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# JOB

## OUTLINE

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| **Directorate: Resources** | **Section**:  **Financial Services** |
| **Post No:** **REFI01018**  | **Designation:** **Insurance Manager** | **Grade:**Grade 10 SCP 28- 30 |

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| **Purpose of Job:*** To provide a comprehensive and proactive insurance service and be the main contact on all insurance related matters of the Council both internally and externally including the handling of insurance claims, and leading on the procurement of insurance polices and renewals.
* Provide professional support to senior leadership and departmental management in respect of the Council’s insurance arrangements.
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| Main Duties/Responsibilities:* To ensure that appropriate insurance cover is always in place and that the terms and conditions of insurance policies are appropriate and cost effective for the Council's requirements.
* Lead the Council’s insurance claims handling arrangements to ensure they are handled in a professional and timely manner including liaison with claims handlers, legal representatives , loss adjusters and departmental contacts in the gathering of evidential support for cases.
* Lead on the procurement of the Council’s various insurance contracts in conjunction with advice from brokers.
* Ensue that the Council meets it legal requirements under the Insurance Act 2015.
* Undertake the annual renewal negotiations and examining policy documentation to ensure compliance and accuracy.
* Manage contracts with suppliers including but not limited to tendering for the insurance programme, broker contracts, specialist insurance policies, fund reviews and any other specialist work.
* Provide advice regarding insurance clauses within contracts and inspection of supplier's insurance documentation.
* To occasionally attend Court as necessary in connection with Liability claims either as a witness or to support other staff members.
* Maintain relationships with the council's insurers and broker to keep abreast of current market trends, new developments and best practice.
* Oversee property surveys with insurers.
* Ensure that Senior Officers, Councillors and Legal colleagues are informed and regularly updated on claims that carry significant risk of legal, financial and reputational harm for the Council,
* Liaise with all services across the Council in the development of risk reductions and loss prevention strategies to improve the Council’s insurance risk profile and determine the levels of insurance cover.
* Developing and maintaining appropriate systems for the collation, recording and management of insurance data, and analyse and interpret claims data to produce regular reports including reports for insurers and claims analysis reports for directors and senior managers.
* Keep up to date with new developments in the insurance industry and changes in best practice to ensure best value on the insurance programme and implement changes to suit the Council's changing needs.
* To fulfil upon request any task reasonably requested of him/her and falling within the range of his/her professional expertise and salary range in Accountancy Services.
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| **NB: The Council is an equal opportunities employer and provider of services. The Council has a statutory duty to promote equality and all employees must be aware of that duty and work to the Council’s equality standards.** |
|  Date Produced: June 2025 |