FINANCE & INSURANCE

Jobs in Demand
Companies in this industry engage in financial transactions and create, liquidate, purchase, and sell financial assets such as securities, bonds, and insurance. Businesses that fall into this sector include banks, holding companies, and insurance companies. Examples of current and future job opportunities, starting salaries, and qualifications in Belknap County are listed below.

**Entry Level Jobs**

Bank Service Representative/Teller ($11,000 part-time, $25,000 full time)
- Sales, service, and cash handling experience with strong interpersonal skills, high school diploma or equivalent, knowledge of banking products (loans, trusts, and investment options), attention to detail

Receptionist/Processor ($20,000 part-time)
- Related work experience, strong communication skills, attention to detail

Banking Center Operations Supervisor ($29,000)
- Cash handling, customer service, interpersonal skills

Personal Banker ($28,000)
- Customer services, computer skills

Customer Contact Center ($28,500)
- Strong telephone communication and customer relation skills

**Mid-Level Jobs**

Mortgage Loan Officer ($30,000 base plus commission)
- 3-5 years mortgage lending, sales and business development experience

Personal Lines Account Manager ($30,000)
- 3-5 years related work experience, communication skills

Commercial Loan Officer ($80,000)
- 3 years experience, strong communication/interpersonal skills

Financial Consultant ($30,000 base plus commission)
- Experience in annuity, securities, and insurance sales

Manager ($40,000)
- Sales experience, team coaching skills, customer service skills

Sales Producer ($75,000)

**INDUSTRY STATS**

Belknap County

- Average Earnings: $64,530
- Jobs: 560
- Companies: 70
- Annual Openings in Finance & Insurance Jobs: 30+

**Sampling of Local Companies**

- Bank of New Hampshire
- Franklin Savings Bank
- Meredith Village Savings Bank
- Northway Bank
- Cross Insurance
- Melcher & Prescott
- Byse Agency
What are the most critical jobs that will be open in the next five years?

- Bank Service Representative
- Personal Lines Account Manager
- Compliance Officer/Internal Auditor
- Commercial Lender
- Director of Human Resources
- Bank Branch Manager
- Operations Manager
- Assistant Controller

What are your biggest recruitment challenges?

- Lack of experienced bankers
- Finding well-trained employees
- Finding employees that understand and meet performance goals, and are patient in their career development

Duties Include

Curious about what these in-demand jobs are like? Below is a quick summary of some of the typical duties associated with jobs in the local finance and insurance industry.

**Bank Service Representatives/Teller**
Responds to customer needs via face-to-face meetings, handles money accurately while providing excellent customer service.

**Personal Banker**
Helps customers by discovering financial needs, problem solving, and processing transactions. Spends much of the day talking with customers both in-person and on the phone, sometimes meeting with customers in their place of business.

**Personal Lines Account Manager**
Services personal insurance accounts, assists customers in reporting claims, prepares annual account review letters, and reviews and verifies account information.

**Bank Branch Manager**
Establishes and maintains relationships with individual or business customers, recruits staff members, oversees training programs, coordinates activities of workers in the branch, evaluates and processes loan applications, and oversees the flow of cash.

**Residential or Commercial (Business) Loan Officer**
Explains to customers different types of loans and credit options, analyzes applications to determine feasibility of loans, listens to customer concerns and takes appropriate action to resolve any issues.

**Financial Consultant**
Analyzes financial information provided by clients and develops strategies for meeting their financial objectives, monitors financial market trends, and reviews customers’ accounts regularly to determine any need for reassessment.

**Compliance Officer/Internal Auditor**
Collects and analyzes data to detect deficient controls, duplicate efforts, fraud, or non-compliance with laws; works with company officials on regulatory issues; examines and evaluates financial systems and recommends controls to improve processes; interviews workers to ensure proper recording of transactions and compliance with laws; and inspects account records.