Job Description: Client Adviser

Purpose

The Client Adviser is responsible for managing the day-to-day insurance needs of clients, including enquiries, renewals, mid-term adjustments, quotations and accounting. The role delivers accurate, timely advice tailored to individual client risk profiles and insurance requirements while fostering trusted, long-term relationships. Working collaboratively with insurers and client executives, the Adviser provides exceptional service, identifies growth opportunities, and contributes to meeting individual forecasts and targets. Full compliance with regulatory and company requirements is essential to ensure client satisfaction and sustainable business growth.

Scope of the Authority

The Client Adviser operates within defined company policies, procedures, and regulatory requirements, with authority limited to client advisory, policy administration, and routine operational tasks. Within this scope, the Client Adviser is authorised to:

- Advise clients on insurance solutions and arrange policies in line with agreed placement strategies and delegated authority limits.
- Process renewals, mid-term adjustments (MTAs), cancellations, and quotations within delegated authority.
- Issue policy documentation, certificates, and correspondence in accordance with service standards and internal procedures.
- Maintain accurate and compliant client records in relevant systems to support audits, compliance, and operational efficiency.
- Liaise with insurers regarding quotations, policy administration, and claims queries, escalating complex or non-standard matters appropriately.
- Manage client queries relating to premium finance, aged debtors, and routine account administration within agreed service levels.

Role Responsibilities

- Arrange and secure suitable insurance solutions for new and existing clients, proactively identifying cross-sell opportunities and engaging relevant stakeholders.
- Manage assigned renewals, mid-term adjustments (MTAs), and quotations in accordance with company procedures and placement strategies for clients.
- Understand clients' individual risk exposures and insurance requirements to develop tailored solutions.
- Liaise with insurers on quotations, policy administration, and claims queries, ensuring compliance with agreed service level standards.

- Maintain accurate and up-to-date client records in relevant systems to support audit readiness, compliance, and operational efficiency.
- Ensure clients have access to appropriate premium finance options, manage aged debtors within agreed service standards, and escalate issues as necessary.
- Handle claims promptly and sensitively, referring complex or specialist cases to the in-house claims team.
- This job description provides a general overview of the role and is not exhaustive. It may be reasonably modified or include additional duties to meet the evolving needs of the business. Role responsibilities may vary depending on business requirements and individual skill sets.

Key Performance Indicators (KPIs)

- Service Response Performance: Respond to customer enquiries within agreed SLA (e.g., 24 hours) with a minimum 95% compliance rate.
- Renewal & MTA Processing Accuracy: Complete renewals and mid-term adjustments within SLA with 98% accuracy and 95% on-time delivery of documentation.
- Compliance & Record-Keeping: Maintain fully compliant client records with zero critical audit failures and no more than 2 minor findings per quarter.
- Customer Satisfaction: Achieve a minimum CSAT score of 90% or equivalent internal service rating and maintain <5% complaint ratio on handled interactions.
- Claims Support Efficiency: Provide claims administration support within SLA, ensuring 95% timely updates to clients and internal teams.
- First Contact Resolution (FCR): Resolve enquiries at first contact in 80%+ of cases where appropriate.
- Productivity & Throughput: Achieve agreed monthly processing targets (e.g., number of renewals, MTAs, documentation issued), tracked via MI.
- Teamwork & Collaboration: Contribute to team operational goals with positive feedback from peers/manager and active participation in improvement initiatives.
- Quality Assurance Scores: Maintain a minimum QA score of 90% across call handling, documentation, and system updates.
- Identify and progress cross-sell opportunities within client portfolio.
- Meet or exceed personal new business and retention targets as set in branch MI reports.
- Demonstrates company values
- Supports colleagues and team culture
- Active participation in CPD and CII learning

Note: These KPIs provide the framework for performance measurement. Specific objectives and targets will be agreed with the line manager and reviewed periodically.

Skills & Experience

- Minimum of three years' experience in the general insurance industry.
- Strong understanding of the General Insurance market and relevant regulatory requirements.

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- Well-developed broking skills with in-depth knowledge of core insurance products and policy structures.
- Proven track record of delivering consistently high levels of customer service.
- Good awareness of key insurer products, markets, and propositions.
- Able to quickly understand client business models, operating structures, and objectives, including specialist areas such as subcontracting.
- Delivers first-class service across all communication, documentation, and administrative tasks.
- Excellent time-management and organisational skills.
- Proactively keeps up to date with industry developments and regulatory changes.
- Competent user of Microsoft Office, Acturis, and other trading or internal systems required for effective account and operational management.

Professional Behaviours

- Demonstrates honesty, integrity, and professionalism in all interactions, making ethical decisions aligned with company values.
- Committed to operational excellence, striving for the highest quality in all standards and outputs.
- Places client needs at the centre of all actions, ensuring exceptional service and outcomes.
- Collaborative and supportive team player, fostering a culture of care, respect, and inclusivity, treating colleagues as they would wish to be treated.
- Proactive, adaptable, and solution-focused, embracing change and supporting others through new ways of working.
- Committed to continuous learning and staying current with industry developments, regulatory requirements, and best practice.
- Encourages knowledge-sharing and collaboration to strengthen team performance and organisational success.

Compliance Statement

The Client Executive is required to adhere to all relevant regulatory, legal, and company policies in the execution of their role. This includes compliance with:

- Financial Conduct Authority (FCA) regulations and guidance.
- Internal company policies, procedures, and codes of conduct.
- Data protection and confidentiality requirements, including GDPR.
- Health and safety obligations.
- Promptly reporting any potential breaches, risks or incidents to management.

The role carries responsibility for maintaining the highest standards of integrity, ethics and professional conduct at all times while delivering excellent client service and managing client relationships.

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Education / Qualifications

- Hold or achieve Certificate in Insurance (Cert CII) status within two years of joining the company.
- Maintain appropriate professional membership with the Chartered Insurance Institute (CII) to demonstrate commitment to industry standards, ongoing professional development, and upholding the highest levels of competence and ethical practice.
- Maintain a proactive approach to learning, ensuring continual professional development through CPD and industry engagement.

Work Environment

- Office-based with flexibility for hybrid working where appropriate.
- Travel to client sites or other company offices may be required.
- Standard working hours with occasional flexibility to meet operational demands.

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