

Commercial Lines Agent Full Job Description

The Hess Agency is looking for an energetic, customer-focused professional to sell, cross sell, and service commercial lines of insurance. Applicants must have a property and casualty license to qualify for this position. It is also beneficial to be familiar with Erie and/or Applied Epic, but it is not required. The Hess Agency offers an outstanding salary and an industry leading benefit package. Visit www.hessagency.com to learn more about us.

Customer Service Representative, Commercial Lines

Primary Responsibilities and Duties:

- Assists clients with making coverage changes in an automated environment supported by transactional filing, determines if delayed or advanced billing is appropriate and invoices accordingly, uses each contact with the client as an opportunity to review the whole account, round it and market.
- Informs and educates clients about policy coverage, changes, exclusion, and insurance coverage needs.
- Documents recommended coverages not taken to reduce E.&O. exposure.
- Provides technical support to Producer(s) to benefit clients and to reach agency's strategic business goals.
- Submits applications to eligible and appropriate carriers; obtains client signatures on all applications; follows up to ensure timely receipt of quotations and policies.
- Responds to clients' needs by producing binders, certificates, policies, endorsements, and other related items; verifies their accuracy.
- Actively seeks referrals from current client base; follows up to generate new business by using prospect data base and automated marketing tools.
- Prepares summaries of insurance, schedules and proposals as needed.
- Remarkets renewals, contacts clients, creates renewal proposals and handles other renewal activities in coordination with the producer(s).
- Renews policies following agency standards. Verifies each renewal's accuracy; ensures that all renewals are produced.
- Reviews audits of policies; verifies accuracy and facilitates corrections, as needed, between client and carrier.
- Maintains and updates electronic records.
- Verifies policy and policy change information, facilitating corrections when necessary.
- Processes incoming requests, responding promptly and appropriately.
- Verifies accuracy of all cancellations and takes corrective action when needed.
- Uses agency credit and collection policy in invoicing and pursuing prompt payments, requests cancellations from the carrier according to agency standards.
- Determines reasons for requests for cancellations; acts to save accounts; notifies producer(s) according to agency standards.
- Processes and follows up on cancellation requests to carriers to ensure accurate and timely resolution; maintains agency in financial equity whenever possible.

- Assists clients in submitting first reports of claims, obtaining adjustors or visits from agency staff; facilitates prompt response from carrier staff and follows up on claims status, keeping insurers informed and works toward settlement of all claims, uses each claim contact as an occasion to review coverages and market as needed.
- Actively solicits increases in coverage and rounds out accounts through sales to clients; leaves good documentation of all contacts.
- Refers current and prospective clients to Life/Benefits Department and to Personal Lines for solicitation of those lines of business; assists in profiling the commercial book of business for marketing purposes.
- Assists in design of or independently designs insurance plans for clients as assigned and directed by the agency management.
- Assists or completes other tasks as directed by agency management.
- Sets priorities and manages workflow to ensure efficient, timely and accurate processing of transactions and other responsibilities.
- Maintains a cordial and effective relationship with clients, co-workers, carriers, vendors, and other business contacts.
- Keeps informed regarding industry information, new product information, legislation, coverages, and technology to continuously improve knowledge and performance.
- Interacts with other effectively by utilizing good communications skills, cooperating purposefully, and providing information and guidance, as needed, to achieve the business goals of the agency. Maintains up to date technical manuals and understands how to perform technical tasks to expedite client service.

Benefits:

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| · 401(k) | · Parental leave |
| · 401(k) matching | · Professional development assistance |
| · Dental insurance | · Profit Sharing |
| · Employee assistance program | · Referral program |
| · Health insurance | · Retirement plan |
| · Health savings account | · Tuition reimbursement |
| · Life insurance | · Vision insurance |
| · Paid time off | |

Supplemental Pay: Bonus pay

License/Certification: Insurance Producer License / P&C (Preferred)

Job Type: Full-time

Work Location: One location

Primary Schedule: Monday to Friday 8am to 5pm