SHATTUCK & GRUMMETT INSURANCE

JOB DESCRIPTION FOR PERSONAL LINES AGENT

JOB TITLE: PL Agent I

DEPARTMENT: Customer/Agency Service

ACCOUNTABILITY: Reports PL Partner’s or if not available, an active Board Member

JOB SUMMARY
This position is primarily responsible for selling and servicing insurance converge for Personal Lines (personal auto, homeowners, boat, motorcycle, etc.) to market and manage personal accounts. Agents provide a variety of additional functions as needed including clerical duties.

DUTIES AND RESPONSIBILITIES
Specific duties include:

- Quotes, issues and reviews insurance coverage utilizing Agency Binding Authority.
- Places coverages in markets appropriate for the risks, based on company and Agency criteria and associated client needs.
- Responds to customer inquiries and those of insurance company staff; mortgagees and lien holders, etc.
- Takes claim information and handles claims according to carriers’ instructions, and as per State requirements.
- Follows up on claims as required, maintaining an up to date claims file.
- Meets all deadlines for policy renewals; reviews risks for underwriting and coverage updates on a regular basis, and processes renewal policies.
- Trains or assists in training in the above procedures as necessary.
- Acts as back-up to other Agents and staff members as required.
- Observes and implements established policies and procedures.
- Maintains Pending and Renewal Files or lists, and a Daily Suspense Calendar, utilizing the Agency Electronic System wherever possible.
- Complies with Binding Authorities and other company requirements at all times.
- Maintains the highest possible level of accuracy to avoid any possibility of Errors & Omissions Claims.
- Other duties as assigned.

KNOWLEDGE, SKILLS AND ABILITIES

- Acquires the knowledge to rate and process personal lines coverage, and a working knowledge of insurance products.
- Has the ability to meet State requirements to achieve and maintain an Alaska Insurance Agents License. Adheres to State insurance laws and regulations.
- Obtains complete knowledge of Agency Binding Authority and other insurance company requirements for effecting coverage; becomes familiar with Errors & Omissions standards, and becomes aware of and follows Agency premium collection requirements.
• Has the ability to present insurance proposals to customers in a professional, knowledgeable manner, and advises of additional coverage available under these policies, as well as additional coverage available through the Agency.

• Is fully aware of the critical importance of maintaining confidentiality regarding customer files, and Agency matters at all times.

• Ability to maintain a courteous, cooperative, pleasant, and professional attitude toward those contacting or visiting the Agency, as well as with co-workers.

WORK PLACE STANDARDS AND OFFICE PROCEDURES

• Represents the Agency effectively to preserve the Agency’s image and reputation in the community and the insurance industry. **Maintains confidentiality regarding customer files and Agency matters at all times.**
  - Learns and follows Agency procedures, rules and requirements, including attendance and punctuality, annual and sick leave rules, and appropriate manner of dress.
  - Keeps desk and work area neat and orderly, with emphasis on efficient work flow.
  - Utilizes time well and follows Agency rules regarding time spent on personal business during work hours (including phone, visits.)
  - Maintains a courteous, cooperative relationship with all co-workers, helping to ensure the Agency goal of providing exceptional service to customers through accuracy, timeliness of response to customer needs, and teamwork resulting in a smooth workflow throughout the Agency.
  - Willingly accepts supervision; maintains a cooperative attitude toward the Agency’s management, keeps Agency management informed of problems and/or concerns.

MINIMUM QUALIFICATIONS

• Has a valid/active Alaska Insurance Agent license with the State of Alaska
• Has two (2) years of customer service experience, a pleasant phone and counter manner, and a proven ability to work well within a team environment.
• Demonstrates adequate experience in operating standard office equipment and proficiency in the use of Microsoft Office products (Word, Excel, and Outlook).
• Ability to interact with diverse clients, problem solve, and communicate in a professional and understandable manner both verbally and in writing.
• Exhibits personal initiative and excellent organizational skills.

WORKING CONDITIONS

High pressured, fast-paced environment with significant telephone and personal disruption. Large number of multiple steps in complex system performed with accuracy and speed is essential to the successful completion of tasks. This job description is intended to describe the level of work required by the person performing the work. The principle duties outlined are the essential responsibilities and duties. Normal business hours are Monday through Friday, from 8:30am to 5pm, with a one hour lunch.