

**Title:** Commercial Lines Client Service Representative

**Job Summary:** The Commercial Lines CSR 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**

### **New Business:**

- Work as a team with agency producers to assemble, market and place coverage for clients.
- Provides technical support to producers to benefit clients and to reach producer and agency's strategic business goals.
- Prepares proposals and completes application in coordination with producers; submits applications to eligible and appropriate carriers; obtains client signatures on all applications; follows up to ensure timely receipt of quotations and policies.
- Attends to clients' needs by producing binders, certificates, policies, endorsements, and other related items; verifies their accuracy using established agency checklist

### **Retention:**

- Prepares summaries of insurance, schedules, and proposals as needed for account review.
- Re-markets renewals, contacts clients, creates renewal proposals, and handles other renewal activities in coordination with the producers. This includes 90-120 day advance account review for marketing, renewal letter mailed to insured for updates, Acord applications updated, loss runs requested and submission of account 90 days prior to renewal.
- Renews policies following agency standards; verifies each renewal's accuracy; ensures that all renewals are processed.
- Reviews audits of policies; verifies accuracy and facilitates corrections, as needed, between client and carrier.
- Maintains and updates files in agency management system.
- Verifies policy and change information, facilitating corrections when necessary.
- Processes incoming email and 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; notifies producers according to agency standards.
- Processes and follow up on cancellations request to carriers to ensure accurate and timely resolution.
- Reviews walk-in payments and verifies acceptability; processes, as appropriate, providing receipts to payers.

### **Personal and Organizational Development:**

- Sets priorities and manages workflow to ensure efficient, timely, and accurate processing of transactions and other responsibilities, including prioritizing workflow based on urgency,

new business vs. renewal, expiration date of policy, revenue size of account and potential to close.

- Maintains a cordial and professional 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 and producer.
- Strong ethical values and integrity

#### Knowledge, Skills and Abilities:

- Active Property and Casualty License.
- College education or equivalent insurance experience.
- Ability to communicate orally and in writing with others to explain complex issues. Ability to receive and interpret complex information, and respond appropriately.
- Ability to understand written and oral communication, and interpret abstract information.
- Full knowledge of insurance products and usages.
- Thorough, detail-oriented to manage multiple clients, tasks and requests
- Adequate knowledge of rating procedures, coverages, and industry operations to effectively manage, maintain, and write assigned client and prospect lists.
- 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.
- Ability to add, subtract, multiply and divide whole numbers, and to accurately perform simple calculations involving decimals and fractions.
- Ability to utilize computer programs and understand functionality.
- Professional, committed and self-motivated with the ability to focus on daily tasks
- Knowledge of or willing to learn AMS360 Agency Management System

#### Working Conditions:

- At times high-pressure, fast-paced environment with significant disruptions. Large number of multiple steps in complex system performed with accuracy and speed is essential to the successful completion of tasks by timeline requests set by client or producer.
- This job description is intended to describe the level of work required by the person performing the work of the positions and physical requirements normal to the position. Principal duties outlined are the essential responsibilities and duties and other duties may be assigned as needs arise or as required to support principal duties.

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