



FINCH

part of ethos broking

Job Description		
Job Title: Account Technician Commercial	Location: Reading Office	Reports to: Commercial Manager
Job Outline: To offer a comprehensive insurance service to existing customers. This will involve placing cover when instructed, inviting and confirming renewals, dealing with mid-term adjustments, broking client requirements within the insurance market and providing assistance for your accounts executive(s) when appropriate and collection of money when requested.		
Behaviours		
<p>The Account Technician is to display the following behaviours and provide all stakeholders (employees and Senior Management) the necessary support required whilst building relationship both internally and externally within the Group;</p> <ul style="list-style-type: none">• Positive attitude – mindset that helps you see and recognise opportunities• Inquisitive – want to discover as much detail in relation to a matter• Building trust – develop trust between people to work more effectively• Proactive – acting positively in relation to change and not reacting negatively to change when it happens• Challenging – where you encounter a difficult task/situation, to be determined to achieve results• Resilient – be able to adapt to being successful / happy where a difficult situation / task has occurred• Practical - take a practical viewpoint and help support effective solutions• Forward thinking – keeping up to date with technology and systems• Team player – work closely in a positive manner with all colleagues• Work independently – ability to perform tasks without help from others• Adapt to change / Flexibility - the ability to change easily according to the situation• Persuasive and influencing skills – influence colleagues to ensure correct outcome is obtained• Willing to Learn – to be comfortable in learning new subjects.		



Key Duties and Responsibilities

- Support your Accounts Executive(s) for client renewals and new business, seeking terms and inviting renewals/re-broking as required.
- Control your own diary system, ensuring all items are followed up by the due dates, particularly in relation to outstanding documentation from clients or insurers, premium payments and continuation cover
- Assist, when required, with the Accounts function of the business in carrying out credit control with relevant customers. To be responsible for ensuring the collection of monies from clients within the Company's agreed credit period, whilst maintaining good relationships with those clients and with insurers
- Check thoroughly all client documentation before despatch, ensuring queries are raised and amendments completed
- Any duties that may be required by your Line Manager in accordance with the nature of this job and liaison with claims and accounts colleagues.

This job specification is not exhaustive and serves only as a broad outline of the duties required. This job specification may be amended as necessary.

Industry Knowledge / Technical Skills Required

Processes:

- FCA Regulations for dealing with Retail and Commercial Customers
- FCA Regulations for dealing with Clients Money, Treating Customer Fairly, Complaints regulations and Data Protection Act
- The Company's Complaints Procedure
- The operation of the Company's IT system (OGI), including procedures, authority limits and audit trails, and in particular, the operations and functions related to transacting business via EDI

Customer:

- The principles, practices and legalities of Commercial Insurance classes and in particular, insurable interest, "claims made" insuring clauses, utmost good faith, indemnity, contribution, disclosure of material facts and subrogation
- Underwriting and rating factors, and how these are applied in relation to all major classes of Commercial insurance



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Key Skills Required

- Strong and effective organisational / time management skills
- Experienced user of IT systems and Microsoft packages including Word, Excel, PowerPoint and Outlook
- Ability to work well under pressure
- Ability to adapt to a fast-paced organisation from a change management perspective
- The ability to work under own initiative and in many different and challenging environments in a fast-growing business
- Recognising when to ask for guidance in considering options and solutions
- Willingness to take on a variety of tasks
- Ability to learn and understand new subjects quickly, and deliver high quality output within tight deadlines
- Good active listening skills