

KPD Insurance, Inc.
Job Description

Job Title: Customer Service Representative (CSR)
Department: Employee Benefits
Reports To: Director of Employee Benefits
FLSA Status: Non-Exempt
Date: February 2021

JOB SUMMARY

The Customer Service Representative supports the Employee Benefits team through proactive client services. Provide accurate technical assistance, prompt and courteous service to clients, team members, and carrier personnel. Provide a high level of support in obtaining, maintaining, expanding and servicing employee benefit accounts.

Due to the diverse requirements of this position, critical thinking, a consistent high sense of urgency, multi tasking, an ability to work effectively in a team setting, customer service skills and advanced technical and organizational skills are key prerequisites in fulfilling the position's requirements.

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.

- Ability to communicate and perform all tasks assigned in the day-to-day servicing and maintenance of clients in a timely, accurate and professional manner.
- Open Enrollment Support:
 - Order, prepare, and assemble accurate open enrollment materials in a timely manner
 - Prepare Annual Compliance Notices
 - Deliver Summary of Benefits of Coverage (SBC's)
 - Demonstrate proficiency in benefit plan designs in order to review open enrollment materials for accuracy
 - Support online enrollment portal functions as needed
- Provide ongoing client and account management support through:
 - Provide back-up coverage to Account Management team
 - Assist with facilitating claims and billing resolution
 - Review commissions for receipt and accuracy
 - Manage account changes timely and accurately
 - Support new & lost business processes
- Assist with contract checking, including:
 - Perform policy quick checks
 - Download carrier documents from broker portals
- Assist with marketing, including but not limited to:
 - Run on-line quotes
 - Assist with preparation of rate recaps, benefit comparisons and bound renewal/prospect presentations

- Support marketing tasks in Applied Benefits Designer
 - Update rate histories
 - Update UBA Surveys
- Maintain agency systems and files in an accurate and timely manner per agency workflows
- On-line webinar/seminar/meeting coordination, set-up and presentation management.
- Service clients in a manner to eliminate gaps in coverage, thus reducing our E&O exposures.
- Maintain professional relationships with insurance carriers and clients at all times.
- Keep informed on current insurance markets, market trends and industry changes.
- Participate in seminars and classes for skill and knowledge development.
- Participate in department meetings and contribute appropriately.
- Maintain a good reputation and relationships in the community at large.
- Back up Receptionist - 28 phone lines.
- 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 a minimum of two years of related industry experience and/or training including knowledge of group insurance business as it relates to coverage, processing of claims, billing, customer service and related information.
- ◆ **LANGUAGE SKILLS:** Ability to read, analyze, and interpret industry policies and contract documents. Ability to respond to common inquiries or complaints from clients, carriers or team. Ability to write and prepare proposals for review and presentation. Ability to write professional letters to clients and carriers. Ability to effectively present information to clients, carriers or team.
- ◆ **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 current Oregon Health & Life Licenses. (Can be obtained after hire.)
- ◆ **OTHER SKILLS and ABILITIES:**

- Good listening skills and attention to detail.
- Ability to consistently display a proactive, positive client focus and demonstrate a dedicated sense of urgency in serving their interests.
- Professional telephone skills and etiquette.
- Communicate effectively both verbally and in writing.
- Ability to organize and prioritize work.
- Self-motivated and ability to work independently with limited supervision as well as in a team environment.
- Knowledge of employee benefits markets and employee benefit laws.
- Familiarity with general office procedures.
- Familiarity in the use and ability to operate general office equipment.
- Ability to use the computer to create and retrieve Word documents and Excel worksheets and to enter and find information into agency system.
- Proficient in Word & Excel.
- Ability to accurately type/data input at a minimum of 55 WPM.
- An understanding of agency workflow procedures, sales and service processes with a growing understanding of technology applications to workflow and quality control.
- 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. Ability to handle a push cart/hand truck and lift boxes up to 50 lbs.

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.*