



Job Description: Assistant – Life Insurance (Investments)

Company: AJ Insurance

Segment: Investments

Sub-Segment: Life Insurance (Assured Income, Cashback, & Endowment Plans)

Reports to: Relationship Manager (RM)

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

1. Job Purpose

The Assistant will provide comprehensive operational and administrative support to the Relationship Manager. The primary focus is to ensure the smooth processing of investment-linked life insurance applications, maintain accurate client records, and serve as a secondary point of contact for service-related queries.

2. Key Responsibilities

A. Operational Support & Documentation

- **Application Processing:** Manage the end-to-end documentation for Assured Income, Cashback, and Endowment plans.
- **KYC Management:** Verify and collect mandatory KYC documents (Aadhaar, PAN, Income Proof) ensuring 100% compliance with IRDAI guidelines.
- **Error Reduction:** Audit application forms for completeness and accuracy before submission to insurance partners to prevent "In-Good-Order" (IGO) delays.

B. Client Service & Retention

- **Policy Servicing:** Assist clients with post-issuance requests such as nominee changes, address updates, or premium payment mode changes.
- **Renewal Tracking:** Maintain a proactive tracker for upcoming renewal premiums and send timely reminders to clients to ensure policy persistence.
- **Payout Assistance:** Coordinate with insurance companies to facilitate timely "Cashback" or "Assured Income" payouts for clients.

C. Sales Support & Data Management

- **CRM Maintenance:** Ensure the internal CRM is updated daily with lead statuses and policy details.
 - **Benefit Illustrations:** Generate accurate product benefit illustrations (projections) as requested by the Relationship Manager for client meetings.
 - **MIS Reporting:** Prepare weekly reports on pending applications, issued policies, and renewal collections.
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3. Required Skills & Qualifications

- **Education:** Graduate (preferably in Commerce, Finance, or Banking).
 - **Technical Skills:** * Proficiency in **MS Excel** (Data entry, basic formulas, and filtering).
 - Familiarity with digital insurance portals and CRM software.
 - **Soft Skills:**
 - Strong attention to detail (crucial for insurance documentation).
 - Disciplined time management and ability to meet deadlines.
 - Professional verbal and written communication in English and Hindi.
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4. Performance Indicators (KPIs)

1. **Documentation Accuracy:** Achieving a <5% rejection rate on submitted applications.
 2. **Persistence Ratio:** Ensuring high renewal rates through proactive client reminders.
 3. **Turnaround Time (TAT):** Processing client service requests within 24–48 hours.
 4. **Data Integrity:** 100% accuracy in CRM data entry.
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5. Why Join Spiel?

At Spiel, we value the growth of our team members. As an Assistant, you will work directly with industry experts in the Indian Life Insurance investment space. This role offers a clear career trajectory for high performers to move into Executive or Relationship Management roles within our diverse investment segments.
