

ELBA

A Day in the life of...



Mike Farrell Account Executive, Howden UK Group

MY ALARM GOES OFF...

My day starts at 6am where I get everything prepared for the day. Breakfast and lunch are made and I am usually out of the door by 7:15am to beat the Birmingham city centre traffic. My drive in usually takes 45 mins on a normal day. My company dress code is fairly normal, ties aren't essential but if you have clients visiting or you are visiting a client I would usually wear a tie with my suit. Casual Friday is very popular in the office!

I'll get to my desk for 8am where I plan my day, eat some breakfast and catch up with colleagues.

I'M RESPONSIBLE FOR...

My job involves managing a number of our larger clients in the department. We are an insurance brokerage, we place insurance for clients in the sport and leisure sector.

There is a team of approx. 10 brokers who myself and other Executives manage with the day

to day running of the accounts. Our role is to align the clients strategic needs to an insurance solution that suits their needs.

My role isn't set on new business and sales, it is more being the relationship manager of the client to ensure they are happy with how we are managing their insurance programme.

I GOT MY JOB...

I attended University in 2009 and studied Business Management. At the time I wasn't thinking my career path would lead me into insurance. My first job in insurance came during a placement year. As part of my degree I was able to work for a year to get real life experience of an office environment. This role happened to be at an insurance broker. When I graduated, I felt that as I had already worked at a broker for a year I had more experience than other graduates who were applying for jobs.

Account Executive

The reason I am in my current role is that I used to work for the company before, and when the role became available I was asked by my old director if I was interested in the job. Many of the staff were the same as when I was there before, so my interview process felt like a catch up with friends. That was in April 2018 and I have been here ever since.

AT SCHOOL I STUDIED...

In my Junior Certificate (which is the Irish version of the GCSE's) most of the subjects you take are compulsory. There are very little options. I did take Business Studies and felt as though this helped me to get a place at University, as my 6th form did not have offer Business Studies as a subject.



Financial Services

MY TYPICAL DAY...

My role is split between working in the office and on the road seeing clients. In the office, a typical day for me is looking to arrange meeting clients to discuss renewal or for a mid year review. My role sends me all over the UK and Ireland so I need to ensure my time management and logistics are adequate. When I know I have a meeting the following day I will ensure I have all the required documentation and information which will be discussed. Other than that, my role involves catching up with the team of account handlers to see if there is anything I need to get involved in.

When I am not in the office and out seeing clients, my journey will start depending on how far the client is. My closest client is a 20 minute drive away, my furthest is north of Edinburgh which requires a flight. I will ensure to get to my meeting anywhere between 30-45 mins ahead of time so I can review my documentation and make some last final points which I can raise in the meeting.

THE KEY SKILLS I USE IN MY JOB...

As I mentioned above, time management and logistics are essential. You never want to be known as the person who always turns up to meetings late and under-prepared. This is a bad reflection on you and your company. There are always competing brokers trying to win your accounts, by coming across as unprofessional the client will not be confident in your ability to look after their interests. People skills are also invaluable. Although you work for the clients and they pay you for that service, ultimately they are human beings and have the same trials and tribulations as everyone else. Getting to know them outside

of the work environment is a great way to build that relationship.

I feel being meticulous working in the insurance sector is crucial. No two policies are the same, and when you are recommending moving a client from one insurer to another you need to be sure why you are doing it, and how it will best suit the client. To do this, you need to have a firm understanding of their policy wording. These can be long and complex documents, so making sure you go through them very carefully is essential.

THE BEST PART OF MY JOB IS...

There are two elements of my job I would say I love among others. The first is dealing with people. I like being part of a team and I like spending a lot of time outside the office to meet my clients. I would also say I am fortunate to be working in a sector that deals with sport. I am a keen fan of many different sports. Therefore to spend a lot of time talking about something I love whilst it also being my job is a fantastic environment to be in.

THE WORST PART OF MY JOB IS...

The worst part of my job is when you lose a client. Almost all the time, clients are lost due to measures out of your control. When you have spent a lot of time dealing with that person/group and get told you are no longer their appointed insurance broker is disheartening. However, this happens to everyone. I have lost clients and retained them a year later as their alternative provider would over promise and under deliver. It is how you deal with it and pick yourself up that shows character.

MY ROLE MODEL GROWING UP WAS...

My uncle was my role model growing up. He set up his own company in his early 20s. Not long after this he was diagnosed with cancer which, in Ireland in the early 1980's, had nowhere near the success rate of today. Even through treatment, he continued to run the business and establish his name as one of the most successful independent insurance brokers in Ireland. To this day, he continues to work and loves every minute of it

AFTER WORK...

I usually get home from work around 6pm where my wife and I will prep and cook dinner for about 7pm. I have a work mobile which can go off after 5pm, however I try and limit looking at this as much as I can.

In the evenings we enjoy going for a walk in the local area, or putting our feet up to watch a movie.



MY PLAN B...

I always joke that I was meant to work in insurance because so many of my family members work in the industry. I think if it wasn't insurance, I would have considering going into law. I was also motivated to help those less fortunate, and I think a career in law would have allowed me to fulfil that need.