

JOB DESCRIPTION

COMMERCIAL ACCOUNT MANAGER

Reports To: Commercial Lines Service Manager

Status: Non-Exempt

Job Summary: The Commercial Lines Account Manager performs the essential functions of the position, which include aiding Sales Executives and Account Executives and 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:

- Provides technical support to Sales Executive/Account Executive(s); specifically in analyzing client needs, coverage forms and quotations.
- Schedules appointments with clients as requested by Sales Executive/Account Executive(s).
- Occasionally accompanies Sales Executive/Account Executive on prospect and client meetings as requested by Sales Executive.
- Completes applications in coordination with Sales Executive/Account Executive(s); submits applications to eligible and appropriate carriers; follows up to ensure timely receipt of quotations and policies.
- Orders and issues binders, certificates, policies, endorsements and other related items; verifies their accuracy; forwards them to client with appropriate correspondence.
- Determines if direct or agency billing is appropriate and invoices accordingly.
- Prepares summaries of insurance, schedules and proposals for word processing as needed.
- Processes renewals in coordination with Sales Executives/Account Executive(s) according to agency procedures.
- Reviews audits of policies; verifies accuracy and facilitates corrections, as needed, between client and carrier.
- Verifies policy and policy change information, facilitating corrections when necessary.

JOB DESCRIPTION

COMMERCIAL ACCOUNT MANAGER (CONTINUED)

Primary Responsibilities (Continued):

- Processes incoming mail and phone requests, responding promptly and appropriately.
- Uses agency credit and collection policy in invoicing and pursuing prompt payments; request cancellations from the carrier according to agency standards.
- Determines reasons for requests for cancellations; acts to save accounts; notifies Sales Executive/Account Executive(s).
- Processes and following up on cancellations requests to carriers to ensure accurate and timely resolution; maintains agency in financial equity whenever possible.
- Assists clients in submitting first reports of claims, facilitates prompt response from carrier staff and follows up on claims status, according to agency procedures.
- Identifies exposure to loss and recommends appropriate coverages in coordination with Sales Executive/Account Executive(s).

Personal and Organizational Development

- Sets priorities and manages work flow to ensure efficient, timely and accurate processing of transactions and other responsibilities.
- Maintains a cordial and effective relationship with clients, co-workers, carriers, vendors and other business contacts.
- Keeps informed regarding industry information, new product information, legislation, coverages and technology to continuously improve knowledge and performance.
- Interacts with others effectively by utilizing good communications skills, cooperating purposefully and providing information and guidance, as needed, to achieve the business goals of the agency.

Knowledge, Skills and Abilities

- College education with a minimum of 3 years insurance experience or a minimum of 7 years insurance experience.
- Ability to communicate orally and in writing with others to explain complex issues, receive and interpret complex information, and respond appropriately.
- Ability to understand written and oral communication, and interpret abstract information.

JOB DESCRIPTION

COMMERCIAL ACCOUNT MANAGER (CONTINUED)

Knowledge, Skills and Abilities (Continued)

- Property, Casualty Agents License.
- Knowledge of insurance products and usage's.
- Knowledge of insurance markets and reference to markets.
- Knowledge of insurance rating and underwriting procedures.
- Ability to carry out complex tasks with many concrete and abstract variables.
- Familiarity with computer and word processing programs.
- Ability to perform 70% sedentary work, exerting up to 10 pounds of force occasionally and exert negligible force frequently or constantly to move objects, including the body. May be asked to exert up to 20 pounds of force periodically, as needed.
- Field of vision must be adequate to observe up and down or right to left while eyes are fixed on a given point.
- Ability to process written and other materials visually.
- Physical efforts required include fingering, repetitive small motor activity, grasping, verbally communicating detailed and important information to others quickly and accurately, stooping, reaching, standing, lifting light objects under ten pounds frequently, and climbing occasionally.
- Requires ability to receive detailed information through oral communication, perceiving the nature of sounds with no less than a 40 dB loss at 500Hz and 2000 Hz without correction.

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.

Any other duties as requested by management

Applicants will be tested.