



## **JOB POSTING – PERSONAL LINES INSURANCE BROKER TENCH-MACDIARMID INSURANCE BROKERS LTD.**

### **PURPOSE OF POSITION :**

Reporting directly to the Branch Manager, the Customer Service Representative (CSR) is responsible for developing and managing their personal lines book of business by providing sound insurance advice to our clients. The CSR will ensure that our clients receive the highest level of service while maintaining an up to date knowledge of our products and the insurance industry as a whole. The primary objective of a CSR is to ensure that clients' needs are met by matching those needs with the correct insurance product.

### **RESPONSIBILITIES AND DUTIES :**

1. Develop and maintain productive, mutually beneficial business relationships with personal lines clients by:

- Cross selling home/auto/contents policy as applicable;
- Writing insurance applications for new clients;
- Maintaining a RIBO license in good standing;
- Being aware of and offering to clients any and all products, new and old, that may suit the client's specific needs;
- Asking for referrals when the opportunity presents itself;
- Consistently proving to be an asset to clients by providing first rate customer service and sound insurance advice;
- Ensuring that clients who leave messages receive a response in a timely manner;
- Writing accurate and complete insurance applications;
- Being aware of, advising clients of, and operating within the underwriting regulations set forth by our company.

2. Consistently meeting or exceeding targets while maintaining a satisfactory loss ratio by:

- Monitoring sales, loss ratio, and all other performance indicators on a regular basis;
- Being proactive in working toward meeting set targets and working the amount of time required to be successful;
- Physically inspecting potential property risks to be insured when necessary;
- Being aware of and operating within the underwriting guidelines set forth by our company;
- Using sound judgment and knowledge of best practices in taking on new risks and continuing to insure existing risks.

3. Reviewing and remarketing client renewals as they arise by:

- Reviewing client renewal documents when notification is received from the insurer;
- Shopping existing markets to ensure that client is continuing to receive the proper coverage and the best value for their dollar;
- Discussing any and all changes to the policy with the client including, but not limited to, changes in coverage and premium.

4. Keeping abreast of new developments/trends in the field of insurance by:

- Attending conferences and seminars/workshops;
- Conducting continuous self-study in the field of practice;
- Reviewing new amendments to insurance related legislations, as required.

## **POSITION SPECIFICATIONS :**

### **Education**

A post secondary education in a related field such as insurance, commerce, or business administration and one (1) year of insurance experience is required. However, candidates who possess a high school diploma with five (5) or more years of insurance experience will be considered. All applicants are required to be RIBO licensed or willing to attain such license. Preference will be given to those applicants who possess CAIB and/or CIP designations.

### **Experience**

One (1) year of experience in the insurance industry is required for those individuals who possess the desired educational credentials. For those individuals without post secondary education a minimum of five (5) years insurance related experience is required.

### **Abilities/skills**

- Highly developed interpersonal skills
- Advanced communications skills
- Sound judgment
- Superior problem-solving and critical thinking skills
- Advanced marketing and selling skills
- Bilingualism considered an asset

**Salary:** Negotiable based on experience and credentials

### **Applications:**

Only applicants selected for the interview process will be contacted. J.G. Rivet Brokers Limited will provide accommodation to any selected applicants with disabilities who require so. Please contact Jordan Jackson at the email address provided if you require any form of accommodation.

**Job Type:**

- Full-time

**Required education:**

- Diploma/Certificate (Preferably Insurance Related)

**Required experience:**

- insurance industry: 5 years
- Sales: 5 years
- Customer Service: 5 years

**Required license or certification:**

- RIBO License