

POSITION TITLE: PERSONAL LINES ADVISOR
STATUS: EXEMPT
REPORTS TO: PERSONAL LINES MANAGER



JOB SUMMARY AND PURPOSE

The Personal Lines Advisor position is crucial to the day-to-day operations and long-term goals of the organization. From driving new client acquisitions, to servicing accounts, to retaining Personal insurance accounts, this position's responsibilities are equally varied and vital. A strong work ethic, ability to take on multiple responsibilities, and knowledge of agency procedures and standards are a must.

ESSENTIAL DUTIES:

- Desire to build meaningful relationships with clients and prospective clients
- Evaluate, educate and advise on coverages and available plans
- Help clients evaluate the market by pulling quotes from carriers and negotiating directly when possible to get the best rates
- Ability to handle complex accounts
- Develop and implement marketing strategy for new sales leads
- Actively solicit and process additional lines of coverage for all accounts
- Ordering and processing renewals and change requests with an emphasis on Personal Insurance Risk Management
- Participate in seminars and classes for skill and knowledge development
- Act as liaison between client and insurance companies in order to independently resolve service problems
- Work to ensure retention goals are met

ADDITIONAL DUTIES:

- Perform other duties as assigned
- Maintain confidential information

EDUCATION AND/OR EXPERIENCE:

- Prefer bachelor's degree, or an associate's degree or equivalent, from two-year college or technical school
- High school diploma or equivalent is required
- Prefer a minimum of five years related industry experience and/or training

OTHER SKILLS AND ABILITIES:

- Proficient in Microsoft Office suite of products and Adobe Acrobat
- Ability to perform duties in a high-pressured, fast-paced environment
- High degree of organizational skills
- Initiative and attention to detail
- Ability to prioritize and remain flexible
- Professional telephone skills and etiquette
- Self-motivated and able to work both independently with limited supervision and within a team
- Excellent oral and written communication skills
- Good command of all lines of personal insurance coverage
- Understanding of contracts, carrier products, coverage forms, and underwriting guidelines
- Ability to read, analyze, and interpret industry policies and contract documents
- Ability to respond to common inquiries or complaints from customers or carriers
- Ability to write and prepare proposals for presentation and review
- Ability to effectively present information to insureds and carriers
- Ability to apply basic mathematical concepts such as percentages, addition, subtraction, multiplication and division
- Ability to think independently and critically
- Ability to define problems, collect data, establish facts, and draw valid conclusions

CERTIFICATES, LICENSES, REGISTRATIONS:

- Maintain a current Indiana Property & Casualty insurance license

The above statements are intended to be a representative summary of the responsibilities performed by incumbents of this job. The incumbent's may be requested to perform job-related tasks other than those stated in this description.