| Role Structure | Role Details |
| --- | --- |
| Directorate: | Corporate Services |
| Grade: | HC07 |
| Location: | Plough Lane |
| Responsible to: | Insurance and Risk Manager |

# Job Description

# Job Role: Insurance Officer

**Corporate Services**

## **Main purpose of the role**

*The jobholder will be expected to complete the responsibilities/accountabilities effectively in order to deliver the key objectives of the organisation:*

* + Developing and delivering effective and proactive insurance provision to operational services and support to staff on all aspects of operations and to ensure insurance requirements are adhered to
  + Providing insurance support, professional expert advice and innovative approaches for the delivery of the Insurance Service
  + Participating in the preparation of the renewal of the Council's insurance policies and tendering thereof
  + Undertaking claims handling across all lines of business including decision, investigating and making liability decisions up to a claims handling agreement.
  + Preparation and maintenance of records of the Council's insured assets
  + Support in the preparation of insurance estimates
  + The preparation/ checking of insurance or claims data for Freedom of Information or Environmental Information Requests, media enquiries and benchmarking exercises
  + Ensuring that Authority and Directorate insurance procedures operate effectively and are in accordance with the scheme of delegation, standing orders and financial regulations.
  + To follow the relevant procedures for ensuring that information and data is collected and recorded accurately thus enabling the production of reliable analyses and reports.

| Key Duties and Responsibilities | Frequency of Task |
| --- | --- |
| * Preparing renewal information and monitoring of changes that impact on the insurance programme * Record and maintain accurate and up to date records of the assets insured under the Council's current and previous insurance programmes * Record data required for inclusion in the statutory Motor Insurers Database * Support the preparation of underwriting information required to ensure best value is achieved on the Council's insurance programme * Support the preparation of budgets, premium allocation and charges as required * Manage electronic systems designed to support the Council's insurance programme * Deal with claims made against the Council in an accurate and sensitive manner and accordance with the relevant civil procedure rules, case law and appropriate legislation including liaison with claimants, claims handlers/insurers, contractors, engineers and solicitors * Submit claims against the Council's insurers for losses incurred to assets insured under the Council's insurance programme * To advise on general claims procedures and risk mitigation post incident and support the provision of reports to Service Managers on claims data and patterns * Challenge and verify claims costs * Preparing renewal information and monitoring of changes that impact on the insurance programme | * Quarterly * Quarterly * Annually / weekly * Quarterly * Quarterly * Weekly / Daily * Daily * Daily * Daily * Daily * Annually |
| * Record and maintain accurate and up to date records of the assets insured under the Council's current and previous insurance programme | * Daily |
| * Record data required for inclusion in the statutory Motor Insurers Database | * Bi Monthly / Daily |
| * Support the preparation of underwriting information required to ensure best value is achieved on the Council's insurance programme | * Daily |
| * Support the preparation of budgets, premium allocation and charges as required | * Daily |
| * Manage electronic systems designed to support the Council's insurance programme | * Daily |
| * Deal with claims made against the Council in an accurate and sensitive manner and accordance with the relevant civil procedure rules, case law and appropriate legislation including liaison with claimants, claims handlers/insurers, contractors, engineers and solicitors | * Daily |
| * Submit claims against the Council's insurers for losses incurred to assets insured under the Council's insurance programme | * Daily/weekly |
| * To advise on general claims procedures and risk mitigation post incident and support the provision of reports to Service Managers on claims data and patterns | * Daily |
| * Challenge and verify claims costs | * Daily |
| * To raise payments and reconcile expenditure and income against losses | * Weekly |
| * Provide insurance advice and support to staff on all aspects of service delivery and on correct insurance practices and processes | * Daily |
| * To assist in the preparation of information to be used in reports, project documentation for project teams, programme boards, management teams and any other relevant groups or boards | * Monthly |
| * Undertake recovery of uninsured property and motor losses | * Weekly |
| * Ensure cost recharging is carried out effectively | * Monthly |
| * Maintain and produce claims data for Freedom of Information or Environmental Information Requests, media enquiries and benchmarking exercises. | * Weekly/ Monthly |

**Person Specification**

| **Requirements** | **Essential or Desirable** | **Identified by**  **A – Application I – Interview** |
| --- | --- | --- |
| **Qualifications and Training** | | |
| * A good standard of education equating to A level standard, Cert CII or equivalent relevant experience | Desirable | A, I |
| **Experience & Knowledge** | | |
| The ability to demonstrate effective written and oral communication skills and communicate complex information to a wide audience including through training presentations  The ability to manage own work to achieve deadlines and targets  Good relationship skills to work collaboratively with staff at all levels within the directorate, Council and partner agencies  Excellent standard of written communication skills to present complex information clearly, concisely and in an appropriate format  Excellent numerical skills, with the ability to analyses large datasets, identifying trends, anomalies etc.  Excellent standard of IT skills, including Microsoft Office, with significant experience of manipulation and analysis in Excel  Self-motivated and ability to use own initiative  Personal drive and delivery focused whilst maintaining high quality  The post holder will need to be able to work on highly confidential and sensitive matters, exercising good judgement in the execution of their role | Essential | A, I  A, I |

All council staff have a duty to promote the welfare of children, young people, and adults with care and support needs at risk of abuse and neglect who cannot take steps to protect themselves. Ensuring you attend mandated safeguarding children and safeguarding adults training to enable you to recognise the concerning behavior, know how to talk about it, and consent/duty to share information effectively. You will also learn about the legalities and procedures the social care staff can take.

## Our Values and Behaviours

The council’s THRIVE core values are our guiding principles and beliefs that shape our culture and behaviour within the council. ​They help us to achieve our Council Plan vision “do our best for Herefordshire” acting as our DNA and the “way that we do things around here”. We expect all colleagues to act as a role model by living our values and setting an example for others. ​Our values strive to promote a thriving workforce by fostering a culture of trust, being honest and responsible, inclusive, valuing people and resources and leading with empathy.

**Trust -** Developing and maintaining relationships based on a culture of transparency and open communication. Supported by integrity and the confidence that you are reliable and fulfil commitments.

**Honesty -** Demonstrating truthfulness, integrity, and transparency in all communications, decisions, and relationships. Being trustworthy, reliable, and accountable for your actions. Acting with sincerity and fairness, even in challenging situations.

**Responsibility -** Taking ownership of individual and collective actions, decisions, and delivering on commitments. Being reliable, fulfilling obligations and being accountable for outcomes and results. Proactively contributing to the achievement of your own, the team and council goals.

**Inclusivity -** Embracing diversity, equity and inclusion by recognising and valuing the unique perspectives, backgrounds and experiences of our staff, customers and residents. Creating an environment where every individual is valued, respected and can belong.

**Value -** Upholding high standards, ethics and integrity to guide our actions and decisions. Demonstrating commitment to creating and delivering value in our work by recognising and appreciating each other, our resources, processes, customers, community and environment.

**Empathy -** Demonstrating a genuine and caring understanding of others' feelings, perspectives, and experiences. Listening attentively, acting with compassion, supporting with respect and kindness and considering the impact of our actions on others.