**Commercial Account Handler Job Description**

Title: Commercial Account Handler - Trainee

Responsible to: Supervisor

Place of Work: City Place House

Salary: £25,000

**Summary of Responsibilities/Duties**

* Negotiate a wide variety of Commercial Insurance renewals, primarily Real Estate working autonomously as well as with Account Executives.
* Sends out Policy Documentation to clients.
* Debt management for own policies and for more senior team members.
* Produces underwriting presentations for New Business risks and renewals. Places new Commercial Risks on cover.
* Visit clients on occasion with and without Account Executives to obtain up-to-date information on their insurance requirements.
* Attending surveys of New Business Risks and Risks which have been moved to a new Insurer where appropriate.
* Sends out Risk Improvement Requirements and monitoring their completion.
* Processes Mid-Term Adjustments to policies and well as producing certificates of insurance.
* Chase the payment of premiums and dealing with accounts queries.
* Handle portfolio of approximately 100 clients with 300 polices due for renewal each year.
* Deals with clients from inception to completion including claims.
* Premiums range from £50 - £250,000.
* Looking out for cross selling opportunities.
* Calculating any commission to be ceded back to clients and/or managing agents.
* Completing Compliance audit remedial actions within the required timescales.
* Completing annual CPD requirements and drive own self development.