

REVISED JOB DESCRIPTION

POST: Insurance Officer 1

SERVICE: Audit and Governance

SECTION: Insurance Service

BAND: Band 5

All Council posts are subject to National Joint Council {NJC} conditions of service.

The Council is committed to ensuring that its policies and procedures are consistent with Essex Safeguarding Children Board and Essex Safeguarding Vulnerable Adult Board guidance. This will help to minimise the risks to vulnerable groups, including children, and to ensure that the Council safeguards the health and well-being of its Service Users. Please note that the Council applies a robust recruitment vetting process.

MAIN PURPOSE

This is one of four posts (3.5 FTE) reporting to the Insurance Team Manager within the Audit and Governance Service.

The Service embraces a customer-focused approach to ensure the delivery of a quality Insurance service. The culture of the section is self-supportive, with many duties interchangeable in order to achieve deadlines at peak times.

GENERAL INFORMATION

The Insurance team provides a support service to all departments with the aim of minimising the Council's exposure to financial loss & liability. The team is responsible for developing & implementing an active operational risk management programme across all Council services and at all levels, coupled with the provision of appropriate insurance cover.

A significant part of the work of the team is affected by reforms to the Civil Justice System (the 'Woolf' reforms) which lay down strict time limits for filing defences and supplying supporting evidence. The deadlines are tight which means that significant cost can fall to the Council, including fines imposed by the court as well as compromising the Council's defences, if the right quality & quantity of work is not achieved in line with the statutory timetable.

The post holder will experience severe time pressure, not just externally from claimants solicitors, the Council's Insurers and the Courts, but internally in relation to obtaining co-operation from service managers.

The main duties of the Insurance Officer posts are to administer insurance policies, records and claims, and to process information on incidents involving real

or potential financial loss to the Council. They involve considerable contact with other Council departments, insurers, loss adjusters, solicitors and with members of the public, which can be in writing, by telephone and in person. The duties will involve computer input and analysis of claims information.

Whilst the job description is the same for each of the two Insurance Officer posts, the work attaching to each service area or insurance policy can be very different. The Insurance Team Leader allocates duties between the posts, which are interchangeable. There is also a need to cover certain work elsewhere in the section from time to time.

DUTIES

1. Insurance Claims

- On behalf of the Insurance Pool, process claims from receipt, entering details on appropriate computer and manual records systems, corresponding with claimants, their representatives, loss adjusters, contractors and council service managers as necessary, taking the lead in resolving problems and ensuring efficient execution in the Council's best interests.
- Ensure that all third party in-house claims are passed to the Senior Insurance Officer for authorisation.
- Ensure all high value and/or complex claims are referred to the Senior Insurance Officer for involvement/advice, as required.
- Maintain records of claims history for relevant policies and identify any significant trends (good or bad) for the attention of line management
- Provide advice to the public, service managers and senior management on related matters, carrying out research as appropriate.

2. Insurance Policy Administration

- Maintain a working knowledge of all relevant insurance policies, both externally and internally through the Insurance Pool and bring to the attention of the Insurance Team Manager any problems encountered in providing adequate cover
- Maintain careful up-to-date records of all relevant insurable assets, including buildings, plant, equipment, vehicles and special risks and in conjunction with the Insurance Team Manager obtain specialist advice on values and unusual exposure to loss.
- Ensure information for renewals and declarations of externally insured policies collected and reported within timescales.

- Liaise with both internal departments and external professionals and keep relevant records of cover complete and up to date for new terms, updated values etc. In particular, ensure that any changes in external interests are dealt with promptly and reported to the Insurance Team Manager.
 - Carry out ad hoc related tasks, such as checking cover for special events and purposes at the direction of the Insurance Team Manager.
3. Insurance Pool
- Process relevant premium accounts for payment posting to the relevant Insurance Pools accounts. Account likewise for relevant commissions receivable.
 - Balance records to accountancy tabulations periodically and at year end.
 - Assist the Insurance Team Manager and Senior Insurance Officer in the closure of accounts and the preparation of budget estimates for the relevant policies, both for expenses of the Pool and charges to services and external interests, using spreadsheets and other computer facilities as appropriate.
4. Relationships with Service Managers
- Actively promote good working relationships with staff in other departments to ensure the smooth and efficient administration of relevant insurance claims
 - Under the direction of the Insurance Team Manager contribute to the production and maintenance of a Procedures Manual.
 - Collect information on all relevant loss and potential loss incidents and input the data to the claims handling computer system. Update the system for progress of claims and produce analytical reports for service managers and line management upon request
5. Information collection, analysis, interpretation and reporting
- Ensure all information relating to loss and potential loss incidents is acquired, recorded, analysed and fed back to service managers where relevant.
 - Co-ordinate performance indicators and work reports within the Insurance Section and report to the Insurance Team Manager.
6. Other Duties
- Offer sympathetic assistance to customers with regard to their insurance interests
 - Maintain familiarity with legislation and developments in insurance practice

- Any other duties appropriate to the post: These other duties must be equivalent to or below the salary and status of the role and, where appropriate, under the Equality Act 2010, due consideration must be given to any employees with a “protected characteristic”.
- Undertake all the duties within the framework of Equal Opportunities.
- You must cooperate in all matters relating to Health and Safety and implement all procedures for your job role. The identification of Health and Safety related risks within the working environment must be highlighted to your management.

ADDITIONAL INFORMATION

Reports to: Insurance Team Manager

Responsible for: None

PERSON SPECIFICATION

Position Title:	Insurance Officer 1	Date Prepared:	June 2014
Department:	Audit & Governance	Band:	5

AF= Application Form	I= Interview	T= Test
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Person Specification	Essential	Desirable	Method of Assessment
<p>EXPERIENCE</p> <p>1.1 A good general education and minimum of 2 years' proven experience in a responsible clerical position.</p> <p>1.2 Demonstrable experience of general insurance related work – preferably within a public sector environment.</p>	<p>✓</p> <p>✓</p>		<p>AF/I</p> <p>AF/I</p>
<p>2 PROFESSIONAL BEHAVIOURS</p> <p><u>2.1 Integrity</u></p> <p>The integrity of Insurance Professionals establishes trust and thus provides the basis for reliance on their judgement.</p> <ul style="list-style-type: none"> • Shall perform their work with honesty, diligence and responsibility. • Shall observe the law and make disclosures expected by the law and the profession. • Shall not knowingly be a party to any illegal activity, or engage in acts that are discreditable to the profession of Insurance or to the organisation. • Shall respect and contribute to the legitimate and ethical objectives of the organisation. 	<p>✓</p>		<p>AF/I</p>
<p><u>2.2 Objectivity</u></p> <p>Insurance Professionals exhibit the highest level of professional objectivity in gathering, evaluating and communicating information about the organisation or area subject to a claim.</p> <p>Insurance Professionals make a balanced assessment of all the relevant circumstances and are not unduly influenced by their own interests or by others in forming judgements.</p> <ul style="list-style-type: none"> • Shall not participate in any activity or relationship that may impair or be presumed to impair their unbiased assessment. This participation includes those activities or relationships that may be in conflict with the interests of the organisation. • Shall not accept anything that may impair or be presumed to impair their professional judgement. 	<p>✓</p>		<p>AF/I</p>

<ul style="list-style-type: none"> • Shall disclose all material facts known to them that, if not disclosed, may distort the reporting of activities under review. <p><u>2.3 Confidentiality</u></p> <p>Insurance Professionals respect the value and ownership of information they receive and do not disclose information without appropriate authority unless there is a legal or professional obligation to do so.</p> <ul style="list-style-type: none"> • Shall be prudent in the use and protection of information acquired in the course of their duties. • Shall not use information for any personal gain or in any manner that would be contrary to the law or detrimental to the legitimate and ethical objectives of the organisation 	✓		AF/I
<p><u>2.4 Competency</u></p> <p>Insurance Officers apply the knowledge, skills and experience needed in the performance of an Insurance service.</p> <ul style="list-style-type: none"> • Shall engage only in those services for which they have the necessary knowledge, skills and experience. • Shall perform Insurance services in accordance with the International Standards and Professional Practice. • Shall continually improve their proficiency and effectiveness and quality of their services. 	✓		AF/I
<p>SPECIAL ABILITIES/ COMPETENCES</p> <p>3.1 Ability to work speedy, methodical and accurate figure work.</p> <p>3.2 Aptitude for operating manual and computer based systems and records.</p> <p>3.3 Able to demonstrate effective communication at all levels.</p> <p>3.4 Ability to deal professionally and courteously with members of the public and other Council officers.</p> <p>3.5 Ability to construct letters and reports as required.</p> <p>3.6 Ability to work under pressure to agreed timescales</p> <p>3.7 Have a flexible working attitude.</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>		<p>I/T</p> <p>AF/I/T</p> <p>AF/I</p> <p>AF/I</p> <p>AF/I/T</p> <p>AF/I</p> <p>AF/I</p>
<p>EDUCATION AND TRAINING</p> <p>4.1 Insurance related qualification</p>		✓	AF/I