

**JOB PROFILE: PERSONAL LINES SALES CONSULTANT**



<b>POSITION IN ORGANISATION</b>	
<b>ORGANISATION</b>	CIB (PTY) Ltd.
<b>JOB TITLE</b>	Personal Lines Sales Consultant
<b>JOB PURPOSE</b>	The main purpose of the Sales Consultant is to promote new business sales of all personal lines products by responding to leads, preparing quotations for brokers, and underwriting new business policies in accordance with prescribed guidelines. Working towards monthly sales targets comes with the territory and performance is measured according to sales numbers achieved, turn-around times, portfolio loss ratio, and overall quality of customer service delivery.
<b>REPORTING / LEVEL/ MANAGER</b>	Reports directly to Technical Sales Manager
<b>RECOMMENDED QUALIFICATIONS</b>	
<b>ACADEMIC</b>	<ul style="list-style-type: none"> <li>✓ Matric</li> <li>✓ FETC (Further Education &amp; Training Certificate) in Short Term Insurance – NQF 4 (150 credits)</li> <li>✓ Higher Certificate in Short Term Insurance – NQF 5 or higher – highly advantageous</li> <li>✓ Successfully passed RE 1 (Representative Exam)</li> </ul>
<b>MINIMUM OTHER TRAINING REQUIRED</b>	<ul style="list-style-type: none"> <li>✓ Computer literate – Microsoft Word, Excel, and Outlook.</li> <li>✓ Exposure to, or work experience on the TIAL Operating System (System A) – highly advantageous</li> <li>✓ Sound knowledge and understanding of relevant short term insurance policy wording (Personal Lines)</li> </ul>
<b>MINIMUM YEARS OF FORMAL &amp; INFORMAL EXPERIENCE REQUIRED</b>	<ul style="list-style-type: none"> <li>✓ Minimum two years relevant work experience in short term insurance sales (Personal Lines)</li> </ul>
<b>COMPETENCIES REQUIRED</b>	<ul style="list-style-type: none"> <li>✓ Effective Communication skills (Email and Telephonic Etiquette). Must be bilingual in English and Afrikaans.</li> <li>✓ Ability to effectively handle conflict/ irate client</li> <li>✓ Effective numerical skills and ability to think analytically with good attention to detail</li> <li>✓ Solution based thinking</li> <li>✓ High levels customer service orientation</li> <li>✓ Logical thinking with good ability to work through “noise”</li> <li>✓ Ability to perform without or with limited supervision</li> <li>✓ Ability to use own initiative when dealing with ‘out of the ordinary’ scenarios</li> <li>✓ Ability to be flexible and adaptable to change</li> <li>✓ High levels of self-perception (confidence, self-empowerment, optimism, self-respect)</li> <li>✓ Effective Time management skills</li> <li>✓ Demonstrate high levels of accountability</li> <li>✓ High levels of stress tolerance</li> <li>✓ Ability to build value adding interpersonal relationships with colleagues, managers and brokers</li> <li>✓ Ability to work well within a team</li> <li>✓ Must be incentive driven</li> </ul>

	✓ Must share in CIB's core values of being driven, reliable, caring, honest, act with integrity, and having a positive attitude.
<b>JOB SPECIFIC INFORMATION</b>	
Key Performance Areas	<ol style="list-style-type: none"> <li>1. Personal Lines quoting</li> <li>2. Communicating and negotiating rates and premiums with brokers</li> <li>3. Evaluating and validating client's previous loss ratio and credit history</li> <li>4. Sending policy confirmations</li> <li>5. Maintaining efficient turn-around times</li> <li>6. Ensure adherence to prescribed underwriting criteria</li> <li>7. Compilation of closings</li> <li>8. Development of value adding relationships with brokers and internal staff</li> <li>9. Attaining individual and departmental sales targets</li> <li>10. Liaising with the Broker Consultants in following up on quotes and new business</li> <li>11. Setting own targets with brokers</li> <li>12. Liaising with the Technical department on technical issues</li> </ol>
Key clients	Brokers, internal staff, managers and executives & policy holders