



HOTCHKISS
INSURANCE AGENCY, LLC
Experience, Choice and Service

Hotchkiss Insurance Agency, LLC

Job Description

Job Title: Commercial Lines Account Manager III
Department: Commercial
Reports To: CL Manager/Director of Service

FLSA Status: Exempt

Prepared Date: 7/1/09

SUMMARY

Use expanded coverage knowledge to service commercial lines accounts as assigned, rate and quote new and renewal risks, aid in collections, and review accounts in an effort to prevent gaps and/or lapses in coverage, thus reducing our E&O exposures; while maintaining excellent service to clients in a sales culture.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be required.

- Maintain assigned book of business and evaluate accounts for opportunity to sell additional lines of coverage
- Review applications, renewal requests, and endorsements for compliance with underwriting authority and guidelines
- Able to accurately underwrite and rate renewal business
- Complete the binding, invoicing, premium collection, and file documentation of assigned accounts
- Retain 85%+ of assigned book of business, with some Sales Agents involvement
- Handle telephone requests and correspondence in reference to assigned clients and as needed to cover desks for team
- Review mail, email and messages for team members when they are out, and work “important” or “time sensitive items” as necessary
- Collect premiums per established agency procedures before binding any coverage
- Manage receivables per agency guidelines so that no items are outstanding for more than 30 days
- Notify producers via email when cancellation notice is issued by the agency and when notice is received from carrier and/or finance company per agency collections procedure
- Consistently document activities and correspondences daily per agency guidelines
- Screen, place and process Commercial Lines applications, as assigned
- Effectively and efficiently work backlog
- Rate, bill, and collect or return premiums generated via endorsement or cancellation
- Prepare and process bonds, endorsements, and cancellations when required

- Review all policies and endorsements for accuracy and/or coordinate processing with support staff
- Keep current on rates, forms and coverage changes through circulars and bulletins, trade publications, seminars and classes
- Handle company submissions and proposals for new and renewing policies as needed; offer any suggestions for improvement
- Able to place different types of risk and relay new marketing opportunities to management
- Compute, prepare and track premium finance contracts as needed
- Issue policies and/or endorsements as required by company
- Type and issue cancellation notices as required, proactively inquiry reason for cancellation from insured
- Track audits to obtain payment, revision, dispute or turn back per agency collections procedure
- Prepare account summaries as required
- Prepare I.D. cards, evidence of property, certificates, binders, and/or obtain underwriter approval on manuscript endorsements
- Prepare premium notes, questionnaires, and/or any vital documents required by the various companies
- Assist other agency departments in securing and/or providing information necessary to issue appropriate policies in their department for which we have a mutual client
- Deliver policies, and related documents to insureds as needed
- Accompany sales agents to renewal meetings, with clients, to discuss and handle their insurance needs
- Determine how coverage questions may relate to claims and assist Claims Department in providing coverage information
- Refer life and health insurance leads to Group Benefits Account Manager
- Keep producers fully informed of all important activities on their accounts including being sensitive to potential problems and informing management as appropriate
- Obtain expiration dates for policies not written by us to follow-up on and quote
- Able to successfully negotiate with Producers and Carriers
- Develop and/or deliver materials for internal classes
- Work with associates and the Systems Manager to develop enhancement requests, which will be forwarded to ASCnet and Applied Systems for the purpose of enhancing *The Agency Manager* so that agency workflow might be improved

ASSOCIATE RESPONSIBILITIES

Must follow all agency workflows, guidelines, and procedures including, but not limited to the contents of the Associate Handbook. Maintain a professional image at all times. Take total ownership of personal accountability and full emotional maturity and anticipate the impact your actions have on internal and external clients. Manage time and prioritize daily workloads to meet agency standards while empathizing with others' needs. Actively listen to teammates suggestions and participate in all team meetings.

GENERAL

- This job description is intended to describe the level of work required of the person performing the job.
- Essential functions are outlined; other duties may be assigned as needs arise or as required to support the agency's essential functions.
- This description is not intended as a contract and is subject to unilateral change and revision by management
- All requirements may be modified to reasonably accommodate physically or mentally challenged associates.

SUPERVISORY/MENTOR RESPONSIBILITIES

Mentor and use his/her coverage expertise to assist the Account Associates and Account Managers I & II with any issues or question that may arise. Provide department manager with feedback for reviews on Account Managers I & II. Emerge as a recognized leader for both your team as well as within the agency.

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each essential duty at a satisfactory level. The requirements listed below are representative of the knowledge, skill, and/or ability required.

EDUCATION/BACKGROUND

Minimum 4 years Commercial Lines experience. High School diploma or equivalent required; four year college degree preferred. Must be able to work independently and build strong client and company relationships.

INDUSTRY LICENSING/EDUCATION

Property and Casualty License is required. Have CISR and/or CIC. Proactive participation in continuing education classes.

INDUSTRY KNOWLEDGE

Search for relevant industry new and share with team. Able to comprehend rating basis, interpret contracts, find coverage solutions using various sources, and distinguish between standard carriers and surplus lines. Understand NCCI and how to calculate experience modifiers for Workers Comp.

COMPUTER SKILLS

Possess an intermediate knowledge of Windows, Internet Explorer, and Microsoft Office. Able to fully utilize TAM and all standard carriers' rating systems. Able to easily navigate and locate information on Silverplume, A.M. Best, various carrier and IIAT websites.

INDEPENDENT JUDGMENT

Capable of evaluating and analyzing situations regarding accounts using insight, comprehension, and discretion. Realize decisions made involving significant importance directly affect the success of the company. Decisions have the potential to cause excessive monetary impact to the business bottom line.

Initial

COMMUNICATION SKILLS

Must be deemed to effectively speak, read, write, and comprehend English and express thoughts and ideas using verbal and written communication skills for a professional environment. Capable of considering the audience and adapting the approach for different situations while presenting a united front with both internal and external clients.

MATHEMATICAL SKILLS

Possess basic math skills and able to perform these basic operations using units of American money. Calculate premiums based on exposures and rates, and apply payments and/or refunds to specific invoices and item numbers.

COMPANY KNOWLEDGE

Understand the background & vision of HIA and the importance of your individual LMS track. Anticipate how personal performance impacts various agency functions and the company as a whole. Interact with counterparts in the other locations and realize how other’s job functions relate to agency operations.

REASONING ABILITY

Apply common sense understanding to carry out detailed written or oral instructions. Identify and deal with problems involving a few concrete variables in standardized situations. Anticipate and resolve future problems before they occur, using open communications. Take ownership of a problem and provide resolution beyond conventional solutions (think outside of the box). Solicit assistance from your team when necessary. Think and act at all times in the best interest of the Agency, Customers, and Carriers.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an associate to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the associate is regularly required to talk or hear. The associate frequently is required to sit and use hands to operate computer keyboard and telephone. The associate is occasionally required to stand, walk, and reach with hands and arms. The associate must occasionally lift and/or move up to 25 pounds.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an associate encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

This position works in a typical office environment. The noise level in the work environment is usually moderate.

I have read, understand, and agree to abide by the job description.

Signature

Date