Job title: Trainee Personal Lines Advisor

Reports to: Team Leader

Regulatory Regime SMCR: – Conduct Individual

Date: 14/01/22

Job purpose:

- To learn about the insurance industry and work towards industry recognised certification
- To provide a complete professional service to prospects, clients and account executives 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 always maintaining regulatory compliance.

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

- Studying for industry certification(s) in insurance
- Liaising with clients and colleagues in the 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.
- Learn about and provide professional insurance advice and service to existing clients
- Learn about negotiation 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
- Help to 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
- Work closely with Advisors and Executives on new business cases and renewals
- Ensure the highest standards of customer care, service and client retention

- Liaise with Claims Department to gather information on clients claim history and impact this will have on future business
- Raise debits and credits if required 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
- 5 GCSE's at grade C or above (or equivalent) including English and Maths. This may be waived in lieu of extensive related experience.
- Interpersonal / Communication skills
- Flexible and adaptable to change
- Collaboration and teamwork
- Strong organisational skills

Experience

Customer service experience is advantageous but the right attitude and work ethic are the most important attributes we are looking for.

To apply please send a copy of your current CV to hr@ablinsurance.co.uk making sure to mention Digney Grant Trainee Advisor in the subject line of your email.