Job Profile

Job Title	**Corporate Broker**
Reports To	Corporate Team Manager
Location	Bradford

Purpose

The role is focused on ensuring the best professional service is provided to large / multi risk / complex clients.

To provide full broking, technical & administration support to Account Execs and Directors in order for the team to retain & win corporate clients and provide excellent customer service.

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 done in conjunction with the Account Exec / Director. To visit the client where necessary, without Account Exec when required.
  - Develop a robust relationship with all multiple contacts within our clients' organisations.
  - Assisting clients with all enquiries following placement
  - Have a working all round knowledge of corporate and 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
  - Preparation of risk registers, insurer submissions, summaries of cover, and cover comparisons.
  - Use technical knowledge to work with Claims team to ensure best possible outcomes for the client.
  - Liaise with insurers on insurance programmes, new business enquiries, mid term amendments,
  - Liaise with risk management, premium finance, and other third party suppliers

- **Financials**
  - To help achieve revenue targets in the corporate area of the business. Supporting the Account Executives and Directors in the achievement of their targets.
  - Opportunities to be identified in existing insurance programmes and also new client opportunities.

- Keep debtors controlled to only *2% of overall premium* outstanding over 60 days.
- Maximise use of premium finance arrangements in line with TLD strategy.

- **Processes**
  - All activity to be focussed towards delivering the very best in client service.
  - Implement processes as set out for Corporate business team.
  - 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).
  - Set up and lead PRISMs on all complex cases
  - Work with Regional Placement Manager on TLD placement strategies, new and existing business, insurer relationships.

- **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
  - Adhere to and follow Know Your Customer guidelines.

- **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 Compulsory development 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
  - Attainment of CII professional qualifications, and others where appropriate
  - Support the development of your colleagues through sharing of knowledge

- **Knowledge, Skills & Experience**
  - Significant commercial insurance experience working with Corporate Clients.
  - Strong client relationship and communication skills.
  - Ability to analyse risk and provide strategic advice.

- Acturis proficiency and strong organisational skills

- **Core Behaviours**

  - Client Focused
  - Trusted Advisor Mindset
  - Commercially Driven
  - Collaborative
  - Accountable
  - Proactive
  - Professional
  - Continuous improvement
  - Solutions focused

- **Key Performance Indicators**
  - Client retention rate.
  - Organic revenue growth.
  - Cross-sell and up-sell achievement.
  - Client service satisfaction measures.
  - Premium finance penetration.
  - Debtor management performance.
  - Compliance and audit outcomes.
  - Completion of CPD requirements.
  - Achievement of annual business objectives

TLD Values



TRUST



INTEGRITY



COMMITMENT



COLLABORATION