselves and others, which includes learning from mistakes and trying new things.
- N – Not on your own: we are on team, working collaboratively and together, with care, empathy, and consideration. We cannot do our jobs without each other.

Essential	Desirable	PERSON SPECIFICATION	How Assessed		
		JOB TITLE: <b>Insurance Officer</b>	Application Form	Interview	Practical
		<b>1. QUALIFICATIONS</b>			
✓		Educated to level 3 of the National Qualification Framework for England, Wales and Northern Ireland	✓		
	✓	Professional Qualification in relevant subject area e.g. Chartered Institute of Insurance	✓		
		<b>2. KNOWLEDGE</b>			
	✓	Knowledge of housing related claims and the disrepair protocol		✓	
	✓	Knowledge of the social housing sector in Wales		✓	
		<b>3. EXPERIENCE</b>			
✓		Experience within a similar role of similar responsibilities	✓	✓	
✓		Experience of using Microsoft Office including Word, Excel, Access & PowerPoint.	✓		✓
	✓	Recent work experience in the social housing sector (app)	✓		
	✓	Previous experience in the insurance field is desirable, although full training will be provided	✓	✓	
		<b>4. SKILLS</b>			
✓		Be able to demonstrate excellent written and verbal communication skills including report writing.	✓	✓	
✓		Excellent people skills, very personable and able to develop good working relationships.		✓	
✓		Ability to analyse data and statistical information and use it to develop, monitor and improve services.		✓	
✓		Be able to network confidently and establish operational relationships with target groups, potential partners and external stakeholders.		✓	

Essential	Desirable	PERSON SPECIFICATION	How Assessed		
		JOB TITLE: Insurance Officer	Application Form	Interview	Practical
✓		Well organised with an attention to detail to ensure effective work planning, prioritisation, multi-tasking and the meeting of deadlines of own work.	✓	✓	
✓		Able to problem solve and makes sound judgements of decision when required.		✓	
✓		Negotiates effectively showing a willingness to find a common ground.		✓	
✓		Ability to work independently and function as part of a strong team.		✓	
✓		Ability to deliver cost process improvements		✓	
✓		Drive to continually improve processes and delivery quality support		✓	
	✓	Welsh Language Skills	✓		
		<b>5. ATTRIBUTES</b>			
✓		Tenant and customer focussed and commitment to Service First principles.	✓	✓	
✓		Demonstrates integrity and support for organisational values.	✓	✓	
✓		Committed to ongoing personal development.	✓		
✓		Must be a self-starter, driven and enthusiastic.		✓	
✓		Open to change and demonstrate a positive, solution focused attitude.		✓	
✓		Able to work on own initiative, think laterally, and develop creative and innovative solutions		✓	
	✓	Flexible, willingness to work outside of normal working hours	✓		
		<b>6. Other</b>			
	✓	Will need to be able to travel as part of the job, in a timely manner	✓		

Essential	Desirable	PERSON SPECIFICATION	How Assessed		
		JOB TITLE: Insurance Officer	Application Form	Interview	Practical
✓		Standard DBS check required			