



## **Job Title: Commercial Lines Account Executive**

### **Core Role Objective**

Working in a busy office environment, the successful candidate will play a key role in providing an excellent service to a portfolio of commercial clients. You will be responsible for commercial lines renewals, client retention and driving new business through up selling &/or cross selling. This role requires a strong understanding of the local insurance market and commercial insurance products, exceptional written and verbal communication skills, and the ability to work in a fast-paced environment.

### **Key Responsibilities**

- **Account Management:** support the Account Director with the management of a portfolio of commercial insurance accounts, including renewals, endorsements, and policy admin.
- **Client Servicing:** ensure exceptional client servicing by responding to client enquiries efficiently. Evaluate client insurance requirements to ensure there are no gaps in cover and provide suitable cover solutions.
- **New Business Development:** identify cross selling and upselling opportunities within the existing client base whether identified personally or assigned by an Account Director. Assist in preparing proposals and quotations to win new business.
- **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.
- **Claims Notification:** report immediately to insurers.
- **Documentation and Compliance:** maintain accurate client records on the Relay system, in accordance with industry regulations and internal procedures. Self-audit files upon request.
- **Accounts:** client invoicing and payment. Management of aged debtors.
  - Comply with regulatory requirements in all daily operations and uphold the company's ethical standards.
- Demonstrate commitment to LHK values and continuously support the brand integrity.

### **Experience / Skills / Qualifications**

- **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:** Prior experience working in an insurance broker is essential.
- **Insurance Knowledge:** knowledge of commercial insurance products and policy wordings.
- **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.
- **IT proficiency:** familiar with the Relay broker software system and the Microsoft Office Suite of products.
- **Business Literacy and numeracy;** e mail writing, use of spreadsheets.
- **Professional, Integrity and Ethics:** Adherence to ethical standards, confidentiality, and professionalism in handling sensitive client information and maintaining the reputation of the brokerage.
- **Excellent organisational and multitasking skills** with high attention to detail.

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