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| Job description |  |

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**Insurance and Risk Officer (New post number – 000227)**

**Reports to: Data Protection Officer & Information Governance Lead**

**Responsible for - Directly: 1**

**Total staff managed: 1**

**Working environment: OFFICE**

**Purpose of role:**

To manage the council’s insurance arrangements in partnership with our insurers including liaising with insurance brokers and third-party companies taking in to account the changing needs of the Authority and to continuously review and where applicable recommend changes that will mitigate insurance risks and protect the council and council assets.

Coordinate the risk management activity across the Council and provide written procures, guidance and support to service managers and departments to raise awareness, identify and mitigate against risk.

**Key result areas:**

**Corporate responsibilities**

To understand the Corporate Plan priorities and values and contribute to the delivery of these in the provision of high-quality services to customers.

**Operational responsibilities**

To manage the Corporate Risk and Insurance function.

Provide guidance, professional expert advice, support and information on all areas of insurance to departments and subsidiary companies to support the insurance programme to protect the financial position of the council and to ensure insurance requirements are adhered to and in accordance with standing orders and financial regulations.

Supervise the Insurance Claims Handler ensuring they manage day to day enquires and claims on insurance cover provided.

Liaise with the Council’s insurance brokers and underwriters on applicable premiums, indemnities, alterations and all other relevant matters.

Collate and manage information and instructions from departments and subsidiary companies in the annual process to renew policies. Challenge insurers, loss adjustors and brokers on policy wording including renewals and new cover, extent of cover and highlight any concerns to brokers and insurers.

To maintain an accurate insurance database of property and assets to be insured and provide claims history data to managers as and when required.

Develop and maintain an effective and accurate records management system covering policy documentation, claims and correspondence.

Responsibility for the recording, processing and concluding of insurance claims across all lines of business for claims made against the Council and on behalf of the Council and subsidiary companies. This will include recovery of losses from third parties, in an accurate, timely and sensitive manner. This will include liaising with claimants, claims handlers/insurers, contractors, loss adjustors and solicitors as required to assist with insurance claims.

Co-ordinate the tendering process for insurance, external advisors and brokers as applicable and monitor their performance.

Oversee the payment of invoices and accounts for all insurance expenditure and ensure accounts are sent out promptly for all insurance monies due to the Council or its subsidiaries. Complete the internal recharging of insurance and claims and ensure the correct allocation of premiums to departments and subsidiary companies.

Support in the preparation of insurance estimates for the recovery of damage or loss to Council’s assets and recoupment of costs and allocation to various costs centres

To develop policies and guidance for insurance and risk management processes and procedures.

To be responsible for the risk management function for the Council, promoting good risk management and effective governance arrangements. This includes providing risk management training and advice, review and report on the risk management arrangements annually. Maintain and review the Corporate Risk Register in collaboration with risk owners and Management Team.

To carry out such duties as are required and are commensurate with the grade of the post.

**The above may change subject to consultation with the post holder.**

**This job description sets out the duties and responsibilities of the job at the time when it was drawn up. Such duties and responsibilities may vary from time to time without changing the general character of the duties or the level of responsibility entailed. Such variations are a common occurrence and cannot in themselves justify a reconsideration of the grading of the job.**

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| Person specification |  |

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| **Corporate Risk Officer** |
| **Experience/****Knowledge** | Demonstrable experience of working in an administrative and customer focused environment.Experience and knowledge of Insurance processes and procedures Experience and knowledge of risk management techniques and procedures |
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| **Qualifications** | Educated to A Level standard or equivalent, with a GCSE equivalent Maths and English grade C and above Desirable – qualification with relevant risk management and/or insurance coverage |
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| **Competencies** | Excellent IT skills, including Excel and Word Ability to respond to and resolve customer enquiriesStrong numeric and organisation skills.Ability to handle distressing situations in a calm and professional mannerAbility to manage and prioritise workloadCapability of achieving targets and working under pressure and against tight deadlinesAbility to undertake research to analyse, evaluate and conclude on complex informationAbility to communicate complex information clearly and effectively in various forms eg polices, reports and correspondence  |
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| **Personal Qualities and Attributes** | Thorough, accurate, analytical and good judgement Customer focused attitudeExcellent interpersonal skills Openness, honesty and integrity and the ability to work with discretionFlexibility and enthusiasmAble to challenge self and others constructively and sensitively  |
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| **Behaviours** | Effective communicationWorking together C:\Users\gwells\AppData\Local\Microsoft\Windows\INetCache\Content.Word\Artboard 20@2x-100.jpgTaking personal responsibilityPutting Great Yarmouth firstRespecting othersPeople focused• Embracing change |
| **Personal****Circumstances** | A flexible approach to working hours and duties |