



**HOTCHKISS**  
INSURANCE AGENCY, LLC  
Experience, Choice and Service

## **Hotchkiss Insurance Agency, LLC**

### **Job Description**

**Job Title:** Commercial Lines Small Account Manager      **FLSA Status:** Exempt

#### **SUMMARY**

Use expanded coverage knowledge to market, service, and write all commercial lines accounts \$25,000 in premium and under; taking complete ownership of accounts once the sales is made by giving the appropriate level of service to each account base on size.

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

- Clear understanding of small Commercial Lines strategies and appropriate service levels
- Strong comprehension of policy forms, endorsements, and carrier underwriting requirements
- Retain 85%+ of assigned book of business, with no Sales Agent involvement
- Maintain assigned book of business and evaluate accounts for opportunity to sell additional lines of coverage
- Able to successfully negotiate with Carriers
- Keep current on rates, forms and coverage changes through circulars, bulletins, trade publications, seminars and classes
- Able to place different types of risk and relay new marketing opportunities to management
- Recognize when account should be moved to the service center or when it is financially beneficial to end the client relationship
- Review applications, renewal requests, and endorsements for compliance with underwriting authority and guidelines
- Market, underwrite, and rate new and renewal business
- Select carriers to provide products for new/renewal client presentations
- Upon the sale of an account/policy, issue invoice, binders, premium finance notes, auto ID cards and generally do “whatever it takes” to finish up the sale of the account/policy
- Review and issue policies and/or endorsements as required by company
- Collect premiums per established agency procedures before binding any coverage
- Complete the binding, invoicing, premium collection, and file documentation of assigned accounts
- Prepare applications and submit to carriers for quoting or quote online as is available

- Consistently document activities and correspondences daily per agency guidelines
- Effectively and efficiently work backlog
- Manage receivables per agency guidelines so that no items are outstanding for more than 30 days
- Handle telephone requests and correspondence in reference to assigned clients and as needed to cover desks for team
- Prepare premium notes, questionnaires, and/or any vital documents required by the various companies
- Compute, prepare and track premium finance contracts as needed
- Prepare and process endorsements, and cancellations when required
- Track audits to obtain payment, revision, dispute or turn back per agency collections procedure
- Prepare account summaries as required
- Work with client when cancellation notice is issued by the agency and when notice is received from carrier and/or finance company per agency collections procedure
- Obtain expiration dates for policies not written by us to follow-up on and quote
- Meet with clients to discuss and handle their insurance needs
- 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
- Refer life and health insurance leads to Group Benefits Account Manager
- Deliver policies, and related documents to insureds as needed
- Determine how coverage questions may relate to claims and assist Claims Department in providing coverage information
- Develop and/or deliver materials for internal classes