

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/or non-life) and their risk ▪ 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) ▪ 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 	<p>Act in a professional and ethical way.</p>
<p>The overall structure, conditions and practices of the national market.</p>	<p>Make a needs analysis</p> <ul style="list-style-type: none"> ▪ Identify relevant (risk) information to be gathered for the individual customer ▪ Collect relevant information and data ▪ Identify the needs and wishes of the customer ▪ Identify the risks to be covered ▪ Identify non-covered risks and inform the customer about them 	<p>Working to build a profitable customer portfolio</p>

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	<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 fiscal aspects of a contract	Identify possible fraud situations	Identify customer needs and develop complex insurance solutions and work with insurance company to develop the insurance solution if necessary
The concept of risk and risk management	Develop a solution <ul style="list-style-type: none"> ▪ Offer a multiline solution that will cover all the customer's 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 both the customer and the insurance company ▪ Ensure that the solution complies with relevant regulation ▪ Handle complex products and/or risk situations ▪ Cooperate with underwriters and other insurance partners in putting together the solution (specific coverages, clauses, conditions, price, etc.) 	Develop a strategy to meet sales targets and follow market developments and adapt sales strategy towards the customer
The economical aspects of insurance contracts (e.g. profitability, combined ratio)	Propose solutions to the customer and explain obligations and benefits <ul style="list-style-type: none"> ▪ Show the (possible) gap to the customer 	Create a balance between interests of customer and the company.

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	<ul style="list-style-type: none"> ▪ Present and explain the benefits of each possible solution to the 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 ▪ Explain how the solution meets the needs and wishes of the customer ▪ Agree with the customer on the solution to be followed ▪ Document / take note of the meeting/s 	
<p>The policy cover, terms and conditions relevant to your work including standard extensions and/or limitations.</p>	<p>Complete sales process and finalize the signing of the contract</p> <ul style="list-style-type: none"> ▪ Initiate the tasks necessary to fulfill the contract as appropriate (i.e. surveys, medical examinations, certifications, ect.) 	<p>Support other sales persons on developing customer solutions</p>
<p>The components of premium calculation</p>	<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, ect. 	<p>Identify own need for continued education and learning</p>
<p>Insurance classes (e.g. household, car, liability, life) for private and/or business customers</p>	<p>Create and establish a professional advisor/advisee relationship with the customers</p>	
<p>The customer (risk) profile and behavior</p>	<p>Offer solutions for complex insurance situations</p>	

Senior Intermediary (SQF 5)

Knowledge	Skills	Responsibility and autonomy (Competences)
General principles of psychological aspects of buying and selling	Guide colleagues, sub-agents and/or employees in finding solutions and managing customer relation	
Communication principles		
Sales software and support tools (e.g. databases)		
Understand basic claims handling (company regulations, processes, customer obligations, regresses)		
Working processes within the company / working organization		