



MANAGER: Kathy Henrich
DEPARTMENT: Commercial Lines
STATUS: Full-time, Non-Exempt
LOCATION: Any Location

Client Service Advisor

PURPOSE:

The Commercial Lines Client Service Advisor (CSA) corresponds with all parties and processes all related documents to provide timely and accurate guidance and service to Commercial Lines clients. This person also builds relationships with clients in a professional manner to effectively retain the account.

KEY RESPONSIBILITIES:

1. Ensure client satisfaction, growth and retention of business by providing top quality service and problem solving.
 - a. Respond to all incoming calls, voicemails and emails from clients, ideally within the same day.
 - b. Issue certificates and bonds.
 - c. Accept payments, write receipts, upload payment to company and note activity in client account.
 - d. Change policies, per client request.
 - e. Review exposures, analyze insurance needs, and make recommendations for existing and prospective clients.
 - f. Provide quotes and coverage overviews to prospective clients.
 - g. Cross-sell and try to write the whole account.
 - h. Conduct periodic reviews with your existing clients.
 - i. Develop and maintain a service dashboard for these clients.
 - j. Move new and existing clients to a service center if applicable
2. Handle all in-house sales calls of accounts that are under \$5,000 in premium.
 - a. Acquire enough information to complete applications, questionnaires, photos, diagrams, etc for new business submissions.
 - b. Present the proposal in a professional and effective manner by explaining all coverage offered.
 - c. Close the sale and pick up necessary deposit, if any.
 - d. Submit applications for new and renewal business to companies for quoting and policy issuance.
 - e. Send bind requests to carriers.
 - f. When an account significantly exceeds \$5,000 in premium, then the account will be transferred to a Commercial Lines Advisor.
3. Process and invoice new and renewal business.
 - a. Research certificate requirements. Contact underwriters and determine what can be done at what cost.
 - b. Process policy change requests from insured. Follow up with company.
 - c. Process Binders, EPI's, Auto cards, etc.
 - d. Prepare finance agreements.
4. Document client's account status clearly, accurately and completely to allow others to effectively work the account.
 - a. Scan and attach all client related items to client's account, including all related items received and information retrieved from company websites.
 - b. Document all client activity by the end of the business day in an easy to understand manner.

- c. Client activity includes any communication by any means, any potential change and progress notes.
- 5. Correspond with underwriters and insured's to assure accuracy and policy continuity.
 - a. Submit change requests to companies or process directly.
 - b. Follow up on all underwriter requests and coordinate necessary communication with advisor.
 - c. Review policies for accuracy and update information and attach in EPIC.
 - d. Update coverage summaries for client meetings or prepare proposals reflecting quotes for new business or rewrites.
- 6. Keep up to date on client accounts; retrieves and correct/update data; communicate findings or outcomes to advisors.
 - a. Run reports weekly. Follow up on unbilled and expired accounts. Keep track to assure coverage is bound.
 - b. Run monthly statements and issue invoices. Follow up to assure timely payment. Keep track of aged accounts.
 - c. Run Motor Vehicle Report, as needed.
- 7. Assist office with day-to-day functioning.
 - a. Process all incoming mail; not limited to audits, bonds, endorsements and endorsement requests, and certificate requests. Scan to client's file and correspond as appropriate.
 - b. Financial support may include preparing deposits, typing check requests, opening and locking cash box, ordering supplies, and going to the bank.
 - c. Clerical support may include acting as receptionist, accepting client payments, recording/uploading payment, making the bank deposits for the office and picking up/dropping off mail at the post office or another office as needed.
 - d. Provide regular front desk coverage relief.
- 8. Stay aware of the market.
 - a. Maintain knowledge of underwriting criteria for CL carriers represented by the agency.
 - b. Keep up-to-date on company issues, coverages, rates, rules, etc.
 - c. Select markets where you want the risk quoted.
 - d. Maintain a working relationship with underwriters.
 - e. Be familiar with company website(s) so you can access information, as needed.
 - f. Become familiar with rating systems and be able to use it to quote new business, etc.
 - g. Solicit referrals from existing CL accounts and obtain cross-sell referrals from other departments within the agency.
 - h. Provide referrals to other departments within the agency.
 - i. Keep abreast of current marketing techniques. Provide communication and marketing ideas to the department so as to benefit the growth of the agency.

KNOWLEDGE, SKILLS & ABILITIES:

1. Indiana Property and Casualty agent's license is required.
2. This position requires a High School Diploma. A Bachelor's degree or equivalent experience is highly preferred; the ability to read with good comprehension and precise mathematical skills and an understanding of business and marketing.
3. The ability to deftly access all company websites for billing information, uploading endorsements, and answering client questions.
4. Empathic listening skills and careful speaking skills.
5. A thorough knowledge of the phone system, including the ability to transfer calls and conference call.
6. The ability to use Outlook to send and receive emails including attachments.

7. The ability to utilize the in-house software systems within 60 days of employment. These skills include using Genifax, scanning and attaching appropriate items in AMS; a working knowledge of the carrier websites and TransactNow in order to answer customer questions and service their needs.
8. The ability to produce documents and applications thru the AMS system or carrier websites to write and maintain business.

PHYSICAL DEMANDS & WORKING CONDITIONS:

- Face-to-face and telephone communication requires an ability to express oneself as well as perceive and exchange ideas.
- Viewing computer terminal, perceiving and transcribing data with accuracy and keyboarding fill much of the day in an office environment and in the field.
- The employee is not exposed to adverse environmental conditions, working primarily in an office environment. On occasion the employee will go on a loss control visit and might be outside of an office environment. During that time it is required to wear appropriate personal protective equipment (PPE). This may include but not limited to safety glasses, hard hat or specific requirements of the client.
- The employee is expected to independently transport self to meetings and activities outside the office.
- Light work. Exerting up to 20 pounds of force occasionally and/or negligible amount of force. Work can require walking while carrying objects, stooping, kneeling, crouching, as well as grasping objects, and reaching with hands and arms.
- The employee is occasionally required to stand and walk.

I have reviewed this job description with my manager. By signing below, the employee acknowledges that they are aware of the scope, responsibilities, and requirements of this position.

Employee Signature: _____ Date: _____

Manager Signature: _____ Date: _____