

Finch Commercial Insurance Brokers Ltd

JOB DESCRIPTION

Job Title: Account Technician Private Clients

Reporting Structure:

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graph TD; TM[Team Manager] --- SAT[Senior Account Technician]; SAT --- AT[Account Technician];
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JOB OBJECTIVE:

Customer:

To offer a complete Personal Lines insurance service to existing and potential new customers. This will involve providing quotations on all types of Personal Lines 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 in claims issues when appropriate.

Processes:

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.

DUTIES AND RESPONSIBILITIES:

Processes:

- Check thoroughly all client documentation before despatch, ensuring queries are raised and amendments completed
- Control your own diary system, ensuring all items are followed up by the due dates, particularly in relation to outstanding documentation from clients or insurers, premium payments and continuation cover notes
- Assist customers with enquiries relating to claims, either by direct involvement with the insurer concerned if appropriate, or providing contact names and telephone numbers for customer own direct contact
- Scanning of client paper files on a daily basis

Staff:

- Any general duties that may be required by your Manager in accordance with the nature of this job

Customer:

- Provide new business quotations for all classes of Personal Lines insurance on request, providing relevant advice, information and guidance
- Take instructions from new clients, ensuring cover commences at the correct time, all relevant paperwork is completed, premium is collected and relevant records and diary entries are created

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- Take instructions from existing customers in respect of alterations to existing policies, ensuring insurers are notified and records updated
- Offer renewal of existing clients' policies with existing insurer or move to new insurer, as appropriate. In each case, ensure relevant paperwork is completed, premium is collected and relevant records and diary entries are created

KNOWLEDGE:

*The job requires a **thorough** knowledge of:*

Processes:

- FCA Regulations for dealing with Retail customers
- FCA regulations for dealing with Client Money, Treating Customers Fairly, Complaints regulations and Data Protection Act
- The company computer system, procedures and authority, including EDI
- The Company's Complaints Procedure

Customer:

- The range of Personal Lines products offered by the Company and the handling procedures for each of them
- Insurance principles as they apply to General Insurance, particularly in relation to insurable interest, utmost good faith, indemnity, contribution, average and subrogation

The job requires knowledge of:

Processes:

- Rehabilitation of Offenders, Disability Discrimination and Race Relations Acts
- The Data Protection Act
- Requirements of money laundering legislation
- The Law of Agency
- The general functions of all other areas of the Company and how these relate to this role

ENVIRONMENT:

This job is office based with normal working hours and conditions applying.

NB: *This job description may be amended as the Company develops and in conjunction with the post holder.*