

**Unit: II3 Process straightforward insurance business as an intermediary**

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**Overview**

This unit will be suitable for you only if you work for an intermediary dealing with straightforward new business. Your work must involve both processing requests for and finalising insurance cover.

After a quotation has been accepted, details are submitted to underwriters and, as an intermediary, you manage the new business process.

Arrangements are made for the payment of the premium and issue of the policy documents to the customer.

***Outcomes of effective performance***

II3/O1 You place risks within your agreed level of responsibility, the authority given by the customer and your employer's guidelines

II3/O2 You submit details to insurers in a manner and timescale appropriate to the risk

II3/O3 You inform the customer of the terms and the cover provided

II3/O4 You process proposals for new business and obtain any relevant supplementary information and documents required

II3/O5 You refer any issues outside your authority to the appropriate person

II3/O6 You identify and resolve any discrepancies in the information supplied

II3/O7 You keep information confidential

II3/O8 You process the payment correctly and by the appropriate means

II3/O9 You make sure cover documents are accurate, legible and meet legal and regulatory requirements

II3/O10 You issue insurance documents to the customer in accordance with your employer's policy

II3/O11 You make complete and accurate records at all stages

II3/O12 You comply with legal requirements, industry regulations, organisational policies and professional codes

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***Behaviours which underpin effective performance***

- II3/B1 You use information and knowledge effectively, efficiently and in the client's best interests
- II3/B2 You show understanding of others and deal with them in a professional manner
- II3/B3 You identify the information needs of others
- II3/B4 You use communication styles that are appropriate to different people and situations
- II3/B5 You carry out tasks with due regard to your organisation's policies and procedures, including those covering health and safety at work

***Knowledge and understanding***

1. Your organisation's customer service procedures (including dealing with complaints)
2. Your organisation's policy and procedures regarding communicating with customers
3. How to access customer records
4. Methods of payment offered by your organisation including credit and instalment facilities
5. How to calculate premiums
6. Your organisation's procedures for contacting underwriters

7. The appropriate procedures for referral and advice
8. The cover provided by the policies offered by your organisation
9. Your organisation's systems and procedures for recording and amending information
10. The information that should be supplied by clients to enable you to process new business
11. The features of new business which require investigation by insurers
12. Sources of information and advice
13. Your organisation's service standards
14. The action required for processing a risk that is outside your authority
15. Your organisation's policy and procedures for writing to customers
16. Your organisation's procedures for checking and correcting policies and associated documents
17. Your organisation's procedures for dealing with new business where cover is subject to conditional acceptance
18. Your organisation's requirements relating to the application of codes, laws and regulatory requirements, including health and safety, as they impact on your activities