POSITION DESCRIPTION

Associate Broker	
BRANCH Ashburton	**DATE** December 2018
REPORTS TO Leader – Business Development & Sales	**EMPLOYMENT TERM** Permanent / Full time

PURPOSE

- To provide advice, service, management, and general insurance assistance to clients
- To retain and grow clients insurance portfolios
- To generate revenue by matching client requirements to insurer terms

KEY RELATIONSHIPS

INTERNAL	EXTERNAL
▪ Rothbury Ashburton Team ▪ Leader – Business Development & Sales ▪ Claims Team	▪ Insurers ▪ Clients

KEY ACCOUNTABILITIES

RESPONSIBILITY	KEY DUTIES AND EXPECTED OUTCOMES
General	▪ Build a full knowledge and understanding of our client's business and develop your own commercial acumen to be able to recommend appropriate solutions including insurance covers ▪ Timely and accurate processing of renewals, new business, alterations and cancellations ▪ Set up new policies, process finance agreements for policies that are paid monthly, send out proposals and follow-up as necessary ▪ Deliver friendly, helpful and prompt service to meet clients' ever changing expectations ▪ Manage own workload to ensure achievement of annual / monthly performance targets ▪ To build a full knowledge and understanding of our client's business and develop your own commercial acumen to be able to recommend appropriate solutions including insurance covers ▪ To actively work to maintain market awareness and develop insurance knowledge through continuing education ▪ Deliver prompt service to meet clients' ever changing expectations ▪ To use sound planning and organisation to manage all aspects of portfolio management including, follow-up dates, re-marketing, renewals etc.

RESPONSIBILITY	KEY DUTIES AND EXPECTED OUTCOMES
Reviewing For existing client portfolios	▪ To review clients on an annual basis and record findings, either by phone or face to face. ▪ To grow existing client portfolios by identifying and acting on opportunities for growth (use the unique relationship and knowledge of client's business to achieve this) ▪ To place appropriate cover on time including renewal of client portfolios in accordance with required standards ▪ To arrange risk consulting services for our existing clients as needed
Remarket For existing client portfolios	▪ To remarket clients portfolios or selected components at renewal as required ▪ To prepare complete insurers submissions in order to obtain the best terms available, fully manage the process and present the findings in writing to the client
New Business Development	▪ To develop new clients through effective use of networks and own research. Use market knowledge to 'pitch' for new business (for example when a potential commercial client is reviewing their insurance) ▪ To manage a client's portfolio and to be aware of circumstances where there is to be a business sale or business closure
Other Responsibilities	▪ Ensure premiums are collected within the required timeframe, in accordance with the Broker's Manual ▪ Work in well with broker support team, claims and accounts personnel ▪ Work in line with internal procedures, practices and technology driven initiatives to streamline workflow and standardise processes for maximum efficiency. Adopt 'best practice' servicing models and process models as these are developed and introduced ▪ Ensure that achievement of client service is measured through 'client questionnaire' and other survey measures as appropriate ▪ Actively contribute to the direction of Rothbury and support the strategic direction and any new initiatives ▪ Achieve annual/monthly performance targets. Targets are set, and regularly reviewed, in conjunction with the Branch Manager ▪ Meet reporting requirements on time and in requested format

KEY PERFORMANCE INDICATORS

- Successful servicing and retention of existing portfolio
- Achievement of portfolio growth through existing clients and new business development
- Achievement of set targets
- Effective use of time through superior planning and organisation of work flow – demonstrated by re-marketing on time; meeting deadlines; meeting follow-up and service expectations
- Effective use of internal procedures and practices
- To work with Rothbury's support teams in a collaborative and productive manner
- Client service is measured, reported on and trouble spots identified and rectified
- Any statistical reporting is accurate and available on time

PERSON SPECIFICATION

FORMAL QUALIFICATIONS AND KNOWLEDGE
▪ 3+ years insurance industry experience (preferably in a Commercial Support role) ▪ Level 5 National Qualification (or working towards) ▪ PIB (Qualified Insurance Broker) recognised

SKILLS AND ATTRIBUTES
▪ Strong initiative and self-starter attitude ▪ Inter-personal skills (written & verbal) ▪ Excellent communication skills ▪ A hunger for the business ▪ Numerate ▪ Understanding of the insurance market and policies, and legislation ▪ Understanding of commercial business operations, their drivers, needs and requirements ▪ Advanced sales and negotiation skills ▪ Proven ability to build rapport and assist in retention of key clients ▪ Team player ▪ Strong time management and organisational skills ▪ High level of accuracy and attention to detail

SUGGESTED TRAINING COURSES

GENERAL INSURANCE
▪ Financial Advisers Act & Code of Conduct ▪ Professional Conduct & Code of Ethics (PPS Workshop 1) ▪ Professional Conduct & Client Care (PPS Workshop 2) ▪ Professional Conduct & Insurance Contracts (PPS Workshop 3)
TECHNICAL
▪ Directors & Officers ▪ Business Interruption ▪ Statutory Liability Insurance ▪ Professional Indemnity ▪ Material Damage ▪ Commercial Motor Vehicle ▪ Principles of Risk Management ▪ Understanding Financial Statements
SALES
▪ Selling over the phone ▪ Building Relationships ▪ Sales Strategies / Techniques ▪ Negotiation Skills
PROFESSIONAL DEVELOPMENT
▪ Complaints Management & Dispute Resolution ▪ Rothbury Broker Professional Development Programme or Foundation Programme ▪ Rothbury Advanced Leadership Programme ▪ Facilitation ▪ Problem Solving & Critical Thinking ▪ Time Management
OTHER
▪ Swift Training ▪ Excel - Essential Skills, TimeSaving Features & Charts & Pivot Tables ▪ Word - Essential Skills, Timesaving Features & Graphs & Graphics ▪ Powerpoint - Essential Skills

The position description is intended to describe the general nature and level of work being performed by incumbents in the assigned job. They are not construed as an exhaustive list of all responsibilities, duties, or skills required of the incumbent. From time to time, personnel may be required to perform duties outside of their normal responsibilities as needed.