Job Description

For Non-Streamlined Positions

This form is used to provide a complete description of the specific job (or role) and defines the skills, knowledge and abilities required to undertake the specific and generic role profile.

Section A: Specific Role Profile

The specific role profile provides key information relating to the salary and working conditions e.g. location of a job, along with the current focus of the job role and a brief description of the main duties.

Role Details

Job Title:	Insurance Officer	JEID	B0066
Salary Grade:	Н		
Team:	Pensions, Treasury, Audit, Insurance, and Risk		
Service Area:	Finance		
Primary Location:	Warwick		
Political Restriction	This position is not politically restricted.		
Responsible to:	Insurance Lead		
Responsible for:	n/a		

Role Purpose

Supporting the Insurance Manager in managing the Council's insurance covers, both externally and self-insured and to ensure that an excellent customer focussed service, complying with best professional practice and statutory / regulatory requirements, is provided to Warwickshire County Council and all external customers.

Maintaining the Council's risk register and providing support to mangers in meeting their obligations with regard to identifying and managing risks falling within their remit.

Role Responsibilities

- To support the Insurance Manager to optimise the Council's insurable risk financing strategy to maintain the most appropriate balance, within the constraints of the prevailing insurance market conditions, between internal risk financing and the costs of external insurance protection and risk transfer.
- To maintain and manage a comprehensive insurance programme to comply with statutory requirements and to ensure appropriate cover is in place for all Council and schools' insurable risks.
- To keep under review the Council's insurance policy wordings and to monitor policy conditions, warranties, extensions, limits of indemnity and deductibles in line with best market practice.
- To assist with the procurement of appropriate services in furtherance of the above objectives.



- To provide and maintain a viable and profitable traded insurance service to external customers of insurance services including schools.
- To negotiate with loss adjusters and any other interested parties to progress and ultimately agree fair and appropriate settlement of non-liability and non-motor claims within the insurance deductibles.
- To provide any additional claims support required by Council departments and schools, including discussing ways of mitigating the claims costs and exploring options to mitigate the chances of future similar losses occurring.
- To liaise with insurers, insurance brokers, loss adjusters and surveyors to sustain an effective insurance and claims handling strategy to limit the financial impact of claims made.
- To contribute advice in relation to insurance coverage and potential contractual or legal issues to appropriate Council departments, schools and working groups, for example minimum and appropriate insurance requirements for service providers and contractors.
- To provide niche, internally underwritten, insurance schemes in support of schools, including the writing of policy wordings, provision of cover, pricing strategy, premium calculation and claims handling procedures.
- To undertake a periodic review of the Council's appointed insurance brokers.
- To provide operational insurance related risk management advice, particularly with regard to
 its impact on the Council's insurance programme, to Council departments, schools and working
 groups, for example advice on fire and intruder alarm options, insurers' unoccupied buildings
 conditions.
- To maintain the Insurance Team's space on the Council's intranet to ensure material contained therein is pertinent and up to date.
- To process payment of insurance premiums and claims settlements.
- To provide administrative support in respect of the insurers' web-based management system relating to the statutory inspection of plant and equipment.
- To distribute required documentation to relevant parties, for example certificates of motor insurance and employers' liability insurance, evidence of liability cover letters etc.
- To coordinate the production of risk management information for inclusion in routine corporate monitoring reports and to support the updating of the corporate risk register.
- To manage the periodic updates to the Council's risk management software, including testing of the software and training the users.
- To manage the risk management system and process for the collection and consolidation of information about risks.

Section B: Person Specification

The person specification provides a list of essential and desirable criteria (skills and competencies) that a candidate should have in order to perform the job.

Each of the criteria listed below will be measured through; the application form (A), a test / exercise (T), an interview (I), a presentation (P) or documentation (D).

Essential Criteria Assessed By:

NVQ Level 4 or equivalent qualification OR at least 3 years' experience in a finance environment	A, I
The ability to independently interpret and analyse varied and complex information or situations and to produce solutions over the medium term.	A, I

The ability to communicate, in person and/or writing, complicated or sensitive information with varied audiences.	A, I
Ability to use a keyboard with some precision and speed	A, I
The ability to use own initiative to respond independently to difficult problems and unexpected situations.	A, I
The ability to work under pressure including meeting deadlines and dealing with interruptions	A, I
Experience of handling and processing manual or computerised information	A, I
The ability to organise own workload and decide priorities	A, I
Driving Licence and Car use is essential for the role.	D, A

Desirable CriteriaAssessed By:

Practical experience of using relevant ICT software and systems, for example claims management and financial systems	A, I
Awareness of the issues facing local government and schools	A, I
Knowledge and experience of strategic risk management in a public sector environment	A, I

Section C: Working Conditions

The working conditions relate to those non-contractual elements of the job that may impact on the holder of the position, as well as those workplace-based responsibilities that are part of this job. These are not contractual but provide a guide to the working conditions and the potential hazards and risks that may be faced.

Health & Safety at Work

To take responsibility for your own health, safety and wellbeing, and undertake health and safety duties and responsibilities for your role as specified within Warwickshire County Councils Health and Safety Policy, and all other relevant health and safety policies, arrangements, procedures, systems of work as specified for the post/ role.

Potential Hazards & Risks

The potential significant hazard(s) and risk(s) for this job are identified below (those ticked). The purpose of recording this information on the job description is so that the health status of the potential and actual post-holders can be assessed with regard to the significant hazards and risks. These hazards and risks should be based on the appropriate activity, process and/or operation risk assessment whereby all of the significant risks are identified, recorded and appropriately controlled. The list below is therefore not an exhaustive list because it is the risk assessment that details all significant risks that could arise out of or in connection with the work activity, but any others will be identified in the 'other' section.

Provision of personal care on a regular basis	☐ Driving HGV or LGV for work
Regular manual handling (which includes assisting, manoeuvring, pushing and pulling) of people (including pupils) or objects	Any other frequent driving or prolonged driving at work activities (e.g. long journeys driving own private vehicle or WCC vehicle for work purposes)
Working at height/ using ladders on a regular/ repetitive basis	✓ Restricted postural change – prolonged sitting
Lone working on a regular basis	Restricted postural change – prolonged standing
☐ Night work	Regular/repetitive bending/ squatting/ kneeling/crouching
☐ Rotating shift work	☐ Manual cleaning/ domestic duties
☐ Working on/ or near a road	Regular work outdoors
✓ Significant use of computers (display screen equipment)	Work with vulnerable children or vulnerable adults
Undertaking repetitive tasks	☐ Working with challenging behaviours
Continual telephone use (call centres)	Regular work with skin irritants/ allergens
Work requiring hearing protection (exposure to noise above action levels)	Regular work with respiratory irritants/ allergens (exposure to dust, fumes, chemicals, fibres)
☐ Work requiring respirators or masks	☐ Work with vibrating tools/ machinery
☐ Work involving food handling	☐ Work with waste, refuse
Potential exposure to blood or bodily fluids	Face-to-face contact with members of the public
Other (please specify):	