

Finch Commercial Insurance Brokers Ltd

Commercial Insurance Account Executive

Witney, Oxford

Summary;

Finch Group are looking for a Commercial Account Executive to join our highly enthusiastic and established team, to offer a comprehensive insurance service to existing and potential new customers.

This will involve providing quotations on all types of Commercial Insurance via the telephone, face to face or in writing, placing cover when instructed, inviting and confirming renewals, dealing with mid-term adjustments and providing assistance with claims issues when appropriate. To be responsible for ensuring the collection of monies from clients within the Company's agreed credit period, whilst maintaining good relationships with those clients and with insurers.

Work closely with the Team Manager to provide a comprehensive Commercial insurance service to existing and potential new customers.

Ensure regular dialogue with Underwriters so that relationships are such that the business is always able to meet customers' insurance requirements at favourable terms.

Provide technical insurance, and risk management advice and guidance to customers.

Our office is based in Witney, Oxford

Responsibilities;

- Manage own client bank and areas of responsibility, so that a positive contribution is made to achieving Company sales forecast, plans, programmes and budgets
- Provide new business quotations for all classes of General Insurance on request, providing relevant advice, information and guidance. Where customer requests are beyond your range of experience or authority, immediate referral to be made to the Team Manager, Senior Account Executive or the Broking Director.
- To work closely with the Team Manager, Senior Account Executives and the Broking Director, ensuring a high level of liaison with, and understanding of, their requirements to maximise customer satisfaction
- Develop good communications with all other areas of the business and with customers
- In conjunction with the Team Manager, Senior Account Executives and the Broking Director, complete detailed reviews of the insurance requirements of existing and potential new customers, and prepare detailed reports and registers in this respect
- Negotiate with Underwriters in placing, amending or renewing clients' insurance programmes
- Ensure all documentation associated with placing, amending or renewing clients' insurance programmes is completed in a reasonable timescale and is accurate. This will include issuing instructions to Accounts Department for relevant financial transactions to be completed
- Assist customers in initial reporting and subsequent negotiation with insurers of a satisfactory settlement of claims, as required
- Provide risk advice/risk management/risk prevention information on both Commercial Motor and Non-Motor risks to customers, in conjunction with Underwriters as appropriate

- Contribute towards the development of a high Company image of professionalism, competence and customer satisfaction
- Assist, when required, with the Accounts function of the business in carrying out credit control with relevant customers
- Any other duties, as required by your Line Manager, in accordance with the nature of this position

Required Skills

KNOWLEDGE:

The job requires a thorough knowledge of:

Processes:

- FCA Regulations for dealing with Retail and Commercial Customers
- FCA regulations for dealing with Client Money, Treating Customers Fairly, Complaints regulations and Data Protection ACT
- The Company's Complaints Procedure
- The operation of the Company's IT system, including procedures, authority limits and audit trails, and in particular, the operations and functions related to transacting business via EDI
- Good working knowledge of Open Gi

Customer:

- The principles, practices and legalities of all major classes of General Insurance and in particular, insurable interest, utmost good faith, indemnity, contribution, average and subrogation
- The UK General Insurance market in respect of Commercial insurance
- Underwriting and rating factors, and how these are applied in relation to all major classes of Commercial insurance
- The range of Commercial Lines products offered by the Company and the handling procedures for each of them

The job requires knowledge of:

Processes:

The job requires a thorough knowledge of:

- The principles, practices and legalities of all major classes of General Insurance
- The UK General Insurance market in respect of Commercial insurances

- Underwriting and rating factors, and how these are applied in relation to all major classes of Commercial insurance
- Industrial processes, construction methods and factors, security measures, Health & Safety legislation and Risk Management techniques
- FCA Regulations for dealing with Commercial customers
- FCA regulations for dealing with Clients Money, Treating Customers Fairly, Complaints regulations and Data Protection Act.
- The Company's Complaints Procedure
- The operation of the Company's IT system, including procedures, authority limits and audit trails
- Report writing and insurance register preparation techniques

The job requires knowledge of:

- The Law of Agency
- The Data Protection Act
- Credit Management procedures
- FCA Regulations for dealing with Retail Customers
- Requirements of money laundering legislation

The Role

Finch Group is a Top 50 Insurance Broker, with a history dating back to 1971, we are an Independent Broker and an Ethos Broking Partner. We have recently been shortlisted as 'Commercial Lines Broker of the Year' at the Insurance Times Awards 2018.

This role is full time, based in our Witney office. This job is office based, but may occasionally involve travelling to customers' premises, which in some instances may be completed outside of normal office hours. Please note during the Covid19 pandemic this role may be home based.

Benefits

- Pension
- Death in service
- Bonus
- Competitive salary
- The successful candidate will also have the opportunity to work towards their CII qualifications

We invite all qualified candidates to apply. Please note you must be eligible to work in the UK to be considered for this role. We thank everyone for their interest however only successful applicants will be contacted.

To Apply please forward your CV and covering letter to Jobs@finchgroup.net

****NO AGENCIES OR PHONE CALLS PLEASE****