



Job Title: Account Director

Core Role Objective

To manage and grow a portfolio of commercial insurance clients by delivering expert advice, tailored risk solutions, and exceptional service, while driving client retention, new business development, and strong insurer relationships, in line with regulatory requirements and LHK Group values.

Key Responsibilities

- Client Relationship Management - manage a portfolio of commercial insurance accounts, and build and maintain strong relationships with clients with regular touch points throughout the year.
- Evaluate client insurance requirements to ensure there are no gaps in cover and provide suitable cover solutions.
- Account Management – responsible for own accounts, plus support Senior Accounts Directors on larger accounts. Will have Account Executive support on nominated accounts.
- Insurance Placement - work closely with underwriters to negotiate terms, conditions, and pricing for new and existing policies. Insurers canvassed on all renewals with the process commencing 8 weeks in advance of renewal.
- New Business Development - identify cross-selling and upselling opportunities within the existing client base whether identified personally, or assigned by a Director. Assist in preparing proposals and quotations to win new business.
- Claims and Risk Assessment – work with Group Claims Executive to provide best advice on proactive claims and risk management. Ensure claims notified to insurers immediately.
- With support of Account Executive where relevant, client invoicing and payment. Management of aged debtors.
- Provide guidance and mentorship to team members.
- Documentation and Compliance - maintain accurate client records on the Relay system, in accordance with industry regulations and internal procedures. Self-audit files upon request.
- Adherence to the Central Bank conduct standards and CPC guidelines – act with honesty and integrity, with due skill, care and diligence, and in the best interest of existing and prospective clients.
- Culture - reflect the LHK Values.

Experience / Skills / Qualifications required

- Education: Bachelor's degree in business, finance, insurance, or a related field is preferable. Relevant professional qualifications and certifications, such as the Certified Insurance Practitioner (CIP) designation. Compliance with annual CPD requirements relevant to the specific function.
- Experience: experienced Commercial Account Executive with a minimum of 5 years' broker experience working in Commercial Lines in an autonomous basis.



- Demonstrated an ability to deliver best in class outcomes across KPIs to include client retention, new business development, and file audits.
- Insurance Knowledge: extensive knowledge of commercial insurance products and policy wordings, with a strong understanding of ROI and UK markets.
Industry relationships: Positive relationships with underwriters.
- Customer Focus: excellent customer service skills with the ability to build and maintain strong client relationships. A proactive approach to problem-solving and the ability to meet clients' needs effectively.
- Communication Skills: strong verbal and written communication skills, with the ability to explain insurance concepts in a clear and concise manner.
- Analytical Skills: an ability to assess client risks, evaluate the insurance options, and recommend appropriate coverage solutions. Attention to detail and accuracy in policy administration.
- Team Player: Ability to work collaboratively within a team-oriented environment. Willingness to support colleagues, share knowledge, and contribute to the overall success of the brokerage.
- Leadership: natural ability to mentor and lead.
- IT proficiency: familiar with the Relay broker software system and the Microsoft Office Suite of products.
- Professional, Integrity and Ethics: Adherence to ethical standards, confidentiality, and professionalism in handling sensitive client information and maintaining the reputation of the brokerage.

This job description is not meant to be definitive and may be amended to meet the changing needs of the Company.