

JOB DESCRIPTION

Job title	Account Director
Reports to	Executive Director
Regulatory Regime	SMCR – Conduct Individual
Date	31/12/19

Job purpose

- To provide a complete professional insurance advice and service to Corporate and Commercial Clients including New Business Development.
- 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.

Other Key accountabilities

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

- Provide complete professional insurance advice and service to existing book of clients.
- Identify, develop and manage Corporate and large Commercial prospects to achieve agreed individual and team targets and win profitable new business clients.
- Sell ABL valued added products & services including PCL, risk management services.
- Support the company's development plans for retention and growth of income.
- Develop presence within the local business community to effectively represent ABL Group
- Ensure clients understand the terms and the extent of the cover provided in line with industry regulations.
- Advise clients on risk management and help to devise new ways to mitigate risks.
- Ensuring the adherence to New Business and Renewal timeline procedure.
- Manage debt collection for own client book and designated areas of responsibility.
- Ensure highest standards of customer care, service and client retention.
- Provide less experienced staff with support (i.e. technical and underwriting expertise) as and when required.

- Work closely with Account Handlers, Corporate Brokers and Senior Brokers to arrange insurance.
- Respond to and handle complaints in a timely and efficient manner in accordance with FCA and internal requirements.
- Produce MI reports and communicate information to Senior Manager(s) to ensure they are provided with the necessary information to facilitate and carry out their role.
- Maintain the company's good standing and ethos by providing the highest level of professional advice and service, acting professionally and ethically at all times
- Develop and maintain networks/formal channels within and outside the Company to gain information and develop own breadth of awareness and understanding.
- Provide Senior Managers with support as and when required.
- Create and update both computer and paper-based records.
- Carry out periodical reviews on systems and processes currently in place within own areas of responsibility to improve efficiency going forward.
- 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.

Key knowledge and skill requirements

Qualifications:

- Minimum of 3 years' experience working as an Account Director/Executive or similar role
- Preferably with minimum professional qualifications of CII

Skills:

- Proven track record of delivering high levels of client service
- Strong practical knowledge of account development and appropriate tools to achieve this aim
- Experienced at new business sales process and track record of converting prospects to clients
- Skilled at building effective relationships, at all levels, with clients, prospects, associates, insurers and external specialists
- Ability to represent ABL Group with integrity and credibility
- Strong communication, negotiation and influencing skills
- Experience of working with and adhering to processes and systems to support client service delivery

Knowledge & Ability (any staff involved in any aspect of Insurance Distribution)

- 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