



Insurance Advisor

PURPOSE

The Insurance Advisor provides sales and service to clients' changing insurance needs by selling Personal Lines, Automobile, and Travel Insurance.

SCOPE

The Insurance Advisor reports to their designated Personal Lines Supervisor and has functional relationships with other managers and staff within the company.

POSITION DUTIES

- Responds to client phone, mail, email, fax, or in-person enquiries and provides solutions;
- Maintains accurate and timely client records in TAM;
- Provides quotes for clients using rate manuals, online manuals, etc.;
- Responds to insurer enquiries about policy holders;
- Uses superior communication skills to probe customers to determine current and future needs;
- Researches the best coverage for clients, using all known factors, including pricing, coverage, and claims service; recommends products based on this analysis;
- Explains the features, advantages, and benefits of all lines of business;
- Adheres to internal and external underwriting policies; seeks approval for risks outside of authority;
- Provides first response to claims reported, and adheres to established procedures to ensure timely reporting and follow up;
- Adheres to established office procedures for the handling and safekeeping of monies and revenue inventory;
- Keeps insurance licence current by maintaining required continuing education credits, and maintains compliance with all Insurance Act provisions;
- Performs administrative duties assigned including but not limited to: mail and courier, ordering of supplies, ordering inventory, banking and cash management, accounts receivables, etc.;
- Carries out other duties essential to the position as directed by their supervisor.

KNOWLEDGE, SKILLS, AND ABILITIES

Knowledge

The incumbent must have proficient knowledge in the following areas:

- ✓ Residential Insurance
- ✓ Recreational Vehicle Insurance
- ✓ Mobile Home Insurance
- ✓ Yacht Insurance
- ✓ ICBC Automobile Insurance
- ✓ Travel Insurance
- ✓ Private Vehicle Insurance
- ✓ Personal Umbrella Insurance

Skills

The incumbent must demonstrate the following skills:

- ✓ Analytical and problem-solving skills
- ✓ Decision making skills
- ✓ Organizational and planning skills
- ✓ Valid BC Drivers licence class 5
- ✓ Effective verbal, presentation, and listening communication skills.
- ✓ Effective written communication skills
- ✓ Computer skills, including the ability to operate all software used at the firm
- ✓ Time management skills
- ✓ Stress management skills

Abilities

The incumbent must demonstrate the following abilities:

- ✓ Honesty and trustworthiness
- ✓ Ability to work collaboratively
- ✓ Respectfulness
- ✓ Cultural awareness and sensitivity
- ✓ Reliability
- ✓ Flexibility

WORKING CONDITIONS

The incumbent will be based out of one of four Seafirst offices, but may be expected to travel to any of the other offices in the group in order to provide relief. Hours of work will fall into the office's opening hours, however not earlier than 8:30 am nor later than 5:00 pm, Monday through Saturday.

Occasionally, an opportunity may arise to work overtime hours. All overtime hours must be preapproved by a supervisor or manager. Unauthorized overtime is not permitted and will not be compensated.

POSITION COMPETENCIES

1. **JOB KNOWLEDGE AND WORK QUALITY** – *Standard: Provides accurate, thorough, and professional work regularly within the time allocated; follows through with work and follows up appropriately; well-informed and cross-trained; follows established procedures in each aspect of job; understands the importance of the role and responsibilities in achieving company objectives.*

2. **ACCOUNTABILITY AND ADAPTABILITY** – *Standard: Takes responsibility for assigned tasks and projects; dependable and consistent completion; quickly acknowledges and corrects errors; is honest in all transactions; has consistent attendance and punctuality; adapts to changes; accepts and acts on constructive feedback.*
3. **PROFESSIONALISM** – *Standard: Daily interactions, behaviour, attitude, and communication reinforce a high level of productivity, autonomy, trust and respect for co-workers; handles potential conflict by speaking respectfully to the other person.*
4. **LEARNING & INITIATIVE** – *Standard: Seeks out & applies new knowledge; asks others for clarification and assistance when needed; actively determines the needs of the work place; brings forward ideas to improve performance and further the business.*
5. **ANALYSIS & JUDGEMENT** – *Standard: Analyses problems skillfully; uses logic and good judgment to reach solutions; seeks and offers assistance as needed; maintains privacy; shares sensitive information with appropriate parties.*
6. **COMMUNICATION** – *Standard: Communicates knowledge clearly, accurately and thoroughly; listens attentively, clarifies and responds thoughtfully.*
7. **TEAMWORK & INTERPERSONAL SKILLS** – *Standard: Co-ordinates own work with others; seeks opinions and encourages open lines of communication; values working relationships and diversity; works well with others; is reliable and can be counted on.*
8. **SALES AND SERVICE ORIENTED** – *Standard: Regularly seeks to provide quality service and promote value-add products, contributing to the company achieving excellent levels of sales and customer satisfaction.*

