

Job Description

Job Title: Account Manager

Department: Business Insurance

Job #:

New Revised

Reports to: Coordinator or Manager of Business Insurance

Date:

Supervises: Zero

Revised:

Exempt Nonexempt

Position Summary:

Due to experience and technical knowledge, the Account Manager is responsible for handling higher level risk issues with direction from the Client Advisor. The AM is responsible for servicing new and existing clients that generate, on average, generally more than \$2,500 in commission or as otherwise assigned. Provide, with a positive attitude, a high level of support in obtaining, maintaining, expanding and servicing business accounts. Ensure accuracy of new and existing data input in the automation system and perform essential functions per guidelines, procedures, quality and service standards stated by the agency. Marketing activity is required in this position to meet sales, service, retention and quality standards. This is an 85% in house position that requires direct interaction with clients. Effective communication is a key component in this role. AM should demonstrate leadership amongst their peers and team members and be comfortable delegating work and developing Account Associates.

Job Specifications: (Minimum knowledge, skills, and abilities required)

Education/Training (or equivalent)

Technical/Professional
 License/Certification

Two-Year Degree or Equivalent
 Four-Year Degree
 Masters Degree

Experience: (Type of work experience, minimum number of years of each).

Valid insurance agent's license required. Two year degree or equivalent and a minimum 3 years of experience as an Account Associate. OR 4 Year Degree and 2 Years as an Account Associate. Must have thorough understanding of business insurance.

Special Technical and Administrative Knowledge:

Must have excellent computer skills and the ability to learn agency automation system and other automation/internet programs as required. Proficient in the use of windows based operating system and Microsoft Office products (2007 or above), including Word and Outlook; Excel skills must be at an advanced user level. Strong keyboard skills. Effective communication skills, strong organizational skills, attention to detail, and ability to respond to requests effectively and efficiently. Must be extremely focused on accurate detailed information, language and work output.

Special Skills and Abilities:

Strong fluency in agency automation systems and relevant internet programs as required. Must have the ability to read, understand, and interpret policy language, change requests, claims, loss experiences and quotes. Must have the skills to orally and in writing communicate issues, requests, and general information clearly to all involved parties as needed. Must have the ability to pay close attention to detail, respond to multiple requests effectively and to delegate work efficiently to support staff. Interacts with others effectively, cooperates positively and provides information and guidance to clients and associates as needed to contribute to the mission of the agency. Must have the industry knowledge to receive and interpret complex information and respond appropriately.

Physical Requirements and Working Conditions:

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

Physical Requirements:

Please check one:

- Heavy** Lifting, pulling, pushing, up to or over 25 pounds or moving, assisting and/or lifting items or awkward weights.
- Moderate** Lifting, pulling, pushing up to 25 pounds or moving, assisting and/or helping lift items or awkward weights.
- Light** Lifting up to 10 pounds.

Please Indicate O, L, M, G to denote % of time.

0% = Zero (O) 1-35% = Little (L) 36-70% = Moderate (M) 71-100% = Great (G)

Physical Requirements (continued):

- Climbing/high places
- Bending/stooping
- Reaching above/below the waist
- L Lifting
- L Walking
- L Standing
- Other
- Crawling
- Kneeling
- Color perception
- G Sitting
- L Pushing/pulling movements
- G Fine hand & finger movements

Working Conditions:

- Hot
- Cold
- Dusty
- Outdoor elements
- Operate motor vehicle
- Operate equipment
- Other
- Mechanical hazards
- Gloves necessary
- Bleach, soaps, water
- Chemical exposure
- Hazardous substances

The following are necessary to do this positions tasks:

- Seeing
- Hearing
- Talking

Special Requirements:

Unique Duties/Responsibilities:

Essential Functions include the following. Other duties may be assigned.

- Provide primarily in house customer service to clients as assigned and requested.
 - Works in partnership with and support of the Client Advisor as they ascertain the client needs and set account management strategy and/or focus plan for the account.
 - Will accompany Client Advisor, as requested, to client office. May go to client's office in place of Client Advisor.
 - Receive phone calls and office visitors requesting changes to existing coverage and/or new policies. Advise and assist clients by explaining coverage options/exclusions, making coverage recommendations, requesting policy changes, handling premium collections, and answering questions and concerns of the client. Responds to client service requests in a timely manner that will avoid potential E&O issues.
 - Proactively informs Client Advisor of relevant changes and updates that materially affect overall client management strategy.
 - Review aged receivables and manage notices of cancellation per agency procedures.
 - In accordance with the client management strategy, regularly review current coverage, recommend changes in coverage or markets, and actively solicit increase in coverage or rounding out of account.
 - Prepare proposals, schedules of insurance and recommendations for clients.
 - Review with Client Advisors as needed and invoice all billed audits. Follow company direction and agency guidelines for disputed audits.
 - Prepare quotes, proposals, applications, and supplemental forms for timely and complete submission to carriers for new or renewal accounts as directed by the Client Advisor.
 - Competently and confidently discuss policy changes and coverage issues with underwriters while advocating on the clients behalf.

- Initiates renewal reviews with Client Advisor and re-markets as appropriate, to provide the client with the optimal solution in the coverage of their assets and the retention of the client. Prepares summaries of insurance and recommends coverages to avoid potential E&O issues.
 - Process surplus lines agency bill renewals and remarket to an admitted carrier whenever possible.
 - Review renewals to determine if non-standard policies can be rewritten in a standard market. Prepare rewrite applications.
 - Remarketing of a renewal to provide best option(s) available to client in current market conditions.
 - Receive, review and manage cancellations and act to save accounts as appropriate. Determine necessary action, and notify Client Advisor as necessary.

- Maintains client accounts on agency automation system, documents conversations, properly attaches documents in Agency Management System, sends confirmations to insured's and adheres to all other automation procedures that are or become established. Maintains follow-up and suspense system for outstanding orders and correspondence, follows-up on overdue and suspense items. Responds to carrier requests for additional information in a timely manner.

- In conjunction with Manager/Coordinator of Business Insurance, coach and mentor team members in their professional development. Support and implement strategies to accomplish the agency mission and initiatives.

- All work is executed in a manner to avoid potential E&O issues. Immediately notifies management of any potential E&O issues.

Miscellaneous:

- Actively pursue relevant CE courses and achievement of a designation by the end of year three.
- Participate in seminars and other training for knowledge and skill development.
- Some training of other employees may be required.
- Provide backup in other areas as assigned.
- Perform other duties and special projects at Management's request.
- Help develop efficiencies in automation in a paperless environment reducing or eliminating paper flow.
- Stay abreast of trends, products, pricing and competitive markets. Have working knowledge of all agency and company changes procedures.

THIS DESCRIPTION IS NOT INTENDED TO BE A COMPLETE STATEMENT OF JOB CONTENT, RATHER TO ACT AS A GUIDE TO THE ESSENTIAL FUNCTIONS PERFORMED. MANAGEMENT RETAINS THE DISCRETION TO ADD OR TO CHANGE THE DUTIES OF THE POSITION AT ANY TIME.

I have read and understand the job description for this position:

Position Title: Commercial Lines Account Executive

Check here to eSign

By checking this box, I am electronically acknowledging this form in lieu of adding a handwritten signature below.

If e-Signed, Print Name: _____

Date: _____

Signature (if not e-Signed): _____