*Position Description*

Life & Health Adviser

*Location:* Palmerston North

*Reporting to:* Life & Health Centre Team Leader

*Business Unit:*  Sales, Advice & Service

*Direct Reports:*  Nil

*Date Last Reviewed:* January 2025

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| ***About FMG******Formed by farmers for farmers over a century ago, FMG is New Zealand’s leading rural insurer providing risk advice and insurance solutions for farmers, growers, commercial businesses, the lifestyle sector and domestic clients.******We’re proudly 100% New Zealand owned and operated and our focus is on helping our clients to achieve their goals. As a mutual organisation, we’re all about giving rural New Zealanders a better deal, and part of this involves reinvesting all profits back into the business to keep premiums stable and ensure the future sustainability of the organisation.*** |
| ***FMG’s Values***The FMG brand represents promises about what clients can expect from us and each of us is responsible for delivering on these promises. Living our company values means we deliver the best brand experience for our customers. Our company values are:

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| * Do what’s right - Whāia te ara tika
 | * Make it happen - Whakatutukitia
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| * We’re in it together - Ko tātau tātau
 | * Proud of who we are Whakahīhī i te whakapapa
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| ***Work Environment***We strive to provide an environment that promotes and fosters achievement. We place importance on career development and training to give our people the tools they need to succeed. Fostering a culture of Wellbeing and Safety is also a critical element.FMG’s Head Office is located in Wellington and accommodates FMG’s Leadership Team, Marketing & Risk Services, Human Resources, Client Propositions, Financial Management, Underwriting and Risk Quality, Reinsurance, Business Information and Analysis, and Legal and Compliance. FMG’s largest regional office is located in Palmerston North accommodating our National Service Centre, Insurance Consultants, Information Technology, Claims, Operations and Payment functions. Approximately 300 employees are located there. FMG’s largest office in the South Island is Christchurch. In addition to the offices in Wellington, Palmerston North and Christchurch – FMG has smaller offices in 30 regional locations throughout New Zealand. |
| ***Purpose of the role***The Life & Health Adviser is responsible for providing quality phone-based advice to FMG clients in relation to Life & Health products. This advice is provided through establishing, maintaining and developing mutually-beneficial relationships with existing FMG clients and potential new clients. |

***Key Responsibilities***

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| Area | Responsibilities |
| Life & Health Risk Assessment | * Assesses and determines a client’s Life and Health needs through undertaking needs analysis conversations
* Enables the client to manage potential Life and Health risks, including the transfer of risk, through giving advice, where required, on Life and Health products promoted by FMG.
* Where advice is provided, presents a written Statement of Advice (SOA) to the client following each assessment outlining, Life & Health risk recommendations and relevant, needs-based solutions.
* Exceeds the expectations of FMG clients and potential clients, through the provision of Life & Health risk advice and having a thorough practical knowledge of FMG Life and Health solutions.
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| Retention | * Establishes, maintains and develops a portfolio of clients managed through phone based interactions.
* Maintains regular contact with clients and in doing so provides timely and appropriate needs-based Life & Health risk advice.
* Completes reviews of clients identifying where personal changes impact on Life & Health risk and through needs analysis recommends appropriate solutions, including FMG Life and Health solutions
* Ensures appropriate administration requirements are completed e.g. managing arrears and cancellations.
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| Sales & Acquisition | * Establishes and maintains professional relationships with third party organisations to provide FMG with business gains and referrals.
* Establishes and maintains constructive relationships with internal business partners, particularly Life & Health Advisers & the National Sales and National Service Centre.
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| Professional Relationship Management | * Supports the Head of Property & Procurement in developing sourcing strategies for assigned categories that deliver value from the market.
* Engage with the market and utilise best practice procurement life cycle processes to achieve the outcomes required by the wider business.
* Train, mentor, and provide guidance to employees about the procurement life cycle.
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| Business Growth and Profitability | * Collaborates with wider FMG team members to develop and optimise business growth initiatives.
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| Client Service | * Provides superior service to FMG clients, prospects and internal clients, through the provision of excellent client service, the demonstration of FMG Values and by having a thorough practical knowledge of Life & Health insurance solutions.
* Contributes to the ongoing improvement of FMG’s client advocacy results (as measured by the Net Promoter Score) through the consistent delivery of outstanding client service.
* Exceeds client expectations through the delivery of accurate and timely information and advice.
* Client interactions demonstrate a consultative approach that facilitate in-depth questioning, active listening and meaningful discussion of industry related information.
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| Team Participation | * Effectively contributes to a collegial and efficient FMG team dynamic.
* Supporting the team by sharing information and resources and providing feedback in a positive manner.
* Contributes to the development of FMG’s Life & Health business through active membership in and contribution to the wider Life and Health Team
* Attends and actively participates in all Life and Health training, group activities, meetings and conferences.
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| Risk & Quality | * Ensures overall compliance with legislation, regulations and FMG organisational policies, guidelines and procedures.
* Develops a thorough knowledge of all Life and Health products and Services promoted by FMG.
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| Self-Development | * Actively identifies all areas for development.
* Attends organisation approved training and development programmes in relation to Life and Health insurance FMG and the Life & Health Adviser role.
* Holds, or works to obtain, required qualifications in Financial Services.
* Maintains relevant professional memberships.
* Uses newly gained knowledge and skills on the job.
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| FMG Values | * Promote the “FMG Way” through displaying the values of FMG which are do what’s right, make it happen, we’re in it together and proud of who we are
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| Wellbeing & Safety | * Complies with the FMG Wellbeing & Safety policy and procedures, including accident and incident reporting and hazard management requirements.
* Works in a safe manner at all times and does not undertake activities without appropriate training.
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| **COMPETENCIES** |
| *\*see competency framework for behaviours expected at each level* | *Expected Level* |
| **Customer Driven (Internal & External)**A commitment to understanding the needs and best interests of both internal and external clients, in order to provide them with outstanding customer service and help them to make informed decisions. | Intermediate\* |
| **Accountability**Taking personal ownership of decisions, behaviour, and development, and being responsible for how these actions impact on the wider organisation and customers.  | Intermediate\* |
| **Adaptability**Demonstrating a willingness to engage in a changing environment and being flexible and comfortable working with change. | Intermediate\* |
| **Motivation and Drive**The determination to achieve goals and strive for excellence. | Intermediate\* |
| **Relationship Building**Developing and maintaining positive, professional relationships that are built on mutual trust and respect. | Intermediate\* |
| **Team Work**Making a positive contribution to the FMG team and collaborating effectively with others to achieve objectives. | Intermediate\* |
| **Advice & Sales Acumen**Using appropriate interpersonal styles and communication methods in line with Challenger behaviour to gain client acceptance of advice, which incorporates a product, service or idea. | Intermediate\* |
| **Problem Solving**The ability to understand information from a variety of sources and think quickly on one’s feet. The ability to effectively combine verbal and numeric data into a coherent whole. | Competent\* |
| **Critical Analysis**The capability to identify key issues, trends, or important facts from information and to question and probe. | Competent\* |

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| **KNOWLEDGE** |
| **Qualifications** | National Certificate in Financial Services (NCFS) Level 5 or equivalent business qualification. |
| **Business Awareness** | Understands the internal workings of FMG and how business works; understands FMG's position in the advice and insurance market and knows the competition. |
| **Legal Knowledge** | Has legal knowledge e.g. Financial Advisers Act, Privacy Act, indemnity, liability, etc. |
| **Systems Knowledge** | Knowledge of the following systems is required: Guidewire, Xplan, Lead Management System (LMS) and the quoting and policy administration systems of FMG’s panel of life insurance carriers as well as any other systems or platforms that FMG employs from time to time. |
| **Risk/Insurance Knowledge** | Understands risk and how to apply FMG's policies to situations; is knowledgeable about compliance requirements; understands the insurance process and how claims are managed; knows industry partners and competitors. |

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| **SKILLS** |
| **Written Communication Skills** | Able to write clear, concise and persuasive proposals and reports. |
| **Verbal Communication Skills** | Communicates clearly in order to present information to persuade and influence others. |
| **Listening Skills** | Demonstrates active listening skills through eye contact, paraphrasing, appropriate body language and checking understanding. |
| **Financial Skills** | Able to calculate premiums, and interpret budgets and forecasts. Able to read and interpret financial statements. |
| **Technology Skills** | Can expertly use relevant software and technology to its full capacity e.g. MS Word, Excel and PowerPoint, life risk analysis tools, life risk report generators, Xplan, FMG’s Lead Management System and the CRM platform. |
| **Risk Assessment Skills** | Can put in place plans to mitigate risks and manage issues. |

***Relationship***

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| External | Internal | Committees/Groups |
| * FMG Clients and Prospective Clients
* Product providers for submissions and claims
* Other referral sources
 | * Life & Health Team
* Sales Centre Consultants
* Service Centre Consultants
 | * As appropriate
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***Financial Authority Levels***

• No authority to approve or commit expenditure.

***Human Resources Authority Levels***

• Not applicable

***Delegated Authority Levels***

• Delegated Authority Level 2 (as per Life & Health Insurance DA manual)

***Agreement***

I agree to the outline of the role as contained in this document and I recognise that the contents may need to be amended from time to time to reflect changing business requirements.

I as Job holder, allow my Manager to gather information from third parties where necessary for the purposes of performance management.

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| Signature: | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
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