**Insurance Administrator**

**Role Profile & Responsibilities**

**Job Title**

Insurance Administrator

**Reports To**

Personal Lines Manager / General Insurance Manager

**Purpose of the Role**

The Insurance Administrator provides efficient and professional administrative and client service support to the insurance broking team, ensuring that client records, policy documentation, transactions and correspondence are maintained accurately and in a timely manner.

The role is an important part of the client service process and requires a high level of attention to detail, organisation and professionalism. The Insurance Administrator will work closely with Brokers, Insurers and clients to ensure that policies are administered effectively throughout their lifecycle.

The role holder is expected to contribute to the delivery of a high-quality client experience whilst ensuring that the Company's internal procedures, regulatory requirements and insurer requirements are followed.

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**Key Responsibilities**

**1. Client Administration & Service**

- Provide day-to-day administrative support to the broking and client service teams.
- Act as a professional and helpful point of contact for clients in relation to administrative and policy matters.
- Respond to client queries promptly and professionally, escalating matters to the appropriate Broker or Account Executive where advice or authority is required.
- Assist with the preparation and issue of quotations, renewal documentation, policy schedules, certificates and other client documentation.
- Process client requests including changes to policies, vehicles, properties, insured interests and other policy information, subject to appropriate authority.
- Ensure all client correspondence is recorded and retained appropriately.
- Maintain a high standard of customer service and contribute to positive client relationships.

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**2. Policy Administration**

- Process new business, renewals, mid-term adjustments and cancellations accurately and efficiently.
- Obtain and maintain policy documentation from insurers.
- Check policy schedules, endorsements, certificates and other documentation for accuracy against the agreed terms.
- Identify discrepancies or omissions and raise these with the relevant Broker or insurer.
- Ensure policy documentation is issued to clients promptly.
- Maintain accurate electronic client files.
- Ensure all relevant policy information is entered and maintained accurately on the Company's broking/CRM system.
- Monitor outstanding documentation and follow up with insurers and clients where required.
- Assist with the maintenance of renewal diaries and other administrative deadlines.
- Ensure all premiums, documentation and administrative requirements are processed accurately.

Typical classes may include:

- Household Insurance
- Motor Insurance
- Travel Insurance
- Marine and Pleasure Craft Insurance
- High Net Worth Insurance
- Personal Accident Insurance (individual)
- Other personal insurance products offered by the brokerage

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**3. Renewals**

- Provide administrative support throughout the renewal process.
- Assist Brokers with obtaining and collating renewal information from clients.
- Issue renewal invitations and associated documentation.
- Monitor outstanding renewal information and follow up with clients where appropriate.
- Ensure renewal instructions are recorded accurately.
- Assist with the preparation and issue of renewal documentation once cover has been confirmed.
- Ensure renewal transactions are processed accurately and within required timescales.
- Identify any outstanding items which may prevent a renewal from being completed and escalate these appropriately.

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**4. Mid-Term Adjustments**

- Process routine policy amendments following receipt of appropriate client instructions.
- Obtain revised terms or endorsements from insurers where required.

- Ensure any additional or return premiums are correctly recorded.
- Issue revised policy documentation to clients.
- Maintain accurate records of all amendments and correspondence.
- Escalate any amendment involving coverage, underwriting or material risk changes to the appropriate Broker

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**5. Premium & Accounting Administration**

- Premium & Accounting Administration
- Assist with the accurate processing of premiums, adjustments, refunds and other policy transactions.
- Liaise with clients regarding outstanding premiums and administrative queries.
- Assist with premium finance and instalment arrangements where applicable.
- Ensure payments and transactions are allocated correctly within the Company's systems.
- Assist with the reconciliation of insurer statements and client accounts where required.
- Escalate overdue or disputed accounts in accordance with Company procedures.
- Work closely with the Company's finance team where necessary.

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**6. Insurer Liaison**

- The role holder is expected to understand and comply with the Company's policies, procedures and regulatory obligations.
- Responsibilities include:
- Maintaining accurate and complete client records.
- Following the Company's procedures for client identification and due diligence.
- Supporting the collection and maintenance of required client information.
- Following applicable procedures relating to financial crime, sanctions and suspicious activity.
- Ensuring client instructions are documented appropriately.
- Maintaining appropriate records of communications and transactions.
- Following the Company's data protection and information security procedures.
- Maintaining confidentiality in relation to all client and Company information.
- Escalating any suspected compliance breach, error, complaint or unusual activity promptly.
- Completing mandatory compliance and regulatory training.
- Following the requirements and procedures established by the Company's compliance function and the Guernsey Financial Services Commission (GFSC) where applicable to the role.
- The role holder must not provide regulated insurance advice or make decisions outside their level of authority or competence

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**7. Compliance & Regulatory Responsibility**

The role holder is expected to understand and comply with the Company's policies, procedures and regulatory obligations.

Responsibilities include:

- Maintaining accurate and complete client records.
- Following the Company's procedures for client identification and due diligence.
- Supporting the collection and maintenance of required client information.
- Following applicable procedures relating to financial crime, sanctions and suspicious activity.
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**8. Documentation & Record Keeping**

The Insurance Administrator will be responsible for ensuring that documentation is:

- Accurate.
- Complete.
- Filed promptly.
- Easily retrievable.
- Maintained in accordance with Company procedures.
- Appropriately protected and kept confidential.

Particular attention should be given to maintaining accurate records of:

- Client instructions.
- Quotations.
- Policy terms.
- Policy amendments.
- Insurer correspondence.
- Certificates and schedules.
- Premium transactions.
- Claims documentation.
- Renewal activity.

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**9. Systems & Data Management**

- Maintain accurate client and policy information within the Company's systems.
- Ensure information is updated promptly following changes.
- Use the Company's CRM, broking, document management and accounting systems appropriately.
- Maintain accurate diary entries and task management.
- Ensure electronic filing complies with Company procedures.
- Identify and report system or data issues.
- Maintain appropriate standards of data security and confidentiality.

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**10. Complaints & Client Escalations**

- Recognise and identify potential complaints or expressions of dissatisfaction.
- Deal with routine administrative issues promptly and professionally.
- Record and escalate complaints in accordance with the Company's complaints procedure.
- Refer matters involving coverage disputes, significant client dissatisfaction, potential errors or professional liability concerns to the appropriate manager.
- Assist with the provision of information required to investigate complaints.

The role holder should never attempt to conceal, minimise or independently resolve a potential complaint where escalation is required under Company procedures.

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**11. Authority & Escalation**

The Insurance Administrator will operate within clearly defined levels of authority.

The role holder may undertake routine administrative activities and process instructions in accordance with established procedures.

The following matters should normally be referred to an appropriately authorised Broker, Account Executive or Manager:

- Provision of insurance advice.
- Interpretation of policy coverage.
- Material changes to risk.
- New or unusual risks.
- Significant premium negotiations.
- Claims coverage decisions.
- Complaints.
- Potential errors or omissions.
- Regulatory or compliance concerns.
- Client disputes.
- Material insurer disputes.

- Any matter outside the role holder's authority or competence.

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**Key Accountabilities**

The insurance administrator will be accountable for:

- Delivery of high-quality client service.
- Accuracy of insurance documentation.
- Timely completion of renewals and policy administration.
- Compliance with regulatory and company requirements.
- Positive contribution to the reputation of the company brokerage.
- Accuracy of policy and client administration.
- Timeliness of processing and documentation.
- Quality of client service.
- Accuracy and completeness of client records.
- Management of outstanding tasks and diary items.
- Effective communication with insurers and clients.
- Contribution to team performance.

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**Skills & Experience Required**

**Essential**

- Previous experience in an administrative or customer service role.
- Strong organisational and administrative skills.
- Excellent attention to detail
- Good written and verbal communication skills.
- Competent IT skills.
- Ability to work accurately under pressure.
- Professional and positive approach to client service
- Ability to manage multiple priorities and deadlines.
- Proficiency with insurance broking systems and Microsoft Office applications.

**Desirable**

- Previous insurance experience.
- Experience within an insurance broking environment.
- Knowledge of commercial or personal insurance products.
- Experience using insurance broking or CRM systems.
- Relevant insurance qualifications or willingness to work towards them, such as Cert CII.

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**Core Competencies**

- Client Focus
- Communication Skills
- Relationship Building
- Commercial Awareness
- Attention to Detail
- Organisation & Planning
- Problem Solving
- Negotiation Skills
- Regulatory Awareness
- Personal Accountability
- Team Collaboration