



JOB DESCRIPTION – Insurance Officer

JOB TITLE: Insurance Officer	SALARY: Circa £22,500
TEAM: Insurance	HOURS OF WORK: 22.5 (Full days Monday, Tuesday, Wednesday)
ACCOUNTABLE TO: Insurance Manager	LOCATION: Brightspace, 160 Hadleigh Road, Ipswich, IP2 0HH
JOB PURPOSE	
<ul style="list-style-type: none"> • Assist with the efficient operation of all insurance schemes operated by CAS, within the specified geographical area (England, Wales and Scotland). • Enable the Insurance team to provide an essential revenue stream for Community Action Suffolk (CAS) • Help to identify schemes and opportunities to maximise income generation and diversification within the field and assist with the implementation of any new schemes. • Ensure compliance with insurer and FCA requirements • To be an ambassador for CAS, supporting and promoting CAS’s diverse range of products and services. • To be a positive and flexible member of a high performing, innovative and enterprising insurance team and the wider CAS team. 	
MAIN DUTIES AND RESPONSIBILITIES	
<p>Assist with the efficient operation of all insurance schemes operated by CAS, within the geographical areas as agreed by insurers.</p> <ul style="list-style-type: none"> • Accurately produce customer policy renewals using tailored databases within the timeframe required by insurers and FCA. • Ensure client phone calls, letters and emails are dealt with professionally and efficiently. Make sure clients are provided with well-informed information. • Refer any technical or difficult underwriting queries to the Insurance Manager and/or insurer. • Ensure all correspondence and documentation sent to clients is compliant with 	

- FCA/insurer requirements and sent within recommended timeframes.
- Ensure all FCA regulations and recommendations are adhered to.
 - Accurately process all income. Prepare documentation for the accounts team. Produce and send relevant customer documentation.
 - Input information accurately to assist with the production of the month end bordereau. Work with the accounts team where necessary to investigate and remove any anomalies.
 - Ensure the filing systems both electronic and paper within the office are up to date, and filing is completed accurately and kept up to date.

Enable the insurance team to continue to provide an essential revenue stream for CAS.

- Make decisions, with referral to Insurance Manager if needed, on the policy rates on each policy, to ensure the 'working costs' of the department are met, and the required revenue is gifted to CAS core funds.
- Ensure the credit control procedure is adhered to and all outstanding premiums are collected.

Help to identify schemes and opportunities to maximise income generation and diversification within the field.

- Assist where necessary with the development and expansion of current insurance products, so that the needs of the client base are met.
- Assist in ensuring the marketing material is targeted at our client base and is up to date and compliant.
- Assist with the generation of a range of content for both internal and external marketing resources such as newsletters, e-bulletins, posters, flyers and postcards etc.

Ensure compliance with insurer and legal requirements.

- Ensure all compliance checks required by our insurers are completed when required.
- Assist with any returns/reports and ensure they are completed and returned within the timescale specified.
- Keep up to date with any changes/developments in FCA/Government regulations/requirements.

To be an ambassador for CAS supporting and promoting CAS's diverse range of products and services

- Develop and maintain a working knowledge about the diverse range of CAS's products and services and seek to raise awareness and promote these wherever possible.
- Be a point of contact to share knowledge about who to turn to for support in CAS.
- To work with the wider CAS team to raise awareness of CAS's insurance service offer so they can promote CAS's insurance service to their stakeholder groups.
- Contribute to the development of marketing and communication strategies and support the expansion of the products offered by the insurance team.

To be a positive and flexible member of a high performing, innovative and enterprising insurance team and the wider CAS team

- To support the development of impact measurement tools to capture and record outcomes, developing and shaping partnerships
- To take responsibility for any activities specified by the Insurance Manager.

PERSON SPECIFICATION

Qualifications	<ul style="list-style-type: none"> • CII Qualifications desirable. • Willing to undertake necessary training to obtain license to work from insurers.
Knowledge, Experience and Skill	<ul style="list-style-type: none"> • Excellent knowledge of general insurance market and compliance. • Basic knowledge of VCS and Council insurance. • Previous customer service experience in the insurance industry. • Excellent written and verbal skills with a customer focused approach and experience of communicating with a diverse range of people on the telephone • Well-developed organisational skills and time management skills. • Ability to develop, establish and maintain good working relationships across all internal and external teams and partnerships.
Attributes	<ul style="list-style-type: none"> • Personal commitment to CAS and its values • Excellent team player with a positive attitude to change • High levels of flexibility and a can-do attitude. • A collaborative and solution-based approach to solving problems • Honest, fair and consistent approach to work. • Ability to self manage, organise, balance and deliver against a range of competing priorities • Ability to travel to promote the schemes. • Able to stand in for Insurance Manager, if needed.