Insurance Advisor Job Outline

Responsible to:	Team Leaders
Primary Responsibility:	Responsible for the personal lines broking of new and existing business to ensure that all clients receive a professional and high standard of customer service.
Core policies:	Private Motor, Commercial Vehicle. Household, Travel, Taxi and motorcycle

Principle duties:
New Business

- Provide quotations for all new business enquiries in accordance with company specific procedures
- Check and issue all business policy documents and certificates
- Follow up on all outstanding client documentation
- Liaising with other brokers/insurance companies regarding accident detail, obtaining proof of bonus etc.
- Liaising with underwriters regarding referral cases
- Create and enter accounts transactions on SSP Electra M3
- Processing of new direct debit agreements
- Ensure Computer Records are up to date and information is recorded accurately

Existing Business

- Ensure the effective resolution of all personal lines client queries
- Process all changes to policies such as change of vehicle, change in cover etc in accordance with company specific procedures
- Ensure all policies are updated to reflect changes in client circumstances
- Ensure Computer records are up to date and information is recorded accurately
- Process all account queries in a timely and efficient manner
- Ensure that all customer complaints are dealt with in a timely and professional manner and in accordance with company procedures
- Process roll over direct debit agreements
- Issue manual cover notes and accompanying documentation

Renewals

- Re-broke all renewal business
- Issue new policies and renewals for all clients
- Process renewal transfers
- Ensure the effective resolution of all renewal client enquiries
- Advise on different payment options
- Create and enter accounts transactions on SSP Electra M3
- Process renewal payments and direct debit agreements

Additional duties

- Achieve pre determined branch and individual targets
- Attend and make positive contribution to relevant meeting
- Greet clients at the reception desk and ensure their queries are resolved accurately
- Undertake any learning and development issues arising from compliance with the Training and Competence Scheme and ensuring these are recorded in the appropriate way.
- Report all IT faults on the helpdesk
- Refer all queries to the appropriate person when the query falls outside own knowledge and experience.

Knowledge required

- Knowledge and understanding of company specific procedures.
- Knowledge and understanding of FSA regulations, general insurance, guidelines relating to private customers and legal principles.
- Knowledge and understanding of core policies.
- Willingness to develop knowledge of underwriting and related issues through formal and informal learning both internal and external to the company.

Skills required

- Attention to Detail – checks all work thoroughly before passing it "fit for purpose"
- Foster Teamwork – demonstrates respect for the role and status of team members and ensures they understand each other's perspectives, objectives and needs
- Customer Focus – helps customers clarify their needs and expectations
- Tolerance for Pressure – performs consistently and well under constraints such as time and high workload

IT Skills required

- Working knowledge of MS Outlook/Calendar and Internet Explorer
- Working knowledge of SSP Electra
- General understanding of MS Word

Flexibility is an essential requirement of the W Todd & Son team and the jobholder will be expected to participate in duties not specific to this role as and when required.

It should be recognised that the nature of this post will change over time as the needs of the business change and it is a requirement of the job that the holder will contribute to its development to meet these changing needs.