

JOB DESCRIPTION**Job Title:** Portfolio Handler**Job Reference:****Reports To:****Date:****1. PURPOSE**

Contribute to the growth of the Dickson commercial book by servicing clients to maximise retention and client satisfaction, and provide competitive, value for money quotations to prospects to maximise new business conversion. Work closely with the Portfolio Manager(s) and insurers to provide a seamless offering to clients, all in accordance with agreed procedures and regulatory requirements

1. Achieve or over-achieve against quarterly and annual New Business, Renewal, and where specified cross-sell and up-sell targets
2. Work with the Portfolio Manager(s) to complete comprehensive fact-finding with prospects and clients to identify all risk requirements and gaps in cover, liaise with underwriters to provide a quotation that meets their requirements, and convert the prospect into business
3. Seek areas to up-sell or cross-sell additional relevant covers throughout the year, obtain competitive terms, and work with the Portfolio Manager(s) to present and convert
4. Maintain clear and accurate systems and file records throughout the year of all discussions and negotiations relating to the client's insurance programme, including those with insurers, and ensure that client and underwriter documentation is checked for accuracy and issued in a timely manner
5. Build close working relationships with clients that will maximise likelihood of retention, by servicing their requirements throughout the year
6. Work closely with Portfolio Manager(s) to ensure that responsibilities for servicing clients and pursuing new business are clearly agreed, understood, and fairly shared
7. Develop technical knowledge on farm and ancillary products, and market knowledge through discussions with insurers, colleagues and other industry experts, reading the press, and in general keeping up to date with relevant industry and sector developments
8. Support colleagues in accounts in ensuring the timely collection of outstanding premiums, and achievement of aged debt targets
9. Ensure that relevant FCA regulations with regard to client management are adhered to, including complaints management, the issue of policy documentation, and disclosure to insurers

2. KEY PERFORMANCE INDICATORS

- Achievement of new business and where specified cross-selling and upselling monthly targets in accordance with budgeted income
- Achievement of renewal retention (monetary and policy count) monthly targets in accordance with budgeted income
- Documentation issued in accordance with company policy and regulatory requirements
- Accuracy of data input and documentation.
- Complaint handling.
- Promptness in dealing with internal and external correspondence, enquiries, phone calls

3. CORE COMPETENCIES

- **Level 1 (Basic)** - Demonstrates a general understanding of the subject and can apply things learned under supervision
- **Level 2 (Intermediate)** - Demonstrates a full understanding of the subject and can apply things learned subject to authority levels and referral procedures
- **Level 3 (Advanced)** - A full understanding of the subject and sufficient exposure to demonstrate ability, particularly in identifying when referral may be necessary

A. Knowledge of the following Classes of Business

Property & Business Interruption	Level	Personal Accident/Travel	Level
Material Damage	2	Group Personal Accident	2
All Risks	2	Travel	2
Business Interruption	2	Permanent Health Insurance	2
Farm Vehicle	2	Engineering	
Fleet	2	Inspection (pressure & Lifting plant)	2
Liabilities		All Risks Plant hired in & out	2
Employers Liability	2	All Risks Computers	2
Public Liability	2	All Risks Machinery & B/down	2
Products Liability	2	Mach. B/down & Loss of Profits	2
Pollution Cover	2	Machinery transit/erection	2
Financial loss, inefficacy	2	Contractors/Construction	
Commercial Legal Expenses	2	All Risks Work in Progress	2
Personal Lines		All Risks Plant hired in & out	2
Private Car	1	All Risks Own Plant	2
Motorcycle	1	Advance Profits	2
Caravan	1	Internal Working Procedures	
Home	1	New Business & Quotations	3
ULR	1	Renewals	3
Crime		Accounting	2
Theft/Money	2	Claims	3
Transit		Processing	3
Goods in Transit	2		
Marine/Cargo	2		