

Job Description Producer Trainee

Title: Producer Trainee

Reports to: Manager

Job Summary: Trainee position learning and understanding insurance sales and service. On the job training provided in addition to self-study training. Within twelve months aids clients with insurance needs, making changes to existing accounts, managing claims and selling insurance policies. Producer 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:

Sales

Pre-qualifies new business according to agency standards. **Recommends coverages and prepares rating quotes and proposals to sell new accounts.**

Informs and educates clients about policy coverage, changes, exclusions and insurance coverage needs.

Recommends excess and surplus coverages, as needed to meet client insurance needs. Educates clients as to coverage limitation and documents on the system.

Surveys loss exposures, needs, and possible uninsurable or difficult to insure exposures for clients.

Provides technical support to benefit clients and to reach agency's strategic business goals.

Prepares proposals and completes applications; submits applications to eligible and appropriate carriers; obtains client signatures on all applications; follows up to ensure timely receipt of quotations and policies.

Responds to clients' needs by producing binders, certificates, policies, endorsements and other related items; verifies their accuracy.

Acknowledges non-standard coverage limitations and binding restrictions to document file and lower errors and omissions exposures.

Actively seeks referrals from current client base; follows up to generate new business.

Retention & Renewals

Prepares summaries of insurance, schedules and proposals as needed for account review.

Assists clients with making coverage changes. Contact client as an opportunity to review the whole account, look for cross-sell opportunities and market.

Remarkets renewals, contacts clients, creates renewal proposals and handles other renewal activities in coordination with the producer(s).

Provides needed information and clarifications about clients to company personnel, and documents system by transaction date.

Renews policies following agency standards. Verifies accuracy of each renewal; ensures that all renewals are produced.

Reviews audits of policies; verifies accuracy and facilitates corrections, as needed, between client and carrier.

Creates letters to clients offering coverage, sharing information and advice regarding insurance matters. Uses these to round out accounts fully.

Enters policy data into agency management system; verifies policy and policy change information, facilitating corrections when necessary.

Processes incoming mail requests, responding promptly and appropriately.

Verifies accuracy of all direct billed cancellations and takes appropriate corrective action when needed.

Determines reasons for requests for cancellations; acts to save accounts.

Processes and follows up on cancellation requests to carriers to ensure accurate and timely resolution.

Assists clients in submitting report of claims, obtaining adjustors or visits from agency staff; facilitates prompt response from carrier staff and follows up on claims status, keeping insurers informed and works toward settlement of all claims, uses each claim contact as an occasion to review coverages and market as needed.

Marketing

Refers current and prospective clients to Life/Benefits Department and to Personal Lines for solicitation of those lines of business.

Assists in design of or independently designs insurance plans for clients as assigned and directed by the agency management.

Assists or completes other tasks as directed by agency management.

Agency Services

Promptly answers incoming calls (within three rings) positively and warmly.

Maintains orderly electronic files and information, following agency standards.

Handles billing inquiries and processes payments. Immediately enters payments into billing system and documents every transaction. Issues receipts on every accepted cash payment. Verifies coverage status as appropriate.

Provides support to Personal Lines staff as needed. May include inquiries for new business quotes, endorsements, billing, payments and claims.

Personal and Organizational Development

Sets priorities and manages workflow 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. Maintains up to date technical manuals and understands how to perform technical tasks to expedite client service.

Knowledge, Skills and Abilities

Ability to communicate orally and in writing with others to explain complex issues, receive and interpret abstract and complex information, and respond appropriately.

Property, Casualty, Life and Health License.

Full knowledge of insurance products and usages as well as insurance markets and research to markets.

Knowledge of insurance rating and underwriting procedures.

Ability to carry out complex tasks with many concrete and abstract variables.

Requires ability to receive detailed information through oral communication.

Ability to process written and other materials visually. 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 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.

Physical efforts required include typing, 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 a ladder occasionally.

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. Other duties may be assigned as needs arise.

This description is not intended as a contract and is subject to change. Any written contractual agreements supersede this job description. All requirements may be modified to reasonable accommodate physically or mentally challenged staff members.

JD Producer Trainee 10/23