

Insurance Adviser

FF03 Sales and account management · ISCO-08 3321 · CBS 0422 Business service providers · seniority medior · Also known as: Insurance Broker, Insurance Consultant

Advises individuals or businesses on insurance coverage, compares policies and insurers and guides clients through taking out cover and filing claims.

The insurance adviser maps a client's risk and matches it with suitable coverage, paying attention to exclusions that only become visible when a claim arises. Unlike a real estate agent, the relationship is ongoing, since the adviser remains responsible for as long as the policy runs. Selection often looks at sales skill, while pointing out a coverage gap that the client would rather not pay extra for is in practice the criterion by which an adviser lives up to their duty of care.

Key figures for this profile

24 skills · 8 competencies to measure · 6 knockout skills · centre of gravity: Business operations, commerce and entrepreneurship 51%, Communication and influence 23%, Self-management, drive and resilience 15%

1 Competencies to measure

These are the behavioural and ability constructs in this profile. Each one shows which hrmforce questionnaire measures it.

Competencies to measure	Target level	hrmforce instrument	Assessment method	Behavioural anchor at target level
Persuasiveness Competency (50-framework): Persuasiveness Knockout	 N4	Big Fifty, Competency Check, 360 Feedback	Assessment centre	Chooses per counterpart the argument that matches their interest and checks along the way whether the agreement is genuine.

Competencies to measure	Target level	hrmforce instrument	Assessment method	Behavioural anchor at target level
Client focus Competency (50-framework): Customer Focus Knockout	 N4	Big Fifty, Competency Check, 360 Feedback	360-degree feedback	Uncovers the real need behind a client question, makes a fitting proposal and checks after delivery whether it works.
Result orientation Competency (50-framework): Results-Orientation	 N4	Big Fifty, Competency Check, 360 Feedback	Personality questionnaire	Translates an assignment into measurable interim goals, measures progress and drops activities that do not contribute to the result.
Commercial capability Competency (50-framework): Commercial acumen Knockout	 N4	Big Fifty, Competency Check, 360 Feedback	Assessment centre	Discusses additional services with existing customers on own initiative and records the revenue opportunity in the customer file.
Listening and probing Competency (50-framework): Listen	 N4	Big Fifty, 360 Feedback	360-degree feedback	Summarises both the content and the feeling of the other party and probes until the real interest behind the request becomes visible.
Perseverance Competency (50-framework): Perseverance	 N4	Big Fifty, 15PF, Mental Resilience (4C)	Personality questionnaire	Keeps seeking alternative routes on a stalled case and involves others in that search on own initiative.
Market orientation Competency (50-framework): Market Orientation	 N4	Big Fifty, Competency Check, 360 Feedback	Assessment centre	Links signals from customers and competitors to the own offering and proposes adjustments on that basis.

Competencies to measure	Target level	hrmforce instrument	Assessment method	Behavioural anchor at target level
Recovery after setbacks Competency (50-framework): Stress resilience	 N3	Big Fifty, Mental Resilience (4C), 360 Feedback	Personality questionnaire	Analyses after a failed effort what went wrong, discusses it with those involved and starts a revised approach within a week.

2 Full skill profile

Every skill in this profile, sorted by weight. The behavioural anchor under each skill belongs to the target level.

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
G	Persuasiveness Chooses per counterpart the argument that matches their interest and checks along the way whether the agreement is genuine.		5	yes	Assessment centre	Big Fifty, Competency Check, 360 Feedback
G	Client focus Uncovers the real need behind a client question, makes a fitting proposal and checks after delivery whether it works.		5	yes	360-degree feedback	Big Fifty, Competency Check, 360 Feedback
G	Result orientation Translates an assignment into measurable interim goals, measures progress and drops activities that do not contribute to the result.		5	no	Personality questionnaire	Big Fifty, Competency Check, 360 Feedback
G	Commercial capability Discusses additional services with existing customers on own initiative and records the revenue opportunity in the customer file.		5	yes	Assessment centre	Big Fifty, Competency Check, 360 Feedback

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
V	Consultative selling Uncovers the underlying interests of several counterparts by probing and adjusts the proposal to these during the conversation.		5	yes	Assessment centre	Competency Check, 360 Feedback, Work sample test
V	Account management Independently carries out an account plan for an own customer portfolio and discusses results and plans with the customer yearly.		5	yes	Structured interview	Competency Check, 360 Feedback
V	Conversation management Chooses a fitting question type for each phase, summarises along the way and steers the conversation back to its goal when it drifts.		4	no	Assessment centre	Communication Styles, Competency Check
G	Listening and probing Summarises both the content and the feeling of the other party and probes until the real interest behind the request becomes visible.		4	no	360-degree feedback	Big Fifty, 360 Feedback
V	Negotiating Prepares a range and a fallback option beforehand, trades points of unequal weight and closes with written confirmation.		4	no	Assessment centre	Conflict Styles, Competency Check

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
V	networking Determines which contacts own work requires, actively establishes them and maintains them at regular intervals.	 N4	4	no	Structured interview	Big Fifty, Competency Check
V	relationship management Plans contact moments for an own portfolio of relations, discusses satisfaction and starts improvement actions when signals appear.	 N4	4	no	Structured interview	Competency Check, 360 Feedback
G	Perseverance Keeps seeking alternative routes on a stalled case and involves others in that search on own initiative.	 N4	4	no	Personality questionnaire	Big Fifty, 15PF, Mental Resilience (4C)
V	Acquisition and lead generation Builds an own prospect list from market and network information and books new first conversations with it every week.	 N4	4	no	Work sample test	Competency Check, Work sample test, 360 Feedback
V	Price negotiation Prepares a range and trading items for each negotiation and holds on to the agreed lower limit under pressure.	 N4	4	no	Assessment centre	Big Fifty, Competency Check, 360 Feedback

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
G	Market orientation Links signals from customers and competitors to the own offering and proposes adjustments on that basis.	 N4	4	no	Assessment centre	Big Fifty, Competency Check, 360 Feedback
V	Managing customer value and retention Analyses churn and customer value in the own portfolio and carries out targeted retention actions with measurable results.	 N4	4	yes	Work sample test	Work sample test, Knowledge test (client-specific)
K	Insurance and liability awareness Assesses at an incident whether cover exists, involves the insurer and limits further damage.	 N4	4	no	Knowledge test	Knowledge test (client-specific)
V	Sales forecasting and pipeline management Substantiates the own monthly forecast with opportunity stages and historical conversion and explains deviations from the previous forecast.	 N3	4	no	Work sample test	Work sample test, Knowledge test (client-specific)
G	Recovery after setbacks Analyses after a failed effort what went wrong, discusses it with those involved and starts a revised approach within a week.	 N3	3	no	Personality questionnaire	Big Fifty, Mental Resilience (4C), 360 Feedback

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
V	Contracting and closing Recognises buying signals, names the remaining objection and puts a signable proposal on the table within own authority.	 N3	3	no	Work sample test	Competency Check, Work sample test
V	Value proposition development Develops a proposition for a target group using customer information and tests it in conversations with existing customers.	 N3	3	no	Work sample test	Work sample test, Competency Check
K	Basic contract law knowledge Assesses contracts on liability, termination and payment and proposes amendments within the own mandate.	 N3	3	no	Knowledge test	Knowledge test (client-specific)
V	Time management and prioritising Ranks own work by urgency and importance, builds in buffer time and explains to others why an item will arrive later.	 N3	2	no	Work sample test	Competency Check, 360 Feedback
V	Reporting and dashboard building Fills an existing dashboard or report template with current figures and checks the display for errors.	 N2	2	no	Work sample test	Work sample test, Portfolio

3 Levels per seniority

The same profile with the job family seniority adjustment applied. Target levels are clamped to 1 to 5.

Skill	junior	medior	senior
Persuasiveness	N3	N4	N5
Client focus	N3	N4	N5
Result orientation	N3	N4	N5
Commercial capability	N3	N4	N5
Consultative selling	N3	N4	N5
Account management	N3	N4	N5
Conversation management	N3	N4	N5
Listening and probing	N3	N4	N5
Negotiating	N3	N4	N5
networking	N3	N4	N5
relationship management	N3	N4	N5
Perseverance	N3	N4	N5
Acquisition and lead generation	N3	N4	N5
Price negotiation	N3	N4	N5
Market orientation	N3	N4	N5
Managing customer value and retention	N4	N4	N4
Insurance and liability awareness	N3	N4	N5
Sales forecasting and pipeline management	N2	N3	N4
Recovery after setbacks	N2	N3	N4
Contracting and closing	N2	N3	N4
Value proposition development	N2	N3	N4
Basic contract law knowledge	N3	N3	N3
Time management and prioritising	N2	N3	N4

Skill	junior	medior	senior
Reporting and dashboard building	N1	N2	N3

4 The proficiency scale

Level	Label	Autonomy	Complexity	Scope	Depth of knowledge
N1	Guided	works under supervision and follows instruction	routine, one variable at a time	own task	basic understanding of terminology
N2	Applying	works independently within set frameworks	familiar situations with limited variation	own role	working knowledge, applies standard approach
N3	Proficient	sets own approach and seeks input proactively	several variables, some ambiguity	own team or process	thorough knowledge, weighs alternatives
N4	Advanced	directs others and decides on the approach	complex, with conflicting interests	several teams or a department	in-depth knowledge, advises others
N5	Leading	sets the standard and the policy	strategic, under high uncertainty	organisation, value chain or profession	authority, advances the profession

5 Behavioural anchors per skill

Anchors sit at N1, N3 and N5. N2 and N4 are deliberately not anchored: raters interpolate between them, following the O*NET convention.

Skill	N1	N3	N5
Persuasiveness Moving others towards a position, decision or behaviour they initially resisted, using substantive arguments, examples and personal presence.	Puts forward an own proposal in a meeting and supports it with one concrete example from practice.	Chooses per counterpart the argument that matches their interest and checks along the way whether the agreement is genuine.	Wins board and external parties over to a far reaching change of course and sustains that support when resistance increases.
Client focus Acting from the question and interest of the client, keeping agreements and visibly directing own work towards usefulness for that client.	Responds to client questions within the agreed term and refers on when the answer falls outside own task.	Uncovers the real need behind a client question, makes a fitting proposal and checks after delivery whether it works.	Translates client signals into changes in services and policy and holds the organisation accountable for the promised client experience.

Skill	N1	N3	N5
Result orientation Directs own action at agreed results, keeps progress towards those results in view and chooses activities that bring the goal closer.	Finishes the assigned task within the stated norm and reports to the supervisor what has been achieved.	Translates an assignment into measurable interim goals, measures progress and drops activities that do not contribute to the result.	Sets the result agreements and performance measures for the organisation and upholds them when interests in play are conflicting.
Commercial capability Recognises opportunities for revenue and margin in contacts with customers and the market, and acts on them with offers and agreements.	Reports to the account manager which customer wish could lead to an additional assignment.	Discusses additional services with existing customers on own initiative and records the revenue opportunity in the customer file.	Sets the commercial course for the organisation, chooses which markets are served and accounts for those choices to the board.
Consultative selling Explores the question behind a customer question, links it to a fitting solution and substantiates the proposal with customer benefit.	Asks the prepared open questions in a sales conversation and summarises the customer need out loud.	Uncovers the underlying interests of several counterparts by probing and adjusts the proposal to these during the conversation.	Guides complex sales processes with several decision makers, designs the conversation method and trains colleagues in applying it.
Account management Maintains the relationship with assigned customers, plans contact moments, follows up agreements and ensures the customer interest lands inside the organisation.	Keeps customer contact details and agreements up to date in the system and reminds the account manager of open actions.	Independently carries out an account plan for an own customer portfolio and discusses results and plans with the customer yearly.	Determines the approach for strategic customers of the organisation and sits at board level to discuss multi year cooperation.
Conversation management Opening, steering and closing a conversation purposefully by asking questions, summarising and making concrete agreements about what happens next.	Follows a prepared list of questions, asks them in the given order and records the agreements that were made.	Chooses a fitting question type for each phase, summarises along the way and steers the conversation back to its goal when it drifts.	Leads conversations with opposing interests at board level, develops conversation models for the organisation and tests them against practice.

Skill	N1	N3	N5
Listening and probing Taking in the message of the other party fully, checking whether it is understood correctly and using targeted questions to surface underlying interests and assumptions.	Lets the other person finish speaking, takes notes and afterwards asks about anything that stayed unclear.	Summarises both the content and the feeling of the other party and probes until the real interest behind the request becomes visible.	Picks up sensitive signals in conversations with directors and supervisors and uses them to adjust organisational policy in good time.
Negotiating Reaching an agreement with one or more parties by exploring interests, using trade offs and consciously holding agreed limits.	Negotiates delivery time or price within fixed margins and refers any deviation to the manager.	Prepares a range and a fallback option beforehand, trades points of unequal weight and closes with written confirmation.	Leads negotiations on multi year contracts or employment terms, sets the mandate and defines the negotiating line for the organisation.
networking Making new contacts inside and outside the organisation, showing mutual benefit and actively keeping the contact alive afterwards.	Introduces themselves to unknown participants at an event and records with whom they spoke.	Determines which contacts own work requires, actively establishes them and maintains them at regular intervals.	Builds a network across the profession and the value chain, brings parties together and uses it for the organisation's position.
relationship management Maintaining existing relationships with clients, colleagues or partners by planning contact moments, keeping agreements and picking up signals in good time.	Keeps contact details and agreements with relations up to date and responds to questions within the agreed time.	Plans contact moments for an own portfolio of relations, discusses satisfaction and starts improvement actions when signals appear.	Decides how the organisation maintains strategic relations, assigns ownership and assesses the value of the relationship portfolio.
Perseverance Keeps working towards a goal when the work brings resistance, repetition or disappointing interim results, and looks for another route to the same goal.	Picks up a task again after a failed attempt once the supervisor shows how it can be done differently.	Keeps seeking alternative routes on a stalled case and involves others in that search on own initiative.	Keeps multi year programmes on course despite sustained opposition and holds the organisation to the chosen direction after setbacks.

Skill	N1	N3	N5
Acquisition and lead generation Finds and approaches new customers through network, telephone, email and online channels, and turns interest into a concrete conversation.	Calls a supplied list of prospects following a fixed conversation outline and records the outcome for each contact.	Builds an own prospect list from market and network information and books new first conversations with it every week.	Develops the acquisition approach for the whole organisation, chooses channels and messages and tests these against achieved conversion.
Price negotiation Sets room and limits on price and conditions in advance, exchanges concessions during the conversation and closes within the own margin.	Follows the established price list and discount rules and refers deviating customer requests to the manager.	Prepares a range and trading items for each negotiation and holds on to the agreed lower limit under pressure.	Sets the pricing and discount policy of the organisation and personally negotiates the framework contracts with the largest parties.
Market orientation Follows what happens in the market, with customers and with competitors and includes that information in own choices and proposals.	Reads the customer newsletter and the sector news and raises striking signals during the team meeting.	Links signals from customers and competitors to the own offering and proposes adjustments on that basis.	Translates market developments into the strategic agenda of the organisation and repositions the offering for the longer term.
Managing customer value and retention Measures revenue, margin and churn per customer group and deploys actions to retain valuable customers and let them grow.	Signals customers who buy less than usual and reports this to the responsible colleague.	Analyses churn and customer value in the own portfolio and carries out targeted retention actions with measurable results.	Determines the retention policy of the organisation, sets standards for customer value and decides on investments in retention.
Insurance and liability awareness Knows which risks the organisation is insured for and what liability arises from damage, and acts accordingly in incidents.	Reports damage and incidents according to the fixed procedure and records the facts and the time.	Assesses at an incident whether cover exists, involves the insurer and limits further damage.	Determines the insurance portfolio and risk acceptance of the organisation and negotiates the policies with insurers.

Skill	N1	N3	N5
Sales forecasting and pipeline management Records ongoing sales opportunities by stage, estimates probability and revenue and translates this into a forecast for the coming period.	Updates the status of own sales opportunities in the customer system and reports which opportunities have lapsed.	Substantiates the own monthly forecast with opportunity stages and historical conversion and explains deviations from the previous forecast.	Sets up the forecasting method for the whole sales organisation and uses the outcomes for capacity and investment decisions.
Recovery after setbacks Resumes work shortly after a rejection, mistake or failed project, names what the setback teaches and adjusts the approach accordingly.	Starts again after a rejected result as soon as the supervisor has indicated what needs to change.	Analyses after a failed effort what went wrong, discusses it with those involved and starts a revised approach within a week.	Gets the organisation moving again after a major loss and organises that lessons from failures are structurally acted upon.
Contracting and closing Converts a verbal agreement into a valid offer and contract, clears remaining objections and gets the customer to sign.	Fills in a standard agreement with the agreed details and checks whether all annexes are present.	Recognises buying signals, names the remaining objection and puts a signable proposal on the table within own authority.	Designs the contract forms and mandates for the organisation and decides on exceptions in deals with major financial impact.
Value proposition development Formulates for a target group which problem the offering solves, what it delivers and how it differs from the alternatives.	Describes the features and benefits of an existing product in simple customer language following a fixed format.	Develops a proposition for a target group using customer information and tests it in conversations with existing customers.	Determines the proposition portfolio of the organisation, chooses which propositions are dropped and links them to the multi year strategy.
Basic contract law knowledge Knows the main rules on offer, acceptance, breach of contract and general terms and recognises when legal advice is needed.	Uses the standard agreement of the organisation and refers deviating clauses to a legal adviser.	Assesses contracts on liability, termination and payment and proposes amendments within the own mandate.	Sets the contract templates and legal frameworks of the organisation and decides on deviations with major risk.
Time management and prioritising Allocates available time across tasks by urgency and importance, sets a sequence and adjusts it when new work arrives during the period.	Follows a task list provided by others and asks which task takes priority whenever new requests arrive.	Ranks own work by urgency and importance, builds in buffer time and explains to others why an item will arrive later.	Sets prioritisation agreements and planning standards across the organisation and decides which work streams receive time and capacity when both are scarce.

Skill	N1	N3	N5
Reporting and dashboard building Builds recurring reports and dashboards that show the right indicators for an agreed audience and keeps their definitions up to date.	Fills an existing dashboard or report template with current figures and checks the display for errors.	Designs a dashboard together with the user, chooses indicators and definitions and processes user feedback into new versions.	Determines which management information the organisation uses and keeps definitions unambiguous across all reporting.

6 Assessment methods and validity

The validities are the corrected meta-analytic estimates from Sackett, Zhang, Berry and Lievens (2022) in the Journal of Applied Psychology, which replace the older Schmidt and Hunter (1998) figures. The spread matters as much as the mean: with a high SD, validity varies strongly by context.

Assessment method	rho	SD	What it is
Assessment centre	0.29	0.09	Multiple exercises, multiple assessors, dimension-wise scoring.
360-degree feedback	-	-	Multiple raters around the person rate behaviour against behavioural anchors.
Personality questionnaire	0.40	0.15	Self-report of behavioural preferences. At hrmforce the Big Fifty and the 15PF.
Structured interview	0.42	0.19	Behaviour-based interview with fixed questions and a rating scale per question.
Work sample test	0.33	0.09	The candidate performs a representative work sample under standardised conditions.
Knowledge test	0.40	0.13	Test of declarative job knowledge, usually assembled per client.

7 Assessment instruments for this job

hrmforce instrument	Skills	What it measures
Competency Check	16	Behavioral-Level Competency Assessment
360 Feedback	13	Multiple assessments based on behavioral anchors
Big Fifty	10	Personality questionnaire, 150 items, 25 factors
Work sample test	7	Representative work sample under standardized conditions
Knowledge test (client-specific)	4	Professional knowledge test, customized for each client
Mental Resilience (4C)	2	Mental Resilience According to the 4C Model
Communication Styles	1	Preferred communication style
Conflict Styles	1	Preferred style in conflict situations
15PF	1	Personality Profile, a shorter alternative to the Big Fifty

hrmforce instrument	Skills	What it measures
Portfolio	1	Evaluation of prior work against fixed criteria

8 How to use this profile

1. Agree the profile with the hiring manager before the first candidate is measured. Weights shifted afterwards make the outcome indefensible.
2. Choose the assessment method per skill from the Assessment method column. Combine at most three methods per candidate.
3. Calibrate the assessors in a two-hour session using the anchors in chapter 5. Anchors without rater training deliver little.
4. Fill in the match calculator and discuss the gaps in the development conversation. Type A and type G are selection criteria, not one-quarter development goals.

Source: hrmforce Skills Framework 2.0, version 2.0.0, built 2026-09-08. Crosswalks to ESCO v1.2.1, O*NET 31.0, Lightcast Open Skills, SFIA 9, DigComp 3.0, EntreComp, LifeComp, GreenComp, AILit, WEF Future of Jobs 2025, ISCO-08 and the Dutch CBS occupational classification BRC 2014 edition 2025. This profile is a starting point, not a standard: align it with your own organisation before selecting on it.