# Why Choose an Insurance POS Role for Career Growth?

The insurance industry offers several career paths for people who want to develop professional skills, build customer relationships, and earn through sales. As insurance awareness increases, individuals and families are looking for suitable policies to protect their health, vehicles, homes, and financial future. This growing need creates opportunities for people interested in entering the insurance distribution sector.

An **insurance pos** role is one option for individuals who want to explore a flexible career in insurance without necessarily establishing a traditional insurance agency. It allows eligible individuals to assist customers with insurance products through an authorised insurance intermediary. With the right product knowledge, communication skills, and customer-focused approach, this role can become a practical starting point for long-term career development.




## What Is an Insurance POS Role?

POS stands for Point of Sales in the insurance sector. A Point of Sales Person (POSP) is an individual authorised to sell specified insurance products after completing the applicable training, verification, and onboarding requirements.

POSP professionals help customers understand available insurance options, compare relevant policy features, complete application formalities, and purchase suitable coverage. Depending on the insurer or intermediary, eligible POSPs may work with products such as motor insurance, health insurance, and other permitted insurance categories.

The exact products a POSP can sell depend on applicable regulations, the person's authorisation, and the arrangements made with the insurer or intermediary. Therefore, understanding the role's requirements is an important first step.

# 1. Enter the Insurance Industry with a Practical Starting Point

One of the main reasons to choose an insurance POS role is the opportunity to enter the insurance sector without immediately building a large business infrastructure. Traditional agency operations may involve significant planning, customer acquisition expenses, and administrative responsibilities.

A POSP arrangement can provide an organised entry route through an authorised intermediary. The onboarding process generally includes identity verification, required training, assessment where applicable, and completion of the necessary formalities.

This structure can help newcomers understand how insurance distribution works while gaining practical exposure to customer needs, policy documentation, and sales processes.

However, applicants should check the eligibility criteria and onboarding requirements of their chosen intermediary before beginning.

# 2. Enjoy Greater Flexibility in Your Work Routine

A POSP career may suit individuals who prefer a flexible working arrangement. Depending on the organisation's policies and available digital tools, professionals can communicate with customers by phone, provide product information online, and complete permitted sales activities remotely.

This flexibility can appeal to several groups, including:

- Graduates exploring their first professional opportunity.
- Homemakers looking for work that can fit around household responsibilities.
- Existing professionals interested in an additional income opportunity.
- Retired individuals seeking a productive way to use their experience, subject to eligibility.
- Entrepreneurs who want to add insurance distribution to their existing customer services, where permitted.

Although the role may offer flexibility, success still requires consistent effort. Customer follow-ups, product learning, documentation, and timely service remain essential responsibilities.

# 3. Develop Valuable Sales and Communication Skills

Insurance sales involve more than presenting a product and asking someone to purchase it. Customers often need help understanding coverage limits, exclusions, premiums, deductibles, waiting periods, and claim conditions.

Working as a POSP can help individuals develop the ability to explain these details in simple language. Over time, they may become better at identifying customer requirements, responding to questions, and communicating complex information clearly.

These skills can also support professional growth in other areas, including customer service, relationship management, financial product distribution, and sales coordination.

For example, when assisting a vehicle owner, a POSP should explain relevant policy options and clarify the differences in coverage rather than recommending a product based solely on its premium. This approach builds trust and encourages informed decisions.

# 4. Create an Opportunity to Earn Through Performance

An insurance POS role may offer earnings linked to eligible policy sales and the commission or remuneration structure established by the insurer or authorised intermediary.

For individuals who enjoy networking and customer engagement, this arrangement can create an opportunity to build earnings as their customer base develops.

However, income is not guaranteed. Actual earnings depend on factors such as product eligibility, successful sales, policy premiums, applicable commission rates, customer retention, and the terms of the working arrangement.

New entrants should avoid relying on unverified income promises. Before joining, ask about the commission structure, payment schedule, cancellation-related adjustments, applicable conditions, and any fees associated with onboarding.

A realistic financial plan and consistent customer service are more useful for sustainable growth than expectations of immediate high earnings.

# 5. Build Long-Term Customer Relationships

Insurance is closely connected to trust. Customers need confidence that the person advising them understands the product and will communicate honestly about its benefits and limitations.

A POSP can strengthen relationships by keeping customer requirements in mind, explaining policy conditions accurately, sending renewal reminders where appropriate, and directing customers to the correct support channels when they have questions.

For example, a customer who purchases motor insurance may later need help understanding the renewal process or locating policy documents. Providing timely assistance can improve the customer's experience and increase the likelihood of future referrals.

Strong relationships can help a professional develop a more stable customer network. Nevertheless, customer information must be handled responsibly, and recommendations should always reflect the customer's actual insurance needs.

## 6. Learn About Different Insurance Products

The insurance sector includes products designed for different financial risks and life situations. Depending on the permissions associated with their role, POSPs may gain experience with motor insurance, health insurance, and other approved products.

This exposure can improve their understanding of how insurance works and why different customers require different types of protection.

For example, a young vehicle owner may focus on motor insurance coverage and premium affordability, while a family may prioritise health coverage, hospitalisation benefits, and policy exclusions.

Learning to distinguish between these requirements helps professionals offer more relevant information. It also encourages continuous learning because insurance products, policy terms, customer expectations, and applicable regulations can change over time.

## 7. Use Digital Tools to Simplify Insurance Distribution

Digital platforms have changed how insurance products are presented, purchased, and serviced. Depending on the authorised intermediary, POSPs may have access to digital systems for viewing product details, generating quotations, submitting applications, and tracking policy-related information.

These tools can reduce paperwork and help professionals serve customers across different locations, subject to the intermediary's operating arrangements.

Digital working methods can also help newcomers organise customer enquiries and follow-ups more efficiently. However, technology does not replace the need to verify customer information, explain policy conditions, or protect personal data.

Before joining a platform, understand its features, training support, data security practices, and procedures for handling customer complaints.

## 8. Explore Further Professional Development

A POSP role can provide a foundation for learning about insurance sales and distribution. As professionals gain experience, they may become more confident in customer communication, product explanations, lead management, and renewal support.

Depending on their qualifications, experience, and applicable regulatory requirements, they may also explore other authorised roles in insurance distribution or related customer-facing fields.

Career progression is not automatic, and a POSP authorisation does not independently qualify someone for every insurance-related position. Different roles can require separate training, licensing, examinations, or appointments.

The most useful approach is to build a strong understanding of the current role first, then identify additional qualifications or opportunities that align with long-term career goals.

## Who Should Consider an Insurance POS Career?

This career option may be suitable for people who enjoy interacting with others, learning about financial protection, and working towards measurable professional goals.

It can be particularly relevant for individuals who:

- Have an interest in sales and customer service.
- Can explain information patiently and accurately.
- Are comfortable using smartphones or digital platforms.
- Want to develop professional experience in insurance distribution.
- Can maintain regular communication with customers.
- Are willing to learn about policy terms and regulatory responsibilities.

People who dislike customer interaction or expect guaranteed earnings without consistent effort may find the role challenging. Evaluating personal strengths and expectations before joining can help prevent misunderstandings.

## How to Get Started as an Insurance POSP

Starting your journey becomes easier when you follow a clear process.

**Step 1: Research authorised intermediaries.** Compare their product offerings, training support, technology, service standards, and working arrangements.

**Step 2: Check eligibility requirements.** Review the current age, education, documentation, training, and assessment requirements applicable to the role.

**Step 3: Complete onboarding.** Submit the required information and complete the prescribed training and other formalities.

**Step 4: Understand the products.** Learn the coverage, exclusions, premiums, policy conditions, and customer suitability requirements for the products you are authorised to sell.

**Step 5: Start building customer relationships.** Begin with genuine customer enquiries, explain options transparently, and follow the authorised sales process.

**Step 6: Review your progress.** Track enquiries, completed sales, customer feedback, and renewals where permitted. Use these insights to improve your approach.

Square Insurance is one option individuals can explore when researching opportunities in insurance distribution. Before enrolling, review the available POSP programme details, eligibility conditions, training arrangements, and applicable earning terms.

## Conclusion

Choosing an insurance POS role can be a practical way to enter the insurance industry, strengthen communication skills, develop customer relationships, and explore performance-based earnings. Its flexibility and digital working opportunities may appeal to graduates, homemakers, working professionals, and other eligible individuals seeking a new professional direction.

However, long-term growth depends on more than making sales. Product knowledge, ethical recommendations, consistent service, and a clear understanding of regulatory responsibilities are essential for building customer trust. By researching the available opportunities and selecting an authorised intermediary, aspiring professionals can make a more informed career decision. **Square Insurance** can be considered as part of that research when exploring insurance POSP opportunities.

# Frequently Asked Questions

**Q1. What is an insurance POS role?**
An insurance POS role involves selling specified insurance products through an authorised insurer or intermediary after completing the applicable training and onboarding requirements.

**Q2. Is an insurance POSP role suitable for beginners?**
Yes, it can be suitable for eligible beginners who are willing to learn about insurance products, customer service, sales processes, and regulatory requirements.

**Q3. Can I work as an insurance POSP from home?**
Some authorised intermediaries support remote working and digital sales activities. The available arrangements depend on the organisation, product, and applicable requirements.

**Q4. How do insurance POSPs earn money?**
Earnings may come from eligible policy sales under the applicable commission or remuneration arrangement. Actual income varies and is not guaranteed.

**Q5. Which insurance products can a POSP sell?**
The permitted products depend on the POSP's authorisation and the intermediary's arrangements. These may include specified motor and health insurance products.