

## Insurance & Risk Officer

Division: Wridgways  
Department: Customer Service  
Reports to: Customer Service Manager

### Overall Purpose Of The Job

- To manage insurance claim settlement procedures obtaining satisfactory outcomes for both the customer and Wridgways.
- To bring to the Branch Manager's attention any extraordinary circumstances that may affect the Company's customer service standards, profitability and objectives.
- To manage WorkCover claims and issues, act as senior site first aider, provide accident reporting and associated evaluation and to act as site risk officer.

### Primary Duties & Responsibilities

- Manage marine transit insurance claims to completion according to established procedures.
- Manage public liability and motor vehicle claims for branch.
- Provide monthly reports and evaluation of all marine transit claims.
- Prepare reports and analysis of missing items, claims reported, unidentified items and present to the Manager on a monthly basis.
- Produce monthly claims provision reports and forward to Head Office.
- Handle, follow-up to satisfactory conclusion, customer complaints.
- Record and monitor WorkCover claims, maintain WorkCover system.
- Carry out Return to Work Co-ordinator duties
- Instigate and drive investigations in locating missing items and locate owners of unidentified items. through to conclusion.
- Conduct monthly hazard inspections and recommend remedial action to management.
- Arrange and implement remedial action approved by management.
- Maintain branch first aid kits, notices, accident reporting and carry out hazard audits as required.
- Act as Branch First Aid representative.
- Know and apply our quality policy and all applicable processes and requirements of the quality system.
- Visit customers' residences as necessary to assist in insurance claims settlement.
- Maintain network of repairers and arrange to repair and/or replace insured damaged items.
- Complete details of claim file routine.
- Arrange disposal of salvaged items by auction, maintain register of same in accordance with Company Policy
- Attend Management review meetings and any other meetings as required.
- Recommendation of changes to Procedures and Work Instructions.
- Production of monthly claims provision figures to Head Office.
- Carry out tasks and responsibilities within limits of authority as defined in **Company Procedures** and **Work Instructions**.

- Carry out duties within the limits of authority as defined in current ***Authorities Master List***

## **Skills Essential to the Job**

### **Technical**

- Complete understanding of insurance claim negotiation and settlement processes.
- Customer service experience.
- Good negotiating skills.
- Ability to initiate pro-active responses and identify problems.
- Sound understanding of Company logistics and systems.
- Understanding of the OH&S Act of Victoria as amended.
- Understanding of the requirements of the Victorian WorkCover legislation.

### **Business**

- Complete understanding of marine and general insurance processes
- Experienced in WorkCover procedures and systems.
- Good working knowledge of the Company's systems and processes.
- Sound business acumen.

### **Human Relations**

- Sound knowledge and understanding of the Company's Customer Service objectives.
- Ability to communicate at all levels.
- Outstanding written and verbal communication skills.
- The ability to plan and manage one's own time effectively.

## **Qualifications Preferred**

<b>Secondary</b>	Year 11
<b>Tertiary/TAFE</b>	
<b>Professional</b>	Current Level 2 First Aid Accreditation
<b>Licences</b>	Current Motor Vehicle Licence
<b>Other</b>	Formal WorkCover training