

Insurance Sales Representative Job Description

Duties and Responsibilities:

- Scout and identify potential clients with need for insurance coverage
- Design and implement strategies for effective marketing and sales of insurance contracts
- Contact potential customers through cold calls, emails and arranged meetings
- Offer clients various insurance services which cover health, property, vehicle, and life
- Provide elaborate explanation of contract features, benefits, and possible downsides to an insurance coverage
- Assist clients in selecting most suitable insurance service that better covers a policyholder
- Customize insurance contracts to match the requirements of the holder
- Ensure company policies and procedures are maintained when conducting the sales of insurance services
- Discuss with clients to obtain information as pertains the financial status of a client and condition of a property to be insured
- Conduct inspection of property to verify its condition and determine if it's a worthy insurance venture
- Maintain record of insurance contracts and duly notify policyholders of pending renewal
- Proffer advice and recommendation to clients on risk minimization, retirement and pension plans
- Sell annuity contracts and mutual funds to clients often as part of retirement plan
- Facilitate the payment of beneficiaries on event of the demise of a policyholder
- Maintain contact with clients to provide them with updates and reply to customer feedback.

Insurance Sales Representative Requirements – Skills, Knowledge, and Abilities

- **Education and Training:** To become an insurance sales representative, you will need not less than a high school diploma. Having a Bachelor's degree in a business related discipline, such as economics, business studies, or finance increases job prospects. The insurance sales representative job is easier secured with prior experience in the field of sales. To acquire experience, insurance sales representatives are mentored by more experienced sales reps
- **Communication Skills:** The insurance sales job requires sales representatives to possess strong communication skills useful in interacting clients to offer policy services
- **Persuasive Quality:** Insurance sales representatives are skilled in convincing potential clients to subscribe to an insurance service
- **Analytical Skills:** Part of the qualities of insurance sales reps includes the ability to analyze the requirements of a client and determine most suitable policy coverage.