



Job Description

Directorate	Corporate Services
Service	Risk and Insurance

Post details	
Job title	Insurance Officer
Grade	6
Location of work	1 Time Square / Working from Home
Directly responsible to	Senior Insurance Officer
Directly responsible for	
Hours of duty	37 per week
Primary Purpose and Scope of the Job	
<p>To contribute to the provision of a comprehensive, effective, and efficient insurance and claims handling service, compliant with professional and industry standards and protocols, which has a significant positive impact on the organisation's ability to deliver its stated priorities and objectives.</p> <p>To work collaboratively with internal colleagues, external providers, and other local authorities, supporting the Council's systems of governance, risk, and control, and identifying opportunities to strengthen performance and deliver continuous improvement.</p> <p>To develop and use data analytics and other appropriate tools, to minimise the risk of insurance related fraud, error, and loss to the Council.</p>	
Working Relationships	
<p>Colleagues across the Council.</p> <p>External providers including brokers, insurers, claims handlers, and legal advisors.</p> <p>Other local authorities and Government departments.</p> <p>Members of the public, third party claimants, and their representatives.</p>	

Key Tasks and Responsibilities

1. Under the direction of the Senior Insurance Officer, handle low value property claims and internal motor claims up to the policy excess and support the collation of documentary evidence for claims where insurers and external claims handlers have conduct, including litigated claims.
2. Assist the Senior Insurance Officer to ensure that claim forms and related correspondence received directly by the Council are promptly notified to insurers and claims handlers.
3. Under the direction of the Senior Insurance Officer, work with external service providers and Council colleagues to support the investigation and progress of claims from initial notification to resolution, ensuring that deadlines are met.
4. Maintain awareness of insurance related fraud risks, assessing all claims for indicators of fraud and reporting potentially fraudulent claims to the Senior Insurance Officer.
5. Support the annual insurance renewals exercise and periodic tendering exercises, assisting in the completion of broker and insurer questionnaires and any ad-hoc requests for information.
6. Maintain the Council's electronic claims handling system, ensuring that new claims, claim related correspondence, and updates from insurers and claims handlers are recorded completely, accurately, and promptly.
7. Undertake regular reconciliations of the Council's claims data with that held by insurers and claims handlers, addressing any discrepancies as appropriate.
8. Maintain comprehensive and up to date property and motor vehicle registers within the claims handling system to facilitate the efficient recording and analysis of claims.
9. Undertake regular reconciliations of insurance registers to records held by Estates and Fleet, and of vehicle records to the motor insurance database, resolving any discrepancies in liaison with colleagues.
10. Support the Senior Insurance Officer to respond to insurance related queries and requests from officers, councillors, MPs, and third parties.
11. Produce data extracts and analysis as required to respond to Freedom of Information and subject access requests, and other ad-hoc requests, within timescales.
12. Undertake financial support and administrative activities as directed by the Senior Insurance Officer or the Risk and Insurance Manager.
13. Work on your own initiative, determining appropriate courses of action to a range of issues, and prioritising your workload to meet required deadlines and the varying requirements of the service throughout the year.
14. Undertake all duties with full regard to Council policies and procedures including but not limited to the Corporate Plan, the Corporate Equality and Diversity Policy, the Health and Safety Policy, Information Governance and Data Protection Policies, and Finance and Contract Procedure Rules.
15. Undertake such additional duties as are reasonably commensurate with the level of this post.

Review Arrangements

The details contained in this job description reflect the content of the job at the date it was prepared; however, it is inevitable that over time, the nature of jobs may change. Existing duties may no longer be required, and other duties may be gained without changing the general nature of the post or the level of responsibility entailed. Consequently, the Council will expect to revise this job description from time to time and will consult with the post holder at the appropriate time.

Prepared / Revised By	Alison Weir
Role	Head of Internal Audit
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