



Job Profile

Job Title	Account Executive	Name	TBC
Reports To	Head of Office	Region	T L Dallas Commercial
Location	Inverness		

Purpose

To provide excellent customer service including broking, technical advice, and business support to commercial clients, as defined.

The function of the Account Exec is to develop excellent relationships with current and prospective clients and act as their professional adviser on all matters of insurance & risk transfer. The focus of the role is client retention and growth of the account.

Key Accountabilities

- **Clients**
 - Managing the renewal / retention of an existing commercial client portfolio
 - Growth of the book through cross selling and new business wins
 - Maintaining client contact throughout the policy period, with at least renewal and mid term contact with clients, develop a robust relationship with multiple contacts within our clients' organisations.
 - Assisting clients with all enquiries following placement
 - Have a working all round knowledge of complex covers.
 - Conducting at least an annual review of cover requirements for clients
 - Identifying client exposures and uninsured areas
 - Obtaining best cover and wordings for clients
 - Use technical knowledge to work with Claims team to ensure best possible outcomes for the client.
 - Work with Commercial Brokers on insurance programmes, new business enquiries, mid term amendments
 - Maximise cross sell opportunities in commercial business, PCD, trade credit and IFS and opportunities with third party suppliers (eg premium finance, risk management etc).

- **Financials**
 - To achieve agreed growth / revenue targets in the corporate area of the business, supported by Commercial Brokers in this aspect.
 - Keep debtors controlled to only 2% of overall premium outstanding over 60 days.
 - Maximise use of premium finance arrangements in line with TLD strategy.
 - Application of fees in lieu of commission where considered appropriate
 - Seek opportunities in campaigns, specialisms, and niches either existing or new, with the aim to grow the business in these areas
 - Explore opportunities around introducing business into the firm through introducers as recognised by the FCA

- **Processes**
 - All activity to be focussed towards the best of client service.
 - Ensure Commercial Brokers are provided with comprehensive meeting notes & other instructions, all via Acturis to enable them to fulfil their role
 - Utilise Acturis generated pre-renewal questionnaires, SoDaNs, risk registers and other documentation to enable comprehensive collation of risk detail and representation to insurers and other suppliers.
 - Ensure renewal & MTA processes are timely and efficient. Particular focus on pre-renewal work commencing at least 3 months prior to renewal to facilitate receipt of terms for client no less than 21 days prior to renewal (where possible).
 - 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.
 - Compliant use of Acturis for meeting notes, telephone recording, and client notes.
 - Ensure TCF is embedded within all work

- **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 / Training and Development**
 - To ensure that all Devzone courses are fulfilled in the year.
 - To ensure that there is a level of knowledge to deal with the size and complexity of the clients handled.
 - Attendance on technical courses where agreed
 - Suitable knowledge to identify complex client requirements
 - Attainment of CII professional qualifications, and others where appropriate

