

Personal Lines CSR

JOB SUMMARY: The Personal Lines Customer Service Representative performs the essential functions of the position, which include aiding clients with service needs and making changes to existing accounts. Specific service and marketing responsibilities are required in this position. Meets service and sales delivery standards and performs essential functions to the quality and service standards developed by the agency.

PRIMARY RESPONSIBILITIES AND DUTIES

NEW BUSINESS:

- Pre-qualifies own new business according to agency standards, as well as, educates clients about policy coverage, changes, exclusion and insurance coverage needs.
- Assists clients with making coverage changes in an automated environment supported by transactional filing; determines if delayed or advanced billing is appropriate and invoices accordingly; uses each contact with the client as an opportunity to review the whole account, round it and market.
- Prepares proposals and completes application in coordination with producers; submits applications to eligible and appropriate carriers; obtains client signatures on all applications; follows up to ensure timely receipt of quotations and policies.
- Actively seeks referrals from client base; follows up to generate new business by using prospect data base and automated marketing tools.

RETENTION:

- Develop and maintain profitable relationships with potential and existing clients
- Prepares summaries of insurance, schedules, and proposals as needed for account review while maintaining and updating electronic files
- Remarkets renewals, contacts clients, creates renewal proposals, verify renewal's accuracy, and handles other renewal activities in coordination with the producer(s).
- Processes incoming mail requests, responding promptly and appropriately.
- Assists clients in submitting first reports of claims, obtaining adjustors contact information; facilitates prompt response from carrier staff and follows up on claims status to keep insureds informed and to work towards settlement of claims; uses each claim contact as an occasion to review coverages and market as needed.

QUALIFICATIONS:

- Associates degree, Bachelor's degree or licensed insurance agent preferred but not required
 - Customer service experience preferred
- Ability to communicate orally and in writing with others to explain complex issues, receive and interpret complex information, and respond appropriately.
 - Requires time management skills and organizational skills
- Ability to utilize computer programs and understand functionality.
 - Requires strong written, verbal and interpersonal skills
- Consistently shows up to work on time and exceeds expectations in everyday tasks