

Knowledge	Skills	Responsibility and autonomy (Competences)
<p>The country's legal principles, regulations, directives and code of ethics, which may have effect on the sales process.</p>	<p>Build customer relationship</p> <ul style="list-style-type: none"> ▪ Identify sales opportunities based on insurance needs of specific customer segments (life) and their risks ▪ Establish first contact with customers and agree on a sales meeting ▪ Explain to the customer his/her personal and professional background and situation (intermediary registration, company/companies represented and the types of services he/she offers) 	<ul style="list-style-type: none"> ▪ Act in a professional and ethical way ▪ Building up a confident relationship which is beneficial to all parties ▪ Identify customer needs and develop standard financial solutions ▪ Apply the right sales strategy towards the customer ▪ Creating a balance between the customer, adviser and the company when conflicts of interests occur
<p>The overall structure, conditions, competition and practices of the national financial market.</p>	<ul style="list-style-type: none"> ▪ Obtain the required releases for the Personal Data Protection Law and also the information and the documentation required by the Anti-Money Laundering Legislation. ▪ Guide the customer (private and business) through the sales process autonomously and systematically ▪ Handle the sales process appropriately, showing empathy for the customer situation and adapt own communication to the situation 	<ul style="list-style-type: none"> ▪ Identify own need for continued education and learning
<p>The tax aspects of a contract</p>	<p>Make a needs analysis Identify relevant (risk) information to be gathered for the individual customer</p> <ul style="list-style-type: none"> ▪ Collect relevant information and data ▪ Identify the needs and wishes of the customer ▪ Identify the risks ▪ Identify non-covered risks and inform the customer about them 	

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The concept of risk and risk management	<ul style="list-style-type: none"> ▪ Identify potential bad risks that are to be avoided or to be priced by an underwriter ▪ Identify the economic possibilities of the customers ▪ Identify cross-selling and up-selling possibilities ▪ Get customers' acceptance on the identified risks and needs 	
The economic aspects of life insurance contracts	<ul style="list-style-type: none"> ▪ Identify possible fraud situations 	
The policy cover, terms and conditions relevant to the customer including standard extensions and/or limitations.	<p>Develop a solution</p> <ul style="list-style-type: none"> ▪ Offer a solution that will cover all the typical customer's life insurance needs ▪ Compare the insurance needs and wishes of the customer with the possible existing coverage ▪ Develop possible solutions in order to cover the identified gap ▪ Identify the most suitable solutions for the customer ▪ Ensure that the solution complies with relevant regulation ▪ Handle typical life products and/or risk situations 	
The components of premium calculation	<ul style="list-style-type: none"> ▪ Cooperate with underwriters and other insurance partners in putting together the solution (specific coverages, clauses, conditions, price, etc.) 	
Selling life insurance and financial products allowed according to national law for private and/or business customers	<p>Propose solutions to the customer and explain obligations and benefits</p> <ul style="list-style-type: none"> ▪ Show the (possible) gap to the customer ▪ Present and explain the benefits of the solution(s) to the typical customer ▪ Offer the appropriate product/s and explain fully and correctly the insurance conditions ▪ Make sure that the customer understands the contract/s offered ▪ Compare the solution offered to the competitors' products (brokers) 	

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Products	<ul style="list-style-type: none"> ▪ Explain how the solution meets the needs and wishes of the customer ▪ Agree with the customer on the solution to be followed ▪ Document/take notes of the meeting(s) 	
The customer (risk) profile, loss tolerance and behaviour	<p>Complete sales process and finalize the signing of the contract</p> <ul style="list-style-type: none"> ▪ Initiate the tasks necessary to fulfil the contract as appropriate (i.e. surveys, medical examinations, certifications, etc.) 	
General principles of buying and selling in relation to the customer's life cycle	<p>Follow up the contract</p> <ul style="list-style-type: none"> ▪ Maintain the relationship with the customer and review the individual contracts ▪ Take measures to manage customer portfolio ▪ Assist the customer in case of a claim. Advice concerning claims process: stages, duration, etc. 	
Communication principles	<ul style="list-style-type: none"> ▪ Create and establish a professional relationship with the customer 	
Sales software and support tools (e.g. databases)	<ul style="list-style-type: none"> ▪ Offer solutions for standard life/pension situations 	
Basic claims handling	<ul style="list-style-type: none"> ▪ Guide colleagues, sub-agents and/or employees in finding solutions and managing customer relation 	
Working processes within the company/organization		