

Job Description and Person Specification

Apprentice Insurance Officer

Job Details	
Grade	Apprentice
Service	Insurance Services
Location	One Friargate, Coventry, CV1 2GN
Job Evaluation Code	N/A

Coventry City Council Values
<p>We expect everyone who works for us to be committed to our One Coventry values and to share our commitment to becoming a more diverse and inclusive organisation:</p> <p>Open and fair: We are open, fair and transparent.</p> <p>Nurture and develop: We encourage a culture where everyone is supported to do and be the best they can be.</p> <p>Engage and empower: We engage with our residents and empower our employees to enable them to do the right thing.</p> <p>Create and innovate: We embrace new ways of working to continuously improve the services we offer.</p> <p>Own and be accountable: We work together to make the right decisions and deliver the best services for our residents.</p> <p>Value and respect: We put diversity and inclusion at the heart of all we do.</p>

Job Purpose
<p>To assist the Insurance Manager in ensuring the Council has an effective insurance programme and efficient claims handling service.</p> <p>To investigate, as allocated, insurance claims made by and against the Council and other customers who the Council arranges cover for, from the first notification to personal negotiation of settlement.</p> <p>To provide professional advice on liability, insurance cover, risks and claims to internal and external customers.</p>

Key Responsibilities and Accountabilities	
To undertake the investigation of claims of all types to be met from the Council's internal insurance fund, from first notification to personal negotiation of settlement, including liaison with loss adjusters, and carrying out investigations at claims sites where appropriate	
To investigate and personally negotiate settlement of property liability claims that fall within the Council's in-house handling arrangements based on legal liability and professional judgement, referring any issues of principle or challenge to policy, to the Insurance and Risk Manager.	
To assist the Council's liability insurers in the investigation of claims which fail to be met under external policies, collating documentation required by insurers in their investigation of the claim.	
To arrange and attend meeting with Insurer's representatives, including meeting with claimants and taking statements where appropriate.	
To provide advice and guidance on levels of insurance cover to internal and external customers.	
To assist the Insurance and Risk Manager in the identification, evaluation and management of insurable risks. This will include assisting the Insurance and Risk Manager to raise awareness of insurable risks with departments and assist them in identifying solutions to mitigate these risks.	
To provide research and statistical information from the insurance database as requested	
Prepare and present material, technical and contemporaneous evidence in an appropriate manner to the insurers, solicitors, and Courts as appropriate.	
Maintain an up-to-date knowledge of the legal and regulatory requirements relevant to insurance and ensure that these are appropriately applied in all investigations carried out.	
Responsible for maintaining the Imprest accounts with our Insurers to ensure that sufficient funds are available for the payment of externally handled claims.	
Undertake specialist training and continual professional development in Insurance principles and practices and ensure knowledge is shared with the team.	
Deputise for the Insurance Manager as required. Perform any other duties and responsibilities within the range of the salary grade	

Key Relationships			
External:	Our Broker, Insurers, Loss Adjusters, Solicitors, members of the public, tenants and leaseholders.	Internal:	Multiple various departments, including Officers, Managers, Heads of Departments

Standard Information

Post holders will be accountable for

- carrying out all duties and responsibilities with due regard to Code of Conduct, Safeguarding, Health & Safety and the City Council's Workforce Diversity and Inclusion Policies. Duties which include processing of any personal data must be undertaken within the corporate data protection guidelines.
- attending any training and undertake any development activities that are identified as mandatory/beneficial to their role.
- any other duties and responsibilities within the range of the salary grade.

Responsible for

N/A

Person Specification

Desirable Experience, Knowledge & Skills

Experience	Ability to gather and record clear, accurate evidence to support casework or decision-making.
Experience	Experience or exposure to claims handling or negotiation, or a willingness to develop this skill.
Experience	Experience using databases or maintaining accurate digital records; strong attention to detail.
Experience	Demonstrated ability to build positive working relationships within an established team.
Experience	Experience dealing with customer queries or complaints in a professional manner.
Knowledge	Knowledge of insurance principles
Knowledge	A good working knowledge of Word, Excel and PowerPoint
Skills	Numeracy skills, including the ability to analyse and interpret data
Skills	Ability to work to deadlines and organise workload according to changing priorities
Skills	Able to think creatively about an issue to identify a broad range of alternative solutions.
Skills	Able to identify and implement new ways of working/new ideas where they would be beneficial.

Skills	Ability to maintain discretion and confidentiality
Qualification	GCSE Maths and English at Grade 4/C
Special Requirement	Ability to complete the Level 4 Insurance Professional Apprenticeship

Disclosure and Barring Service (DBS)			
Does the role require a DBS check? No			
Find out which DBS check is right for your employee - GOV.UK			
And if so, which type?			
Basic Check <input type="checkbox"/>	Standard Check <input type="checkbox"/>	Enhanced Check <input type="checkbox"/>	Enhanced + barred list check <input type="checkbox"/>

Declaration			
Reviewed/Created By:			
Job Title:	Apprentice Insurance Officer	Date:	05/05/2026