



HOTCHKISS
INSURANCE AGENCY, LLC
Experience, Choice and Service

Hotchkiss Insurance Agency, LLC

Job Description

Job Title: Personal Lines Account Manager I
Department: Personal Lines
Reports To: Personal Lines Department Manager

FLSA Status: Non-Exempt
Prepared Date: 7/1/09

SUMMARY

Provide excellent customer service to clients concerning their personal lines coverage. This position is also responsible for evaluating book of business and finding opportunities to cross sell to existing clients.

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

- Submit applications, process all necessary paperwork and issue policies for all new and renewed personal lines business. Proactively participate in the account reviews with the supervisor during the renewal process. Make sure all correspondence is properly entered into the TAM system.
- Process cancellations and reinstatements per the agency workflow. Proactively contact client and carrier and work to rewrite the account with supervision. Provide guidance to the Account Associates regarding processing the cancellations and reinstatements.
- Process endorsements by obtaining information from the client and requesting changes with the carriers. These changes include certificates, auto ID cards, binders, etc.
- Exposure to and learning the personal lines marketing process as well as the different markets to provide the best coverage to our clients. Have working knowledge of the difference between standard carriers and surplus lines and when to utilize those markets.
- Exposure to and begin negotiations with sales agents and carriers under the direction of the department supervisor.
- Effectively and accurately document all activities and correspondence within the TAM system per the agency workflow.
- Realize ownership of assigned book of business. Begin learning account rounding and up-selling on assigned book.
- Maintain a customer retention goal of a minimum of 85% on the assigned book of business with some guidance.
- Understanding the claims process and how it relates to customers and carriers with in the personal lines department.

Initial

- Keep backlog to a minimum by working efficiently and effectively per the agency workflow.
- Work with a mentor to develop and/or deliver training materials to associates pertaining to personal lines insurance.

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. Display personal accountability and understand the impact of emotional maturity on internal and external clients. Manage time and prioritize daily workloads to meet agency standards; request assistance when needed. 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 RESPONSIBILITIES

This job has no supervisory responsibilities.

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 2 years experience in Personal Lines either working on the agency side or the carrier side. Four year college degree preferred or equivalent work experience. Must be able to work independently and build strong client and company relationships.

INDUSTRY LICENSING/EDUCATION

Texas Property & Casualty License is required. Keep license current by proactively maintaining CE hours. Begin working on the ACSR designation.

INDUSTRY KNOWLEDGE

Actively seek industry information relevant to personal lines. Must possess expanding knowledge of coverage options pertaining to personal lines along with an increased understanding of what the coverage provides.

COMPUTER SKILLS

Possess an intermediate knowledge of Windows, Internet Explorer, Microsoft Office. Understand all agency applications and software packages/EZLYNX and their functions. Intermediate knowledge of TAM functionality and Transformation Station. Ability to effectively access, navigate and utilize all standard carrier websites. Effectively navigate and locate information on Silverplume and A.M. Best as well as successfully navigate the IIAT website which includes InfoCentral.

COMMUNICATION SKILLS

Must be deemed to effectively speak, read, write, and comprehend English. Exercise judgment of proper verbal and written communication skills for a professional environment. Effectively learn who, how and what to ask to get information needed.

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. Actively use LMS track. Comprehend how personal performance impacts various agency functions and the company as a whole. Aware of and how other's job functions relate to your job functions regarding agency operations and of counterparts in the other locations.

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. Take ownership of a problem and provide resolution beyond conventional solutions (think outside of the box) elevate to management as necessary. 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