



Solarelle Insurance Pvt. Ltd.
1st Floor, H. Fathangumaage,
Sosun Magu,
Male', republic of Maldives

We're Hiring a Sales Associate

Position Name: Sales Associate	Announced On: October 27, 2026	Special Requirements: Maldivians Only
Location: -	Application Deadline: November 2, 2026	

The Sales Associate is responsible for generating new business, promoting the company's insurance products, converting prospects into customers, and maintaining strong client relationships. The role involves understanding customer needs, explaining suitable insurance options, coordinating quotations and policy issuance, and supporting renewals.

Although the position is remote, the associate is expected to work proactively, meet agreed sales targets, remain accessible during working hours, and maintain accurate records of all sales activities.

Responsibilities

1. Prospecting and lead generation

- Identify potential individual and corporate customers through referrals, telephone outreach, email, approved social media channels, networking, and other company-approved methods.
- Develop and maintain a pipeline of prospects, including contact details, insurance requirements, expected premium, and anticipated closing dates.
- Research prospective customers to understand their business activities, existing insurance arrangements, and potential coverage needs.
- Contact company-assigned leads promptly and independently generate new sales opportunities.
- Identify opportunities to offer additional insurance products to existing customers where these meet their needs.
- Maintain consistent prospecting activity rather than relying solely on incoming enquiries.

2. Product knowledge and sales communication

- Develop a sound understanding of the company's insurance products, benefits, limits, exclusions, deductibles, eligibility requirements, and sales procedures.
- Explain insurance options in clear language so customers understand what they are purchasing.
- Communicate premiums, payment requirements, policy conditions, and relevant limitations accurately.
- Conduct sales discussions through calls, emails, virtual meetings, and approved messaging platforms.
- Handle customer questions and objections professionally, seeking clarification internally when needed.
- Attend product training and stay informed about changes communicated by the company.

3. Quotations and sales conversion

- Obtain complete information and supporting documents required for quotations.
- Submit quotation requests to underwriting or prepare quotations where authorised.
- Present approved quotations to customers and explain the proposed coverage and terms.
- Follow up consistently on outstanding quotations and record the outcome of each follow-up.

- Negotiate only within approved pricing, discount, and payment parameters.
- Obtain the customer's written confirmation and required documentation before requesting policy issuance.
- Work towards agreed sales and premium targets while maintaining accuracy and service quality.

4. Coordination of policy issuance

- Coordinate with underwriting, operations, and finance to progress confirmed business.
- Check that customer names, contact details, coverage requirements, policy dates, and supporting documents are complete and accurate.
- Confirm that applicable payment requirements have been met before requesting issuance.
- Monitor pending cases and follow up on missing information or internal requirements.
- Arrange delivery of issued policy documents through approved channels.
- Escalate delays and keep customers informed of the status of their applications.

5. Client servicing and relationship management

- Serve as a sales contact for assigned customers and respond promptly to enquiries.
- Assist customers with requests for policy changes, additions, deletions, and other servicing matters by coordinating with the responsible teams.
- Direct claims enquiries to the claims team and assist with communication or document collection when required.
- Maintain professional relationships through regular follow-ups and timely service.
- Record complaints and escalate them through the company's established process.
- Keep customers informed without promising coverage, issuance, or claim outcomes that have not been confirmed

6. Renewals and customer retention

- Maintain an accurate record of upcoming policy expiries for assigned customers.
- Contact customers sufficiently in advance to confirm renewal requirements and changes in their circumstances.
- Coordinate renewal quotations and follow up to obtain confirmation and payment.
- Identify reasons for non-renewal or lost business and report them to the manager.
- Seek opportunities to retain customers through suitable coverage and responsive service.
- Monitor renewal progress to reduce avoidable delays and gaps in coverage.

7. Premium collection and payment follow-up

- Clearly explain approved payment terms and methods to customers.
- Follow up on premiums due for new business, renewals, and outstanding accounts assigned to the associate.
- Coordinate with finance to confirm receipt and allocation of payments.
- Obtain and share payment references or supporting documents where required.
- Follow company instructions concerning credit limits, overdue balances, and restrictions on further transactions.
- Escalate payment difficulties promptly and seek approval for any proposed exceptions.
- Never offer unauthorised credit arrangements or request payment into personal accounts.

8. Sales records and reporting

- Maintain accurate, up-to-date records in the company's CRM system or designated sales tracker.
- Record customer contacts, discussions, quotations, follow-up dates, expected business, and sales outcomes.
- Submit activity and performance reports within agreed deadlines.

- Provide weekly updates on the sales pipeline, likely conversions, pending cases, and assistance required.
- Maintain monthly forecasts supported by realistic opportunities and expected closing dates.
- Record reasons for lost opportunities to support improvements in sales activity.
- Ensure another team member can understand and progress a case from the records maintained.

9. Remote working responsibilities

- Remain reachable through approved communication channels during agreed working hours.
- Maintain a reliable internet connection and a suitable workspace for calls and virtual meetings.
- Plan daily work independently and complete agreed activities without continuous supervision.
- Attend scheduled team meetings, training sessions, and performance reviews on time.
- Provide progress updates and promptly report issues affecting availability or delivery.
- Inform the manager of connectivity or equipment problems and follow agreed contingency arrangements.
- Use company-approved systems and devices in accordance with company policy.
- Maintain professional conduct and presentation during customer interactions and virtual meetings.
- Attend occasional client visits, training, or in-person meetings where agreed as part of the role.

10. Confidentiality and professional conduct

- Protect customer information, policy records, financial documents, and company data.
- Use approved channels for storing and sharing information.
- Follow company procedures for customer identification, documentation, sales disclosures, and recordkeeping.
- Represent the company honestly and avoid misleading statements or unsupported promises.
- Obtain the necessary approvals before offering exceptions to standard terms.
- Report suspected fraud, conflicts of interest, data incidents, or inappropriate sales practices promptly.

Performance expectations

Performance will be assessed against targets agreed with the reporting manager, which may include:

Area	Expected measure
New business	Achievement of agreed policy, premium, or revenue targets
Prospecting	Consistent generation and contact of suitable prospects
Sales conversion	Conversion of qualified leads and quotations into confirmed business
Pipeline management	Accurate records, timely follow-ups, and realistic forecasts
Renewals	Timely renewal activity and retention of assigned customers
Collections	Prompt payment follow-up and compliance with approved payment terms
Customer service	Responsiveness, communication quality, and effective coordination
Documentation	Complete submissions and accurate customer and policy information
Remote accountability	Availability, attendance, reporting, and completion of assigned work
Professional standards	Compliance with company procedures and ethical sales conduct

Specific targets, response times, reporting deadlines, and activity requirements will be communicated by the manager.

Requirements

SKILLS AND EXPERIENCE:

- Clear verbal and written communication.
- Active listening and ability to understand customer needs.
- Confidence in prospecting, presenting products, and following up.
- Strong organisation and attention to detail.
- Persistence and resilience when dealing with rejection.
- Sound judgement and willingness to seek technical guidance.
- Self-discipline and accountability when working remotely.
- Integrity, discretion, and a customer-focused approach.
- Motivation to achieve results while building long-term relationships.

EDUCATION & QUALIFICATION:

- Relevant education in business, marketing, insurance, or a related field is preferred.
- Previous experience in sales, customer service, insurance, banking, or financial services is an advantage.
- Demonstrated ability to communicate confidently and build customer relationships.
- Basic understanding of insurance, with willingness to complete required product training.
- Ability to use email, spreadsheets, virtual meeting tools, and CRM systems.
- Ability to work independently, organise tasks, and meet deadlines.
- Any licences, registrations, or certifications required for the assigned activities must be obtained and maintained.

Please note: An attractive and competitive remuneration package, inclusive of Staff Medical Insurance benefits, will be offered based on qualifications and experience.

Please note: Only shortlisted candidates will be contacted for interviews.

To Apply

Please send your complete CV, copy of National ID card, police report, educational certificates (attested), and reference letters on or before 2nd November 2026 17:00 hrs.

HR & Administration Department
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