	Sub-section	Content
1	Formalities	 Post title: Insurance & Risk Administrator Reports to: Corporate Insurance Manager Direct reports: none Department: xxx Function: xxx
2	Key responsibilities	 Liaise with various organisation functions to obtain and collate exposure metrics and values and liaise with brokers for renewal of the Global Insurance Programme. Gather renewal data and liaise with brokers to place Personal Accident Insurance for the organisation. Handle non litigated Product Liability Claims, liaise with external claims handlers on Public Liability and self-insured claims, co-ordinate in conjunction with Rest of World claims. In conjunction with relevant Global departments ensure accurate claims financial information and appropriate reserves are recorded on claims registers, litigation spreadsheets. Maintain PPL claims registers. Prepare monthly reports to insurers and brokers and act as key support to data requirements for renewal processes. Review PPL aggregate erosion and communicate to insurers/brokers/Corporate Insurance Manager. Review and maintain departmental processes and procedures. Ensure Departmental compliance. Review and maintain Intranet Insurance pages. Communicate with brokers to ensure their systems are up to date. Complete Motor and ad-hoc claims audits, report findings and follow up actions. Assist Corporate Insurance Manager with handling of complex major liability losses and insurance renewals Provide insurance and risk advice as required to business functions, on policy coverage, corporate policy dispensations contract reviews. Provide claims support to relevant departments. Update Insurance related HR Online documentation. Support Fleet Control as necessary. Administer any repair and remedy process.

	Sub-section	Content	
1	Preliminaries	 Post Title: Insurance Officer Line Manager: Head of Governance Division: xxx 	
2	Purpose	 The organisation has a range of insurance policies including, liability, motor, marine, buildings and aviation cover. The purpose of this post is to manage the day to day administration and control of the organisation's insurance arrangements, to perform research in support of claims, produce statistical and financial data and to provide administrative support to the organisation's Solicitor. This post is the single point of contact for all insurance related enquires for the organisation. 	
3	Position in the organisation	Head of Governance Quality Assurance Risk Officer Insurance Officer External Insurers / Brokers	
			Brokers
4	Main	Input	Brokers
4	Main responsibilities	Input To research, understand, monitor and provide professional guidance to the organisation on Insurance related matters including potential claims, and ad hoc events.	
4	-	To research, understand, monitor and provide professional guidance to the organisation on Insurance related matters including potential claims,	Output To be the single point of contact for all insurance related enquires and to ensure informed decision making at organisational level, and that timely, authoritative and courteous guidance is provided. The organisation's claim profile is an accurate representation of the organisation, for consideration by insurers at renewal, and that all claims are processed in a timely and professional manner and comply
4	-	To research, understand, monitor and provide professional guidance to the organisation on Insurance related matters including potential claims, and ad hoc events. To accurately record all policy information and claims made against the organisation, and other insurance related information, on the organisation insurance database and associated files. These claims generally fall into the following categories – motor, public liability and employers liability, although	Output To be the single point of contact for all insurance related enquires and to ensure informed decision making at organisational level, and that timely, authoritative and courteous guidance is provided. The organisation's claim profile is an accurate representation of the organisation, for consideration by insurers at renewal, and that all claims are processed in a timely and

		information regarding claims and other ad-hoc reports for meetings.	to be used in support of risk management activity, and that trends and comparative data can be considered for investigation and potential risk management action.
		To provide research and statistical support in relation to annual insurance renewal, insurance broker renewal and insurance fund evaluation exercises.	Ensure the organisation's insurance arrangements are based on sound statistical information, thereby reducing the overall risk exposure to the organisation.
		To facilitate ad hoc audits by the organisation's insurers.	Ensure that the audits run smoothly, by all those involved.
		To solicit and provide regular updates on all high value claims.	Ensure that relevant senior staff are aware of any claims that may impact upon the reputation of the organisation.
		To monitor and report on expenditure against the fund and aggregate stop loss for each claim year, and check and process insurance payments and bordereaux payments.	Effective insurance fund management and payment to insurers in settlement of claims.
		To provide administrative support to the organisation Solicitor, in the management of liability claims and source relevant information, from around the organisation in support of motor claims by third parties for organisation's insurers.	Appropriate support is provided to the organisation's insurers to enable them to effectively defend the organisation, and enable the organisation's solicitor to focus on matters requiring professional legal skills in preference to necessary matters that do not.
		To complete returns to the Department of Work and Pensions regarding all personal injury claims arising from public and employers Liability claims.	Fulfil the legal obligations of the organisation and ensure effective claims management.
		This list of duties is not restrictive or exhaustive and the post-holder may be required to carry out duties from time to time that are either commensurate with/or lower than the role of the post. In some posts this might include the ad-hoc provision of guidance and informal training of new colleagues.	Completion of duties to meet the needs of the organisation.
5.	Contacts	 Organisation's insurance Broker ar Relevant departments, including le 	
6.	Special conditions /	- From time to time additional hours during annual insurance renewal or	may be required to be worked, r in connection with the selection of

	Additional Information	new Brokers or Insurers.
7	Health Monitoring	- There are no specific health monitoring requirements attached to this post, however the nature of processing claims in relation to claims will on occasions expose the post holder to emotionally sensitive information.
8 Health and Safety Training		- Your line manager has the responsibility to refer to the risk assessments appropriate to your role to identify any additional health and safety training required e.g. manual handling training, VDU assessment, Control of Substances Hazardous to Health (COSHH) etc.
9	Terms of Appointment	- XXX
10	Person Specification	 Essential Criteria Certificate of Insurance Practice, and or significant relevant work experience in the insurance profession and claims handling. Excellent administrative and organisational skills, and attention to detail. Proven ability of working under pressure and on own initiative (to solicit information and clarification), with the minimal of supervision. GCSE or equivalent in Maths and English. Good written and verbal communication skills and proven ability to be tactful, discreet and diplomatic in all communications. Good Computer database and spreadsheet skills, with the ability to interrogate, produce and interpret statistics and financial data. Must to be able to recognise and work to deadlines and achieve targets. Desirable Criteria Previous experience of Broker and Insurance selection. Experience of managing liability, property and all other claims that may be associated with an organisation of this type. Previous experience of using organisation's claims software.

	Sub-section	Content
1	Preliminaries	 Post title: Insurance Advisor Reports to: Assistant Insurance Manager Department: xxx
2	2 Main purpose / objectives of the role - To report to and assist the Assistant Insurance Manager in and maintaining optimum insurance covers for the organisat protect assets and earnings and minimise liabilities. To aid organisation's Insurance and Risk Manager with ad hoc task required.	
3	Main activities / responsibilities	 Group Insurance policies & renewals Continually keep insurers and brokers aware of material developments around the organisation, including new properties and property moves Assist with claims log on claims portal Audit of invoices and policies to ensure all received, filed, paid and synopsis document updated accordingly Send out insurance certificates and evidence of cover to relevant parties as required Help the departments establish their correct business interruption values that go to insurers and are used to calculate the premium Renewal collection Process Assist the Assistant Insurance Manager manage the renewal data collection process, including any issues/queries from Brokers / Insurers Continually look for ways to improve the questionnaire and make it easier for the departments to understand and complete, taking on board the business' feedback Accounts Regularly monitor what is in the insurance short term account to ensure entries are correctly processed and recorded Assist with preparing recharges to operating companies Ensure annual premium allocations are compared with the previous years and agree with the invoice and what is on the synopsis Group Insurance Presentation Maintain and update the annual presentation information throughout the years oi treflects the latest financial results, information on business and acquisitions etc Assist with ad hoc projects as needed Deal with day to day enquiries in an expeditious manner Must be prepared to deputites for colleagues and undertake administration as required Ensure t

4 Qualit Exper and S requir	kills	Ideally studying towards insurance qualifications e.g Diploma Experience of general commercial insurance preferably gained in a brokering environment An understanding of Global insurance programmes Able to work unsupervised with a high degree of initiative Good attention to detail vital Fast learner Good communication skills Excellent organisation skills Excellent spreadsheet and PowerPoint skills Previous knowledge of the organisation's sector not essential but commercial acumen is required Punctuality, diligence, common sense and the ability to work and converse with staff at all levels is essential Must be proactive and able to work with minimum of supervision
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	Sub-section	Content	
1	Formalities	 Post title: Risk and Insurance Officer Reports to (Risk and Insurance Manager) Direct reports: none Department / Function / Team: xxx Location: xxx Salary: xxx Work hours: xxx 	
2	Role purpose and role dimensions	 Providing financial information and advice to department and senior finance staff as appropriate Administering the organisation's insurance arrangements to provide relevant and cost effective protection and claims handling Provision of an effective and high quality Risk Management function Assisting the Risk and Insurance Manager to carry out their responsibilities Maintain appropriate relationships with other departments, External Agencies and the community to promote the interests of the organisation The postholder will have to deal with new and changing requirements as the working environment develops. This needs to be recognised as an integral part of the job 	
3	Key external contacts	- External insurance providers	
4	Key internal contacts	- Chief officers and department manager with insurance claims or promotion of risk management	
5	Financial dimensions	- None	
6	Key areas for decision making	- Insurance claims	
7	Other considerations	- None	
8	Key accountabilities and result areas:	Assisting with the management of the organisation's insurance arrangements to provide relevant and cost effective protection and claims handling	 Interpreting policy wordings from a number of insurance companies. A good understanding of various classes of business is required e.g. property, motor and liabilities Provide complex advice to departments on the cover they require and the interpretation of current cover in place
		Assisting with the management of the organisation's claims to provide relevant and cost effective management	 Provide or assist in identification of loss and assist in undertaking loss analysis Have a good knowledge and understanding of Civil Procedure Rules and MOJ timescales and legal case law for the main liabilities expected of an organisation in this sector. Investigate claims with service areas and be able to collate all relevant information and documentation. Be

		Provision of an effective and high quality Risk Management function	 able to determine the decisions required an settlement and challe made by external part Understanding the exenvironmental change place and how this im faced by the department Corporate risks Be able to assist in the management informate departments Undertake effective locidentification and report patterns to relevant ment colleagues. 	d drive claims to nge decisions ties ternal es that are taking npacts upon risks tents and te production of tion to oss monitoring, orting of loss
9	Education / qualifications	 Graduate, degree or other qualification suitable to entry to training scheme Part qualified with Chartered Insurance Institute exams 		Application form Application form
10	Experience / knowledge /skills	 Experience Substantial recent experience of claims handling or underwriting duties undertaken for either an insurance company or organisation within our sector. Skills Ability to assimilate information and give clear advice upon it Ability to work to tight timescales and manage times effectively to cope with the conflicting demands and deadlines Ability to handle claims independently for various classes of business in an efficient and cost effective manner Ability to help improve systems and working methods for greater efficiency and effectiveness Ability to manage the renewal process and assist with the management of the Tender process 		Application form, Interview, Test Application form, Interview, Test
		- Knowledge Knowledge gained from a practical perspective in managing tasks independently in an insurance environment in claims and/or the underwriting function involving independent decision making Demonstrate knowledge of the Renewal and Tender process Demonstrate knowledge of, and commitment to a course of study for the Advanced Diploma CII qualification		Application form, Interview, Test
11	Minimum competencies	- Customer focus Providing advice on matters relating to their work to departments and other staff. At more senior grades this will involve		Application form, Interview

proactively devising solutions to more complex problems Responding to the changing requirements of customers while balancing these against the need for adherence to professional standards and guidelines	
- Communicating and influencing Co-operates and works well with others in the pursuit of team goals, sharing information and supporting others Communicates orally in one to one situations and large groups in a group in a manner which is clear, fluent, concise and holds people's attention. Checks understanding and chooses appropriate style. Encourages feedback and confidently deals with questions Produces a wide range of written communications which are clear, fluent, concise and jargon free, and are readily understood by the recipient. Writes on complex issues and produces reports	Application form, Interview, Test
 Planning, organisation and achieving results Understands a particular process and why it works and its associated risks Understands and uses targets and appreciates how they are important to the work of the team and the wider organisation. Know how they relate to performance indicators Understands a particular process and why it works and how to minimise its associated risks and examine it critically and suggest improvements Understand how own objectives link to those of the team and organisation as a whole. 	Interview
- Leadership Leads by example and is visible in doing so Plans and allocates routine and non-routine tasks to another member of staff, or to a small group and checks progress. Agrees priorities and deadlines Shares information with staff in an open and timely way	Application form, Interview

	Sub-section	Content
1	Preliminaries	 Post title: Risk and Insurance Assistant Reports to: Corporate Risk and Insurance Manager Division: xxx Location: xxx Salary: xxx
2	Purpose of job	 To assist in the handling and administration of claims made against/by the organisation or external organisations. To support the Corporate Risk and Insurance Manager, other managers and colleagues in ensuring that a professional risk and insurance management service is provided to the organisation to enable it to mee its legal requirements and discharge its obligations under the appropriate rules.
3	Main activities	 Processing claims and related correspondence Investigating claims, establishing their validity and summarising findings for settlement including visiting claimants where necessary and appropriate to examine and investigate the validity of the claim. Recording claims and risk management information. Assist in the assessment of liability and where appropriate the level of settlement. Process payments for claim settlements and recovery from third parties or insurers. Prepare and answer correspondence /documentation in connection with claims and record information on the claims management system. Respond to requests for advice and assistance from various sources such as senior managers, insurers and claimants. Maintain and extract information and reports as and when required. Assist in processing VAT payments. Assist the Corporate Risk and Insurance Manager as required in all aspects of the risk management and insurance function eg dealing with correspondence, requests for information, administration, chasing information etc. Provide general administrative support to the service as and when required. Other duties commensurate with the grading of the post as directed by the Corporate Risk and Insurance
4	Common Responsibilities	 To deploy personal resources in a manner which achieves the purpose of the job within defined timescales. Co-operation with colleagues to achieve the purposes of the team and the overall department. Promptly advising Managers on the impact on the service of the organisation of issues within immediate scope of work. Ensuring that all income from fees and charges or insurance claims etc is maximised and received as soon as possible. Ensuring that all records and entries within immediate scope of work are correct and in accordance with current codes of practice, legislation, guidelines and relevant Procedure Rules. Ensuring an up-to-date level of computer literacy appropriate to the post. Provision of general support to the team in all work related areas. Input into financial and other risk related systems. Drafting of general correspondence.

		Dealing with enquiries from a variety of sources including senior employees and members of the public. Supervision of junior colleagues where appropriate. Assisting in the preparation of a variety of information for reports. All duties must be undertaken within the organisation's Equal Opportunities policy and with regard to the Employee Code of Conduct. All duties must be undertaken within national and local Health and Safety Management Standards and Any other duties commensurate with the grade of the post as directed by the Corporate Risk and Insurance Manager or nominee.	
5	Person Specification	 Ability to communicate effectively verbally. Ability to communicate effectively in writing. Ability to work effectively as a team member. Aptitude for figure work/numerate Must be computer literate Experience of undertaking clerical and administrative work with particular regard to:- Maintaining and processing large numbers of records, reconciling figures, progress chasing Must be able to demonstrate an ability to: Use own initiative, work under pressure, be self-motivated, consistently hard-working, enthusiastic, with a positive approach to work. Good understanding of the current issues the organisation's industry Able to manage own workload in order to meet deadlines. Willingness to undertake work related training An awareness of, and commitment to, equality of opportunity Experience: Working knowledge of risk management methodologies and practices Experience of the principles and practices /awareness of the principles and practices of insurance would be acceptable. Qualification: Relevant insurance/risk management training would be advantageous 	

	Sub-section	Content	
1	Preliminaries	 Post title: Group Insurance Administrator Reports to: Group Insurance Claims Manager Grade: xxx Location: xxx 	
2	Job Purpose	 Reporting to the Group Insurance Claims Manager to assist in: administration of the global claims process, project managing large complex claims, providing advice, support and guidance to the businesses, and; managing external relationships with service providers including Claims Handlers, Loss Adjusters, Insurers (including the Group's Captive Insurance Company), Solicitors, and Brokers. 	
3	Key Accountables	 Administer the receipt of claims and onward transmission to the Claims Handlers. Keep a complete record of all documents received. Provide advice and guidance to the businesses and external service providers on insurance queries related to Employers Liability, motor and travel. Administer 'statements of truth' in respect of Employers Liability claims. Verify and arrange payments of invoices in respect of legal service provided for defence of claims. Distribute insurance certificates to the businesses annually and on request. Assist with the collection of risk exposure data to satisfy insurers requirements. Pull together worldwide claims experience on local overseas insurance programmes on a half yearly basis. Maintain, update and distribute, as appropriate, the organisation's Motor Risk Manual. Produce claims reports for the Insurance department & businesses as required. Maintain a register of insurance policies and endorsements, including the archiving process and retention policy. 	
4	Key experiences and qualifications	 B-Tech / A-Levels, or equivalent. Working in teams. Expertise in administrative roles. IT savvy, particularly Excel. Experience of exposure to Senior Personnel. 	
5	The Company's Behavioural	Integrity and trust	Level 1
	Competencies and Levels	Decision Quality	Level 1
		Customer Focus	Level 1
		Interpersonal Savvy	Level 2
		Priority Setting	Level 1
		Dealing with ambiguity Level 1	

6	Functional/Technical Competencies and Levels	Knowledge of the Insurance Industry, Markets and products and the Company's Insurance Programmes	Level 1
		Claims Management and Process	Level 2
		Insurance Policy Interpretation and Analysis	Level 2
		Risk and Insurance Advice	Level 2
		Financial Awareness and Application to Insurance	Level 1
		Report Writing and Written Communication	Level 1
		Situational Acumen	Level 2
7	Role Specific Variations	- none	
8	Role Specific Dimensions	 Assist in the management of claims globally Be able to communicate and advise at all levels within the organisation. Understand the organisational structure and products. Support the Claims Manager in the servicing of over xxx open claims at any one time. 	

	Sub-section	Content	
1	Preliminaries	 Post title: Group Insurance Analyst Reports to: Head of Group Insurance Grade Location 	
2	Job Purpose	 Maintaining the Group's insurance programmes Managing and reporting on all financial aspects of the Group Insurance department Assist in managing the external relationships with service providers including, Brokers, Insurers, Asset Appraisers and Claims Handlers 	
3	Key Accountables		
4	Key experiences and qualifications	 Finance qualification (or working towards) preferred. Alternatively HNC/HND in Business Studies or equivalent considered. Experience in a financial role preferred. Working in teams. Experience of exposure to Senior Personnel. IT savvy, particularly Excel. 	
5	The Company's Behavioural	Integrity and trust	Level 1
	Competencies and Levels	Decision Quality	Level 1
		Dealing with Ambiguity	Level 1
		Customer Focus	Level 1

		Interpersonal Savvy	Level 2
		Planning	Level 1
		Priority Setting	Level 1
6	Functional/Technical Competencies and Levels	Knowledge of the Insurance Industry, Markets and products and the Company's Insurance Programmes	Level 2
		Claims Management and Process	Level 1
		Insurance Policy Interpretation and Analysis	Level 1
		Risk and Insurance Advice	Level 1
		Financial Awareness and Application to Insurance	Level 2
		Report Writing and Written Communication	Level 1
		Situational Acumen	Level 2
7	Role Specific Variations	- none	
8	Role Specific Dimensions	 Is required to monitor premium movements globally and ensure compliance with local Insurance regulations and the payment of appropriate taxes. Collating data from in excess of xxx Businesses. Dealing with complex spread sheets i.e. allocation of insurance premiums and fees. Process of in excess of xx invoices relating to premiums, taxes and other related fees. Understand in depth the extent of the organisation's risk exposures. 	