Job Description – Commercial Account Executive

Overall objective*:*
To manage a book of business of existing clients and develop a pipeline of new business in relation to commercial insurance, whilst ensuring full FCA compliance.
To generate revenue for the business and ensure a quality service is provided to all clients in accordance with their needs and requirements.

Duties and responsibilities:

Key Performance Indicators:

- Ensure all Key Performance Indicators are achieved (new business, renewals, cross selling, renewal/retention ratio and overall profitability) and are attained compliantly with FCA regulation.

Commercial business:

- Ensure accuracy, efficiency and professionalism when dealing with both client and insurer:
    - Prospect new leads
    - Client visit/initial contact
    - Identification of needs
    - Negotiation and presentation to insurers in order to secure most appropriate cover for the client
    - Presentation of recommendations and cover to the client
    - Closing the sale and ensuring cover is on risk
    - Securing cross selling business and referrals
- Monitor own sales performance in line with targets and effectively manage the client portfolio
- When transacting business, be conscious of profitability to both the underwriters and the brokerage, and costs of client handling (including the scheduling of client visits).
- Ensure all business activity fully complies with FCA regulation and company procedures as detailed in the Conduct Polices and Guides to Best Practice.
- Handle any complaints in accordance with regulation, the Company's Conduct Policy and Guide to Best Practice.
- Conduct learning, training and assessment exercises in accordance with the individual T&C scheme applicable to you. Identify further areas for development as required.
- Achieve and maintain a high level of customer service and promote exceptional customer care standards at all times.
- Develop and maintain a professional working relationship with all clients and ensure expert advice in all areas of business.
- Develop and maintain a professional working relationship with the Account Handler team

Compliance:

- Be aware of the contents of the company's Guides to Best Practice and ensure a full understanding of the following subjects, as a direct relation to the role. Ensure full compliance to the procedures contained within the Guides

- Commercial business
    - Consumer business (if applicable)
    - Consumer Credit
    - Complaints
    - Contract Certainty
    - Errors & Omissions
    - Training and Competence
    - Conflicts of Interest
    - Treating customers fairly
    - Whistle Blowing
    - Financial Crime
    - Data Security and General Data Protection Regulator
    - Record Keeping
- Ensure compliance to the company's employment policies and procedures as contained within the Employee Handbook.
- Ensure compliance with the Individual Conduct rules and Conduct policies.
- Ensure all other company practices and procedures are followed and adhered to.
- Where appropriate take responsibility for meeting the reporting requirements of the FCA

Treating Customers Fairly:

- All employees are responsible for engaging with the senior management of the firm in ensuring that our customers are consistently treated fairly and for observing all of the firm's TCF procedures.
- All employees are responsible for understanding and adhering to the firm's Consumer Duty requirements.

Professional development:

- Conduct learning, training and assessment exercises in accordance with the individual T&C scheme applicable to you. Identify further areas for development as required.
- Attend supervision sessions, team and management meetings as appropriate.
- Attend in house training and external training courses as agreed.

Insurer/Underwriters:

- Develop and maintain effective and valuable relationships with insurers and underwriters for the benefit of the company and its clients.
- Comply with the administration requirement of any given insurer.
- Assimilate all company literature circulated by the firm or its agencies.

Security:

- Ensure personal data (client and employee) is secure, held and properly utilised in accordance with the principles of the Data Protection Act (2018) and Company policies.
- Work at all times within strict confidentiality guidelines and the principals of the Data Protection Act (2018) and Company policies.
- Report any potential breaches, including weaknesses in current systems, as per company policy.

Administration:

- Prioritise all client communication and ensure it is actioned in a timely way and in accordance with company procedures.
- Maintain all computer and paper files in accordance with company standards (which should be fully compliant with FCA).

General:

- Ensure the Health and Safety manual is followed and the office is kept clear and presentable, clear of obstructions at all times, ensuring that all deliveries, parcels, post and messages are given to the appropriate person promptly.
- Undertake any other reasonable duties as directed by your line manager.

Person specification:

Criteria	Essential	Desirable
1. Knowledge / experience	· Extensive knowledge of most commercial products · Previous experience working as an Account Executive role or Senior Account Handler role in a similar broking environment · Experience of dealing with clients at face to face meetings and over the telephone · Building strong and sustainable working relationships	· Experience of delegating work to/supervising an Account Handler
2. Skills / ability	· Proven track record in sales and achieving growth in commercial insurance · Confident and expert communicator · Self managing and ability to organise own workload · Effective diary management	
3. Qualification / education / training	· Cert CII qualified, working towards or motivation to qualify	· Diploma in Insurance

4. Other requirements	· Satisfy all pre-employment checks required for the role including criminal records and credit check. · Full driving licence · Motivation and passion for the role	· Access to own car for business use

The above list of duties and responsibilities is not exhaustive and you are obliged to agree within reason to undertake other duties over and above those listed.

This job description may be reviewed and subsequently amended to better reflect any changes in the role.

Disgrifiad Swydd – Gweithredwr Cyfrif Yswiriant Masnachol

Amcan cyffredinol:

Rheoli portffolio o gleientiaid presennol a datblygu llif o fusnes newydd mewn perthynas ag yswiriant masnachol, gan sicrhau cydymffurfiaeth lawn â rheoliadau'r Awdurdod Ymddygiad Ariannol (FCA).

Cynhyrchu incwm i'r busnes a sicrhau bod gwasanaeth o ansawdd uchel yn cael ei ddarparu i bob cleient yn unol â'u hanghenion a'u gofynion.

Dyletswyddau a chyfrifoldebau:

Dangosyddion Perfformiad Allweddol

> Sicrhau bod pob Dangosydd Perfformiad Allweddol yn cael ei gyflawni (busnes newydd, adnewyddiadau, croes-werthu, cyfradd cadw/adnewyddu ac elw cyffredinol) ac yn cael eu cyflawni'n gydnaws â rheoliadau'r FCA.

Busnes masnachol:

Sicrhau cywirdeb, effeithlonrwydd a phroffesiynoldeb wrth ddelio â chleientiaid ac yswirwyr:

o Darganfod cyfleoedd newydd
o Ymweld â chleientiaid / cyswllt cychwynnol
o Adnabod anghenion
o Negodi a chyflwyno i yswirwyr er mwyn sicrhau'r warchodaeth mwyaf priodol i'r cwsmer
o Cyflwyno argymhellion a gwarchodaeth i'r cwsmer
o Cwblhau'r gwerthiant gan sicrhau bod y warchodaeth ar waith
o Sicrhau busnes trwy groes-werthu a dilyn cyfleoedd am fusnes newydd

Monitro eich perfformiad gwerthiant eich hun yn unol â thargedau a rheoli portffolio'r cleientiaid yn effeithiol.

Wrth gynnal busnes dylech fod yn ymwybodol o werth am arian i'r yswiriwr a'r broceriaeth a chostau trin cleientiaid (gan gynnwys trefnu ymweliadau).

Sicrhau bod pob gweithgaredd busnes yn cydymffurfio'n llawn â rheoliadau'r FCA a gweithdrefnau'r cwmni fel y manylir yn y Polisi Ymddygiad a'r Canllawiau Arfer Gorau.

Trin unrhyw gwynion yn unol â'r rheoliadau, Polisi Ymddygiad y Cwmni a'r Canllaw Arfer Gorau.

Cynnal hyfforddiant ac ymarferion asesu yn unol â'r cynllun T&C unigol sy'n berthnasol i chi. Adnabod meysydd datblygiad personol pellach i'w datblygu.

Cyrraedd a chynnal lefel uchel o wasanaeth cwsmer ac hyrwyddo safonau gofal cwsmer eithriadol bob amser.

Datblygu a chynnal perthynas waith broffesiynol gyda'r holl gleientiaid a sicrhau cyngor arbenigol ym mhob maes busnes.

Datblygu a chynnal perthynas waith broffesiynol gyda'r tîm Cydlynnu Cyfrif.

Cydymffurfiaeth:

Bod yn ymwybodol o gynnwys Canllawiau Arfer Gorau'r cwmni a sicrhau dealltwriaeth lawn o'r pynciau canlynol, gan sicrhau cydymffurfiaeth lawn â'r gweithdrefnau perthnasol:

- o Busnes masnachol
- o Busnes defnyddwyr (os yn berthnasol)
- o Credyd defnyddiwr
- o Cwynion
- o Sicrwydd contract
- o Gwallau ac esgeulustodau
- o Hyfforddiant a chymhwysedd
- o Gwrthdaro buddiannau
- o Trin cwsmeriaid yn deg
- o Chwythu'r chwiban
- o Troseddau ariannol
- o Diogelwch data a Rheoliad Diogelu Data Cyffredinol (GDPR)
- o Cadw cofnodion

Sicrhau cydymffurfiaeth â pholisïau a gweithdrefnau cyflogaeth y cwmni fel y nodir yn Llawlyfr y Gweithiwr.

Sicrhau cydymffurfiaeth â'r rheolau Ymddygiad Unigol a'r polisïau Ymddygiad.

Sicrhau bod holl arferion a gweithdrefnau eraill y cwmni yn cael eu dilyn.

Cymryd cyfrifoldeb, lle'n briodol, am fodloni gofynion adrodd yr FCA.

Trin Cwsmeriaid yn Deg:

Mae gan bob gweithiwr gyfrifoldeb i ymgysylltu â rheolwyr uwch y cwmni i sicrhau bod ein cwsmeriaid bob amser yn cael eu trin yn deg ac i arsylwi ar holl weithdrefnau TCF y cwmni.

Mae pob gweithiwr yn gyfrifol am ddeall ac ymddwyn yn unol â gofynion Dyletswydd Defnyddwyr y cwmni.

Datblygiad proffesiynol:

Cynnal dysgu, hyfforddiant ac asesiadau yn unol â'r cynllun T&C unigol sy'n berthnasol i chi. Adnabod meysydd datblygu pellach, fel sy'n briodol.

Mynychu sesiynau goruchwylio, cyfarfodydd tîm a rheoli fel sy'n briodol.

Mynychu hyfforddiant mewnol a chyrsiau hyfforddi allanol fel y cytunwyd.

Yswirwyr / Tanbriswyr:

Datblygu a chynnal perthynas effeithiol a gwerthfawr gydag yswirwyr a thanbriswyr er lles y cwmni a chleientiaid.

Cydymffurfio â gofynion gweinyddol unrhyw yswiriwr penodol.

Darllen a deall yr holl lenyddiaeth a ddosberthir gan y cwmni neu ei asiantaethau.

Diogelwch:

Sicrhau bod data personol (cwsmer a staff) yn ddiogel ac yn cael ei ddefnyddio'n briodol yn unol â deddfau Diogelu Data (2018) a pholisïau'r Cwmni.

Gweithio bob amser o fewn canllawiau cyfrinachedd llym a deddfau Diogelu Data (2018) a pholisïau'r Cwmni.

Adrodd ar unrhyw fethiannau posibl, gan gynnwys gwendidau mewn systemau presennol, yn unol â pholisi'r cwmni.

Gweinyddiaeth:

Blaenoriaethu pob cyfathrebiad â chleientiaid a sicrhau gweithredu amserol yn unol â gweithdrefnau'r cwmni.

Cynnal holl ffeiliau cyfrifiadurol a phapur yn unol â safonau'r cwmni (a ddylai gydymffurfio'n llawn â gofynion y'r FCA).

Cyffredinol:

Sicrhau bod y llawlyfr Iechyd a Diogelwch yn cael ei ddilyn a bod yr swyddfa'n lân ac yn drefnus, heb rwystrau, gan sicrhau bod pob neges, post a danfoniad yn cael eu trosglwyddo i'r person priodol yn brydlon.

Cyflawni unrhyw ddyletswyddau rhesymol eraill fel y'u cyfarwyddir gan eich rheolwr llinell.

Manyleb Personol:

Criteria	Hanfodol	Dymunol
1. Gwybodaeth / Profiad	Gwybodaeth helaeth o'r rhan fwyaf o gynhyrchion masnachol Profiad blaenorol fel Gweithredydd Cyfrif neu Drafodwr Cyfrif Uwch mewn amgylchedd broceriaeth debyg Profiad o ddelio â chleientiaid wyneb yn wyneb ac ar y ffôn Adeiladu perthnasoedd gwaith cryf a chynaliadwy	Profiad o ddirprwyo gwaith i / goruchwylio Cydlynydd Cyfrif
2. Sgiliau / Gallu	Cofnod profedig o werthiannau a thwf mewn yswiriant masnachol Cyfathrebwr hyderus ac arbenigol Hunanreolwr a gallu i drefnu llwyth gwaith ei hun Rheoli dyddiadur yn effeithiol	

3. Cymwysterau / addysg / hyfforddiant	Cymhwyster Cert CII, yn gweithio tuag ato neu'n gymhellol i gymhwyso	Diploma mewn Yswiriant
4. Gofynion eraill	Pasio pob gwiriad cyn cyflogaeth sy'n ofynnol ar gyfer y rôl gan gynnwys cofnod troseddol a gwiriad credyd Trwydded yrru lawn Cymhelliant a brwdfrydedd dros y rôl	Mynediad i gar personol at ddefnydd busnes

Nid yw'r rhestr uchod o ddyletswyddau a chyfrifoldebau yn gynhwysfawr ac efallai y gofynnir i chi ymgymryd â dyletswyddau rhesymol eraill ychwanegol.
Gall y disgrifiad swydd hwn gael ei adolygu ac ei ddiwygio i adlewyrchu newidiadau yn y rôl.