

Job Profile

Job Title: Insurance Officer (Apprentice)	Grade: Sc3-6
Section: Insurance	Directorate: Finance
Responsible to: Insurance Manager, Deputy Insurance Manager or Principal Insurance Officer (as assigned)	Responsible for: N/A
Post Number/s: RWR123,124, 126 & RWRIN02	Date Reviewed April May 2024

Working for the Richmond/ Wandsworth Shared Staffing Arrangement

This role is employed under the Shared Staffing Arrangement between Richmond and Wandsworth Borough Councils. The overall purpose of the Shared Staffing Arrangement is to provide the highest quality of service at the lowest attainable cost.

Staff are expected to deliver high quality and responsive services wherever they are based, as well as having the ability to adapt to sometimes differing processes and expectations.

The Shared Staffing Arrangement aims to be at the forefront of innovation in local government and the organisation will invest in your development and ensure the opportunities for progression that only a large organisation can provide.

Job Purpose:

Support the Insurance Service with providing the authorities' insurance function, maintaining claims management system, and accounting records, ensuring that information is up to date and accurate at all times. The key functions of the Insurance Service are:

- To arrange Insurance Cover for the Councils.
- To process claims on a timely basis, providing guidance to claimants and supporting the claims review process.
- To maintain oversight of claims handlers and settlements.
- To provide advice to service areas to help minimise claims and premiums.
- To provide timely information to accountancy to facilitate their role in calculating recharges to service areas, incorporating sufficient contributions to cover self-insurance (policy excesses).

- Take responsibility and being accountable for achieving the best possible outcomes, focussing on residents and service users, and ensuring they receive the highest standards of service provision.

Specific Duties and Responsibilities:

Scale 3 (Apprentice)

- Set up new claims on the claims management system, despatches initial claims correspondence to the insurer and requests reports from departments in line with judicial and organisational deadlines.
- Deals with routine insurance enquiries by telephone, correspondence or in person and issues initial guidance and documents to potential claimants. Also deals with routine queries and information requests from insurers, loss adjusters, solicitors, and other similar organisations to progress claims.
- Facilitate claim progression from start to finish including correspondence and evidence review, managing claimant expectations.
- Assists in the maintenance of insurance claims guidance and collates information for the Insurance Service as required.
- Initiates creditor payments either directly on to the Creditors system or by use of appropriate input documents.

Scale 4 - Additional Responsibilities

- Carries out routine financial reconciliations, reconciles renewal premiums paid to the insurer with premiums calculated on property schedule. Maintains records of all premium payments and allocations, ensuring accuracy of coding.
- Assists in maintaining database records, updating insurable assets for valuation, claims history, additions and deletions. Supports the review of all aspects of specific property schedules, updating all records for changes notified by valuation and legal partners, and updating records where new valuations are received from the Council's valuation contractors, including calculating the required projections for inflation.
- Deals with insurers, loss adjusters, solicitors and other similar organisations for collation of evidence to support or repudiate claims.

Scale 5 - Additional Responsibilities

- Maintains claims database systems throughout the year, assists in the preparation of statistical information for department or member level reports, FOI requests, e.g. statistical data on claims by class of business, cause, service, department.
- Responsible for insurance premium allocation and apportionment for specific policies e.g. Establishment, Education and Housing property portfolios, providing notification to departments and schools as appropriate.
- Reconciles renewal premiums paid to the insurer with premiums calculated on property schedule. Maintains records of all premium payments and allocations, ensuring accuracy of coding.
- Assists in the preparation of data in readiness for the annual renewal of the insurance programme and for the periodic tender for Insurance. Undertakes full review of performance on self-funded aspects of the insurance portfolio, reviewing profiles of payments, claims experience, and forecasting adequacy of funding.
- Assist with training sessions for new team members and advisory sessions to departmental services.

Scale 6 – Additional Responsibilities

- Responsible for all aspects of specific property schedules, updating all records for changes notified by valuation and legal partners and updating records where new valuations are received from the Council's valuation contractors, including calculating the required projections for inflation. Liaises with other sections and departments to ensure properties are properly included in the insurance records.
- Assist with identifying claims trends, following statistical analysis, and provide appropriate feedback.
- Facilitate training sessions for departments on specific risk management areas.
- Carries out complex financial reconciliations, reporting on status and progress, but referring for guidance on non-routine matters.
- Advises on the development of systems and procedures, including the insurance database and associated records. Develops and implements applications relating to insurance administration and financial systems applying IT skills where appropriate and documenting procedures.
- Responsible for specific areas of the annual work programme relating to insurance, e.g. apportionment of insurance premium and self-funding costs including use of claims experience, payroll costs and other suitable bases, adjusting budgets and recharges.

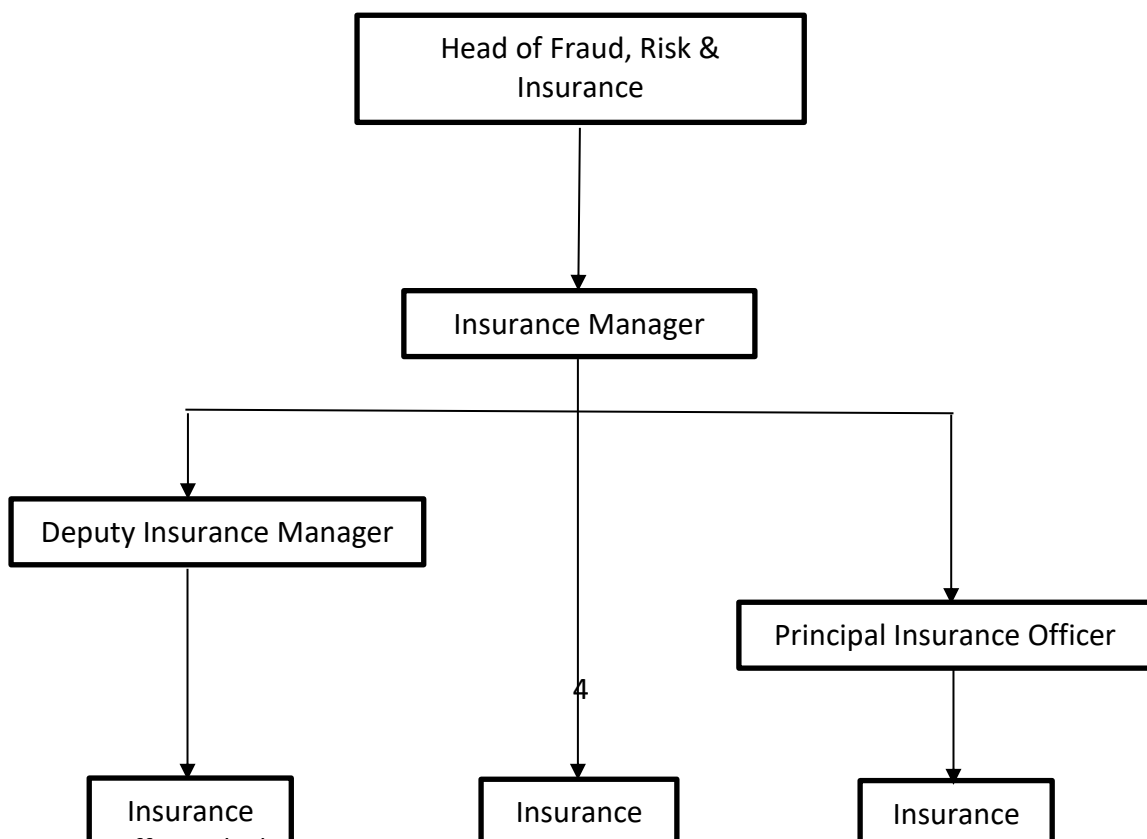
Generic Duties and Responsibilities

- To contribute to the continuous improvement of the Borough's of Wandsworth and Richmond Insurance Services.
- To comply with relevant Codes of Practice, including the Code of Conduct, and policies concerning data protection and health and safety.
- To promote equality, diversity, and inclusion, maintaining an awareness of the equality and diversity protocol/policy and work to create and maintain a safe, supportive and welcoming environment where all people are treated with dignity and their identity and culture are valued and respected.
- To understand the Council's duties and responsibilities for safeguarding children, young people and adults as they apply to your role within the council.
- The Shared Staffing Arrangement will keep its structures under continual review and as a result the post holder should expect to carry out any other reasonable duties within the overall function, commensurate with the level of the post.

Additional Information

You will need to commit to completing Apprenticeship Insurance Professional Training. This will include some personal time investment in addition to structured and off the job training.

Current team structure



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Our Values

THINK BIGGER

EMBRACE DIFFERENCE

CONNECT BETTER

LEAD BY EXAMPLE

PUT PEOPLE FIRST

Our Values are embedded across the SSA and throughout all roles and responsibilities at all levels of the organisation. Please [familiarise yourself with our values](#) as they are an integral part of our recruitment and selection process.

Person Specification Requirements			Assessed by A/I/T/C (see below for explanation)
Knowledge	Essential	Desirable	Assessed
1. A basic understanding of the principles of insurance as one of the measures used to protect the Council and the public purse.	Y		A/I/T
2. An understanding of insurance cover and procedures in the context of a Local Authority.		Y	A/I/T
Experience	Essential	Desirable	Assessed
3. Experience of office administrative systems and procedures		Y	A/I/T
4. Experience of undertaking financial calculations and analysis	Y		A/I/T
Skills	Essential	Desirable	Assessed
5. Good IT skills, particularly Microsoft Office products or similar spreadsheet, database and document writing software	Y		A/I

6. Excellent customer service skills with a commitment to providing a high level of customer care to all insurance claimants and internal customers	Y		A/I
7. Good verbal and written communication skills, including ability to deal with sensitive information addressing the needs across a diverse range of people	Y		A/I/T
8. Proficient in numeracy and analytical skills, with the ability to pay attention to detail	Y		A/T
9. Able to organise own workload in a methodical manner and able to work calmly under pressure to meet deadlines and to prioritise urgent tasks		Y	A/I/T
Qualifications	Essential	Desirable	Assessed
10. Educated to GCSE level or equivalent including English Language and Mathematics at Grade 4 or above	Y		A/C
11. Commitment to completing Apprenticeship Insurance Professional Training (This will include some personal time investment in addition to structured and off the job training)	Y		A/I