



Position Title and Department

Broker, Personal & Business Solutions

Purpose

To actively pursue sales opportunities by consulting with existing and prospective customer(s) to determine and understand their insurance needs and provide options and recommendations to best meet those needs and exceed customer expectations so as to contribute to the future prosperity of the Company. To build and maintain complete and accurate customer and policy records in order to provide informed and customized professional advice, education, and risk management suggestions to customer(s). To act as an advocate for the customer to the insurance company and act in good faith while keeping the insurance company informed of all relevant information.

Relationships

Report to: Vice President, Personal & Business Solutions
Direct Reports: None

Responsibilities

- Achieve or exceed individual New Business budget through the active development of a sales funnel including suspects, prospects, referrals, and new customers as well as cross-sell and up-sell opportunities
- Achieve or exceed individual Renewal budget through the retention of existing customer(s) and/or policy(ies)
- Facilitate policy transactions and claims handling on behalf of the customer(s), as required, with the Company's insurance company partners while meeting or exceeding the Company's service standards, such as:
 - New policy(ies)
 - Mid-term endorsements and/or cancellations
 - Renewal of policy(ies)
 - Confirmation or proof of insurance
 - Any other policy transactions
- Proactively gather, monitor and review customer and policy information to ensure it is complete, accurate, and up-to-date, including:
 - Premium
 - Coverage and deductibles
 - Risk exposures
 - Rating and/or underwriting information
- Proactively scrutinize insurance coverage terms and conditions and inform customer(s) of any and all available options and/or limitations, including negotiating with the Company's insurance company partners and obtaining alternative pricing where available
- Proactively review all applicable risk exposures, and consult with customer(s) on any and all available options and/or limitations, and support and assist the customer(s) with implementation of solutions
- Stay informed of underwriting guidelines, protocols, and authority for the Company's insurance company partners
- Stay informed of industry developments, such as new insurance coverage and policy(ies) as well as changes to existing insurance coverage and policy(ies)
- Act as an expert "go-to" person for customer(s) general inquiries and respond according to the Company's service standards
- Advocate on behalf of customer(s) best interests in dealings with the Company's insurance company partners
- Ensure thorough and complete documentation and reporting is maintained for all activity and correspondence pertaining to any and all customer(s) and/or policy(ies) records
- Arrange with the customer the payment of premiums due according to the Company's accounts receivable policy/procedure
- Maintain a high degree of privacy and confidentiality
- Prepare for, attend, and participate in meetings, as needed
- Provide back-up for team members as needed
- Provide administrative support for the Company as needed
- Give due consideration to participating in the Company's internal committees
- Actively and continuously research and pursue educational and professional development opportunities
- Seek opportunities to support co-workers in their own pursuit of educational and professional development
- Execute the responsibilities of the position in a courteous and professional manner, consistent with the Company's values, so as to enhance the Company's reputation

Skills/Competencies

- Strong communication skills across multiple media
- Strong reading comprehension skills
- Strong interpersonal skills
- Strong problem solving ability
- Strong organizational and time management skills
- Ability to manage a fast-paced and varied task list
- Ability to be a self-starter and be self-disciplined
- High attention to detail
- Experience with Windows and Microsoft Office
- High degree of professionalism and diplomacy
- Prior customer service experience is suggested
- High school diploma or equivalent
- RIBO licence in good standing
- Ability to travel to off-site meetings and/or events regularly