**Yorkshire Housing Role Profile**

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| **Job title:** | Claims Officer  | **Leader of others:** | No |
| **Reports to:** | Insurance and Claims Manager | **Contract type:** | Agile - Homeworking |
| **Business Area:** | Governance, Risk & Assurance | **Budget holder:** | No |

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| **Job purpose** |
| The Claims Officer is responsible for providing an effective and efficient, customer focused insurance and claims handling service for Yorkshire Housing. They role model claims handling service excellence at all times by ensuring that policies, procedures and regulatory requirements are adhered to. They have full autonomy to manage their own case load end to end, from first notification to settlement and everything in between from disclosure to assessing liability. This will include a variety of claims from Property Damage and Employers/Public Liability to Housing condition (disrepair). They will work with key internal and external customers including Directors, Heads of Service and the YH Housing and Maintenance teams to provide recommendations and advice on outcomes. Always being fair to Yorkshire Housing customers, whilst seeking to minimise the cost to the business. |

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| **Key responsibilities** |
| **Managing Claims** * Be responsible for the effective coordination, management and progression of cases, managing a portfolio of claims from first notification until the point of settlement. This includes, but is not limited to Housing condition (Disrepair), Public / Products Owners Liability, Employers Liability and Property Damage.
* Manage your own caseload, ensuring compliance with regulatory requirements and deadlines set out in relevant protocols and legislation.
* Instruct various experts and legal professionals, assessing reports to determine steps which need to be taken to resolve liability.
* Draft witness statements to record a true version of events, enabling Yorkshire Housing to be proactive in the defense of claims, should a claim become litigated and proceed to court.
* Negotiate with third party solicitors on all housing condition (disrepair) / uninsured claims, to reach an amicable settlement always seeking to minimize the cost and reputational risk to Yorkshire Housing.

**Managing Risk*** Identify those cases which could lead to significant reputational risk for Yorkshire Housing, working collaboratively with colleagues to reduce the level of risk involved and referring the cases which fall outside of own authorities eg. litigated cases to the Insurance and Claims Expert.
* Ensure compliance with GDPR legislation by reviewing and redacting (where required) all documents which are shared with third parties.
* Review documents to assess claims and make decisions on liability, providing recommendations to customer facing colleagues including senior members of staff on next steps.
* Proactive in deescalating potential claims and recording uninsured losses to assist the Insurance and Claims Manager in designing the insurance programme to ensure it meets company requirements and adequately protects Yorkshire Housing against occurring risks.

**Working Collaboratively*** Be the team central point of contact for all queries from both external customers and colleagues, providing advice and guidance on insurance claims and disrepair, seeking legal advice where necessary.
* Collaborate with colleagues from across the business to gather evidence and initiate investigations in order to successfully defend claims.
* Support the Insurance and Claims Expert to produce monthly reports by ensuring all systems are kept up to date to ensure accurate reporting of costs to Yorkshire Housing and high reputational risks.
* Support the Insurance and Claims Expert in conducting case reviews, development of lessons learned and driving business wide service improvements.
* Promote the ‘My Home’ tenants contents insurance scheme for customers and staff.
* Provide other support for the day to day administration of insurance and claims tasks with the direction of the Insurance and Claims Manager.
* Carry out other duties that may reasonably fall within the scope of the role.
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| **What you’ll bring to the role** |
| **The main things:** |
| * Knowledge of insurance work and experience of handling claims for personal injury and third party damage.
* Be an excellent communicator; confident in building relationships and when liaising with senior colleagues and legal professionals, as well as Yorkshire Housing customers.
* A proactive approach to work and service delivery, using initiative and taking ownership to get the job done and deliver an excellent service.
* Be detail orientated with the with the ability to work under pressure, delivering to strict deadlines and managing conflicting priorities.
* Well organised with a thorough and accurate approach to work and record keeping.
* A proactive approach to personal and professional development and passionate about service improvement.
* Be happy and able to work autonomously and collaboratively with colleagues.
* Be a confident user of MS Word and Excel.
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| **It would be a bonus if you have:** |
| * Experience of handling claims for housing disrepair
* Experience of working with claimants solicitors
* Experience of negotiating settlements on third party claims
* Experience of working in the social housing sector
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| **Our values:** |
| Our values describe what matters most to us, and what our colleagues should expect from each other. We’re all expected to show how we support and live up to these values in our work. **Create trust** • Do the right thing, not the easy thing • Be honest and open • Do what you say.**Be curious** • Think differently • Ask questions • Keep learning.**Make it happen** • Own it • Do it • Be empowered.**Achieve impact** • Do things that matter • Deliver results • Show pride and passion.**Have fun** • Enjoy work • Be yourself • Stay connected.We want colleagues to feel free to be themselves - so we’re all responsible for making sure we promote a culture of equality, diversity and inclusion. And, as you’d expect, we’re responsible for our own health and safety, following our policies and doing any training needed for our roles.  |