

## Who Are We?

We are a growing insurance business and excellent customer insight and experience needs to be at the heart of everything we do. Customers today have high expectations; their experience of using Complete Cover Group should not be second rate. We aim to meet customer needs by giving consistent information and support at their convenience. Our customer model is built on the following principles:

- A service that offers insurance to suit customer needs
- Consistent and high-quality contact centre management
- A service driven by customer insight and demand analysis
- A service that is delivered through efficient delivery channels

With significant opportunities available for CCG to grow revenues and profitability over the medium to long term, this is an exciting time to be part of the journey.

## Operational Finance & Cancellations Agent - Sunbury

39.6 Hours per week (M-F & 1 in 3 Sat) – Permanent

Reports to: Team Leader

### Overview of role:

#### In a nutshell...

As an operational finance & cancellations agent, you will provide exceptional customer service skills via varying communication methods including inbound and outbound telephony as well as various other methods. The primary goal is to minimise cancellations and maximise customer retention wherever possible through deploying various skills and knowledge. You will provide appropriate customer advice, work with internal stakeholders and negotiate payments to minimise defaults, reduce debt and uphold the highest level of accuracy and service.

### Duties and responsibilities:

- Deliver outstanding customer service at all times through various forms of communication such as inbound telephony, outbound telephony and in writing.
- Maintain an excellent customer journey, utilising effective telephony skills, reducing call and hold times, processing efficiency and accuracy and effective management of follow up actions.
- Act in a courteous, disciplined and professional manner at all times when dealing with customers, colleagues and insurance companies.
- Understand customer requirements and deliver a suitable outcome that best meets the customer's needs.

- Adhere to all telephony call scripts at all times.
- Contribute to the reduction of cancelled policies by deploying customer retention skills and/or obtaining payment for defaulted premiums.
- Ensure that the potential customers are provided with all the relevant information about the policy.
- Inform the customer about methods of payment and charges.
- Maximise debt collection and reduce outstanding debt through negotiation with the customer.
- Process and administer accounts relating to cancellations of policies and reduction of outstanding debt and adhere to departmental SLA's.
- Escalate emerging issues to Team Leaders where appropriate.
- Engage and embrace continuous improvement activities within the business and highlighting opportunities to make improvements to what we do.
- Comply with all internal and external regulatory and audit requirements including, but not limited to, complaints handling and FCA regulations.
- Comply with company policies and processes at all times.
- Assist in training new and existing staff members when necessary.
- Assist with other duties within the business as required.
- Treat customers fairly in all our activities, adhering to any regulatory requirements.
- Ensure agreed targets and objectives are met within the agreed time frames and to highlight any issues faced, providing recommendations for resolutions where appropriate.
- Effectively communicate with colleagues, customers and partners in a professional and respectful manner at all times.
- Request, record and maintain necessary customer data accurately on all relevant systems.
- Adhere to data protection duties and responsibilities as prescribed by the current regulation.

#### **Essential Skills and Experience:**

- Have excellent attention to detail, ensuring errors are prevented at all times.
- Excellent communication skills, both written and oral and the ability to liaise with colleagues.
- Ability to focus and work towards minimum standards and targets set by the Company.
- Experience in a telephony environment is essential.

#### **Person Specification:**

- Self-motivated and resilient with the ability to operate independently where required.
- Well organised, realistic and reliable.
- Team player with ability to flex requirements to meet the needs of the business.
- Keen to share information and knowledge with colleagues.

**Strings to your bow...**

- Experience of working in a financial environment with excellent customer care capabilities.
- Open GI and CDL experience.
- Minimum of 1 year's experience in a similar role

**Key internal relationships:**

It would be expected that the above role would interact closely with a variety of internal and external stakeholders and colleagues.

**Standard Employer Pension Contribution 3%**

**Bupa Cash Plan**

**Season Ticket Loan option**

**Tax efficient Cycle to work Scheme**

**20 days holiday plus Public & Bank Holidays**

**Retail, Health & Leisure Employee benefits Hub**