

# Candidate Pack







# A message from our CEO

Thank you for your interest in joining our team.

Insurance may not have been the first option you considered when looking for your next job, but a career in insurance can be a gateway into an exciting and rewarding future.

I set up DCL in 1999 as the first broker to solely specialise in insurance policies for chauffeur drivers. News soon spread about the value for money insurance we were offering the chauffeur industry and in response to a demand from the minicab and taxi industry, we branched out into minicab and taxi insurance. In the years since we have expanded into providing insurance for driving instructors and delivery drivers.

In 2012 DCL was awarded Chartered Insurance Broker status from the Chartered Insurance Institute and from then we have held it every year since.

In 2013, we launched Nelson and Noble, and in 2015 Headway started trading. Within the group, Nelson is our insurance company, DCL is our brokerage offering annual policies, Headway is our brokerage offering short-term policies and Noble is our claims management company.

We have established a number of high-profile partnerships such as with Uber, Amazon Flex and Hertz, and have launched the Hire & Reward market's first Electric Vehicle product.

We can offer a wide range of careers from selling or administering insurance policies through our brokerages, to managing claims. Members of our team are offered the opportunity to undertake their professional qualifications and develop their careers with us.

Our values of Knowledge, Value and Service drive all that we do:

- We have a knowledgeable team who understand our products and our clients' needs.
- Our products are designed to offer the very best value insurance.
- We are driven by providing the best service every time.

You do not need to have previous insurance knowledge to join us. All you need is a willingness to learn, strong communication skills and a commitment to delivering excellent customer service.

If you read this and feel excited about being a part of a growing group of businesses; we look forward to receiving your application.

Andrew Hussey ACII

Chief Executive Officer

## What do we do?

We specialise in commercial motor insurance.

Within the commercial motor market, our key focus is Hire & Reward insurance. Simply, this is insurance for people who use their vehicles to carry passengers or goods for work.

Our customer base primarily comprises of private hire drivers (e.g. Uber, Bolt and Chauffeurs drivers), public hire drivers (e.g. black taxi drivers), delivery drivers and driving instructors. We sell and administer policies through DCL and Headway, manage claims via Noble and underwrite the policies via Nelson.



Across everything that we do we're driven by the principles of Knowledge, Value and Service.

## **Broking**

Building your career within our insurance brokerages, DCL and Headway, provides an exciting opportunity to engage with our clients in various ways. You could be selling or renewing policies, working closely with our underwriters in Nelson; managing our large fleet clients; dealing with adjustments to policies at mid-term; or supporting clients with payments.

No previous experience is required to build a successful career in our insurance brokerages. Candidates well suited to roles in broking will be confident communicators with a strong customer service ethos.

#### **Claims**

Noble Claims Services is an excellent place to build your motor insurance claims experience. You could join as an experienced claims handler or with no experience at all. You could be interacting with policyholders as they initially report claims, as policyholder vehicles are being repaired, or in dealing with third party claims against our policyholders and complex injury claims.

No previous experience is required to build a successful career in claims. Candidates well suited to roles in claims will be analytical with excellent communication skills and a strong customer service ethos.

## Career progression

- All team members are granted membership of the Chartered Insurance Institute, providing the
  opportunity to undertake their Level 3 and 4 professional qualifications. The Level 3,
   Certificate of Insurance is equivalent to A-Level and the Diploma of Insurance is equivalent to
  the first year of undergraduate study. We'll fund your study and provide all the support you
  need, plus you'll receive a congratulatory bonus for completing your qualifications!
- By working in a group which consists of two brokerages a claims management company, and an insurance company, you have a unique opportunity to develop a broad understanding of insurance.
- A majority of our management team are 'home grown'. We invest in our team and want them to progress through the business.
- Across the business we have Team Leaders, Assistant Managers, Managers, and in certain functions 'Head of' roles. There are regular opportunities for team members to take their first step onto the management ladder at 'Team leader' level and progress upwards.
- All team members receive regular 1-2-1s with their Manager and an Annual Performance Review which is a great opportunity to discuss career progression and ambitions.
- Any team members who progress into a Team Leader or Management position is invited on our Management Training Programme which consists of a series of workshops on management skills and techniques.

## Case study: Sophie, Assistant Sales Manager

"I joined DCL when I was 17 years old not really sure what career path I wanted to take in life. I joined in 2015 and have had huge progression within the company resulting in becoming an Assistant Manager.

Each year at DCL I have progressed greatly within my career. I have learnt skills such a professionalism, confidence, working well under pressure, achieving new personal goals and goals within a team and also working well in a team. In addition to all these I now have an excellent insurance knowledge that continues to grow on a daily basis, I have developed skills such as customer service, communication, problem solving and numeracy skills.

During my time at DCL my roles have been a Sales Consultant, Team Leader and Assistant Manager. I have also been cross trained in many departments within the company and found which one suits me and my career best. A great aspect working for DCL is the many different career avenues and opportunities there are and the support from the company to help you achieve this.

A thing I love the most working at DCL is the support and closeness between all staff members and how no day is ever the same as the day before. DCL continues to provide exciting and, forward thinking plans for the future of the company"

## What our teams do

### Renewals

The Renewals team is responsible for retaining business by supporting our existing clients through the process of renewing their insurance policy.

#### Administration

The Administration team looks after clients throughout the duration of their policy. This might be helping a client to change details relating to their policy, such as changing their address or switching vehicle.

#### Sales

The Sales team are responsible for selling policies to new clients, and supporting lead generation and business development activities.

#### Accounts

The Accounts team are responsible for dealing with any queries about payments, liaising with our direct debit provider, dealing with debts, and administering policy cancellations.

## **Claims**

Members of the claims team can hold a number of roles from handling initial reports of claims, to organising vehicle repairs, to handling large or complex claims.

## Chartered Insurance Broker Status

DCL has held Chartered Insurance Broker status unbroken since 2012. This is the highest accolade in the insurance industry. We are the only brokerage specialising in Hire & Reward insurance to hold this award. What does it mean in practice?





- We support our team to grow their expertise in insurance by undertaking their professional qualifications. To hold Chartered Status, 50% of our Board need to have high-level professional qualifications.
- We're required to invest in our local community and promote the insurance industry.

# What does your first year look like?

### Your first week

You'll spend your first week in our Training Academy receiving an overview of the business, insurance basics and insurance regulation.

#### Your first month

Once you've finished up in our Training Academy, you'll start on-the-job training within your team. You'll begin learning how to use our bespoke in-house IT systems and our telephone system. This will usually be carried out by a Team Leader or Assistant Manager.

#### Your first 6 months

You'll have regular meetings with your Manager to discuss your progress and objectives.

At the end of your probation period you'll meet with our Operations Manager to discuss your progress to date and set objectives for the remainder of the year. Following the successful end of your probation your annual leave entitlement will increase to 22 days.

## Your first year

You will be well embedded into your team and you could have opportunities for cross-training in other departments which will help expand your knowledge. You could also start work on your professional qualifications if that is of interest to you.

# Our Partnerships

We work with household names across the country including Uber, Hertz, Amazon Flex and Bolt.

Our partnerships also extend into the community – by joining us you'll be playing an active role in supporting a number of charitable causes including St Raphael's Hospice, Sutton United's Disability Teams and Sutton Nightwatch.



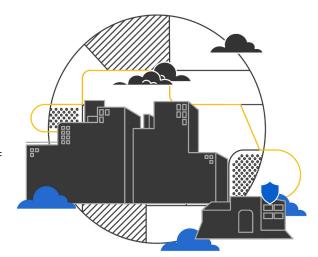
## **Perks**

- Full training, induction and funded support to undertake professional qualifications.
- Competitive pay, with opportunities to increase earnings through commissions (role dependent) and regular team level competitions.
- 22 days annual leave entitlement, which increases with length of service.
- Chartered Insurance Institute membership which includes discounts and benefits (e.g. discounted gym memberships, health & wellbeing support, and cashback with major retailers).
- Bonus for completing professional qualifications.
- Enhanced maternity package and childcare support.
- Cycle to work scheme.
- A number of informal social events throughout the year in addition to our annual company-wide Christmas and Summer parties.

# Where you'll find us

## Nelson House, 19 West Street, Carshalton, SM5 2PT

We're located a 2-minute walk from Carshalton rail station. Carshalton is well connected, within easy reach of Surrey, Croydon, South and Central London.



## Our nearest stations:

Carshalton: 0.1 miles.

Epsom, Ewell, Leatherhead, Dorking, Mitcham are all within easy reach via Carshalton Station.

Carshalton Beeches: 0.7 miles.

Epsom, Croydon, Streatham and Norwood are all within easy reach via Carshalton Beeches Station.

## Local bus routes which stop in Carshalton:

127 - Purley Station to Tooting Broadway. 157 - Crystal Palace to Morden.

151 - Wallington to Worcester Park. 407 - Sutton to Caterham.

627 - Worcester Park to Wallington. S3 - Belmont to Old Malden.

Have any questions or interested in discussing a role with us?



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