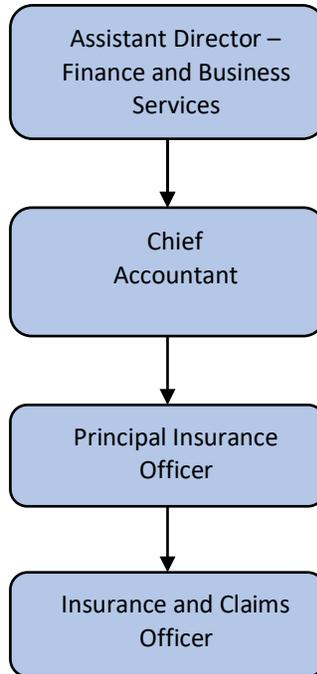


 <b>WOKINGHAM BOROUGH COUNCIL</b>	<h2>Job Description</h2>		Job Reference
			711939
Job Title	Insurance and Claims Officer		
Service	Finance and Business Services	Team	Insurance (Finance)
Location	Council Offices, Shute End		
Reports to	Finance Specialist		
Grade:	Type of position:	Hours per Week:	
8 (SCP 30-35) £33,782 - £37,890 p.a.	Full Time, Permanent	37	
<p>This job description has been designed to indicate the general nature and level of work performed by employees within this post. It is not designed to contain or be interpreted as an inventory of all duties, responsibilities and outputs required of employees assigned to the role.</p>			
<b><u>Service Purpose</u></b>			
<p>The delivery of an efficient, effective and comprehensive Insurance Service across every area of the council's and its trading companies' operations. The Service acts as internal broker, insurance and risk advisor, claims handler, purchaser of insurance, and underwriting support for the council.</p>			
<b><u>General Description of the job</u></b>			
<p>Administer all claims made by and against the council under its policies of insurance; fully handle some claims in-house; provide sound insurance advice; provide support for the council's programmes for purchasing insurance and for self-funding; provide support with arranging, renewing and administering the council's policies of insurance and insurance cover. The post-holder will be involved in, and have significant input in to, every aspect of the Insurance Service's operations and in meeting its service goals.</p>			

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**Organisation Chart**



**Main Accountabilities of the post**

1	<p><b>Claims Handling</b></p> <ul style="list-style-type: none"> <li>• Working in partnership with the council’s insurers, lead on, administer, investigate and control third party Highways claims, working closely and collaboratively with internal stakeholders and external contractors, loss adjusters, solicitors and insurers.</li> <li>• Working in partnership with the council’s insurers, lead on, administer, investigate and control all other claims under all classes of insurance – such as Public and Employer’s Liability, Officials’ Indemnity, Property, Motor Fleet – from notification to closure, working in partnership with (where necessary) the council’s insurers, including claims made: by third parties or employees against the council; by the council under its insurance policies; under schools’ insurance policies; under internally-funded insurance schemes.</li> <li>• Fully handle in-house some claims from notification to settlement – such as below-deductible Property claims.</li> <li>• Ensure that all claims are dealt with professionally, pro-actively and in a timely and expeditious manner, ensuring that an excellent level of service is provided and claims costs, and outstanding claims, are kept to a minimum.</li> <li>• In collaboration with insurers and external solicitors defend litigated claims all the way to trial as necessary and appropriate.</li> <li>• Drive forward continual improvements in the handling of claims.</li> <li>• Monitor and report on repudiation rates, cost of claims etc.</li> <li>• There is major involvement with the public and external organisations including insurers, loss adjusters, brokers, solicitors, contractors.</li> </ul>
2	<p><b>Underwriting and Insurance Cover</b></p> <ul style="list-style-type: none"> <li>• Place and update cover with insurers as required.</li> </ul>

	<ul style="list-style-type: none"> <li>• Provide input to, and assistance with, the annual policy renewal cycle.</li> <li>• Provide input to, and assistance with, tenders for insurance cover.</li> <li>• Identify gaps in cover.</li> <li>• Lead on the administration and provision of: the leaseholders' residential property scheme; motor fleet schedule; Freedom of Information Act enquiries; engineering inspection; 'All Risks' insurance schedule.</li> <li>• Provide input to, assistance with, and lead on any other insurance-related projects.</li> </ul>
2	<p><b>Specialist Insurance/Claims/Risk Advice and Support</b></p> <ul style="list-style-type: none"> <li>• Provide sound and professional advice on claims and all insurance-related matters and risk reduction.</li> <li>• Review insurance, risk and indemnity clauses in contracts to be entered into by the council and provide appropriate advice.</li> <li>• Help promote good risk management and risk awareness within the council.</li> </ul>
3	<p><b>Client and User Service</b></p> <ul style="list-style-type: none"> <li>• Deputise as the Insurance Lead as required.</li> <li>• Communicate with service users in a professional, empathetic manner, with the ability to explain complex matters in an understandable way.</li> <li>• Build and maintain excellent relationships with stakeholders and service users (both internal and external) such as: heads of service, managers, head teachers, council officers, school governors, teachers, bursars, elected members, directors and officers of Wokingham local authority trading companies, members of the public, insurers (council's and third parties'), loss adjusters, insurance brokers, solicitors (defendant and claimant), leaseholders, other local authorities, contractors, PTAs.</li> <li>• Drive cross-council and collaborative working.</li> </ul>
4	<p><b>Administration and Support</b></p> <ul style="list-style-type: none"> <li>• Pro-actively produce and update support documentation (e.g. procedure notes, guidance documents, advice notes etc.).</li> <li>• Maintain the LACHS (Local Authority Claims Handling System) database and claims spreadsheets and produce and run reports.</li> <li>• Manage the Insurance Service content of the council's intranet, ensuring it remains up-to-date and correct.</li> <li>• Help drive change and continuous improvement of the Insurance Service.</li> </ul>
5	<p><b>Additional Features</b></p> <ul style="list-style-type: none"> <li>• 'Matrix management' of case owner(s)/support staff.</li> <li>• A high degree of flexibility is needed and the post-holder will be required to perform work not specifically referred to above.</li> <li>• There may be considerable scope for innovation within the role.</li> </ul>
<b>Additional Corporate Responsibilities</b>	
1	<b>High Support, High Challenge:</b> to ensure that you bring forward your good ideas, to challenge areas where the Council can improve, and to contribute to the Council's ongoing success
2	<b>Values Profile:</b> to follow the principles set out in the <a href="#">Employee Values Profile</a>
3	<b>Collaborative Working:</b> to drive cross-Council working for all staff, ensuring effective communication and

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	collaboration across the organisation, to meet needs, opportunities and address challenges as they arise
4	<b>Health and Safety:</b> take reasonable care for the health and safety of yourself and of other persons who may be affected by your acts or omissions at work; and co-operate with the Council to enable the Council to perform or comply with its duties under statutory health and safety provisions.
5	<b>Equal Opportunities:</b> to take positive action to ensure a thorough understanding of and positive commitment to equality in both service delivery and employment practices.
6	<b>Safeguarding responsibilities:</b> at all times to demonstrate and positively reinforce our commitment to safeguarding and promoting the welfare of children and vulnerable adults.
7	<b>Special Factors:</b> occasional site meetings with claimants' representatives and loss adjusters; visiting sites operated by the council after incidents that have the potential to give rise to claims; attendance at sites in the borough that have given rise to claims in order to investigate (such activities may be out of hours).

### Scope

<b>Financials</b>	No direct budget control but responsible for payments made from the council's Insurance Reserves (potentially £100,000s p.a.)	Regular and frequent running and monitoring of financial reports is required
<b>DBS Check required</b>	No	

### Person Specification

Should focus here on describing the qualifications, skills, knowledge and experience an individual will require to successfully undertake the role. These should be split between essential and desirable. There is no need to repeat value requirements or corporate responsibilities.

<b>Qualifications</b>	<b>Essential</b>	<b>Desirable</b>
Educated to 'A' Level standard (minimum of 3 at grade C or above)	E	
Educated to degree level		D
Professional insurance qualification		D
<b>Technical Skills</b>	<b>Essential</b>	<b>Desirable</b>
Knowledge of computerised claims handling systems (e.g. JCAD LACHS)		D
Highly proficient ICT skills (e.g. Microsoft Office suite)	E	
Excellent attention to detail and ability to ensure records are maintained accurately	E	

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Resilience (particularly in pressurised and stressful situations), tenacity (to bring matters to a satisfactory conclusion) and patience	E	
Ability to work to tight deadlines, manage conflicting priorities and think creatively	E	
Excellent relationship-building skills and the ability to engage effectively with all stakeholders	E	
Excellent negotiation and persuasion skills	E	
Ability to analyse and understand technical information and legal principles and use it to make informed decisions	E	
Pragmatic, comfortable dealing with ambiguity and situations where there is no clear answer	E	
Access to a vehicle to be able to visit claim locations etc.		D
<b>Knowledge</b>	<b>Essential</b>	<b>Desirable</b>
Excellent communication skills and a high standard of written and spoken English with the ability to explain complex matters clearly and simply	E	
Substantial knowledge of all classes of general insurance with a particular focus on Casualty and Property	E	
Substantial knowledge of local authorities and their statutory duties (particularly s.41 and s.58 Highways Act 1980)		D
Knowledge of the Insurance Act 2015	E	
<b>Experience</b>	<b>Essential</b>	<b>Desirable</b>
Experience of working in an insurance environment such as with a local authority insurance team, broker, insurer, solicitor or loss adjuster	E	
Experience of working with, and knowledge of, public sector insurance (particularly a unitary		D

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local authority)		
Experience of working with claims, with a particular focus on Casualty (negligence, nuisance, tort) and Property claims	E	
Aptitude and willingness to undergo continued professional development, training and learning	E	
<b>Special Factors</b>	<b>Essential</b>	<b>Desirable</b>
Ability to handle sometimes extremely sensitive and/or distressing information, with a sound understanding of confidentiality and data protection	E	

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