

**Unit: II4 Process straightforward insurance renewals as an intermediary**

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**Overview**

This unit will be suitable for you only if you work for an intermediary firm, dealing with straightforward renewals. Your work must involve both processing and completing renewals. You will process the policies due for renewal in compliance with current regulations. You will assess whether or not to look for another quote for the customer. The renewal invitation is sent to the customer, once you have received any information or documents needed to progress the renewal. You will then monitor the progress of the renewal, ensuring there are no delays in the process. You will check renewal documents are accurate and release them when agreement for payment has been reached.

***Outcomes of effective performance***

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|--------|---|---------|---|
| II4/O1 | You commence dealing with forthcoming renewals within the timescale required by your employer and regulator   | II4/O8  | You despatch the appropriate documents to the customer in the time required by the regulator and/or your employer |
| II4/O2 | You obtain sufficient, accurate information required to proceed with the renewal                              | II4/O9  | You request renewal instructions from your customer   |
| II4/O3 | You clarify information which is unclear and obtain additional information where required                     | II4/O10 | You monitor the progress of the renewal and deal with any delays  |
| II4/O4 | You identify any features that indicate fresh underwriting should take place and whether to re-broke the risk | II4/O11 | You release renewal documents when arrangements for payment have been agreed                                      |
| II4/O5 | You deal with renewals as authorised by your employer   | II4/O12 | You keep accurate and complete records  |
| II4/O6 | You resolve any queries on renewal documents  | II4/O13 | You comply with legal requirements, industry regulations, organisational policies and professional codes          |
| II4/O7 | You request any information or documents required and store these securely                                    |         |   |

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***Behaviours which underpin effective performance***

- II4/B1 You use information and knowledge effectively, efficiently and in the client's best interest
- II4/B2 You present information clearly and concisely
- II4/B3 You pay attention to details that are critical to your work
- II4/B4 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. Sources of information and advice within your organisation relevant to renewals
2. Your organisation's service standards and procedures including dealing with complaints
3. Your organisation's systems and procedures for recording and amending information
4. Your organisation's policy and procedures for communicating with customers
5. The limits of your own authority and the action required if a renewal is beyond those limits
6. How to use rating guides and/or computer systems to calculate premiums
7. The information that should be supplied by clients to enable you to process renewals
8. Your organisation's requirements relating to the application of codes, laws and regulatory requirements, including health and safety, as they impact on your activities