



HOTCHKISS
INSURANCE AGENCY, INC.

Hotchkiss Insurance Agency, Inc. Job Description

Job Title: Sales Agent
Department: Sales & Marketing
Reports To: VP Sales/Marketing

FLSA Status: Exempt
Prepared Date: 08/04/06

SUMMARY

This position will effectively meet set goals and build relationships with clients. This position will identify and solicit prospects from various sources provided by the agency. This position will carry the agency's reputation and professional manner of conducting business into the dealings with clients.

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

General Responsibilities

- Continually search for sales prospects from various sources provided by the agency, by cold calling, and phone contact.
- Solicit referrals from existing agency accounts and x-dates from sources other than those provided after approval by agency management.
- Meet on and off site, with existing and prospective clients to review exposures, analyze business and insurance needs, and make recommendations.
- Assist in resolving any problems in accounting, engineering, or claims for accounts produced.
- Support and enhance standing of office personnel with clients.
- Coordinate timely presentations for both new and renewal business.
- Assist in marketing accounts where appropriate due to relationships or product expertise.
- Coordinate with Account Managers for service of existing accounts.
- Achieve a balance in production to meet agency "mix of business" goals.
- Other duties as required

New Business Responsibilities

- Expected to meet the monthly new business premium goals through a variety sources such as cold calls, referrals, niche marketing, etc.
- Acquire enough information to complete applications, loss runs or letters, questionnaires, photos, diagrams, grading of risk, etc. for new business submissions.
- Be available for communication with new business department, underwriter, loss control, etc.
- Present the proposal in a professional and effective manner by explaining all coverage offered, premium calculations, audit responsibilities, experience modifier application, finance agreements, managed care requirements for WC and any other details of the clients' agreements with the agency and/or insurance company.
- Make the sale and pick up necessary deposit and arrange for binders, certificates, etc.
- Arrange for delivery of the policy when received from the company.

Renewal Responsibilities

- Cooperate in obtaining updates for shopping the account.
- Assist in submissions (letters, calls, etc.)
- Presentation of renewal, if necessary, in a professional manner.
- Collect any monies, as required
- Arrange for delivery of policy when received from the company.

Marketing Responsibilities

- Maintain knowledge of underwriting criteria for carriers represented by the agency.
- Select markets and coordinate with service assistant in submission of risk to various markets.
- Maintain a working relationship with underwriters enabling producer to negotiate as required for placement of risks.

Account Responsibilities

- Arrange for payment of premiums in a competent manner utilizing company financing, installments, etc.
- Assist in collecting earned premiums, audit premiums, etc. when called upon.

ASSOCIATE RESPONSIBILITIES

Must follow all agency workflows, guidelines, and procedures including, but not limited to the contents of the Associate Handbook. Must immediately report all malfunctions of *The Agency Manager* software (TAM) and any other hardware, software, system or equipment to the appropriate individual.

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 employees.

SUPERVISORY RESPONSIBILITIES

This job has no supervisory responsibilities.

QUALIFICATIONS To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of the job.

EDUCATION, EXPERIENCE and/or LICENSING

Texas Property and Casualty Agent License issued by the Texas Department of Insurance. CIC designated candidate preferred. Some college coursework.