



JOB DESCRIPTION

Job title

Indemnity Executive

Report to

Indemnity Case Manager

Directorate

Member Services Directorate

Grade

Professional Support

Objectives of the job

To ensure the smooth running of the BDA Indemnity process by assisting members in the joining process, setting up their policies and handling their calls and queries throughout their membership. Financially adjusting policies by request of the member to ensure they are on the correct level of cover. Ensuring policy renewals are sent out to each individual member on time. Gathering information to enhance and maintain quality improvement.

Main duties and responsibilities

Indemnity Policy Duties and Responsibilities:

- Responsible for collation of Member Application data including on-line quote records and Application Data.
- Recording new Quote and Application data onto the CARE system.
- Evaluation of individual Member Applications and application of rule-base to determine acceptance or escalation.
- Approval of straightforward applications.
- Escalation of complex applications to Underwriting Committee
- Issuing of correspondence to Members relating to applications including successful acknowledgement, 'decline' notices and chasing members who have not yet responded to their application.
- Contacting members to explain the cover and to set up Direct Debit payment arrangements.

- Creating policies for each member and the issuing policy documentation.
- First point of call for members with queries about the Indemnity policy and helping them through the application process or with any issues relating to their policy.
- Liaising with the Membership team regarding membership upgrades or Indemnity quotations for potential future upgrades.
- Daily monitoring of Indemnity Renewals to ensure members received their Pre-Renewal and Post Renewal Documentation on time.
- Creating renewal debts on Policy Flow to ensure the members next 12 months of cover is active on the system.
- Editing and maintaining document templates on the Policy Flow system.
- Making sure User Guides for each Policy process for Policy Flow are kept up to date to help members of the Indemnity team.
- Assisting with members requests for Retroactive Indemnity Cover and Channel Islands cover.

Financial Duties and Responsibilities:

- To review BACS reports and contact all members with cancelled or unpaid Direct Debits, ensuring that alternative payment methods are secured to retain their Indemnity cover.
- Active monitoring, management and follow-up of any Indemnity Direct Debit failures, including contact with member, reversal of payments on PolicyFlow, addition to Direct Debit tracker spreadsheet.
- Creating and processing Direct Debit batches to ensure banks are notified of new Direct Debit instructions.
- To follow-up cancellation emails/requests and ensure policies are cancelled as by request of the member.
- Calculation of final policy balances for approval, adjustment to PolicyFlow, and all member liaison including any follow-up correspondence.
- Implementing financial adjustments (Mid-Term Adjustments) when a member requests a change to their policy.
- Preparation and calculation of financial spreadsheets for approval, adjustments to PolicyFlow, and all member liaison including follow-up correspondence.
- Liaising with the Finance team regarding Refunds, BACs payments and Financial Adjustments (or any other ad hoc financial issues).



- Researching and providing payment or adjustment histories on member accounts to the Finance team to ensure accuracy of bordereau reporting.
- Correspondence and telephone calls with members relating to financial issues.

General Duties and Responsibilities

- Responsible for the departments incoming emails, responding to queries from members and non-members, ensuring matters are resolved satisfactorily.
- Receipt of calls and emails from members with BDA Indemnity cover and transfer to Advisors or elsewhere within the BDA if required.
- Assisting with the ongoing development of the Policy Flow system.
- Creation and delegation of tasks on the Policy Flow system.
- Training other members of the Indemnity team on how to carry out parts of the Policy process.
- Ensure that the phone lines are always covered and calls are answered promptly.
- Management of rotas for the Policy side of Indemnity to ensure appropriate cover.
- Management of the Filing System to ensure reliable file storage and retrieval.
- Gathering and processing of Indemnity information to create reports.
- To keep up to date with Industry Requirements for Insurance training to make we are operating within FCA guidelines on a regular basis.

PERSON SPECIFICATION

The following skills and attributes are necessary:

- Excellent organisation skills including the ability to prioritise, plan, work to tight deadlines and manage a range of complex administrative demands.
- Ability to liaise empathetically with dentists, and other professionals.
- Empathy and resilience and an aptitude for dealing with people in stressful situations.
- Excellent interpersonal, written and verbal communication skills. Confidence in ability to interact with people at all levels.
- Demonstrable experience of working as part of an effective team.
- Trained in relevant Indemnity Insurance and FCA regulations (training will be provided).
- Commitment to a high level of customer service to internal and external customers
- Able to work within rule-based systems and to adapt to new technologies.
- Good IT skills, including in Outlook, Word, Excel and contact management databases.
- Confident in managing, preparing and understand Excel spreadsheets for financial adjustments.

The following skills and attributes are desirable:

- Appreciation of the professional and political environment in which the BDA operates.
- Understanding of legal and professional regulatory matters.
- Understanding of regulated insurance environments.