



Job title: Personal Lines Account Handler

Reports to: Team Leader

Regulatory Regime SMCR: – Conduct Individual

Date: 17/01/2024

Job purpose:

- To provide a complete professional service to prospects, clients and colleagues in respect of quotations, adjustments, renewals and claims for all classes of personal lines insurance.
- To provide the highest standards of customer care, service and client retention while working towards business growth and common business goals whilst maintaining regulatory compliance at all times.

Specific duties and responsibilities include, but are not limited to, the following:

- Liaising with clients directly in the broking, processing and daily administration of new business, mid-term alterations and renewals.
- Working with business strategy and supporting the development plans for retention and growth of income.
- Provide complete professional insurance advice and service to existing clients
- Negotiate with underwriters to find the most suitable insurance for the client at the best price
- Ensure clients understand the terms and the extent of the cover provided in line with industry regulations
- Arrange specialised types of insurance cover in complex cases through negotiating with insurers.
- Develop and maintain networks/formal channels within and outside the Company to gain information and develop own breadth of awareness and understanding
- Ensuring the adherence to New Business and Renewal timeline procedure
- Ensure the highest standards of customer care, service and client retention



- Support less experienced staff (i.e. technical and underwriting expertise) as and when required
- Liaise with Claims Department to gather information on clients' claim history and the impact this will have on future business
- Raise debits and credits in an accurate and timely manner and liaise with accounts when necessary
- Create and update both computer and paper-based records
- Keep abreast of and assess the impact of external (such as legal and regulatory) changes as they relate to the role
- Carry out such other duties and responsibilities as the Board may request from time to time

Conduct Rules

- You must act with integrity
- You must act with due care, skill and diligence
- You must be open and cooperative with the FCA, the PRA and other regulators
- You must observe proper standards of market conduct

Key knowledge and skill requirements

- Computer literate, with a working knowledge of computerised insurance systems
- 5 GCSEs at grade C or above (or equivalent) including English and Maths. This may be waived in lieu of extensive related experience.
- Preferably experience in Open GI or Acturis system, although training will be provided
- Professional qualification – CII or working towards professional qualifications (desirable)
- Interpersonal / Communication skills
- Flexible and adaptable to change
- Collaboration and teamwork
- Strong trading skills
- Strong organisational skills

Knowledge & Ability



- Knowledge of terms and conditions of policies offered, including ancillary risks covered by such policies
- Knowledge of applicable laws governing the distribution of insurance products, such as consumer protection law, relevant tax law and relevant social and labour law
- Knowledge of claims handling
- Knowledge of complaints handling
- Knowledge of assessing customer needs
- Knowledge of the insurance market
- Knowledge of business ethics standards
- Necessary financial competence

Experience

- Preferably at least 2 years Personal Lines insurance experience

To apply please send a copy of your current CV to hr@mcgradyinsurance.com