

Role Title	
Job Family	Insurance Officer
Competency Level	Principal Officer/Manager
Pay Range / Scale	PO2
Purpose Support the Insurance and Risk Manager with the management of the Council's insurance portfolio and the delivery of an effective insurance service to the Council and its partner organisations.	
Generic Accountabilities	End Results/ Outcomes
Provide advice and make recommendations based on up to date knowledge and analysis / evaluation of information. Manage escalated or complex customer issues within the relevant area.	Expert advice, information, interpretation and support are provided on the full range of technical / professional issues within the area of responsibility. Issues are managed through to a satisfactory conclusion. Risk to the Council is minimised.
Contribute to the development of service plans to meet strategic business goals.	Strategic and operational input is provided to wider business planning and development. Customer needs are identified. Services meet legislative and policy requirements.
Research developments in relevant area. Collate process and analyse information / data. Translate outputs into advisory reports / documents / actions as appropriate.	Relevant information / data are managed efficiently and accurately. Accurate and relevant information / reports / documentation are produced. Trends and issues are identified and prioritised. Statutory and procedural obligations are fulfilled. Management decision making is supported.
Lead on the development, implementation, maintenance and management of systems, policies, procedures and / or standards within area of responsibility.	Changes to systems, policies and / or procedures are identified and recommended. All updates, amendments, developments are tested and approved prior to delivery.

	<p>Customers receive prompt, accurate policy / procedural updates.</p> <p>Service standards are improved.</p>
<p>Work closely with others to support/Manage the development and delivery of improvements in processes and procedures.</p>	<p>Identifies gaps in service provision/highlight policy issues and makes recommendations to resolve the issues.</p> <p>Agreed improvements are developed, delivered and evaluated.</p> <p>Issues and recommendations are brought to the attention of senior managers.</p> <p>Benchmark against best practice authorities and center of excellence.</p>
<p>Prepare and present a full range of reports (both standard and non-standard) covering area of responsibility.</p>	<p>Reports are prepared, distributed / presented to the appropriate committee/ to the required standards and timescales.</p> <p>Evidence based recommendations are made.</p>
<p>Manage a portfolio of Projects and Reviews.</p> <p>Lead on specific projects as required.</p>	<p>Projects are delivered to agreed specification, timescales and budgets.</p> <p>Change initiatives are successfully integrated and implemented across all impacted service areas.</p> <p>Value for money is achieved.</p> <p>Ongoing savings secured.</p>
<p>Co-operate with and support colleagues.</p>	<p>Colleagues are supported.</p> <p>Required information is provided.</p>
<p>Act in accordance with all policies and procedures which apply to the job and understand the reasons for this.</p>	<p>All policies and procedures are complied with.</p>
<p>Carry out all duties and responsibilities with reasonable care for the health and safety of self and others and report any potential hazards or unsafe practices to line manager.</p>	<p>Work is carried out in a way that is safe and without risks to health.</p>
Job Specific Accountabilities:	

1. Set up and submit to external insurers, routine insurance claims made by and/or against the Council;
2. Process routine claims covering all aspects of the Council's insurances;
3. Deal with general correspondence, telephone calls, emails and personal callers mainly in own area of work;
4. Assist with the investigation of claims as required, including claims to be met from internal resources and those that exceed the policy excess levels that will be met from insurance policies;
5. Collate documentation and other information required by the Council's insurers in their investigation of third party insurance claims;
6. Arrange and attend meetings with insurer's representatives as directed, including taking notes of meetings;
7. Maintain the Insurance and Risk Management Section's manual and electronic (computerised) records, including scanning, saving and filing insurance related documents to the JCAD Local Authority Claims Handling System (LACHS);
8. Maintain insurance records and prepare reports from the insurance database and records to provide management information, as directed by the Insurance and Risk Manager;
9. Assist the Insurance and Risk Manager to respond to Freedom of Information requests within the statutory time limits by gathering and collating information as required;
10. Maintain the policy schedule for the Right to Buy leaseholder properties, and deal with routine enquiries relating to this policy.

11. Undertake the investigation of property related claims to be met from the Council's Internal Insurance Fund that have been allocated to you, from first notification to negotiation of settlement, including liaison with third parties and carrying out investigations at claims sites where appropriate;
12. Support the Council's liability insurers in the investigation of claims which fall to be met under external policies, collating documentation required by insurers in their investigation of the claim;
13. Arrange and attend meetings with insurer's representatives, including meeting with claimants and taking notes and/or statements as appropriate;
14. Provide advice and guidance on liability, insurance cover, risks and claims to schools and other internal customers;
15. Take responsibility for processing claims from third parties relating to damage caused by pot holes and Council owned trees;
16. Process transactions through the Council's SAP system, including raising and dispatching invoices to customers as required;
17. Maintain the policy schedule relating to the operational property portfolio, calculate the recharges schedules, and arrange journal transfers when required;
18. Maintain the schedule of the current public liability and employer liability insurance policies relating to the Council's contractors, ensuring that Contract Managers obtain these in a timely manner for the duration of the contract. Review the policies to ensure the cover provided meets the minimum cover required by the Council.
19. Main point of contact for Heads of Service regarding insurance issues (in the services they are aligned to), dealing effectively and professionally
20. Main point of contact for external insurance firms, Loss Adjusters and other interested parties in Insurance claims

Nature of Contacts

Typically involves Heads of Service, and Senior Managers across the authority, and external agencies and organisations providing advice regarding
May involve direct contact with members of the public.

Develop sensitivity, persuasiveness, and negotiation and assertiveness skills to communicate with diverse audiences in emotive circumstances. Deal with people at all levels confidently, sensitively and diplomatically.

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Procedural Context

Act within guidelines and standard procedures with discretion to allocate or otherwise organise work to meet service delivery requirements. Works within laid down procedures but needs to deal with day-to-day problems without always referring to others.
Decisions will be made based on Council procedures.
Occasionally the post will be expected to work from other locations

Key Facts and Figures

Resourcing

Budget Responsibilities: 0

Supervisory Responsibilities: 0

Knowledge, Skills and Experience

- At least 1 year experience gained within non-life insurance field, either private or public sector
- At least 1 year experience of claims handling
- At least 1 year experience using insurance system and database management
- At least 1 year experience of interpreting and applying insurance cover for liability and property claims
- Experience of clear evidence gathering and recording
- Knowledge of insurance policy cover
- Ability to make and record well-reasoned analysis
- Ability to maintain consistent quality of work
- Good written and oral communication skills
- Confident and clear telephone and face to face communications
- Numeracy skills including the ability to analyse and interpret data
- A working knowledge of MS word, Excel and associated IT products

Indicative Qualifications

- Competent at English and Mathematics (GCSE Level 4 or above in new structure, Grade "C" or equivalent in previous structure)
- Relevant business or ICT qualification, such as BTEC/NVQ level 3 in business, ICT or public administration

The above profile is intended to describe the general nature and level of work performed by employees in this role. It is not intended to be a detailed list of all duties and responsibilities which may be required. This role profile will be supplemented and further defined by annual

objectives, which will be developed in conjunction with the post holder. It will be subject to regular review and the Council reserves the right to amend or add to the accountabilities listed.