



Position Title: Customer Service Representative for Personal Insurance
Department: Personal Lines Service
Reports To: Lead Personal Lines Agent
Status: Non-Exempt/Full Time
Salary Range: **\$12.00 - \$20 per hour DOE**

Position Summary:

To serve and grow the book of clients assigned to you by providing extraordinary service, educating the customer, identifying revenue growth opportunities and generating referrals. Account managers focus on growth within their current book of business while also backing up their co-workers.

Job Functions:

- Establish working relationships with clients, potential clients and companies we represent on the phone, email and on paper.
- Supporting teammates with follow up for clients and prospects.
- Research and resolve coverage questions.
- Promptly respond to client needs either on the phone or electronically.
- Maintain client files and process routine correspondence between our agency and the client or company... both paper records and on our many different software programs
- Review and prioritize all insureds' requests for service and to submit by priority this information to insurance companies the day the request is received.
- Process all monied transactions the day they are received.
- Review and order all necessary renewals no later than 60 days prior to expiration
- Review and process underwriting memos daily.
- Account remarketing.
- Perform miscellaneous input functions
- Electronically or via internet – transmit change requests, cancellation requests, etc. to and from company.
- **(optional) Cultivate new opportunities and offer additional lines of insurance through consultative selling**

Additional Duties:

- Average retention on the book of business is over 91%, this is based on the number of policies up for renewal in a given month vs. the number of cancelled policies that were processed that month. The average of any 90 day period should be greater than 91%.
 - Proactively reaching out to clients
 - Conducting ongoing account reviews for your designated portion of the business

- Working with clients on their policies
- Effective account rounding
- Generating referrals for personal lines and other departments
- Educating the clients about the benefits of having [NAME] Insurance as their agency
- Proactively calling cancelled business to try to win them back immediately
- Generating additional revenue on the book of business in the form of increased coverage, account rounding, adding policy features and generating referrals for new business.
 - Conducting account reviews
 - Suggesting and selling umbrella, flood, life, toys and other insurance products
 - Asking for referrals
 - Stop, Listen, and Ask questions of your customers in order to clearly understand their needs and to build solid relationships
- Conducting account reviews
 - Completing 100% of account reviews assigned to you each week. This includes reviewing potential discounts and coverage gaps
 - Sending out renewal surveys to clients in an efficient manner.
 - Prior to remarketing check to see If rates increase 15% or more, another line of coverage is received or claim falls off of their record. Provide your thorough account review to find all updates and then remarket the account, if necessary.
- Provide outstanding inbound service on claims, billing questions and endorsements
 - Work to manage clients expectations
 - Follow up via phone or email with clients
 - Use every opportunity to confirm and update client information
 - Educate clients on the benefits of using our agency
 - Service Personal Lines accounts in a manner so as to eliminate gaps in coverage, thus reducing E&O exposures
- Positive Attitude and Efficient Work Ethic
 - Work to increase and improve efficiency on a daily basis. This includes always finding ways to streamline processes, use technology tools to the fullest and limiting general distractions.
 - Possess and maintain a positive mental attitude, including positive working relationships with clients and agency personnel.
- Conduct new business files audit
 - Work with the producers to check their new business files for accuracy in Agency Management System
 - Send any onboarding materials to clients post sale.
 - Update any missed new business items.
- Work to support the marketing and branding team in the following ways:
 - Provide them any business cards to be entered into marketing campaigns
 - Suggest blog, email and social media topics to the marketing department

- Share agency social media posts on personal social networks
- Participate in pictures and agency branding opportunities when invited
- Other responsibilities as directed by your manager.

Requirements & Skills:

- Proficient with Microsoft Word, Excel, Outlook and a calculator
- Type quickly and accurately
- Excellent communication skills both verbal and written
- Organized, structured, punctual and will follow the rules
- Patient, respectful, reliable, trustworthy, friendly, supportive, articulate, kind, ethical and honest

Education:

- High school diploma

Experience:

- No previous insurance experience is required. We will train and educate the successful candidate. However, having previous experience working within the insurance industry is a bonus.

Limitations and Disclaimer

All job requirements are subject to possible modifications to reasonably accommodate individuals with disabilities. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.

This job description in no way states or implies that these are the only duties to be performed by the employee occupying this position. Employees will be required to follow any other job-related instructions and to perform other job-related duties requested by their supervisor in compliance with Federal and State Laws.

Requirements are representative of minimum level of knowledge, skills and/or abilities. To perform this job successfully, the employee must possess the abilities or aptitudes to perform each duty proficiently. Continued employment remains on an "at-will" basis.

Employee Acknowledgement

I have had the opportunity to view this job description. I understand that I will receive further instructions from my immediate supervisor, and have the opportunity to make further inquiries regarding my duties.

Employee Signature

Date

Employee Name Printed

Manager Signature

Date

Human Resources Approval/Comments:

Human Resources Manager Signature

Date

Disclaimer: everything contained in this document is for informational purposes only. Nothing therein should be construed as legal advice. You should always check with your attorney and make sure you are asking questions that will NOT violate of laws in your state.