

# Personal Lines Agent Full Job Description

The Hess Agency is looking for an energetic, customer-focused professional to sell, cross sell, and service personal 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](http://www.hessagency.com) to learn more about us.

## Customer Service Representative, Personal Lines

### Primary Responsibilities and Duties:

- Prequalifies, analyzes prospects' personal lines coverage needs. Recommends coverages and prepares rating quotes and proposals to sell new accounts.
- Actively solicits increases in coverage or rounding out accounts through sales to clients at every service contact.
- Recommends excess and surplus coverages, as needed to meet client insurance needs. Educates clients as to coverage limitation and documents on the system.
- Completes applications for insurance and has insured sign them. Submits to eligible and appropriate carriers and follows up to ensure timely receipt of policies or quotations.
- Actively seeks referrals from current client base to solicit for new business prospects; follows up to generate new business using prospect data base and system.
- Actively refers clients to Life & Benefits and Commercial Lines department for solicitation of new business.
- At each service contact, reviews current client coverages and recommends changes in coverage and in markets, as needed to ensure high quality coverage.
- Processes renewals and remarkets, as needed.
- Assists clients with making coverage changes and completes all service requests for clients.
- Informs clients of policy changes, exclusions of coverage and insurance coverage needs. Explains coverages and exclusions to clients. Uses every service contact as opportunity to review and market appropriate coverage.
- Generates documents and produces correspondence to satisfy client service requests or to provide automated information, as needed by client.
- Prepares summaries of insurance, schedules, and proposals, using computerized system.
- Assists clients in submitting first reports of claims. Facilitates prompt response from company staff and follows up on claims status to keep insureds informed and to work toward settlement of claims.
- Maintains orderly electronic and paper files and information, following agency standards.
- Verifies accuracy and coverage adequacy of policies. Requests changes to correct errors and follows up.
- Surveys insured's loss exposures and recommends coverage at every service opportunity.
- Documents recommended coverages not taken to reduce E.&O. exposure.
- Processes incoming mail requests and responds promptly and appropriately.
- Verifies accuracy of all direct bill cancellation notices and takes appropriate action including promptly informing producing agent on non-house accounts.

- Implements agency credit and collection policy regarding agency-billed personal lines clients.
- Sets priorities and manages workflow to ensure efficient, timely and accurate processing of transactions and other responsibilities.
- Keeps informed regarding industry information, new product information, coverages, and technology to continuously improve knowledge and stay current.
- Interacts with others effectively by utilizing good communication skills; cooperates positively and provides information and guidance, as needed to contribute to the business efforts of the agency.
- Maintains and updates manuals and understands their use to perform tasks and expedite customer service requests.
- Performs other miscellaneous duties as assigned by agency management.

**Benefits:**

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

**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