



Job Profile

Job Title	Private Clients Broker	Name	TBC
Reports To	Jim Redmond	Region	T L Dallas Personal Lines
Location	Edinburgh		

Purpose

To Provide the highest possible level of service to new and existing High Net Worth Clients as well as providing outstanding professional advice to them on all aspects of their insurance requirements.

The successful candidate will have strong communication skills with both clients and insurers. They will also have the ability to work independently and as part of a team. Team leader and supervisory skills desirable.

➤ Responsibilities, Duties and Tasks

- Dealing with complex and diverse policies including multi property and/or multi vehicle risks
- Offering the most suitable insurance cover to meet clients' requirements
- Meeting with clients where required including renewal reviews and attending Insurer appraisals
- Liaising with other branches and attending other branches where required.
- Preparing and issuing new policies, mid-term adjustments and renewals ensuring documentation is issued within required timescales
- Answering clients' queries promptly
- Obtaining and maintaining an appropriate level of technical and product knowledge
- Utilising appropriate computer and operating systems in line with company procedures
- Assisting with the handling of claims where required.
- Developing good relationship with insurers
- Representing clients' requests to insurers accurately and promptly
- Negotiate with insurers to obtain terms which best suit our clients' requirements based on a combination of cover and premium.
- Attending Insurer meetings and events e.g. product training.
- Occasional attendance at Insurer hospitality events where appropriate.
- Accurately maintaining records for existing clients, quotations and new business enquiries
- Writing letters in the appropriate house style
- Invoicing
- Maintaining a diary system
- Reconciling bordereaux accounts as required

➤ Compliance

- CPD hours annual attainment
- Completion of work in a compliant manner, and satisfy the auditing regime in the business.
- Ensure TCF is embedded within all work

➤ **Corporate governance.- To adhere to**

- Make sure that the Data security regime is adhered to.
- To retain a clear desk according to the Clear desk policy
- Complaints Procedures
- Complaints Flowchart
- Financial Crime Policy – Included Anti Money Laundering
- Financial Sanctions Procedures
- Anti-Bribery & Corruption Policy – Includes Inducements
- Conduct Risk Policy
- Vulnerable Customers Policy
- Financial Promotions & Approval Procedures
- Fraud Policy
- Bring Your Own Device Policy (BYOD)
- Information Security Policy
- GDPR Policies/Procedures

➤ **Technical guidance / Training and Development**

- To ensure that all Online Development Zone courses are fulfilled in the year.
- To ensure that there is a level of knowledge to deal with the size and complexity of the clients handled.
- Attendance on technical courses where agreed
- Attainment of CII professional qualifications, and others where appropriate

➤ **Essential Skills**

- Numeracy
- Communication skills
- Knowledge of insurance broking systems e.g. Acturis
- Negotiation and influencing skills
- Team working
- Awareness of what represents excellent customer service
- Time management
- Understanding and following company guidelines, processes and procedures

