

**INSURANCE: ACII QUALIFICATIONS**

# Learning to serve customers

Sarah Young and Georgina Fisk from Reason Global are studying for their ACII qualifications. But how does this benefit customers? Sarah and Georgie explain.

**W**e live in a world of qualifications. It seems nowadays that everyone needs a certificate on the wall to do almost anything. Many seem pointless: just ways of helping an HR department to select staff objectively or ticking a box on a tender form. But some are different. Some have an effect not only on the students but on the people they work with and their customers too. Some are worth much more than the paper on which they are written.

Georgina Fisk (Georgie) and Sarah Young have worked happily with Reason Global for a number of years. But recently they decided they wanted more from their careers. They wanted a recognised qualification in insurance broking, not just for their own advancement within the company but to help provide a more rounded service for their customers. In their cases, it's really working.

Three years ago, Georgie and Sarah both started studying for their Advanced Diploma in Insurance set by the Chartered Insurance Institute. Their studies, highly regarded within the industry, are in three modules: Certificate, Diploma and Advanced Diploma. Sarah is working for her Diploma now; Georgie is approaching the end of her Advanced course. The Advanced Diploma provides an enhanced understanding of insurance practice, both in terms of technical subject matter and overall application skills. It is a comprehensive assessment of market knowledge and understanding and clearly demonstrates the purpose, commitment and ability of those who are able to show their ACII designation. But dig a little deeper and it becomes clear that this is not a selfish act of advancement: those who are likely to gain most are the company's customers.

Sarah has been with the company since 2007 largely working as an account broker. She has just started the Diploma stage of the course and hopes to be fully qualified within two years. But even at this relatively early stage in the process the knowledge she has gained has given her more confidence when working with clients. It is this direct contact that she enjoys most and has chosen the optional elements of the course to help her with these face-to-face

meetings. "Insurance law is standard, but my choices include business interruption, cargo goods in transit and motor insurance," she explained. "The more I understand about these areas the better I am able to advise our customers." It's essential for the insurance needs to be accurately assessed so that the correct cover is provided to meet each customer's requirements.

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Sarah Young

But that's just the beginning of the process. As the only Lloyds broker solely dedicated to moving and self storage, Reason Global has an office in the Lloyds building in London at which Georgie spends much of her time. Although she started with Reason Global more recently than Sarah (2009), she is a little further along with her studies and is close to completing the Advanced Diploma. Although she sees customers too, her real focus is on the insurance companies that provide the cover. She uses her advanced knowledge to understand the

way insurers think. "My job is to explain the risk involved," she said. "Any element of doubt in the mind of the underwriter and the premium will go up. If we can help the underwriter to assess the risk accurately we will naturally obtain the right cover and the best possible price for our customers. My studies have helped me immensely in achieving this."

There is another element too. When dealing with Lloyds underwriters, trust is key. That trust can only be achieved by continually demonstrating that risks are correctly and honestly presented. Once the relationship is established, better service and keen rates naturally follow.

Although most of the study is outside business hours, Sarah said that the company has been fantastically supportive. Georgie added that it was a help having Sarah studying alongside her. "Whilst we have both found the studies challenging, it has been helpful to be able to lean on each other at times for support. Working with some of the best specialist underwriters for our industry is hugely rewarding."

But it's clear that although Reason Global and the underwriters will benefit from Sarah and Georgie's efforts, the big winners are the clients. Better understanding means more comprehensive cover, more accurate briefs and, ultimately, highly competitive premiums. Much more than a certificate on a wall!

● Sarah Young and Georgina Fisk.

