

Job Title	Range	Duties	Level A (Developing)	Level B (Practising)	Level C (Accomplished)
Insurance Officer	Range 3	<p>To handle complex financial enquiries relating to the insurance service within the council by telephone, e-transactions and face to face, where necessary undertaking rules-based assessments and other service specific activities.</p> <p>If appropriate, undertake investigations of customer needs, linking with other services to form a whole view of the customer, applying technical knowledge where necessary to formulate an outcome. Where appropriate apply specialist policy and/or calculations to undertake financial transactions.</p>	Required for this level	In addition to level A	In addition to levels A and B
			<p>Qualifications</p> <ul style="list-style-type: none"> • Good standard of education with a minimum of 5 GCSE to include Maths and English grades A-C/4-9 or equivalent level 2 qualifications 	<p>Qualifications</p>	<p>Qualifications</p>
			<p>Knowledge</p> <ul style="list-style-type: none"> • An awareness of the work involved within Insurance and risk management or a similar office environment • Awareness of legislation and policy that is relevant to the area of work, e.g. corporate insurance claims 	<p>Knowledge</p> <ul style="list-style-type: none"> • Working knowledge of the purpose and function of insurance and risk management and how this relates to the wider organisation • Basic knowledge of the Medway insurance system, its functions, and how it should be used • Understand insurance contracts applicable to area of work with awareness of other areas • Knowledge of how to apply legislation and policy knowledge to rules-based financial decisions 	<p>Knowledge</p> <ul style="list-style-type: none"> • Comprehensive understanding of insurance and risk management • Detailed knowledge of the Medway insurance system, including how the various business processes fit together to ensure the most efficient use • Understand the requirements of all various insurance contracts held by the Council
			<p>Experience</p> <ul style="list-style-type: none"> • Experience of providing administrative support ideally within a finance or insurance related environment • Experience of providing customer care or support • Experience of using Microsoft packages and ICT systems 	<p>Experience</p> <ul style="list-style-type: none"> • Experience of providing comprehensive insurance guidance to customers • Experience of independently managing caseload ensuring that all cases are attended to, and accurate comprehensive records are kept • Experiencing of investigating and responding to customer complaints • Experience of supporting business processes including: <ul style="list-style-type: none"> ○ Claims handling ○ Insurance renewals ○ Policy queries ○ Risk management 	<p>Experience</p> <ul style="list-style-type: none"> • A minimum of 3 years' experience in a local authority finance role • Experienced in dealing independently with complex cases, knowing when to escalate to managers • Experience of explaining straightforward tasks to others, as required • Developed experience in complaint handling including recommending outcomes and responding to FOI requests • Experience of supporting business processes including:

					<ul style="list-style-type: none"> ○ Assisting with preparing accounts ○ Controlling accounts ○ Monitoring of budgets ○ Closing of accounts
			<p>Skills</p> <ul style="list-style-type: none"> • Can use Microsoft packages such as Word, Excel, Outlook and Teams including good keyboard skills and computer literacy. Ability to input data 'on-line' using PC • Basic customer care skills with the ability to be flexible and responsive to the needs of claimants/stakeholders and keep customers informed of outcomes and provide advice with some support • Good communication skills and ability to communicate effectively in person, by telephone and email • Ability to record information with care and accuracy 	<p>Skills</p> <ul style="list-style-type: none"> • Demonstrates advanced level of skill in using Microsoft Excel (including pivot tables, nested IF functions, advanced formulae and lookups) and ability to use the insurance system, Alphatec Insurance Database • Good customer care skills with the ability to use judgement in applying service regulations to solve varied problems and offer solutions to customer claims • Excellent communication skills and ability to use a variety of mediums and select the most effective method to suit the audience • Can independently maintain accurate customer records and proactively keep customers updated with outcomes • Able to effectively manage own workload and deal with considerable levels of work-related pressure from deadlines or conflicting demands • Ability to work collaboratively and proactively with other internal services to gather information and provide support related to claims • Competent in providing advice concerning the administration of insurance services • Able to demonstrate some tasks and duties to others 	<p>Skills</p> <ul style="list-style-type: none"> • Proficient user of all internal systems as appropriate to the role such as Alphatec, LACHS, Integra • Excellent customer care skills, and confidence in identifying customer need and including different council services, as appropriate, to provide an effective solution, using initiative to work with other agencies/teams where necessary • Able to independently provide advice on complex queries relating to insurance services • Can proactively support with complaint investigation and able to identify the required and relevant information • Competent ability to train others on insurance related tasks
Insurance Team Leader	Range 4	To contribute to the effective operational management of the Insurance section by managing a team of Insurance Officers that will handle complex financial enquiries relating to	Required for this level	In addition to level A	In addition to levels A and B
			<p>Qualifications</p> <ul style="list-style-type: none"> • Good standard of education with five GCSEs including 	<p>Qualifications</p>	<p>Qualifications</p>

		<p>a specialist area within the council. To include:</p> <ul style="list-style-type: none"> • undertaking performance reviews and supervision of a small team of 2 to 3 Insurance Officers on Medpay Range 3 • Assisting the team in resolving day to day queries, • undertaking file reviews and ensuring claims are progressing efficiently • leading on the closing down of claims and ensuring payments are recorded correctly in the financial system (Integra). <p>If appropriate, undertake investigations of customer needs, linking with other services to form a whole view of the customer, applying technical knowledge where necessary to formulate an outcome. This may include reviews of customer pathways including how customers are referred into the team, administrative processes around adding information to the Insurance database and Claims Management System, leading on feedback and lessons learned with other departments and reviews of business processes within the team.</p>	<p>English & Maths grade 4/C and above</p>		
			<p>Knowledge</p> <ul style="list-style-type: none"> • Understanding of the legal requirements to hold insurance including the Employers Liability Insurance (Employers Liability (Compulsory Insurance) Act 1969), Fidelity Guarantee Insurance (Local Government Act 1972), insurance and inspection services for boilers and lifts, etc. (various Health and Safety acts) and Motor Vehicle Insurance (Road Traffic Act of 1930) • A comprehensive understanding of the work involved within insurance and risk management or a similar office environment • Understand the requirements of the various insurance contracts held by a large organisation such as Medway Council 	<p>Knowledge</p> <ul style="list-style-type: none"> • In depth knowledge of the various insurance services provided by the Council and the business processes required for each type with a view to ensuring maximum efficiency in dealing with the various claims • Understand the business processes from a customer point of view and look to improve that experience where possible • Knowledge to apply legislation or policy to rules based financial decisions that fit with current practice requirements, ensuring knowledge base is kept up to date as appropriate • Developed working knowledge of the insurance system, including how the various business processes fit together to ensure the most efficient use 	<p>Knowledge</p> <ul style="list-style-type: none"> • Comprehensive knowledge of other services covered by the council's insurance policies to help shape how more collaborative working can mitigate risks covered by insurance policies with a view to making efficiency savings where possible • Extensive stakeholder knowledge and awareness of service needs, including complexities of a local authority
			<p>Experience</p> <ul style="list-style-type: none"> • A minimum of 2 years' relevant experience or similar administration/management roles • Experienced in dealing independently with complex cases, knowing when to escalate to managers • Experience of training team members when required, such as new recruits to the team 	<p>Experience</p> <ul style="list-style-type: none"> • Experience of working effectively with other services, both within the Council or external partners, identifying, where appropriate, different Council services needed for effective resolution, and be able to match these accordingly to ensure the best outcomes • Experience of working effectively with sensitive information • Experience of managing workloads, own and team, and of prioritising tasks effectively • Experience of line managing a team 	<p>Experience</p> <ul style="list-style-type: none"> • A minimum of 4 years' relevant experience within a local government insurance role • Experience in explaining detailed insurance related information to budget managers • Experience of undertaking regular file reviews, ensuring claims are progressing efficiently and providing feedback and support to officers as needed

			<ul style="list-style-type: none"> • Experience of supporting business processes such as: <ul style="list-style-type: none"> ○ Insurance renewals ○ Claims handling ○ Policy queries ○ Risk management ○ Assisting with preparing accounts ○ Controlling accounts ○ Monitoring of budgets ○ Closing of accounts 	<ul style="list-style-type: none"> • Experience of coordinating the accurate and timely completion of all insurance related processes • Experience of leading the closing down of claims ensuring payments are accurately recorded in Integra 	<ul style="list-style-type: none"> • Experience of investigating escalated complex claims and/or complaints and ensuring an effective outcome
			<p>Skills</p> <ul style="list-style-type: none"> • Proficient in the use of Microsoft Word, Excel and Outlook with good keyboard skills and ability to record information accurately • Demonstrable ability to use bespoke finance systems effectively, such as Integra • Good management skills, including line management and coaching. To also include completing 1:1, Performance Appraisal and Career Conversation, target setting and performance management • Excellent customer care skills, with experience of adapting services, where possible, to meet customer needs and can take the initiative to work with other agencies/teams where necessary • Able to effectively manage own workload and deal with considerable levels of work-related pressure from deadlines or conflicting demands, also able to support others with workload management and task prioritisation 	<p>Skills</p> <ul style="list-style-type: none"> • Ability to carry out reviews of insurance fund levels and compare with claims data to determine future premium and excess levels • Able to assist the Finance Business Partner (Capital and Insurance) with tendering exercises (Insurance Contracts/Insurance Systems) to ensure they are completed within required timescales • Developed communication skills with the ability to present complex information in an understandable way, using a variety of methods across a range of audiences • Apply legislation or policy to rules based financial assessments that fit with current practice requirements, ensuring knowledge base is kept up to date as appropriate • Ability to provide direction, empower people to achieve objectives and take responsibility for team members' actions and errors • Able to deal with complex staffing issues in conjunction with line manager 	<p>Skills</p> <ul style="list-style-type: none"> • Able to oversee key processes in defined areas and contribute to reviews of insurance systems and applications and suggest solutions to problems encountered • Can identify the need to apply insurance-based rules and concepts contained legislation or similar • Can manage and deliver a workload against agreed performance targets, including an element of medium-term project work i.e. Corporate or Departmental Projects • Can utilise various methods of communication including verbal presentations, tables, diagrams and written briefings to communicate high level and complex information to senior managers within the service, providing a full and explanatory narrative along with reports • Ability to undertake delegated duties from line manager to support periods of absence, such as resource matters or meeting attendance

			<ul style="list-style-type: none">• Able to provide advice on complex queries relating to insurance services• Ability to deliver a range of high-quality financial services which may include business processes such as:<ul style="list-style-type: none">○ Insurance renewals○ Claims handling○ Policy queries○ Risk management○ Assisting with preparing accounts○ Controlling accounts○ Monitoring of budgets○ Closing of accounts• Can assist with complaints and freedom of information requests relating to the services within this area		
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