

Role Profile

Insurance and Claims Officer

Finance and Audit

Swindon Borough Council

Role Profile: Insurance and Claims Officer	**Role Profile Number:** SBC_10117
Directorate: Finance and Audit	**Reporting to:** Insurance Manager
Grade: CFL 6	**Date Prepared**: 23 November 2026

Our Values

Our Values shape how we work for the people of Swindon. They guide how we make decisions, how we deliver services and how we work with our communities and partners.

Our Values are:

We SEE – people, not problems – and stay curious to understand their story.
We HEAR – each other and the people we serve
We CARE – about our colleagues, our residents and our community
We ACT – with integrity, accountability and purpose
We LEARN – from data, feedback and experience so we keep improving

These five values describe the standards we hold ourselves to as a Council, and what residents and partners can expect from us.

The Swindon Commitment

The Swindon Commitment shows how we bring our Values to life every day, in every role, across all that we do. It turns our Values into practical promises between the Council, our colleagues and the people we serve so we can work together to deliver the best possible services and support.

Created with colleagues from across the organisation, the Swindon Commitment sets out a shared understanding of how we work, lead and behave. Rooted in our five core values, it reflects how we listen to, include and respond to residents, communities and each other.



Purpose:

To provide an insurance claims handling service for the Council. This involves the investigation, assessment and deciding on the outcome of insurance claims against the Council. Types of claim include public liability, employers liability, property and motor. To support the Insurance Manager in managing the Council's insurance arrangements.

Key responsibilities and accountabilities:

- Assist, as a key point of contact, members of the public wishing to make claims against the Council
- Clarify all insurance or claims related information for internal service areas
- Respond to enquiries from Solicitors/Estate Agents/Owners/Tenant's associations, releasing information regarding valuations and insurance cover, updating the register of owners/valuations as appropriate to leasehold/mortgaged properties
- Deliver the provision of a claims handling service in respect of classes of insurance claims within delegated limits
- Submit all key information to Council insurers to facilitate the external claims handling process
- Collaborate with internal departments to acquire all key documentation to undertake claims investigations
- Assist and quantify claims that fall within agreed parameters– rejecting/accepting and negotiating settlement as appropriate
- Co-ordinate visits by Solicitors/Loss Adjusters/Investigators to enable claims scrutiny and witness interviews
- Initiate and control the recovery of financial losses incurred by the Council as a result of third-party damage to Council property
- Produce key performance indicators and extract claims data from the claims database for external analysis
- Refine the Councils insurance web page to ensure compliance with current industry standards

<u>Supplementary Accountabilities</u>

- Distribute engineering inspection certificates with accompanying memo. Amend database and file secondary copy
- Disseminate compulsory insurance certificates annually (or as requested) to service areas
- Maintain school travel data / provide advice to schools on cover and claims queries
- Maintain property risk register and other insurance spreadsheets as required
- Monitor monthly budgets and report discrepancies to Insurance Manager

<u>Professional</u>

- Written work includes originating own correspondence; originating questionnaires for completion by the public or service areas; completion of external body forms or questionnaires; originating spreadsheets and databases; minute taking and production of minutes; production of standard letters from templates.
- Verbal work includes dealing with the following on a regular basis – other service areas; insurers; brokers; loss adjustors; solicitors; members of the public; members; MPs.

Decision making:

- Job entails decision making on a regular basis (for example – where a claim is covered / how much to offer in settlement)
- Consequences of any decisions can have financial impact on Swindon Borough Council

Creativity and innovation

- Certain features of the job must follow statutory, or industry guidelines and solutions will be found using such guidelines. However, the need to remain compliant with current regulations both internal and external provides the need for continuous review of the Councils insurance procedures, claims forms, desktop procedures and the insurance website.
- The Microsoft packages available both externally and within the Council provide scope for streamlining of routine insurance tasks.

Job Scope

Number and types of jobs managed:	N/A
Budget Holder:	No
Budget Value:	N/A
Asset Responsibility:	N/A

PERSON SPECIFICATION

Qualifications:	**Essential or Desirable**
• GCSE standard education including passes in English and Maths	E
• Certificate in Insurance ("CII") or willing to study towards	E
Knowledge and Experience:	
• Knowledge of insurance and all aspects of claims handling	E
• Experience working in an insurance environment	E
• Experience of assessing and making decisions on insurance claims	E
• Sound knowledge of Ministry of Justice Civil Procedure Rules and protocols	E
• Experience dealing with the public – both in person and by phone	E
• Computer literate, proficient in Microsoft package	E
Aptitudes, Skills and Competencies:	
• Ability to originate own correspondence	E
• Excellent communication, investigation and organisation skills with the ability to assess evidence and make reasoned recommendations	E
• Strong decision making and negotiating skills	E
• Confident dealing with sensitive or contentious matters	E
Special Conditions of Recruitment:	
• Attendance on site may be required from time to time to assist with claims investigation • Employees may occasionally be exposed to challenging responses from members of the public in the event of claim repudiation • No unsocial hours are involved, however attendance at evening meetings or call out in an emergency situation could arise.	

<u>Other Key Features of the role</u>

It should be noted that the duties and tasks associate with this post may change from time to time without altering their general character or the level of responsibility entailed. The above duties and activities associated with this job are neither exclusive nor exhaustive and the job holder may be called upon to carry out other such appropriate duties as may be required within the grading level of the job.