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| **Job Description** |
| **Post title** | Corporate Insurance Claims & Advice Officer |
| **JE Reference No** | N7330 |
| **Grade** | 7 |
| **Service** | Resources |
| **Service Area** | Internal Audit and Corporate Fraud |
| **Reporting to** | The post holder will be accountable to the Operational Insurance Officer. |
| **Location** | Your normal place of work will be County Hall, Durham but you may be required to work at any Council workplace within County Durham. |
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| **DBS** | This post is subject to a Basic disclosure. |
| **Flexitime** | This post is eligible for flexitime. |
| **Politically restricted** | This post is not designated as a politically restricted post in accordance with the requirements of Section 1(5) of the Local Government and Housing Act 1989 and by regulations made from time to time by the Secretary of State. |

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| **Description of role** |

To support the service in the delivery of insurance services as directed by the Operational Insurance Officer.

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| **Duties and responsibilities** |

Listed below are the responsibilities this role will be primarily responsible for:

* Administration of insurance claims information.
* Achieve value for money by analysing and ensuring the accuracy of all claims data for use by insurers to calculate premiums at renewal.
* Achieve value for money by providing the Finance Service with accurate and up-to-date claims settlement data to enable the recharging of insurance costs to Services.
* Provide monthly reports of high quality information for the Council’s insurers regarding Employers Liability claims.
* Engage with claimants and / or their solicitors, including dealing in person with difficult claimants.
* Act on behalf of the Council when liaising with Claims Handling companies and Insurance companies.
* Ensure thorough investigation of claims has been completed to enable claims handlers to have all available information to decide liability.
* Responsible for ensuring that all appropriate information is provided to the external company employed to recover the Council’s Motor claims outlay from third parties.
* Provide informed advice to Service contacts, including liaising with Senior Management/ Head Teachers etc. on dealing with claims.
* Deal with highly confidential and sensitive claims in a discreet manner.
* Responsible for deputising in the absence of the Operational Insurance Officer.
* Understand the Council’s insurance cover to provide advice to customers.
* Responsible for ensuring prompt responses to communications on potential claims, and thereby ensuring that the Council does not breach statutory requirements.
* Arrange prompt payment of all claims-related invoices.
* Maintain accurate and up-to-date claims information on behalf of Durham and Darlington Fire and Rescue Service.

The above is not exhaustive and the post holder will be expected to undertake any duties which

may reasonably fall within the level of responsibility and the competency of the post as directed by

the Manager of Risk, Insurance & Governance .

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| **Organisational responsibilities** |

* **Values and behaviours**

To demonstrate and be a role model for the council’s values and behaviours to promote and encourage positive behaviours, enhancing the quality and integrity of the services we provide.

* **Smarter working, transformation and design principles**

To seek new and innovative ideas to work smarter, irrespective of job role, and to be creative, innovative and empowered. Understand the operational impact of transformational change and service design principles to support new ways of working and to meet customer needs.

* **Communication**

To communicate effectively with our customers, managers, peers and partners and to work collaboratively to provide the best possible public service. Communication between teams, services and partner organisations is imperative in providing the best possible service to our public.

* **Health, Safety and Wellbeing**

To take responsibility for health, safety and wellbeing in accordance with the council’s Health and Safety policy and procedures.

* **Equality and diversity**

To promote a society that gives everyone an equal chance to learn, work and live, free from discrimination and prejudice and ensure our commitment is put into practice. All employees are responsible for eliminating unfair and unlawful discrimination in everything that they do.

* **Confidentiality**

To work in a way that does not divulge personal and/or confidential information and follow the council’s policies and procedures in relation to data protection and security of information.

* **Climate Change**

To contribute to our corporate responsibility in relation to climate change by considering and limiting the carbon impact of activities during the course of your work, wherever possible.

* **Performance management**

To promote a culture whereby performance management is ingrained and the highest of standards and performance are achieved by all. Contribute to the council’s Performance and Development Review processes to ensure continuous learning and improvement and to increase organisational performance.

* **Quality assurance (for applicable posts)**

To set, monitor and evaluate standards at individual, team and service level so that the highest standards of service are delivered and maintained. Use data, where appropriate, to enhance the quality of service provision and support decision making processes.

* **Management and leadership (for applicable posts)**

To provide vision and leadership to inspire and empower all employees so they can reach their full potential and contribute to the council’s values and behaviours. Managers and leaders must engage in personal development to ensure they are equipped to lead transformational change; always searching for better ways to do things differently to meet organisational changes and service priorities.

* **Financial management (for applicable posts)**

To manage a designated budget, ensuring that the service achieves value for money in all circumstances through the monitoring of expenditure and the early identification of any financial irregularity.

*The above is not exhaustive and the post holder will be expected to undertake any duties which may reasonably fall within the level of responsibility and the competence of the post as directed by your manager.*

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| Person specification |
|  | Essential | Desirable |
| Qualifications | * 4 GCSEs graded A-C including English and Maths or equivalent,
* Ability and commitment to study for Insurance qualification, such as the Certificate in Insurance or equivalent

OR* Other relevant qualification/professional membership
 | * Possess or working toward professional insurance qualifications, such as the Diploma in Insurance or equivalent.
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| Experience | * Proven track record of relevant insurance experience.
* Experience of working with a computerised data input and reporting system.
* Experience of analysing and reporting on claims information.
 | * Local government experience
* Experience of working with a computerised claims handling system.
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| Skills & Knowledge | * Knowledge of the principles of indemnity applied when dealing with liability claims.
* Excellent analytical skills.
* Effective communicator, able to establish and maintain professional relationships with claimants and colleagues at all levels and be able to communicate by telephone, correspondence or in person.
* Ability to deal with difficult claimants.
* Ability to work on own initiative as well as contribute a positive and proactive approach within the Corporate Insurance team.
* Ability to work under pressure, take responsibility in the absence of line managers, and prioritise workload to meet tight statutory deadlines
* Knowledge of general Microsoft Office applications.
* Good written and oral communications skills, to communicate with claimants and colleagues at all levels.
 | * Extensive experience in handling PL, EL and motor claims.
* Demonstrates an understanding of best practice and methodologies and can contribute effectively to the continuing development of insurance activity across the Council
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| Personal Qualities | * Have the ability to manage own time effectively, plans own workload and to prioritise tasks unsupervised.
* Enthusiastic and self-motivated.
* Have the ability to use initiative and make informed decisions
* A proactive, professional and flexible approach to work.
* Displays sensitivity, confidentiality, tact, discretion, and diplomacy.
* Professional customer focus approach.
* Willingness to work flexibly in line with the requirements of the post.
* Energy, drive and commitment to the job.
* Understands, adheres to and promotes the Council’s equality and diversity policies
* Access to suitable means of transport as required for official duties.
* May be required to work outside of normal office hours.
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