

Job title: Account Handler (Corporate Insurance)

Reports to: Corporate Insurance Manager

Regulatory Regime SMCR: – Conduct Individual

Date: 10/01/22

Job purpose:

- To provide a complete professional service to prospects, clients and account executives in respect of quotations, adjustments, renewals and claims for all classes of commercial/corporate insurance.
- To provide the highest standards of customer care, service and client retention while working towards business growth and common business goals and maintaining regulatory compliance at all times.

Specific duties and responsibilities include, but are not limited to, the following:

- Liaising with clients directly in the broking, processing and daily administration of new business, mid-term alterations and renewals
- Provide complete professional insurance advice and service to existing clients.
- Negotiate with underwriters to find the most suitable insurance for a client at the best price.
- Identify, develop and manage Corporate prospects to achieve agreed individual and team targets and win profitable new business clients.
- Offer ABL Insurance value-added products and services including premium finance and risk management services.
- Support the company's development plans for retention and growth of income.
- Develop presence within the local business community to effectively represent ABL Insurance.
- Ensure clients understand the terms and the extent of the cover provided in line with industry regulations
- Offer advice/signposting on risk management and help to devise new ways to mitigate risks.
- Develop and maintain networks/formal channels within and outside the Company to gain information and develop own breadth of awareness and understanding
- Ensure adherence to New Business and Renewal timeline procedures.
- Work closely with Account Executives on new business cases and renewals.

- Respond to and handle complaints in a timely and efficient manner in accordance with FCA and internal requirements.
- MID updates, checks and processing.
- Pre-renewal preparation as per company procedures, post renewal processing, complete updates onto the renewal commentary comparison and update previous years documents.
- Obtain rate per vehicle/ calculation of expiring premiums.
- Deal with all allocated post on daily basis.
- Ensure the highest standards of customer care, service and client retention.
- Support less experienced staff (i.e. technical and underwriting expertise) as and when required.
- Liaise with Claims Department to gather information on clients claim history and impact this will have on future business.
- Maintain the company's good standing and ethos by providing the highest level of professional advice and service, acting professionally and ethically at all times
- Support Senior Managers as and when required.
- Raise debits and credits in an accurate and timely manner and liaise with accounts when necessary.
- Create and update both computer and paper-based records.
- Carry out periodical reviews on systems and processes currently in place within own areas of responsibility to improve efficiency going forward
- Keep abreast of and assess the impact of external (such as legal and regulatory) changes as they relate to the role
- Carry out such other duties and responsibilities as the Board may request from time to time

Conduct Rules

- You must act with integrity
- You must act with due care, skill and diligence
- You must be open and cooperative with the FCA, the PRA and other regulators
- You must observe proper standards of market conduct

Key knowledge and skill requirements

- Professional qualification – CII or working towards professional qualifications
- Interpersonal / Communication skills
- Flexible and adaptable to change

- Collaboration and teamwork
- Strong trading skills
- Strong organisational skills
- Preferably experience in Open GI system, although training will be provided

Knowledge & Ability

- Knowledge of terms and conditions of policies offered, including ancillary risks covered by such policies
- Knowledge of applicable laws governing the distribution of insurance products, such as consumer protection law, relevant tax law and
- Relevant social and labour law
- Knowledge of claims handling
- Knowledge of complaints handling
- Knowledge of assessing customer needs
- Knowledge of the insurance market
- Knowledge of business ethics standards
- Necessary financial competence

Experience

- Preferably at least 3 years' experience in a commercial insurance broking environment

To apply please send a copy of your current CV to hr@ablinsurance.co.uk