Job Profile

Job Title	Commercial Handler / Broker	Name	TBC
Reports To	Director	Region	T L Dallas Commercial
Location	Glasgow or Edinburgh		

Purpose

The role is focused on ensuring the best personal service to 'Business' clients.

To take ownership, with the team, of the 'TLD Business' customers, (defined as those in a specified income range and / or unconnected to Corporate clients) recognising the importance of this business and offering a service led proposition to clients who are increasingly being commoditised by other insurance brokers.

Key Accountabilities

- **Clients**
  - Processing and administration of client accounts including paper and computer records, accounting transactions and correspondence writing
  - Maintaining client contact throughout the policy period. This should be by at least one telephone conversation and e-mail contact at renewal, supplemented by mid year contact with each client.
  - Develop a strong relationship with the clients to enhance the levels of service we give, and increase our retention rates
  - Assisting clients with enquiries following placement
  - Have a good knowledge of cover requirements for commercial clients.
  - Identifying client exposures and uninsured areas
  - Obtain best cover and wordings for clients, with particular focus on e-trade, UNA facilities, property owners and other schemes.
  - The use of Acturis to prepare suitable documentation for the client's requirements
  - Liaise with insurers on insurance programmes, new business enquiries, mid term amendments
  - Identification and maximisation of sales campaigns in local/geographic and specialised areas to enhance sales in the commercial area
  - Liaise with risk management, premium finance, and other third party suppliers

- **Financials**
  - To achieve revenue targets for 'TLD Business' through:
    - excellent retention > 90%
    - identifying & converting cross selling opportunities
    - identifying & converting new business through use of WOO (windows of opportunity)
  - Keep debtors controlled to only 1% of overall premium outstanding over 60 days.
  - Maximise use of premium finance arrangements in line with TLD Strategy
  - Application of agreed broker/administration fees to 'TLD Business' book in line with TLD strategy.

➢ **Processes**

> ➢ All activity to be focussed towards the best of client service.
> ➢ Utilise processes, as set out for 'TLD Business' to ensure maximum time spent on client needs, technical work & broking and minimum time on 'admin'.
> ➢ Ensure renewal & MTA processes are timely and efficient. Particular focus on pre-renewal work for commercial clients in a phone based pre-renewal, with the objective of providing terms by 21 days in advance of renewal.
> ➢ Work with Group Placement Manager on TLD placement strategies, new and existing business, insurer relationships, and revenue maximisation.

➢ **Compliance**

> ➢ CPD hours annual attainment
> ➢ Completion of work in a compliant manner, and satisfy the auditing regime in the business.
> ➢ Ensure TCF is embedded within all work
> ➢ Use of endcustomer to understand our clients.

➢ **Corporate governance**.

> ➢ Make sure that the Data security regime is adhered to.
> ➢ To retain a clear desk according to the Clear desk policy
> ➢ Complaints Procedures
> ➢ Complaints Flowchart
> ➢ Financial Crime Policy – Included Anti Money Laundering
> ➢ Financial Sanctions Procedures
> ➢ Ant-Bribery & Corruption Policy – Includes Inducements
> ➢ Conduct Risk Policy
> ➢ Vulnerable Customers Policy
> ➢ Financial Promotions & Approval Procedures
> ➢ Fraud Policy
> ➢ Bring Your Own Device Policy (BYOD)
> ➢ Information Security Policy
> ➢ GDPR Policies/Procedures

➢ **Technical guidance and training and development**

> ➢ To ensure that all Devzone courses are fulfilled in the year.
> ➢ To ensure that there is a good level of technical knowledge to deal with all commercial insurances and identify client 'Needs & Demands' & gaps in cover.
> ➢ Attendance on technical courses where agreed
> ➢ Soft skill training to facilitate improved retention and sales.
> ➢ Attainment of CII professional qualifications, and others where appropriate

TLD Values

| TRUST | INTEGRITY | COMMITMENT | COLLABORATION |