

Job Specification



Insurance Consultant

Reporting to: Relevant Head of/Manager

Key Purpose

Provide exceptional service and advice to clients in order to maximise client satisfaction, achieving new business and related product income targets, maintaining the highest retention levels in support of the overall business strategy and handling mid-term adjustments, queries and claims in a timely professional and accurate manner.

Responsibilities

- Achieve individual objectives and key performance indicators as set and agreed
- Be an expert in providing holistic insurance reviews for clients, identifying and promoting related insurance products working with both new and existing business clients
- Deliver individual and team new business income and retention targets, service KPIs and meet workflow standards
- Maintain a comprehensive diary system and activity log to manage day to day work
- Manage client relationships when allocated as and when required by the business
- Visit/arrange video meetings with clients when required
- Attend exhibitions in a professional manner when required by the business
- Identify and share market information and trends to your line manager
- Work with your and other teams as required to maximise new and existing client opportunities
- Provide on-hand support and coaching to the team ensuring a consistent approach is adopted for process and advice; making certain all procedures and guidelines are followed
- Support service excellence within the team to maintain a culture of 'Treating Customers Fairly' and putting the client first, with consistent delivery of the right customer outcomes
- Support colleagues in their professional development , including qualification, product and technical knowledge and help them to achieve and maintain the required competency levels
- Support your line manager with the organisation and monitoring of daily workflow & productivity for the team as required

- Promote, develop and enable our values and culture within the team
- Assist with competency sign off and complete call and file assessments as and when required
- Continually review and evaluate whether processes, systems and procedures could be improved and assist in implementation where required
- Continuously improve and maintain own technical competence with an in depth knowledge of all relevant products, market trends and underwriting guidelines to effectively handle referrals and a variety of complex work
- Underwrite any scheme policies in line with underwriting levels and referral guidelines
- Provide support and direction to the complaints handler and ensure all complaints handling requirements are met including reporting of all complaints to the relevant person
- Ensure focus on collection of client money within company guidelines
- Ensure claims are handled efficiently, clearly and in good time and followed through to settlement with the client being kept well informed at all times
- Identify and research potential new insurance products and introducers
- Refer to colleagues, managers, experts or insurers when dealing with issues outside your own experience and knowledge

Skills & Behaviours

- Demonstrate our values of Fun, Supportive, Professional, Working in Partnership and Ambitious
- Inspire people through motivational coaching and training
- Creative and effective in helping to shape the team to focus on service, quality standards and efficiency
- Confident and capable of building rapport over the telephone to provide an excellent client experience
- Ability to work in a regulated, compliant and client focused environment
- Organised, resourceful, deadline driven and supportive of the wider team
- Quality oriented with great attention to detail
- Driven to be pro-active to new challenges and positively shape the desired opportunities and outcomes
- IT literate and analytical

Qualifications

- Chartered Insurance Institute Certificate in Insurance (hold/willing to work towards)