



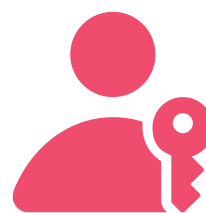
**Yorkshire
Housing**

Insurance and Claims Officer

October 2026



Key information about the role



Insurance and Claims Officer

 **Business area:**
Governance, Risk and Assurance

 **Reports to:**
Insurance and Claims Manager

 **Leader of others:**
No

 **Contract type:**
Agile Homeworking

 **Budget holder:**
No

 **Car Allowance:**
No

 **DBS check required:**
No

About the role

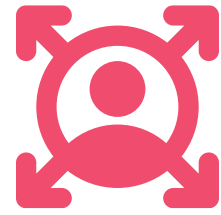
Role purpose

The Insurance and Claims Officer delivers an efficient, customer-focused insurance and claims handling service. They manage their own caseload from first notification to settlement and ensure full compliance with policies, procedures and regulatory requirements. This includes handling a range of claims such as Property Damage, Employers and Public Liability and Housing Condition (disrepair)

They are also responsible for key insurance functions, including the monitoring of costs of claims, procurement, and renewal processes in line with the Insurance Act

Supporting customers when they need us most, fairly assessing claims, challenging decisions where required, and helping ensure the right outcomes for our customers and for Yorkshire Housing. Working closely with colleagues, insurers and legal partners to gather evidence, understand incidents and negotiate outcomes that protect our people, homes and reputation.

Here's some of the things you'll be doing



We're Yorkshire by name and by nature. And we make it possible for people to have a place they're proud to call home, whether that's to rent or to buy. It's our people that make that happen, and here's how you'll be supporting:

Key responsibilities:

- A subject matter expert for insurance and claims handling
- Coordinate, manage and progress a portfolio of claims from first notification through to settlement. This includes but is not limited to Property Damage, Employers and Public Liability and Housing Condition (disrepair)
- Ensure compliance with regulatory requirements, protocols and deadlines
- Instruct experts and legal professionals, assessing reports to determine liability
- Prepare accurate witness statements to record a true version of events
- Negotiate settlements with third party solicitors, always seeking to minimize costs and reputational risks to Yorkshire Housing
- Lead the management and promotion of the 'My Home' Contents Insurance scheme, including stakeholder management and reviewing policy uptake
- Ensure GDPR compliance by reviewing and redacting documents before sharing externally
- Review claim information and relevant documents to assess claims, making decisions on liability and providing recommendations to customer facing colleagues and senior leadership team
- Recover costs from third parties always seeking to reduce costs to Yorkshire Housing
- Lead and support case reviews and lessons learned, driving business wide actions for change and reducing costs
- Produce details monthly reports on claims costs, high risk cases, trends and themes to support service improvements
- Record uninsured losses and support the Insurance and Claims Manager in the design of Yorkshire Housing's insurance programme.
- Challenge insurers on claim reserves where estimated costs appear excessive
- Maintain accurate records of Yorkshire Housing's assets and risk information for insurance renewal presentations
- Be responsible for checking policy documentation for accuracy, escalating any issues to the Insurance and Claims Manager
- Deescalate potential claims always seeking to reduce the frequency and cost of claims
- Support the Insurance and Claims Manager in ensuring compliance with insurance policy terms and conditions

- Support the delivery of training to customer facing teams on insurance and claims processes
- Be the central point of contact for insurance related enquiries, offering clear advice and guidance
- Collaborate with colleagues across the business to gather evidence and initiate investigations to defend claims
- Support the Insurance and Claims Manager in maintaining relationships with insurers and legal advisors by attending review meetings
- Support the Fleet Manager in overseeing the settlement of motor fleet claims
- Carry out any other duties falling within the scope of the role

Deputising for the Insurance and Claims Manager on insurance related matters when needed



As you can imagine, the above might not be all you'll be responsible for in role so you might be asked to take on some other key responsibilities if they're suitable for your role.

So, what will you bring to the role?



The main things:

- Strong customer focused approach with confidence in engaging with customers, colleagues, senior leaders including other external stakeholders
- Ability to work independently and collaboratively
- Excellent attention to detail and accuracy, especially when working under pressure and managing competing deadlines
- Knowledge and experience of insurance work and handling personal injury and/or third-party damage claims
- Strong negotiation and influencing skills
- Excellent written and verbal communication skills, able to provide clear advice and build strong relationships
- Strong organisational and time management skills
- Good analytical and critical thinking skills
- Proactive approach to problem solving and continuous service improvement
- Proficient in Microsoft Office including, Excel, Word, Outlook and Teams
- Resilience and adaptability in a past faced environment
- Eagerness to develop own skills and adapt to change.
- Personal values and approach that align with YH's values
- Ability to work flexibly in line with Hub, Home and Roam principles.
- An understanding of Equality, Diversity and Inclusivity and how this is applied through our service to customers and colleagues.
- Eagerness to develop own skills and adapt to change.
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It would be a bonus if you have:

- Housing sector experience
- Experience of handling claims for housing disrepair
- Experience of working with Claimant's solicitors
- Experience of working within insurance
- Experience of negotiating settlements on third party claims

Our Yorkshire Housing values



What are they?

Our values describe what matters most to us, and what our colleagues should expect from each other. We're all expected to show how we support and live up to these values in our work.

Our colleagues are amazing

We want colleagues to feel free to be themselves, which means we all share responsibility for promoting a culture of equality, diversity and inclusion. We're also each accountable for our own health and safety by following our policies and completing any training needed for our roles. Our colleagues are amazing, and the diverse skills and abilities they bring to work every day are what make Yorkshire Housing such a special place to be. You spend a lot of your waking hours at work, so we're committed to giving you a workplace where you can truly be yourself, feel valued, and have opportunities to progress and develop.

Create trust



- Do the right thing, not the easy thing
- Be honest and open
- Do what you say.

Be curious



- Think differently
- Ask questions
- Keep learning.

Make it happen



- Own it
- Do it
- Be empowered

Achieve impact



- Do things that matter
- Deliver results
- Show pride and passion.

Have fun



- Enjoy work
- Be yourself
- Stay connected.

