

Job Description

Job title: Head of Insurance, Risk and Anti-Fraud	Service Area: Finance	
Division: Corporate Resources	Post Number From Oracle	Evaluation Number
Grade: XXX	Date issued: January 2021 (consultation draft)	

Croydon Council's priorities

We will live within our means, balance the books and provide value for money for our residents.

We will focus on tackling ingrained inequality and poverty in the borough. We will follow the evidence to tackle the underlying causes of inequality and hardship, like structural racism, environmental injustice and economic injustice.

We will focus on providing the best quality core service we can afford. First and foremost, providing social care services that keep our most vulnerable residents safe and healthy and keep our streets clean and safe.

To ensure we get full benefit from every pound we spend, other services will only be provided where they can be shown to have a direct benefit in keeping people safe and reducing demand

Croydon Council's new ways of working

We will practise sound financial management, being honest about what we've spent and what we can afford.

We will focus on what we, uniquely, can do as the local authority as the democratically elected leaders of our borough. This means we will focus on our core services, and a small number of evidence-based outcomes that deliver our priorities. But we will also continue to use our democratic mandate to convene our partners around a common purpose and to make a clear case for a better deal for Croydon.

We will aim to become a much more transparent, open and honest council.

We will involve residents in our decision making. But we will also need to be clear with residents about what we can do, and what we can't. When we have to say no, we will do so with compassion and take the time to explain our decisions

Job Purpose:

As a member of the extended management team, the Head of Insurance, Risk and Anti-Fraud will work collaboratively across their department and with other Heads of Service and directors to ensure the effective and efficient development and delivery of council services that, that support departmental and council objectives.

- Through the provision of specialist advice and investigation skills to the council in the investigation of fraud, misconduct and corruption to ensure the council is protected from fraud risks.
- ensure the council complies with all legislative and regulatory requirements in dealing with its risks
- be accountable within the context of the overall governance arrangements of the Council for the framework for managing the insurance function and the strategic risk management service.

Reports to: Director of Finance (Deputy 151)

Responsible for: which encompasses:

Leading the strategic relationship with the Insurance London Consortium (ILC);

Supporting and developing the Council's governance and assurance frameworks;

Ensuring that the Corporate Anti-Fraud team investigates fraud and irregularity, both within and outside the Council, in a manner that adheres to both legal and legislative framework;

Promoting a fraud awareness culture within the organisation and promoting the organisation as a centre of anti-fraud excellence;

Management of the councils existing Shared Service fraud investigation contracts and the development of further opportunities.

Corporate Accountabilities (all Heads of Service)

To take a "one Council" approach to deliver more effective outcomes and at all times avoid a siloed, single division or service area approach.

To actively seek out and learn from external good practice and bring those new ideas and ways of working into service development and delivery.

To contribute and lead as required as a project owner on the delivery and implementation of specific corporate projects as required.

To actively role model the council's priorities and ways of working and the council's leadership framework and values.

To lead, manage and develop staff teams and ensure compliance with the council's performance management system and all HR policies and procedures

Be accountable for associated budget and have affordable plans in place to deliver the annual budget and Medium-Term Financial Plan.

Provide assurance that the services are compliant and performance monitoring is part of the corporate rhythm, and exceptions have robust action plans.

To operate within the governance, financial and legal frameworks of the Council at all times.

Ensure equalities is embedded into all aspects of professional and managerial roles, including service delivery and at all times carry out your duties with regard to the Council policy.

Ensure by robust management that the services and staff you are responsible for adhere to the Council's Health and Safety Policy and operate within the safety management frameworks.

To ensure the effective management of data and security of information received and used within the division, to comply with the relevant legislation such as GDPR and the Freedom of Information Act, recognising that the council wishes to operate in the most open and transparent way.

Participate in cross organisational risk management and emergency planning activities as required

Service Accountabilities:

Anti-Fraud:

- Lead the Corporate Anti-Fraud team, giving strategic direction and ensuring the development of the team in areas of emerging fraud and corruption.
- Ensure that fraud and corruption is identified, investigated and sanctioned and that
 - proceeds of crime recoveries are maximised
 - That fraud risks are identified and mitigated where possible
 - the reporting of fraud, corruption and misconduct both internally through schemes such as whistleblowing and externally through the council hotline is maintained and developed.

- the work and strategic development of the team is supported by elected members
- successful work carried out by the team is adequately publicised to ensure deterrent

- Provide support and advice to the organisation in dealing effectively with concerns of fraud, corruption or misconduct
- Provide specialist advice to Members on matters of anti-fraud resulting from constituent complaints and report regularly on the work of the team to the General Purposes and Audit Committee (GPAC)
- Maintain shared service arrangements with client local authorities while identifying and pursuing new ones to maximise the income generation of the team
- Maintain accreditation with the Home Office and the National Crime Agency to ensure the council complies with its statutory responsibility under RIPA and POCA
- Develop and promote partnership working with complimentary agencies such as Police, Home Office, Cabinet Office and DWP
- Maintain existing procedures and policies and develop new ones as appropriate that guide the organisation in the following areas;
 - Anti-Fraud and Corruption Strategy
 - Anti Money Laundering policy
 - Investigation of financial irregularities and fraud procedure
 - Staff Code of Conduct
 - Whistleblowing policy
 - Anti Bribery policy

Insurance and Risk:

- Insurance London Consortium (ILC): Reduce/control of risk financing costs to the nine London boroughs of the ILC, achieved through operational risk improvements reducing claims experience/cost and the development of risk financing approaches in conjunction with the insurance market, reducing the overall cost of risk
- To lead and develop the insurance consortium for the consortium boroughs through a S101 agreement developing a complete shared service for those elements delivered through the consortium.
- To be accountable for the delivery of a strategy regarding insurable risk within the context of leading the accountable body functions (S101 agreement) for the ILC.
- Insurance function Croydon. Reduce /control of risk financing costs implemented locally in Croydon achieved through operational risk improvements in Croydon, reducing claims experience/cost and the more practice investigation and handling of claims delivered by the inhouse team.
- Risk management: to maintenance and delivery of a strategic risk management framework enabling the organisation to identify and mitigate risks impacting on the corporate objectives of the organisation

- To investigate, develop and implement a national franchise approach to local government insurance
- To lead and deliver strategic risk management to support the member and officer decision making process including:
 - Accountable for the Enterprise Risk Management framework for the Authority
 - Integration of the internal audit programme with the Risk Management Framework; and integration of Risk Management with performance management
- To manage and develop the self-insurance fund.

The list of duties in the role profile should not be regarded as exclusive or exhaustive. There will be other duties and requirements associated with your job and, in addition, as a term of your employment you may be required to undertake various other duties as may reasonably be required.

Your duties will be as set out in the above role profile but please note that the Council reserves the right to update your role profile, from time to time, to reflect changes in, or to, your job.

You will be consulted about any proposed changes.

Key Stakeholder Relationships:

Internal:

Councillors including portfolio holders and the Leader, Corporate Leadership Team, and Council Directors, Service and Heads of Service across the Council, General Purposes and Audit Committee.

External:

Government Departments (Home Office, Cabinet Office, HMRC, Dept of Work and Pensions, Office of the Surveillance Commissioner (OSC), Interception of Communications Commissioners Office (IoCCO), National Consultation Groups, Strategic Partners, Other Local Authorities, London Authorities (the participants of the ILC), Trade Unions, MPs, Partner Organisations and suppliers, Professional Bodies, businesses, national and local press, voluntary sector.

The council's Audit and Anti-Fraud strategic external partner; All Police forces; National Crime Agency (NCA); National Anti-Fraud Network (NAFN); NHS

Political Restrictions:

This post is politically restricted and under the Local Government and Housing Act 1989, as amended by the Local Democracy, Economic Development and

Construction Act 2009 and the post holder may not have any active political role either in or outside the work.

Statutory Responsibilities:

Senior Authorising officer (SAO) for Restraint and Production Orders under POCA 2002

Designated Person (DP) for the authorisation of surveillance and accessing communications data under the Regulation of Investigatory Powers Act (RIPA) 2000.

Other Considerations:

You may, from time to time, be required to work outside of regular office hours including weekends and evenings to attend meetings and community events.

The postholder is required to observe and fulfill the seven principles of public life (also known as the Nolan Principles).

1.1 Selflessness

Holders of public office should act solely in terms of the public interest.

1.2 Integrity

Holders of public office must avoid placing themselves under any obligation to people or organisations that might try inappropriately to influence them in their work. They should not act or take decisions in order to gain financial or other material benefits for themselves, their family, or their friends. They must declare and resolve any interests and relationships.

1.3 Objectivity

Holders of public office must act and take decisions impartially, fairly and on merit, using the best evidence and without discrimination or bias.

1.4 Accountability

Holders of public office are accountable to the public for their decisions and actions and must submit themselves to the scrutiny necessary to ensure this.

1.5 Openness

Holders of public office should act and take decisions in an open and transparent manner. Information should not be withheld from the public unless there are clear and lawful reasons for so doing.

1.6 Honesty

Holders of public office should be truthful.

1.7 Leadership

Holders of public office should exhibit these principles in their own behaviour. They should actively promote and robustly support the principles and be willing to challenge poor behaviour wherever it occurs.

Person Specification**Specific Minimum Qualifications and Expertise****Qualifications:**

- Accredited Counter Fraud Specialist (ACFS) preferably at Manager ACFM level and CPD compliant
- Accredited Senior Authorising Officer (SAO) accredited by the National Crime Agency (NCA) and CPD compliant
- Accredited Designated Person (DP) for the purposes of authorising RIPA surveillance and Communication applications
- Evidence of continuing professional development, leadership and personal
- Professional qualification in Risk Management and Insurance

Experience:

- Experience gained in Insurance and Risk Management is a pre-requisite as the post holder is professional lead for the organisation in these workstreams.
- Extensive experience of delivering risk management and insurance services to senior management and other stakeholders and customers with a good understanding of the service area and subsequent legislation.
- Significant experience of successfully managing a corporate anti-fraud service
- Significant experience of working in public sector partnership settings delivering tangible improvements to service outcomes;
- Significant experience of developing and delivering successful and complex projects or services in partnership with other agencies;
- Experience of working within a politically driven organisation operating at a senior level with elected or board members;
- Track record of successfully identifying and managing financial and delivery risks to project, programme or service delivery
- Experience of sourcing, commissioning, and managing third parties, to take forward elements of delivery;
- Experience, and established track record of negotiating and influencing positive outcomes in a partnership and/or stakeholder management setting;
- Experience of developing, implementing and reviewing successful governance and reporting structures which enable timely escalation of risks, issues and decisions as required;
- Proven ability to lead a strategic team at a similar level through customer services and leadership capability
- A successful track record and background of consistent achievement at senior management level in a local authority or large complex organisation.
- Experience of establishing and implementing business planning processes and performance management systems to ensure appropriate and cost effective service delivery.
- Demonstrable excellence in team management and service delivery in relation to the provision of customer orientated services that achieve successful outcomes.

- Experience of working in partnership with a wide range of internal and external stakeholders / bodies including statutory bodies and organisations

Knowledge and Skills:

- Ability to implement a risk financing strategy for complex organisations, and devise and oversee claims handling and loss controls strategies.
- Understanding of the powers, responsibilities and duties incumbent upon local authorities with regards to housing stock management and tenant & leaseholder engagement;
- Demonstrable ability to work quickly and effectively under pressure to tight deadlines;
- Ability to communicate complex ideas, concepts, issues and financial information clearly and simply both verbally and in writing;
- Ability to form interpersonal relationships with a wide range of people quickly and easily.
- A proven track record of good negotiation skills and experience of including the outcomes of service delivery.
- High level of communication skills to persuade and engage audiences and form positive relationships at all levels (internally and externally).
- Ability to work in a collaborative way to transform service delivery including the ability to manage internal departmental relationships
- Evidence of being a strong corporate player who will lead, motivate and inspire their teams and build a high performing culture.
- Ability to work effectively across a range of service disciplines and with a range of people.
- Expertise in data analytics and targeting work in relation to identified needs.
- Commitment to the Council's core value and objectives

Corporate Values

Our values are the base of every job role within Croydon – our values are fundamental in everything we do as a Local Authority. You are required to demonstrate a commitment to our corporate values and this will be assessed using the criteria below:

One Team: To cross boundaries to work together towards shared goals with colleagues, partners and communities

- You are strategically innovative in your approach to building and maintaining partnerships and you and your teams act in a joint enterprise with them. You use your contacts and colleagues to bring teams together.



Proud to Serve: We strive to always do our best for the community, getting the most from limited resources and using taxpayers' money wisely

- You are proud to be part of the wider Croydon and the contribution you and your teams make to it. You make a difference to people's lives through engagement and you strive to get the best possible value for money for customers.

Honest and Open: We work hard to build trust by treating everyone with honesty and integrity

- You think through who needs to understand what during communication; and take care to communicate detail clearly. You take people's views into account continuously. You trust people, colleagues and staff, to do their best and deal with any issues positively.

Taking Responsibility: We encourage and support each other to take responsibility and show what we can do, learning together and recognising each other's contributions

- You are clear where formal accountability lies and where we can all take responsibility for results. You praise your colleagues for their efforts and ideas and thank them for their contributions.

Valuing Diversity: We make the most of the many perspectives that make Croydon distinctive

- You treat all staff and customers with equal value and respect. In everything you do, you make good use of the wide variety of background, skills and perspective your teams, the Council and the community demonstrate.

Updated: January 2021

TAKING
RESPONSIBILITY