



# Job Description: Assistant – Employer-Employee Insurance

**Company:** AJ Insurance

**Segment:** Insurance

**Sub-Segment:** Employer-Employee / Group Insurance Schemes

**Reports to:** Relationship Manager (RM)

**Salary Range:** ₹18,000 to ₹20,000 per month

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## 1. Job Purpose

The Assistant will manage the operational lifecycle of corporate insurance accounts. This includes handling employee data for policy endorsements, assisting in the preparation of group quotes, and ensuring that the corporate client's HR team receives seamless service for additions, deletions, and claims.

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## 2. Key Responsibilities

### A. Data Management & Endorsements

- **Census Management:** Maintain and update the "Member Data" (Employee Census) for corporate clients, ensuring names, ages, and designations are accurate.
- **Additions & Deletions:** Process monthly endorsements for new joiners and exited employees with the insurance company to ensure continuous coverage.
- **Premium Reconciliation:** Assist the RM in calculating pro-rata premiums for mid-term additions and tracking refunds for deletions.

### B. Sales & Renewal Support

- **Quote Preparation:** Gather required data from HR teams to request quotes from multiple insurers for Group Term Life (GTL) or Group Health Insurance (GHI).
- **Comparison Sheets:** Create simple comparison grids of benefits, sub-limits, and premiums to help the RM present options to the corporate client.
- **Renewal Tracking:** Maintain a master calendar of corporate policy expiry dates and initiate the renewal process 60 days in advance.

### C. Claims & Service Coordination

- **TPA Coordination:** Act as the liaison between the employee, the corporate HR, and the Third Party Administrator (TPA) for cashless or reimbursement claims.
  - **E-Card Management:** Ensure that new employees receive their insurance e-cards and policy guides within the stipulated Turnaround Time (TAT).
  - **Helpdesk Support:** Assist the RM in setting up "Insurance Helpdesks" at client locations to resolve employee queries.
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### 3. Required Skills & Qualifications

- **Education:** Graduate in Commerce, Business Administration, or Human Resources.
  - **Technical Skills:**
    - **Advanced MS Excel:** Must be comfortable with large data sets, VLOOKUP, and data cleaning (essential for employee lists).
    - Familiarity with Insurance Portals and TPA dashboards.
  - **Soft Skills:**
    - **Organizational Excellence:** Ability to track multiple corporate accounts with different renewal dates.
    - **Patient Communication:** Dealing with HR managers and employees regarding sensitive claim issues.
    - **Confidentiality:** Strict adherence to data privacy laws regarding employee health and personal info.
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### 4. Performance Indicators (KPIs)

1. **Endorsement Accuracy:** 100% accuracy in employee data uploaded to insurance portals.
  2. **TAT for E-cards:** Ensuring employees receive insurance kits within 7 working days of joining.
  3. **Claim Assistance:** Tracking and updating the status of reimbursement claims within 24 hours of inquiry.
  4. **Renewal Prep:** Having renewal comparisons ready for the RM at least 45 days before expiry.
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### 5. Why Join Spiel?

This role offers a unique entry into **B2B Insurance Operations**. You will learn the complexities of corporate risk management and employee benefits, which is a high-growth sector in India. High performers can progress to an Executive role or a Relationship Manager role focusing on Corporate Accounts.