

Officer, General Insurance

Job Title:	Officer, General Insurance
Directorate/Division:	Laser Insurance Brokers Limited
Section/ Unit:	General Insurance
Location:	Nairobi
Reports to:	Senior Officer, General Insurance
Direct Reports:	None
Job Grade:	8
Job purpose:	The Officer, General Insurance is responsible for managing a diverse portfolio of general insurance products, including but not limited to motor, property, casualty, engineering, and marine lines. This role ensures accurate underwriting and risk assessment to maintain profitability and compliance with regulatory standards.
Key duties and responsibilities:	<ol style="list-style-type: none"> 1. Assess the proposed insurance solutions are within set standards. 2. Advise clients on any unforeseen risk exposures. 3. Make necessary arrangements for risk surveys and assessment of proposed insurable interests before making proposals for client consideration. 4. Ensure proper premium computations and timely collections of all premiums. 5. Ensure timely debiting of policies in the system. 6. Keep detailed and accurate records of policies underwritten and decisions made. 7. Maintain high standards of customer service by promptly responding to client (walk-in clients, telephone, and emails) enquiries. 8. Liaise with insurance companies on technical underwriting issues relating to client policies. 9. Generate renewal registers before reviewing and dispatching renewal notices to clients in a timely manner. 10. Collect accurate information and documentation to aid in claims reporting and adjustment. 11. Ensure client's claims are settled efficiently and within the agreed TATs after documentation. 12. Advise clients on claims handling procedures with possible timelines to final settlement. 13. Engage external service providers (garages, assessors) to enhance service delivery 14. Communicate to the client the terms of services regarding new business and renewals for all policies. 15. Apply the credit control policy by ensuring that debit/credit notes raised are mailed and that they reach the clients/intermediaries within the shortest time possible. 16. Liaise with insurance companies to issue policy documents, endorsements, debit notes / invoices and valuation reports to clients. 17. Generate claims registers for corporate clients in a timely manner. 18. Ensure timely response to client concerns and flag them for resolution. 19. Perform any other duty as may be assigned from time to time.
Knowledge, experience, and qualifications required	
Academic & Professional Qualifications/Memberships to professional bodies:	<ol style="list-style-type: none"> 1. Bachelor's degree in business related field either Insurance Option, Business administration / Management or Marketing options 2. Professional insurance qualifications – ACII/AIHK certification 3. Professional member of the Chartered Insurance Institute (CII) or Insurance Institute of Kenya
Experience Required:	

1. At least 3-5 years relevant experience in a similar organization or busy function

Role Competencies**Technical Competencies:**

1. Presentation and public speaking skills
2. Claims Administration
3. Portfolio Management
4. Sales and Customer Service
5. General Insurance Underwriting
6. Risk Assessment
7. Basic knowledge of IRA regulations

Behavioral Competencies:

1. Customer Focus
2. Cultivate Innovation
3. Nimble Learning
4. Collaborates
5. Technology Savvy

Key Stakeholders**Internal:**

1. All departments

External:

1. Insurance regulators
2. Third Party Service Providers
3. Customers