**Job Profile comprising Job Description and Person Specification**

**Job Profile**

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| **Job Title:**  Insurance Officer | **Grade**: Sc3-6 |
| **Section:**  Insurance | **Directorate:**  Resources |
| **Responsible to:**  Deputy Insurance Manager Or Principal Insurance Officer (as appropriate) | **Responsible for:**  N/A |
| **Post Number/s:**  RWR123,124 & RWRIN02 | **Date**  Reviewed July 2021 |

**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:**

Provide support to the authorities’ insurance function, maintaining relevant claims database and ensuring that information is up to date and accurate at all times.

To undertake routine accounting functions in relation to Insurance matters.

**Specific Duties and Responsibilities:**

**Level 1 (Scale 3)**

* Sets up claims records, enters records on the database, dispatches initial claims correspondence to the insurer and requests reports from departments.
* Review self-funded balances, and report accordingly.
* Assists in the maintenance of claims database system throughout the year.
* Deals with routine insurance enquiries by telephone, correspondence or in person and issues initial guidance and documents to potential claimants. Also deals with insurers, loss adjusters, solicitors and other similar organisations.

**Level 2 (Scale 4) 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.
* Raises payments and invoices as appropriate, and ensure that they are all reconciled on the Council’s payment system.
* 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.

**Level 3 (Scale 5) Additional Responsibilities**

* Maintains claims database systems throughout the year, assists in the preparation of statistical information for department / member level reports / FOI requests e.g. statistical data on claims by class of business, cause, service, department.
* 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.
* Responsible under the supervision of the Insurance Manager for a significant administrative input into specific insurance areas, e.g. buildings claims from leaseholders, property portfolios, schools “optional extra” insurances.
* Deals with more complex insurance enquiries by telephone, correspondence or in person and issues appropriate guidance and documentation.
* Monthly review and reconciliation of minor Council property claims.

**Level 4 (Scale 6)**

* 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. Liaises with other sections and departments to ensure properties are properly included in the insurance records.
* Carries out complex financial reconciliations, and subsequent apportionment of premiums. 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.
* 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.
* 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.
* Responsible for specific areas of the annual work programme relating to insurance, e.g. apportionment of insurance premium and self-funding costs.

**Generic Duties and Responsibilities**

* To contribute to the continuous improvement of the Borough’s of Wandsworth and Richmond 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 both 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**

None.

**Current team structure**

Deputy Head of Shared Audit Partnership

(Head of Fraud, Risk & Insurance)

Insurance Manager

Insurance Officers (x3)

Deputy Insurance Manager

Principal Insurance Officer Manager

**Person Specification**

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**Our Values and Behaviours[[1]](#footnote-1)**

The values and behaviours we seek from our staff draw on the high standards of the two boroughs, and we prize these qualities in particular:

**Being open.** This means we share our views openly, honestly and in a thoughtful way. We encourage new ideas and ways of doing things. We appreciate and listen to feedback from each other.

**Being supportive.** This means we drive the success of the organisation by making sure that our colleagues are successful. We encourage others and take account of the challenges they face. We help each other to do our jobs.

**Being positive.** Being positive and helpful means we keep our goals in mind and look for ways to achieve them. We listen constructively and help others see opportunities and the way forward. We have a ‘can do’ attitude and are continuously looking for ways to help each other improve.

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| **Requirements** | **Assessed by A &**  **I/ T/ C** |
| **Knowledge** | |
| A basic understanding of insurance cover and procedures. | **A/I/T** |
| **Experience** | |
| Experience of office administrative systems and procedures | **A/I/T** |
| Experience of undertaking financial calculations and analysis | **A/I/T** |
| **Skills** | |
| Able to organise own workload in a methodical manner and able to work calmly under pressure to meet deadlines and to prioritise urgent tasks | **A/I/T** |
| Good IT skills, particularly Microsoft Office products or similar spreadsheet, database and document writing software | **A/I** |
| Good verbal and written communication skills, including ability to deal with providing complex and sensitive information to a wide range of people | **A/I/T** |
| Excellent numeracy and analytical skills, with the ability to pay attention to detail | **A/T** |
| Excellent customer service skills with a commitment to providing a high level of customer care to all insurance claimants and internal customers | **A/I** |
| Able to work in a small team, using own initiative when needed | **A/I** |
| **Qualifications** | |
| Educated to GCSE level or equivalent including English Language and Mathematics at Grade C or above. | **A/C** |

1. [↑](#footnote-ref-1)