

EMPLOYMENT ADVANCEMENT OPPORTUNITY

Consultant, Customer Engagement

Job Summary

The primary purpose of role involves proactive customer engagement to facilitate Survivor Benefit (SB) and Maturity Benefit (MB) payments, ensuring compliance with customer due diligence (CDD), tax, and RBF clearance requirements. You will communicate with intermediaries to manage premium and loan deductions, build strong relationships through regular calls, visits, and meetings, and ensure timely actions. The position also focuses on controlling lapses, reinstatements, and suspense funds to retain and grow the organization's in-force book. Additionally, you will assist customers in transitioning to digital platforms in alignment with the company's strategic direction.

Key Responsibilities

- Effectively carry out the duties as listed in the key accountabilities
- Have sound knowledge of all BSP Life's products, business rules, processes and functionality of the system to be able to effectively serve customers.
- Proactive engagement with customers to facilitate SB & MB payments. This involves gathering of requirements, CDD compliance, Tax/RBF clearance.
- Contact pay office for premium collection within 20 days and fixing of exceptions (short paid and overpaid clients) including refunds where payments have been made on terminated policies. Ensure that pay office contacts are current for ease of communication.
- Have sound knowledge of all BSP Life's products, business rules, processes and functionality of the system to be able to effectively serve customers.
- Ensure Customer Due Diligence checks are made at each interaction and properly verify clients ensuring that the necessary requirements are received for verification before accepting instructions. Ensure every Customer is served within Compliance and Risk Management appetite. This includes Customer Due Diligence identification and verification checks.
- Ensure that all interactions with customers are recorded and stored against the policy meeting BSP Life's Quality Assurance Program standards.
- Ensure that an activity is generated and tracked on BLIS to assist workflow management between departments and processes ensuring turnaround times are met. Ensure the activity is followed up to see that it is resolved in a timely manner.
- Responsible to process Survival benefit and Maturity benefit payments.
- Identify opportunities to pro-actively cross sell products and services to new and existing customers by making the necessary business referral to Sales team.
- Identify opportunities for process improvements within team and cross functional teams through weekly icare meetings.
- Communicate with the intermediaries for any Premium/Loan deductions and ensure they are actioned in a timely manner. This involves having good relationship through calling, visiting and conducting meetings on a regular basis.
- Facilitate unclaimed monies processes including extracting list, advertising, conducting call outs to customers and reporting to Finance.
- Efficiently address all returned mail (email and postal) on a daily basis to ensure that customer queries are addressed in a timely manner, and they are transitioned onto BSP Life's digital platform
- Responsible for any funds that are returned from the bank by reprocessing to the correct bank account after contacting customers
- To effectively conserve the Approaching Lapse, Surrender Lapse, Lapse Suspense Funds and Reinstatements to retain/grow Inforce book of the organisation. This involves having good Public Relations with sales advisors and visiting sales units on a regular basis.

Knowledge, Skills, and Qualifications

- Tertiary qualification in business or insurance discipline, preferably a Degree in business or commercial field.
- At least 3 years work experience in a similar role with some insurance knowledge.
- Sound knowledge of the enterprise with key focus on the Life and Health Insurance products, policies and processes and systems.
- Sound knowledge of Core Systems i.e. BLIS and be computer literate with skills in MS Office applications
- Sound knowledge of the industry legislative requirements, AML requirements, risk/compliance framework, Code of Conduct.
- Proficient in verbal and written English with the ability to explain highly detailed and technical subject matter to non-technical audiences. Strong customer focus and excellent time management skills.
- Sound knowledge of business rules with strict adherence to processes, policies and procedures and process mapping.
- Strong sales and customer services ethic with ability to retain and cross sell.
- Flexible, methodical in approach and attentive to detail.
- Strong customer focus and excellent time management skills.
- Ability to work under pressure and the discipline to work with minimum supervision to meet deadlines.
- Ability to empathise with customers in every touch point



Please Scan QR Code for more details on this Vacancy and other Vacancies with BSP Life or visit our website www.bsplife.com.fj/careers/ and apply using the BSP Life Recruitment Portal.

Please call the HR services team via telephone number **331 7000** if you have any questions.

Applications close at **4pm on Monday 14 October 2024**