



Position: **Chief Operating Officer (COO)**
Company: PassportCard Germany
Location: Hamburg
Reports to: CEO

PassportCard is a market leader in the travel insurance and International Private Medical Insurance (IPMI) and has been leading the way in smart health insurance, developing high-end technological solutions and innovative customer-oriented services. It has a strong worldwide presence, with operations in over 100 countries, offices in Europe, the US, the Middle East and Australia, and R&D labs in Zurich and Tel Aviv. In early 2018 the operation in Australia was launched under the brand name of TravelCard.

In 2019 we will launch our operation in Germany and I am at the moment hiring the best people who wants to join a global and growing company, with a great working culture and a very unique business model

PassportCard has introduced a new holistic approach to travel and medical insurance with no out-of-pocket expenses, no paperwork and no long claim process. It is the world's first travel and medical insurance solution that facilitates payout in real time – on the spot when the customer really needs it.

PassportCard award winning technologies and innovations:

- 2014 PhocusWright - The Most Innovative Emerging Company
- 2014 & 2016 THE APAC EMMA'S Innovation in Global Mobility
- 2016 MEDICI Top 7 InsurTech Startups in Tte EMEA
- 2016 ITIJ Best Specialist Service Provider
- 2018 LMI's 5 stars ranking for Travelcard's claims service in Australia

PassportCard is a Joint Venture between White Mountains and DavidShield Group. White Mountains is a holding company with business interests in P&C insurance and reinsurance. The Group is listed on NYSE (WTM). DavidShield is a Managing General Underwriter (MGU) as well as a Third-party Administrator (TPA) for global medical insurance.



Key Responsibilities

1. Sales targets

- Achieve or exceed agreed assigned monthly and quarterly sales targets by leading a team of professionals who are able to drive inside sales
- Ensure effective extra cover cross-selling and up-selling across the company's suite of products by the team

2. Service targets

- Achieve the service SLA's and KPI's
- Provide outstanding agent support, backing and complementing the work of our BDMs - selling and up-selling across the company's suite of products by the team

3. Claims rate targets

- Maintain a portfolio of policyholders who reflect the budgeted Corporate loss ratios
- Provide guidance and training to your team on best practice and achieving claims rate targets
- Ensure a seamless cooperation between the Underwriting and Sales team members

4. Medical Underwriting

- Ensure quality underwriting services in line with the company's underwriting philosophy and practices, and overseeing the performance of staff conducting medical underwriting

5. Product inventory control

- Being accountable for card inventory levels, dispatch & delivery maintained within agreed target levels

6. Contact Centre management

- Achieve business objectives through individual and team performance (KPI's and SLA's)
- Deliver industry leading Net Promoter Scores with clients and customers;
- In conjunction with PassportCard senior management, setting the Centre's SLA's, service standards
- Deliver compliance within the Customer Contact Centre executing and monitoring of the obligations outlined in the Telecommunications (Telemarketing and Research Calls) Industry Standard 2017 and any potential changes in the environment to affect the obligations



- Oversee the daily operations of the inside sales team and Agent support team managed by the Team Leader (Inside Sales and Agent Support) to ensure a positive journey
- Take a leadership position in escalation for complex matters and disputes
- Ensure customer and Agents' complaints are actioned and resolved as per company's customer promise guidelines in conjunction with the Compliance Manager

7. Resources, workforce and reward management

- Assume responsibility of budgeting and tracking expenses
- Conduct effective resource planning to maximise productivity (e.g. people, technology)
- Source workforce management system to plan and manage the resourcing requirements of the teams; coordinating schedules/ rosters
- Deliver consistent leadership practices, behaviors and principles including 1:1time, coaching, expectation setting, performance development, reward and recognition
- In conjunction with Heads of Finance and HR, build a performance-based reward structure
- Lead, motivate and inspire a team of vibrant and engaging inside Sales and Agent Support representatives, creating a constructive culture of collaboration and fun
- Analyse performance, highlight problem areas, identify and implement improvement actions
- In conjunction with HR, manage the recruitment, retention, development and training of your passionate and bright team members

8. Reporting and Quality Assurance

- Prepare management reports as required to analyse performance, determine actual work volumes vs forecast, identify gaps and reassess future forecasts
- Conduct trend analysis of complaints, escalation reporting, quality scores and call monitoring results to ensure services are compliant and meet high quality standards
- Investigate, action and resolve errors and complaints and constantly seek ways to improve the customer's journey
- Initiate service improvement mechanism to seek customer feedback, highlight recommendations and implement improvements

9. Training

- In conjunction with the Team Leader (Inside Sales and Agent Support), provide on-going training and development to the inside sales and Agent support team members
- In conjunction with the Team Leader, cross train your team to enable flexibility across inside sales and agent support



- Regularly listening to calls of sales and Agent support representatives for training and improvement purposes
- Provide sales training, build the team expertise and proactively mentor your teams to ensure they have what it needs to succeed

10. Other

- Other duties as reasonably directed by the CEO

Key Requirements / Skills / Experience

- Education: University degree or diploma relating to the field, preferred but not essential
- 10+ years of experience with inbound/outbound Contact Centre's and achieving or exceeding sales & service targets
- 5+ years proven track record leading a Contact Centre teams with outstanding KPI performance - Industry award winning recognition highly regarded
- Insurance industry preferred, ideally Travel or iPMI
- History of delivering industry leading Net Promoter Scores with clients and customers
- Experience leading teams to achieve industry leading performance and receiving recognition and awards
- Experience in upselling and cross selling success
- Knowledge of performance evaluation and excellence in delivering customer service
- Experience in basic financial analysis (e.g. cost-effectiveness, cost-benefit)
- Proven experience building and motivating effective teams to exceed sales targets and deliver outstanding customer acquisition and retention journeys
- B2B and B2C sales and service experience
- Experience with workforce managed tools and managing Rota's
- Excellent understanding of Contact Centre telephony technology
- Experience in Contact Centre quality control
- Experience managing Contact Centre budgets and hours allocation based on business needs and targets
- Experience providing feedback and reports to drive business growth and customer satisfaction
- Proven experience training staff, presenting and facilitating
- Having exposure and understanding of underwriting regulatory would be an advantage
- A genuine flair and acumen for people leadership with the ability to motivate, empower and mentor contact center staff to drive sales
- Ability to achieve sales and service targets
- Ability to work autonomously, manage a multi-disciplined team, interact and influence with both internal and external stakeholders
- Enthusiastic, self-motivated and sales driven



- A proactive, positive and patient approach
- A high energy and collaborative approach that adds to the customer centric culture
- A self-starter and strong sense of initiative
- Excellent organisational skills and ability to multitask and manage breadth and effectively prioritise tasks and time
- Excellent communication both written and verbal, along with cross-functional stakeholder management skills
- Highly developed interpersonal skills
- Proficient in Excel

Our range

- We offer you a dynamic work environment, a pleasant team atmosphere, diverse social benefits and a performance-related compensation.

Additional Information

- Start date: as soon as possible
- Reference Code: PC-DE-102

PassportCard Germany GmbH is committed to employment equity and therefore welcomes applications from men and women regardless race or ethnicity, age, nationality, religion, disability, sexual orientation or philosophy of life.

Contact details:

David Smeaton
E-Mail: David.smeaton@passportcard.de
PassportCard Deutschland GmbH
Hamburg