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

**Job Description**

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| **Job Title:**  Principal Insurance Officer | **Grade**: SO1-PO1 |
| **Section:**  Insurance | **Directorate:**  Resources |
| **Responsible to following Manager:**  Insurance Manager | **Responsible for following staff:**  N/A |
| **Post Number/s:**  RWR0122/3 | **Last review date:** February 2019 |

**Working for the Richmond/ Wandsworth Shared Staffing Arrangement**

This role is employed under the Shared Staffing Arrangement between Richmond and Wandsworth 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 the development of its staff and ensure the opportunities for progression that only a large organisation can provide.

**Job Purpose**

Assists the Insurance Manager, in providing professional management of the insurance function and provides advice on all insurance related matters to ensure an effective Insurance service for Richmond and Wandsworth Councils.

Deputises for the Insurance Manager/Deputy Insurance Manger.

**Specific Duties and Responsibilities:**

**SO1 Level**

* Responsible for the recording and processing of claims including setting up, investigating, monitoring and settling claims and ensuring that the Insurer receives all documentation and required evidence. Liaises with all involved parties as and when necessary.
* Deals with all insurance correspondence, telephone calls and emails, and liaises with other departments concerning Fire, Motor, Cash in Transit and All Risks, and Commercial Property Fire claims
* Advises all departments, Devolved Management Organisations (DMOs), the North East Surrey Crematorium Board (NESCB) and the South West Middlesex Crematorium Board (SWMCB) on insurance matters. Assists with claims from the Crematorium Boards and renewal negotiations as required.
* Maintains claims databases and general records and produces associated statistics, for use in premium negotiations. Assists in negotiating renewals as required.
* Prepares forecasts for areas of self-insurance (e.g. In House All Risks, Housing & Operational Property and any policies with large excesses/deductibles excluding liability) for consideration of funding contributions required from services.
* Establishes files, registers, database and other related computer records for claims processed, and to report on workload performance.
* Reviews and allocates claims settlements in Richmond and Wandsworth Councils’ accounts, and reconciling claims suspense accounts.
* Responsible for reconciliation of allocated insurance accounts. Checks all figures related to all accounts and, where appropriate, related policies for each financial year, ensuring all entries are accurate and that any required accounting entries are made on a timely basis.
* Responsible for liaising with loss adjusters, attending site meetings, where necessary, on claims, and progressing and negotiating claims settlements over £5,000.
* Responsible for ensuring accuracy of data for insurance of Richmond and Wandsworth Council-owned commercial properties including sums insured, 2-year rents, trades and other such information required by the insurer, enabling the recharge of premiums by the Council's Valuation contractor in line with agreed deadlines.
* Liaises with claimants, solicitors, insurers, loss adjusters, Councillors, MPs, senior officers in helping to provide an insurance service for Richmond and Wandsworth Councils and assisting the Insurance Manager.

**Additional Responsibilities for SO2 level**

* Carries out more complex research and detailed calculations to support the Insurance Manager.
* Calculates and recommends contribution levels for funding of self-insured losses/risks (excluding liability), especially in relation to leaseholder and HRA contributions.
* Using data from Housing, Borough Valuer and the Insurer, calculates the Housing sum insured and associated underwriting data.
* Ensures that an annual review is undertaken of information held on the Intranet relating to insurance policies and procedures, recommending updates as appropriate.
* Provides training as required on insurance matters and assists in any training activities necessary for successful implementation of risk management.

**Additional Responsibilities for PO1 level**

* Responsible for the implementation and ongoing development of the electronic document imaging system, ensuring that documents are securely stored and easily retrieved.
* Undertakes the annual renewal, including the preparation of renewal documentation.
* Liaises with Legal and Borough Valuers on Council property portfolios, ensuring up to date valuations are obtained every five years or as necessary. Maintains up to date property portfolios.
* Responsible for calculation and charging of self-funding contributions to be recovered from leaseholders, HRA and departments as appropriate (excluding liability).

**Generic Duties and Responsibilities**

* To contribute to the continuous improvement of the services of the Boroughs of Richmond and Wandsworth.
* To comply with relevant Codes of Practice, including the Code of Conduct, and policies concerning data protection and health and safety.
* To adhere to security controls and requirements as mandated by the SSA’s policies, procedures and local risk assessments to maintain confidentiality, integrity, availability and legal compliance of information and systems
* To promote equality, diversity, and inclusion, maintaining an awareness of the equality and diversity protocol/policy and working 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 both Councils’ duties and responsibilities for safeguarding children, young people and adults as they apply to the 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.

**Current team structure**

Head of SWLFP

Deputy Head of Shared Services

(Fraud, Risk & Insurance)

**Person Specification**

Deputy Insurance Manager

Principal Insurance Officer

Principal Insurance Officer

Insurance Manager

Insurance Officer

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| **Section:** Insurance | **Directorate:** Resources |
| **Responsible to:** Insurance Manager | **Responsible for:** n/a |
| **Post Number/s:** RWR0122/3 | **Last Review Date:** February 2019 |

**Our Values and Behaviours**

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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| **Person Specification Requirements** | **Assessed by A &**  **I/ T/ C (see below for explanation)** |
| **Knowledge** | |
| Knowledge of insurance cover, procedures and practices. | A/I/T |
| A good understanding of office administrative systems and procedures. | A/I |
| **Experience** | |
| Experience of working within an insurance function. | A/I |
| Experience of providing a high level of customer care to internal and/or external clients. | A/I |
| Experience of working in changing circumstances. | A/I |
| **Skills** | |
| Able to organise own workload in a methodical manner and work on own initiative without close supervision. | A/I/T |
| Ability to organise and prioritise own workload, within defined requirements for the role. | A/I/T |
| Knowledge of and ability to use standard IT packages (Microsoft Office). | A/I |
| Substantial verbal and written communication skills, including ability to deal with providing complex and sensitive information to a wide range of people. | A/I/T |
| Able to undertake research and produce statistical data reports. | A/I |
| Able to review working methods and implement new systems to improve efficiency. | A/I |
| **Qualifications** | |
| Educated to GCSE level or equivalent including English and Mathematics at Grade C or above. | A/I |

**A – Application form**

**I – Interview**

**T – Test**

**C - Certificate**