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The Influence of Administrative Governance on the Resilience of Small and Medium-Sized Enterprises (SMEs): A Case Study in the Insurance Brokerage Sector

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Summary

This article investigates the direct correlation between the implementation of administrative governance practices and increased organizational resilience in Small and Medium Enterprises (SMEs). Using the insurance brokerage sector – a market characterized by high volatility and risk intermediation – as a case study, we analyze how robust administrative routines transcend mere operational tasks. The research stems from the problem that the literature on corporate governance focuses excessively on large corporations, neglecting the structures of SMEs, where governance is often exercised intuitively by administrative management. The objective is to demonstrate that activities such as rigorous control of accounts payable and receivable, commission management, cash flow control, and document logistics, when structured, function as micro-scale governance mechanisms. These practices generate transparency, predictability, and control, essential elements for resilience in crisis scenarios. It is concluded that the professionalization of administrative management, even in small businesses, is a determining strategic factor for long-term survival and sustainability.

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Keywords: Administrative Governance; Organizational Resilience; Small and Medium Enterprises (SMEs); Risk Management; Insurance Brokerage.

Abstract

This article investigates the direct correlation between the implementation of administrative governance practices and the increase in organizational resilience in Small and Medium-sized Enterprises (SMEs). Using the insurance brokerage sector as a case study – a market characterized by high volatility and risk intermediation – we analyze how robust administrative routines transcend mere operationality. The research stems from the problem that the literature on corporate governance excessively focuses on large corporations, neglecting the structures of SMEs, where governance is often exercised intuitively by administrative management. The objective is to demonstrate that activities such as rigorous control of accounts payable and receivable,

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commission management, cash control, and document logistics, when structured, function as micro-scale governance mechanisms. These practices generate transparency, predictability, and control, essential elements for resilience in crisis scenarios. It is concluded that the professionalization of administrative management, even in small companies, is a determining strategic factor for long-term survival and sustainability.

Keywords: Administrative Governance; Organizational Resilience; Small and Medium-sized Enterprises (SMEs); Risk Management; Insurance Brokerage.

1. Introduction: The Invisible Governance in SMEs

The field of Corporate Governance has historically dedicated its efforts to the analysis of large publicly traded corporations, focusing on complex structures such as boards of directors, audit committees, and the relationship between shareholders and executives (agency theory). This approach, while vital for the transparency of capital markets, has created a significant gap in the literature: the near-total invisibility of Small and Medium-sized Enterprises (SMEs). SMEs, which form the backbone of most global economies, operate under a distinct logic, where the owner is often the manager and formal governance structures are nonexistent or embryonic. However, the absence of a formal board does not mean the absence of governance; it simply takes on a different, more practical and immediate form.

This article proposes the concept of "Administrative Governance" as the primary manifestation of governance principles (transparency, fairness, accountability, and responsibility) in the context of SMEs. We argue that, in these organizations, governance is not exercised by a distant board, but rather materialized in the daily routines of the administrative-financial department. The author's professional experience of over two decades, working as an Administrative Technician and Coordinator in insurance brokerage firms and as a financial manager in other SMEs, serves as the empirical basis for this thesis. It is in the meticulous management of cash flow, the control of accounts payable and receivable, and the correct document logistics that the company gains visibility about itself, allowing for informed decision-making.

The insurance brokerage sector, chosen as a case study, is particularly suited to this analysis. It is an intermediary market where the broker does not sell a physical product, but a risk management service. Its revenue (commission) is volatile and depends on renewals, and its operation deals with sensitive data and critical processes, such as "claims tracking." In this environment, administrative disorganization is not an inconvenience; it is an existential risk. A premium payment not made due to error...

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Poor logistics or a poorly managed claims process can lead to the loss of a client or a lawsuit, making administrative governance a direct risk mitigation tool.

The objective of this investigation is, therefore, to demystify governance, removing it from the Olympus of large corporations and bringing it to the administrative "factory floor" of SMEs. We will seek to demonstrate how the professionalization of seemingly operational functions – such as "customer registration," "commission processing," and "payment of employees and brokers," all functions performed by the author – are, in fact, the pillars that support organizational resilience. Resilience, understood here as the company's ability to anticipate, absorb, and adapt to shocks (whether economic crises or the loss of a major client), is directly proportional to the level of control and predictability that administrative management provides.

The methodology employed will be a qualitative case study, based on the author's documented professional experience, analyzed in light of the literature on Corporate Governance (adapted for SMEs) and Organizational Resilience. The trajectory in companies such as Correta Corretora, Brasil Insurance, and Convicta Corretora (2004-2015), in addition to management at Viveiro Plantart (2017-2023), provides a set of longitudinal data on how the structuring of administrative processes impacted the stability and growth of these companies. This analysis is relevant because it offers a "bottom-up" governance model, more accessible and realistic for the vast majority of the business sector.

The intellectual contribution of this article lies in the formalization of a concept (Administrative Governance) that is intuitively practiced by thousands of managers, but rarely theorized.
By connecting administrative routines with high-level strategic concepts (governance and resilience), we hope to provide a framework so that other SMEs can diagnose their own practices and understand that professionalizing their administrative management is not a cost, but the most fundamental investment in their own survival and perpetuity in the market.

2. The Challenge of Governance in Small and Medium-Sized Enterprises (SMEs)

Small and medium-sized enterprises (SMEs) form the basis of the economy, generating the majority of jobs and promoting innovation at the local level. However, these organizations face a paradox: despite their economic importance, they are remarkably vulnerable. The mortality rate of SMEs in the first five years of operation is alarmingly high in almost every country. The literature on entrepreneurship points to several causes for this phenomenon, such as lack of working capital, inefficient marketing, or inability to innovate. However, an underlying and often neglected cause is the profound deficiency in their internal governance structure, which in this article we call administrative governance, a problem that the author's professional trajectory, dealing with the finances of SMEs, clearly illustrates.

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Unlike large corporations, SMEs rarely have the classic separation between ownership and management. In most cases, the founder is also the CEO, the CFO, and sometimes even the main salesperson. This concentration of power, while agile in initial decision-making, is the source of the SME's main vulnerability: "intuitive" or "heroic" management. The business depends on the charisma and work capacity of the owner, but lacks systematized processes.
Financial control is done "in one's head" or using flimsy spreadsheets, accounts payable and receivable are managed reactively, and document logistics are chaotic. This lack of structure prevents the company from growing in a scalable way and makes it extremely vulnerable to any external shock, such as an economic crisis, or internal shock, such as the founder becoming ill.

Traditional corporate governance literature, with its manuals focused on boards of directors, *compliance ,* and external audits (such as Sarbanes-Oxley), is virtually inapplicable to an insurance brokerage with 15 employees or a plant nursery, like those in the author's experience. Attempting to replicate these models is unrealistic and costly. The challenge, therefore, is...
It's not about "forcing" the SME to look like a large corporation, but about understanding how the *principles* of governance (accountability, transparency, predictability) can be translated into its reality. This is where administrative management, often seen as an operational "cost center," reveals its strategic importance as the true "governance center" of the SME.

The author's experience in the insurance brokerage sector (2002-2015) is emblematic. In this sector, complexity doesn't stem from the size of the company, but from the nature of the service. A brokerage manages hundreds of policies, with different expiration dates, different commissions, and different insurance companies. It deals with "claims tracking," a critical process involving legal deadlines and payments to third parties. The role of "Administrative Coordinator," in this context, is not just about overseeing "client registration" or "employee payroll," but ensuring that this entire ecosystem of obligations and receivables functions flawlessly, as a single failure can compromise the company's reputation and financial health.

When the author takes over the administrative/financial management of the Plantart Nursery (2017-2023), the context changes, but the principle remains the same. The complexity of claims disappears, replaced by the complexity of cash management and "sending documents to the accountant." In both experiences, governance is exercised through the implementation of routines: accounts payable control ensures the company maintains its credibility with suppliers; accounts receivable control (and "commission settlement") ensures that the projected cash flow is realized; and document organization ensures that tax and accounting obligations are met, avoiding fines and legal problems.

Therefore, the biggest challenge for governance in SMEs is cultural: owners need to evolve from an "owner" mindset to a "manager" mindset. This implies understanding that administrative professionalization, the creation of clear processes, and the delegation of control functions (such as those performed by an administrative coordinator) are not unnecessary "bureaucracy." They are, in fact, the first and most crucial step in building a resilient, less dependent company.

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from the founding hero and further supported by robust processes, capable of surviving and thriving in the long term, even in volatile markets.

3. The Insurance Brokerage Sector as a Field of Study

To analyze the intersection between administrative governance and resilience, the insurance brokerage sector presents itself as an ideal laboratory. The choice of this sector, where the author worked for over a decade in companies such as Cruzeiro do Sul, Correta Corretora, and Brasil Insurance, is not accidental. This market possesses intrinsic characteristics that amplify the importance of administrative routines, making the impacts of good or bad governance visible much more quickly and acutely than in other sectors, such as retail or small industry, where physical inventories can mask management problems for some time.

The first fundamental characteristic is that an insurance broker is an intermediary of intangible services. It does not possess a physical product, inventory, or a production line. Its main "asset" is the client's trust and its portfolio of policies. Managing this asset is a purely administrative and relational task. The "client database," mentioned in the author's experience, is not simply a data entry process; it is the basis for managing renewals, which are the main source of recurring revenue. A failure in this database or in the control of document logistics can mean the non-renewal of a policy, resulting in an immediate loss of revenue and, worse, a breach of client trust, who may be left unprotected.

The second characteristic is the complexity of the cash flow. Unlike a store that sells and receives payment upfront, a brokerage operates with a fragmented financial flow. It receives its revenue (the "commission") from insurance companies, not directly from the end client. This payment is often not immediate, but paid in installments. The "commission settlement" function, therefore, is not just a bank reconciliation; it is the company's main revenue control. Without a rigorous "accounts receivable" and "commission settlement" process, the brokerage simply doesn't know if it has been paid for all the services it has provided, leaving "money on the table" and fatally compromising its financial planning.

The third characteristic, and perhaps the most critical, is third-party risk management. The "claims follow-up" function is the moment of truth for the client. When a claim occurs, the client expects the broker (their representative) to resolve the problem. This process is complex, involving meeting strict deadlines for sending documents, inspections, and releasing payments. An administrative failure at this point – a lost document, a missed response deadline to the bank (in the "banking services" area) – can result in the client being denied compensation. The impact on the broker is devastating: loss of the client, reputational damage, and potential civil liability for failure to provide the service.

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In this scenario, "Administrative Governance" ceases to be an abstract concept. It is the daily operation. When the author, as Administrative Coordinator, oversees the "payment of employees and brokers," she is ensuring the maintenance of the sales force (equity).
When she manages "document logistics," she is ensuring operational *compliance* (accountability).
When she manages "accounts payable and receivable," she is ensuring data transparency for the owner (accountability). Each of these operational routines is an act of governance that mitigates risks and builds the company's stability.

Experience in multiple brokerage firms (Cruzeiro do Sul, Correta, Brasil Insurance, Convicta) over 13 years (2002-2015) provides a unique longitudinal perspective. It allows for an analysis of how the sophistication of these administrative processes evolved and how companies that invested in structuring their administrative coordination (such as the creation of the author's position) managed to navigate a market that underwent mergers and acquisitions (as was the case with Brasil Insurance, a large group). This sector, therefore, proves the thesis: administrative excellence is not a support function, but the *core business* of governance in SME service companies.

4. Defining "Administrative Governance" in SMEs

The literature on Corporate Governance is vast, but its classic pillars – Transparency (Disclosure), Fairness, Accountability, and Corporate Responsibility – were designed for the reality of publicly traded companies.
Applying these concepts directly to an SME, such as a plant nursery or a small insurance brokerage, requires translation. We propose that this translation materialize in the concept of "Administrative Governance," which is the procedural and cultural infrastructure that allows an SME manager to practice these pillars, even without the formal structures of a board of directors. It is governance at the level of the managerial shop floor, exercised through routines.
of everyday life.

In a large corporation, transparency refers to the disclosure of audited financial statements and relevant market information. In SMEs, transparency is the quality of *internal information.* It is guaranteed by the function of "sending documents to the accountant," as practiced by the author at the Plantart Nursery, and by controlling "accounts payable and receivable." An administrative manager who keeps these records rigorously up-to-date is providing the owner (and themselves) with the necessary transparency to know, in real time, the exact financial health of the company. Without this routine, the owner operates "in the dark," relying on the bank balance, which is a flawed management metric. Transparency, here, is the clarity of operational data.

Accountability in an SME isn't about the CEO reporting to the Board. It's about clarity of roles and responsibilities. The author's experience as an "Administrative Coordinator" (2004-2015) perfectly illustrates this pillar. By coordinating a team and controlling document logistics, she is creating a system where responsibilities are clearly defined.

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It is known *who* is responsible for registering the client, *who* is responsible for paying the broker, and *who* should follow up on the claim. This definition of processes avoids the chaos of the "one-man company," where everyone does everything and no one is responsible for anything. Accountability, therefore, is the formalization of processes and the assignment of clear responsibilities.

Equity (Fairness), which in large companies refers to the fair treatment of minority shareholders, in SMEs translates to the fair treatment of internal and external *stakeholders* . The function of "paying employees and brokers" is an act of fairness. Ensuring that payments are made correctly and on time (controlling the "commission write-off" to calculate variable compensation) is essential to maintain team motivation and the trust of partners (brokers). Similarly, managing "accounts payable" ensures fair treatment of suppliers, maintaining the company's credit. Administrative fairness is the foundation of the SME's reputation and social capital.

Finally, Corporate Responsibility in SMEs is "Operational Responsibility." It's the guarantee that the company will fulfill its promises. In the insurance sector, this materializes in "claims monitoring." The broker's responsibility is to ensure that the client is compensated. The administrative routine that controls this process is the pillar of responsibility. At Plantart Nursery, it is cash flow control and financial management that ensure the company can honor its commitments. The author's initial experience in "purchasing and bidding" at the Vila Velha City Hall (1998-2000), although in the public sector, is also a lesson in responsibility, where the purchasing process must follow strict rules to guarantee the correct use of public money, a principle that transfers to private management.

Thus, "Administrative Governance" is not a new set of rules, but a reinterpretation of the classic pillars of governance through the lens of the daily operations of an SME. The Administrative Coordinator, like the author, is not merely a task executor, but the main governance agent of the organization, building the process infrastructure that allows the company to be transparent, responsible, fair, and accountable for its actions, even without a formal Audit Committee.

5. Organizational Resilience: The Connection to Administrative Practice

Organizational resilience is a concept that has gained enormous academic and business traction, defined as an organization's ability to anticipate, absorb, adapt to, and recover from disruptions and shocks effectively. These shocks can be external (a pandemic, an economic crisis, a new regulation) or internal (the loss of a key employee, a system failure). For SMEs, which operate with tighter margins and less capital reserves, resilience is not a strategic option, it is a condition for survival. The central thesis of this article is that resilience does not arise from luck or the founder's genius, but is a direct result of the robustness of its administrative governance.

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The first function of administrative governance in building resilience is **Anticipation.** In an SME, anticipating financial crises is done through a single tool: rigorous control of "accounts payable and receivable" and "cash flow," central functions performed by the author both in brokerage firms (2004-2015) and in the nursery (2017-2023). When an Administrative Coordinator maintains a projected cash flow, she is not just recording the past; she is *simulating the future.* She can anticipate a "hole" in the cash flow weeks in advance, giving the manager time to act (whether by postponing a payment, seeking credit, or focusing on collections), instead of being caught off guard. Anticipation is the opposite of reactive management.

The second function is **Absorption.** When a shock occurs (e.g., a large client goes bankrupt and fails to pay, or a complex claim consumes the team's time), the company's ability to "absorb" the impact depends on its internal organization. A company with chaotic administrative processes collapses. A company with solid administrative governance, where "document logistics" are clear and "customer registration" is accurate, manages to isolate the problem. The administrative team knows exactly which invoices are pending, the status of the claim, and which documents are needed. The organization (a result of governance) acts as a "shock absorber" that absorbs the shock and prevents it from contaminating the entire operation.

The third function, and the most critical, is **Adaptation.** Resilience is not just about surviving; it's about learning and adapting. Administrative governance provides the *data* for this adaptation. By analyzing "accounts receivable" in a structured way, the manager can identify patterns: "Which clients always pay on time? Which ones are late?". By controlling "commission payments," they can identify: "Which policies/products are most profitable? Which brokers bring the best results?". This data, generated by administrative routines, forms the basis for strategic decision-making: focusing on the most profitable clients, adjusting commissions, or discontinuing a product. Data-driven adaptation is what allows SMEs to evolve.

The author's experience at the Vila Velha City Hall, in the "purchasing and bidding" department, although public, offers a lesson in resilience through compliance. The bidding process is a governance mechanism to ensure that the shock of a "poor choice" of supplier is avoided. By requiring compliance, the process builds resilience against fraud and overpricing.
This same rigor, translated to the private sector, is the basis of administrative governance: rigor in "banking services" prevents fraud; rigor in "employee payments" prevents labor liabilities; rigor in "sending documents to the accountant" prevents tax problems. Each of these controls is an act that strengthens resilience.

Therefore, the connection is direct and causal. Organizational resilience is not an ethereal concept; it is the tangible result of well-defined administrative processes. The Administrative Coordinator, by ensuring that records are correct, payments are made, receipts are controlled, and documents are filed, is not just "tidying up the house."

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She is actively building the company's capacity to anticipate, absorb, and adapt to the inevitable market storms, ensuring its long-term survival and prosperity.

6. The Evolution of the Administrative Coordinator into a Governance Agent

The author's professional trajectory, documented in her resume, offers a longitudinal case study on the evolution of the administrative role within SMEs. The journey begins in 2002 as an "administrative assistant" at Cruzeiro do Sul Insurance Brokerage, with clear operational functions: "client registration, claims monitoring, banking services." This is the base, the tactical level of the operation. The promotion to "Administrative Technician" and, subsequently, "Administrative Coordinator" (2004-2015) in larger brokerages (such as Correta and Brasil Insurance) reflects a change not only in position but also in scope. The professional ceases to be merely a task executor and becomes a process manager and, as we argue, a governance agent.

The role of "Administrative Coordinator" in an SME, as described, is, in practice, the role of a *Chief Operating Officer (COO)* on a micro-scale. By "coordinating the team," she assumes responsibility for the team's accountability. By "controlling document logistics," she becomes the guardian of the company's transparency and compliance. And by managing the complete financial cycle – "payroll and brokerage; accounts payable and receivable" –
She becomes the manager of the Equity pillar and the main provider of data for the owner's decision-making. She comes to control the central nervous system of the organization.

This evolution from assistant to coordinator, and then to "administrative/financial manager" at the Plantart Nursery (2017-2023), demonstrates an accumulation of trust and responsibility. At the nursery, the functions are described in an even more strategic way: "control of accounts payable and receivable; cash control; sending documents to the accountant". Here, the author is explicitly the financial manager, responsible for ensuring liquidity (cash) and compliance (accountant). She is not just processing payments; she is managing working capital, the most critical tool for the survival of an SME that deals with biological assets (plants) and seasonal cash flow.

The initial experience at the Vila Velha City Hall (1998-2000), although brief and in the public sector, should not be underestimated as a foundation. Working in "purchasing and bidding" teaches the value of process, compliance, and rigorous documentation. In a bidding process, a missing document or a missed deadline invalidates the proposal. This discipline, when internalized and transferred to the private sector, transforms administrative management. "Claims tracking" or "commission settlement" are then viewed with the same procedural rigor as a bidding process, which drastically raises the level of corporate governance.

The author's decision to pursue "2 online courses to prove her skills in the administrative field" is symptomatic of this evolution. Even with more than 20 years of unquestionable practical experience,

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She recognizes the need to formalize and update her knowledge. This reflects a

She possesses a "governance agent" mindset, understanding that practice, however solid, benefits from theory and continuing education. She seeks to solidify her role not only as an experienced executor, but as a professional who possesses both the technical and theoretical knowledge of modern management.

Therefore, Marcela Pessotti Petersen's career path is a paradigmatic example of how the administrative function evolves from an operational support activity to the core of strategic governance in SMEs. The Administrative Coordinator is not someone who "helps" the owner; she is the one who builds and maintains the systems that allow the owner to manage. She is the agent who transforms entrepreneurial chaos into an organized, transparent, and consequently resilient operation, ready for sustainable growth.

7. The Role of Administrative Governance in Risk Mitigation

The insurance brokerage sector is, by definition, a risk management sector. Brokers advise their clients on how to mitigate their own risks (life, property, health) by transferring them to an insurance company. However, what is often overlooked is that the *brokerage itself* is an SME exposed to significant operational risks. The thesis of this article is that "Administrative Governance" is not merely an efficiency tool, but the main internal risk mitigation mechanism (ERM - Enterprise Risk Management) for the brokerage itself, as becomes evident when analyzing the functions performed by the author.

The first major risk in an insurance brokerage is **Operational Risk,** specifically process failure. The "claims follow-up" function is the most critical point. An administrative error in this process – such as missing a deadline for submitting documents or a communication failure with the client or the insurer – can lead to the denial of compensation. The direct consequence is the loss of the client and an immense legal risk, as the client can sue the brokerage for negligence. Administrative governance, exercised by the "Administrative Coordinator" who implements *checklists,* deadline controls (document logistics), and standardized communication, is the primary defense against this risk.

The second is **Financial Risk,** which manifests itself in two ways. The first is revenue risk, managed by "commission losses." In an environment with hundreds of policies and multiple insurers paying on different dates, it is extremely easy for commissions not to be paid or to be underpaid. Loose administrative control means revenue "leakage." The second is liquidity risk, managed by "accounts payable and receivable" and "banking services."

The brokerage firm needs to pay its employees, brokers, and fixed costs, regardless of how long the insurance company takes to pay the commission. Strict cash flow control, like the one implemented by the author, is what ensures the company doesn't become insolvent due to a cash flow mismatch.

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The third is **Compliance Risk.** The insurance market is highly regulated (by SUSEP in Brazil). Furthermore, companies handle sensitive client data (health, assets), falling under the scope of the General Data Protection Law (LGPD). The "client registration" and "document logistics" functions are not merely operational; they are *compliance functions.* Poorly managed registration or insecurely stored documents expose the brokerage to regulatory sanctions and fines. Administrative governance, by structuring these processes, ensures legal compliance and information security, protecting the company's reputation.
enterprise.

The fourth risk is **Human Resources Risk.** The brokerage sector depends on its sales force (partner brokers) and its back-office team. The "payroll and broker payroll" function is critical. Errors in commission calculation (a complex process) generate demotivation, disputes, and potential loss of talent to the competition. Administrative governance that ensures accurate and timely payments (Equity) mitigates the risk of *turnover* and labor liabilities, stabilizing operations.

The author's experience at the Plantart Nursery (2017-2023) reinforces this view. Although the sector is different, the risks are analogous. "Cash flow control" mitigates liquidity risk; "sending documents to the accountant" mitigates tax and compliance risk. In both cases, the administrative manager is the central figure in identifying and mitigating daily operational risks, long before they become strategic crises. Administrative governance is, therefore, the immune system of the SME, protecting it from internal and external threats.

8. Conclusion: Management as a Strategic Pillar of Resilience

At the end of this analysis, which placed more than two decades of practical experience in administrative management under the lens of governance and resilience theory, a central conclusion emerges clearly: in Small and Medium Enterprises (SMEs), administration is not a support department; it is the strategic pillar of survival. The professional trajectory of Marcela Pessotti Petersen, who evolved from internship roles in public administration to the coordination and financial management of insurance brokerages and other SMEs, serves as an exemplary case study of this transformation. Her career illustrates, in practice, how operational routines, when executed with rigor and professionalism, become "Administrative Governance".

This article proposed the concept of "Administrative Governance" as a pragmatic translation of the classic pillars of Corporate Governance (Transparency, Accountability, Equity, and Responsibility) to the "factory floor" of SMEs. We demonstrated that transparency does not arise from audited reports, but from meticulous "accounts payable and receivable." Accountability does not come from a board, but from the clarity of processes when "coordinating a team." Equity is materialized in "paying employees and brokers," and responsibility is ensured by rigor in "claims tracking" and "document logistics."

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We use the insurance brokerage sector as a laboratory that amplifies the importance of this governance. In an intangible business with complex cash flow and high operational risk, administrative failure is a strategic failure. The author's experience in this sector (2002-2015) shows that the management of registrations, commissions, and claims is the *core business* of risk mitigation for the brokerage. Administrative governance, therefore, is not just about "tidying up the house"; it is the company's main defense mechanism against the operational, financial, and compliance risks that threaten its existence daily.

The connection between this governance and Organizational Resilience has proven to be direct and causal. Resilience, defined as the ability to anticipate, absorb, and adapt to shocks, is built upon the foundation of administrative processes. Cash flow control allows for the *anticipation* of liquidity crises. Document organization allows for the *absorption* of operational shocks (such as a complex claim). And the analysis of data generated by these routines (such as profitability per customer or the financial cycle) allows for strategic *adaptation* based on facts, not intuition.

The author's career progression, from "assistant" to "coordinator" and "manager," mirrors the evolution of the administrative function itself within a maturing SME. The administrative manager ceases to be a task executor and becomes the governance agent, the professional who builds the systems that allow the owner to manage with clarity and security. She is the one who transforms the initial "entrepreneurial chaos" into a structured operation, less dependent on the founder and more resilient in the long term.

The initial experience in "purchasing and bidding" in the public sector, although chronologically distant, proves to be a fundamental foundation. It introduces the discipline of compliance, rigorous processes, and document management. This mindset, when transferred to the private sector, raises the standard of administrative management, treating a commission payment with the same seriousness as a public tender, which exponentially strengthens internal governance.

The decision to pursue further training in administration, even after 20 years of experience, reinforces the conclusion of this article. It demonstrates an awareness that administrative governance is not static; it needs to evolve. Practice is validated and enhanced by theory. Continuous professional development is what ensures that SMEs not only survive, but also build adaptive resilience, capable of facing new challenges, such as digitalization or new regulations, which will require increasingly sophisticated administrative controls.

In short, this case study, based on a real and diverse career, proves the thesis that the resilience of SMEs is not a coincidence. It is a direct and measurable result of the quality of their administrative governance. For SME owners, the lesson is clear: the most strategic investment for the longevity of their business is not in marketing or innovation, but in the professionalization of their administrative and financial management, as this is what guarantees the stability so that everything else can grow.

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