



Job Profile

Job Title: Apprentice/Insurance Officer	Grade: Sc3-4 (Apprentice) Rising to Sc6 for Insurance Officer
Section: Insurance Service	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 February 2025

Working for the Richmond and Wandsworth Better Services Partnership

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.

Richmond and Wandsworth Councils aim to be at the forefront of innovation in local government and the organisation will invest in your development and provide 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 Apprentice/Insurance Officer:

Scale 3

- 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

- Carry 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 central 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 Insurance Officer

- Maintains claims system 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.

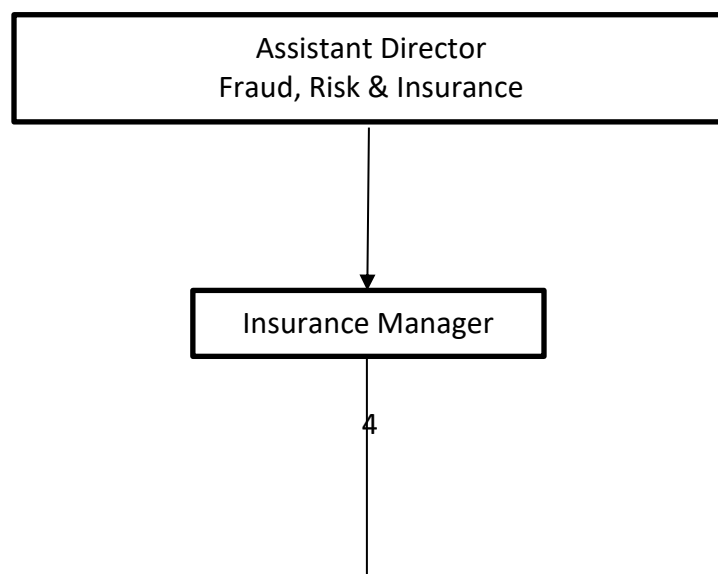
Generic Duties and Responsibilities

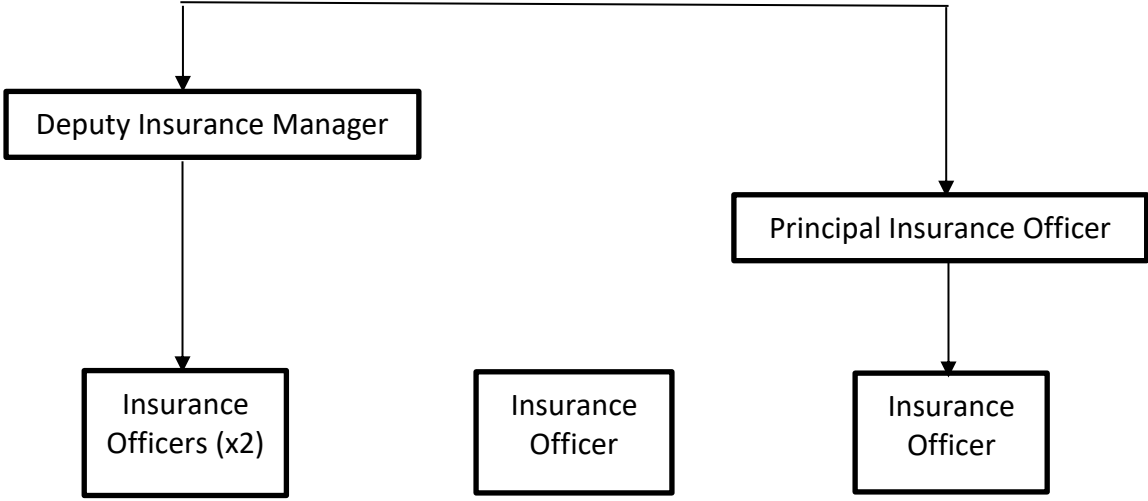
- To contribute to the continuous improvement of the Boroughs of Wandsworth and Richmond Insurance Services.
- To comply with relevant Codes of Practice, including the Code of Conduct, and policies concerning data protection and health and safety.
- To promote equality, diversity, and inclusion, maintaining 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 Better Services Partnership 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 and Behaviours

Our values have been built to capture the best of how we work together and to inspire the change we need to create in our culture.

Embrace Difference - Our energy and empathy, our strength and ideas come from our mix of different minds. Whoever we are, whatever age, gender or sexuality, ethnicity or cultural background, whatever health conditions or impairments we may or may not have, however we think and whatever we believe, we support each other to bring our unique perspectives and experiences to work. We don't stand by, we stand up for each other's differences and call out bad behaviour when we see it.

Think Bigger - Our work is important and challenging. It takes a mix of vision, idealism and ideas to do it well. We use our imagination and creativity to see further, solve problems and make positive change. We find time to plan ahead. We're ambitious. We're not afraid to do things differently or challenge the status quo.

Put People First - Our work is all about people. About how we, as people, do the best we can to help the people of Richmond and Wandsworth thrive. We put ourselves in the other person's shoes. We treat each other and our residents with compassion and respect. And whatever we do, we focus on what it means for the people we work with and the people we serve.

Lead by Example - Whoever we are, whatever we do and whatever role we play, we can all show leadership. We all bring different skills and experience, but we're united by the pride we take in our work and by the standard we set on behalf of our residents. We're always ready and ready for anything. We're dependable, we strive to improve and we support each other. Whoever we are and whatever we do, we're prepared to step up and take responsibility.

Connect Better - We're a big team working across two boroughs. The way we connect, share knowledge and collaborate with each other and our partners makes the difference for our residents. We're open to ideas and inspiration from different places, across our organisation and beyond. We build bridges and break down barriers inside and out. We're ready to adapt and adjust to get the most out of working together.

Behaviours - A set of universal behaviours has been developed that underlies the values and aims to make them clear and tangible for all. They provide a positive articulation of how we should work together and are designed to guide and inspire employees and leaders

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 individuals, including 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/or data 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
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