

## Job Description and Person Specification

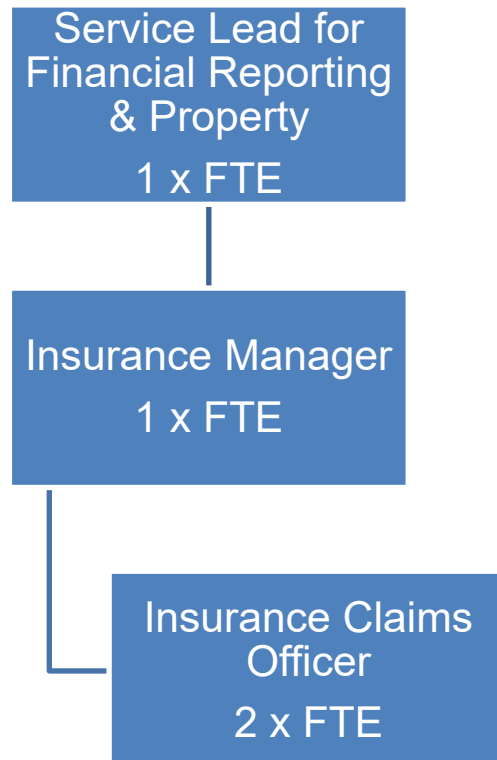
<b>Job title:</b>	Insurance Claims Officer
<b>Directorate:</b>	Resources
<b>Service:</b>	Finance & Property
<b>Team:</b>	Insurance
<b>Post number:</b>	05483/05484
<b>Salary grade:</b>	G
<b>Work location:</b>	Market Street
<b>Reports to:</b>	Insurance Manager
<b>Supervises:</b>	

### Job Purpose

To provide a claims handling service for the Council. This involves the investigation, assessment and deciding on the outcome of insurance claims against the Council.

To support the Insurance Manager in managing the Council's insurance arrangements

### Structure Chart



## Main Duties and Responsibilities

- Utilising information from the Council's databases to settle or repudiate Highway Property damage claims from members of the public or their representatives; obtain relevant information from the claimant and Highways to make a liability decision
- To handle claims against the Council from Council employees, working with the relevant service to make a liability decision
- To handle own damage motor fleet claims; to notify insurers where a third party is involved; confirm repair authorisations
- To handle employee lease car claims; liaise with drivers for recovery of excess
- To investigate uninsured loss claims (e.g. damage to street lighting) for recoveries from third parties; obtaining third party details; making claims to the Motor Insurance Bureau
- To handle subsidence damage and other tree related claims, working with the Grounds Maintenance Team and external consultants
- To handle property damage claims involving the Council's property portfolio, working with insurers and external consultants
- To work with insurers, loss adjusters, legal representatives, and members of the public during the claim process
- To provide support to the Insurance Manager in managing the Council's insurance arrangements, to ensure maximum value and effective decision making
- To develop and maintain best risk management advice to Officers and Members through the application of processes and guidance
- To supervise the Insurance & Finance Administrator
- To develop and improve the processes followed by the team
- To undertake personal development to contribute to the development of the team
- To promote equality as an integral part of the role, treating everyone with fairness and dignity.
- To comply with WBC health and safety policies, procedures and rules, taking reasonable care of self and others.
- To adhere to the standards set out in the WBC competency framework.

## Scope (impact on/control of resources, people, money etc)

The postholder is not responsible for budget management but will assist with processing invoices received, invoices due and claim settlements.

The postholder will be the first point of contact for members of the public.

The postholder will provide support to the Insurance Manager in the management of claims against the Council.

Person Specification	Essential/ Desirable	Internal Use Only
<b>Qualifications</b>		
Level 4 Diploma in Insurance or CII Diploma in Insurance	E	
GCSE standard education including passes in English and Maths	E	
<b>Experience</b>		
Experience of assessing and making decisions on insurance claims	E	

Recent experience of dealing with Motor Claims	E	
Recent experience of working within an insurance environment	D	
<b>Knowledge and understanding</b>		
Sound knowledge of Ministry of Justice Civil Procedure Rules and protocols	E	
Sound knowledge of legal liability principles and practice	E	
Council systems and procedures	D	
<b>Skills and abilities</b>		
Ability to use Outlook, and a web browser to access information	E	
Basic ability to use Microsoft Office (Word, Excel, PowerPoint, etc.)	E	
Ability to analyse varied information to be able to make a decision on an appropriate solution to a claim	E	
Ability to deal with challenging members of the public in a courteous and fair way	E	
Ability to build and maintain professional working relationships with Council services and external advisers	E	
Ability to manage high volumes of data with attention to detail	E	
Ability to communicate effectively with a wide range of people, verbally and in writing	E	
Ability to use Claims Handling Software	E	
<b>Work-related personal qualities</b>		
Ability to work to with deadlines	D	
Ability to prioritise own workload	E	
Ability to have a friendly, approachable and professional manner when dealing with customers		
<b>Other work-related requirements</b>		
This role has been identified as public facing in accordance with Part 7 of the Immigration Act 2017; the requirement to fulfil all spoken aspects of the role with confidence in English applies.	E	
Enhanced DBS check with relevant barred list/s	No	
Is this post politically restricted?	No	
Ability to travel between Council sites and to incident locations	D	