



Employee Benefits Advisor

Reports to: Craig Menne
Status: Full-time, exempt

About General Insurance Services

General Insurance Services is a full service independent insurance agency with over 80 years of experience serving Northwest Indiana, Southwest Michigan, and many accounts in the greater Chicago market. Our mission is to “secure the future of the communities we serve” through not only our work, but our community outreach as well. We invest in our team members through training and development to help them reach their career goals and personal aspirations.

At General Insurance Services:

- We offer a competitive salary and benefits package.
- We provide ongoing training to help you learn your job.
- We deliver constant coaching and feedback to help you develop your skill.
- We encourage professional development.
- We support individual volunteer efforts within the community

General Insurance Services was recently named one of the “Best Places to Work in Indiana.” Our office is growing, and we are looking to train the right individual to fit right into our company. If you are motivated to succeed and would like to join our team, please complete our application. We will follow up with you on the next steps in the interview process.

Benefits

Benefits include Medical, Dental, Vision, 401k, Paid Time Off and Life Insurance.

Purpose

The Employee Benefits Advisor identifies and solicits prospects and builds relationships with clients in a professional manner to effectively meet sales goals by providing Life, Health & Ancillary coverage to employers and their employees.

Responsibilities:

1. Effectively meet sales goals and build relationships with clients.
 - a. Continually search for sales prospects from various sources via direct mailings, current clients (commercial and personal), phone contacts, community involvement, etc.
 - b. Review exposures, analyze insurance needs, compliance issues and make recommendations for existing and prospective clients.
 - c. Provide quotes and coverage overviews to prospective clients.
 - d. Respond to all incoming calls, voicemail and emails from clients, ideally within the same day.

- e. Cross-sell and try to write the whole account.
- f. Conduct periodic reviews with your existing clients
2. Meet monthly new business revenue goals.
 - a. Use a variety of sources such as incoming quote requests, referrals, niche marketing, etc. to solicit new business.
 - b. Acquire enough information to complete questionnaires and quotes.
 - c. Present the proposal in a professional and effective manner by explaining all coverage offered.
 - d. Assist client with completion of appropriate application and collect initial premium as necessary. Forward processing on to Benefits Representative.
3. Stay aware of the market.
 - a. Maintain knowledge of underwriting criteria for L & H 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. Solicit referrals from existing L & H accounts and obtain cross-sell referrals from other departments within the agency.
 - e. Provide referrals to other departments within the agency.
 - f. 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, and Abilities:

1. Indiana Life & Health agent's license is required.
2. Complete continuing education courses as required to maintain Indiana Life & Health license (renews every 2 years)
3. Bachelor degree in business preferred; the ability to read with good comprehension and precise mathematical skills and an understanding of business and marketing.
4. The ability to deftly access all company websites to prepare quotes for life, health and long term care. 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 the Genifax, scanning and attaching appropriate items in Benefit Point.

Physical Demands and 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.
- The employee is not exposed to adverse environmental conditions, working primarily in an office environment.
- The employee is expected to independently transport self to meetings with clients and prospects in other GIS offices as well as to 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.