

k.p.d insurance, Inc.
Job Description

Job Title: Personal Lines Account Manager
Department: Property & Casualty
Reports To: Director of P & C and
Assistant Director of P & C
FLSA Status: Non-Exempt
Date: November 2013

JOB SUMMARY

Provide prompt, accurate, courteous service to customers, producers and company personnel. Grow and develop talents and insurance knowledge to highest level possible. Provide a high level of support in obtaining, maintaining, expanding and servicing Personal Line accounts. Responsibilities include retention of existing accounts and development of new business.

ESSENTIAL DUTIES AND RESPONSIBILITIES

The following functions are to be performed in accordance with the agency policies and procedures and with the highest degree of ethical standards and confidentiality.

- Provide quality professional service to customers in all aspects and phases of existing insurance accounts.
- Monitor expiration lists and renew accounts.
- Provide comprehensive marketing of new and renewal business and develop market strategy as required; account placement from start to finish without direct supervision.
- Follow the Agency program to round Personal Line accounts and develop additional new business accounts.
- Develop, coordinate and pull together customer and insurance company presentations.
- Provide Producers with requested account summaries.
- Ability to perform all tasks assigned to a Account Manager in the day-to-day servicing and maintenance of Personal Line accounts in a timely, accurate and professional manner.
- Provide accurate information to underwriters and respond to customer needs by producing binders, certificates, policies and other related items accurately and on time.
- Check new and renewal policies for accuracy.
- Service Personal Line accounts in a manner to eliminate gaps in coverage, thus reducing our E&O exposures.
- Maintain electronic and/or paper files in an orderly, up-to-date manner.

- Handle interactive interface (input into carrier's system) on all endorsements, new business, renewals, etc.
- Collect premiums per established Agency procedures.
- Handle cancellations with care, legally saving all accounts possible with adherence to E & O guidelines. Verify accuracy of direct-billed cancellations.
- Check all company-produced documents for accuracy. Communicate with and secure corrections from all carriers on incorrect items.
- Invoice transactions that are received from carriers.
- Coordinate all download activity from carriers.
- Keep informed on current insurance markets, market trends and industry changes. Participate in seminars and classes for skill and knowledge development.
- Perform special projects at Director's request.
- Other duties may be assigned.

SKILLS AND ABILITIES

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required.

- ◆ **EDUCATION and/or EXPERIENCE:** High School diploma or equivalent is required. Prefer Associate's degree or equivalent from two-year college or technical school. Required a minimum of five years related industry experience and/or training.
- ◆ **LANGUAGE SKILLS:** Thorough knowledge of all lines of insurance in area of specialty. Ability to:
 - Read, analyze, and interpret industry policies and contract documents.
 - Respond to common inquiries or complaints from customers or carriers. Write and prepare proposals for presentation and review.
 - Write professional letters to insureds and carriers.
 - Effectively present information to insureds and carriers.
- ◆ **MATHEMATICAL SKILLS:** Ability to apply basic mathematical concepts such as percentages, adding, subtracting, multiplying and division. Ability to apply mathematical operations to required tasks.
- ◆ **REASONING ABILITY:** Ability to define problems, collect data, establish facts, and draw valid conclusions.
- ◆ **CERTIFICATES, LICENSES, REGISTRATIONS:** Maintain a current Oregon General Lines License.

◆ OTHER SKILLS and ABILITIES:

- Complete knowledge of Carriers and industry standard forms.
- Professional telephone skills and etiquette.
- Familiarity and ability to operate PC in Windows Environment.
- Proficient in Word & Excel.
- Ability to accurately type/data input at a minimum of 40 WPM.
- Familiarity with general office procedures.
- Strong written and verbal communication skills.
- Familiarity in the use and ability to operate general office equipment.
- Self-motivated and ability to work independently with limited supervision or within a group or team.
- Ability to organize and prioritize work.
- Positive attitude towards peers, carriers and clients.

ESSENTIAL PHYSICAL FUNCTIONS

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.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee regularly is required to sit and use hands to finger, handle, or feel objects, tools, or controls. The employee is frequently required to stand, walk, and reach with hands and arms and/or carry, move or transport items from one area to another. Specific vision abilities required by this job include close vision and the ability to adjust focus.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.

Office: Duties are performed in a fast-paced team environment.

Disclaimer: This job description indicates the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job