



## Personal Risk Advisor

**Reports to:** Stephanie Domazet  
**Status:** Full-time, exempt  
**Office:** Hobart

### 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 Personal Risk Advisor identifies and solicits prospects and builds relationships with clients in a professional manner to effectively meet sales goals.

### 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, and make recommendations for existing and prospective clients.
  - c. Provide quotes and coverage overviews to prospective clients.
  - d. Cross-sell and try to write the whole account
  - e. Conduct periodic reviews with your existing clients

- f. Respond to all incoming calls, voicemails and emails from clients, ideally within the same day.
- 2. Meet monthly new business premium 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 applications, questionnaires, photos, diagrams, etc for new business submissions.
  - c. Present the proposal in a professional and effective manner by explaining all coverage offered.
  - d. Close the sale and pick up necessary deposit, if any.
- 3. Stay aware of the market.
  - a. Maintain knowledge of underwriting criteria for PL 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 comparative rater and be able to use it to quote new business, etc.
  - g. Solicit referrals from existing PL 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 to benefit the growth of the agency.

**Knowledge, Skills, and Abilities:**

1. Indiana Property and Casualty agent's license is required.
2. Bachelor's degree in business 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 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 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 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.
- Reliable physical attendance is required.