

## LD&B Insurance and Financial Services

<b>Job Title:</b>	Personal Lines & Commercial Lines (P&C) Account Representative	<b>Status:</b>	Non-Exempt
<b>Department:</b>	Personal/Commercial Lines	<b>Position Type</b>	Full Time
<b>Location:</b>	Floater within All Locations, Harrisonburg Home Base	<b>Travel Required:</b>	As needed
<b>Training:</b>	Role Specific	<b>Reports to:</b>	

### Other Job Description

#### ROLE

A P&C Account Representative, will support existing clients by providing proactive service, making appropriate recommendations, responding to client's requests and writing new policies. Primary areas of responsibility include customer/insurance company relations, quoting, claims facilitation, updating agency management system and other administrative duties.

The position will ultimately require an in depth knowledge of both personal lines and commercial insurance products. The P&C Account Rep will use individual judgment and discretion to recommend specific coverage(s) to address clients' needs. Professionalism, attention to detail, accuracy, timeliness and consistent follow-up are requirements for success. Regular travel is required among all LD&B offices. Occasionally, travel may be required for client visits, training opportunities and insurance company meetings. Client information must be handled in a confidential manner at all times.

#### ESSENTIAL DUTIES AND RESPONSIBILITIES

- The P&C Account Rep will develop up-to-date knowledge of insurance policy provisions and coverages available including, but not limited to private passenger automobiles, homeowners (property and personal liability) personal umbrella products, property, inland marine, bonds, professional liability, general liability, commercial auto, workers compensation and commercial umbrella products
- Responsible for serving accounts, analyzing the client's potential exposure to loss, and advising clients of coverage options available
- Collaborate with various underwriters
- Acquire client information to submit to insurance companies for quotes, renewals, and endorsements
- Act as a liaison between client and insurance companies to resolve coverage, billing, audit and claims issues
- Service clients by retaining current accounts and generating new business as needed
- Review and analyze policies for accuracy and initiate corrective action as needed
- Process claims reports in a timely and accurate manner
- Attend continuing education and marketing events as requested
- Assist in training other team members and new hires
- Regularly support and collaborate with other team members
- Attention to detail, accuracy and ability to meet deadlines
- Provide office coverage as needed within any of the existing locations
- Process client payments with carriers
- Process the daily deposit
- Answer telephones and assist walk in clients
- Regularly support, communicate and collaborate with other team members among all offices
- Perform other duties as assigned by management

### **PREFERRED QUALIFICATIONS**

- Associate college degree or equivalent work experience of two or more years
- Currently possess, or obtain, a VA Property and Casualty License within 60 days of date of hire
- Computer skills; use of agency management systems and carrier programs
- Effective interpersonal skills. Ability to build relationships with staff, clients and insurance company personnel
- Ability to present and explain products and services using a consultative approach, based on an informed understanding of client's needs and goals.
- Prior knowledge of both personal and commercial policy content

### **PREFERRED SKILLS**

- Ability to work independently and within a team environment
- Mathematical, problem solving and analytical skills
- Strong written, oral and interpersonal communication skills
- Must be organized and able to multi-task
- Professional customer service skills

### **ADDITIONAL NOTES**

- Qualified candidate will provide account-rounding opportunities to other departments: employee benefits, individual life and health products, flexible benefits and financial services.

### **PHYSICAL REQUIREMENTS**

- Must be physically able to work a minimum of 40 hours per week in the office
- Must be able to sit for long periods of time, which may include extensive use of personal computers and associated software.
- Must possess the ability to hear, see, and speak
- Must be able to stand, sit, walk, use repetitive small motor activity, use hands and fingers, and reach with hands and arms, stoop, and kneel
- Occasionally required to lift and carry up to 20 pounds
- Perform with a high-energy level and ability to handle stress-related situations on a daily basis
- Must have a valid state issued driver's license and have the ability to operate a vehicle
- Will be required to drive and travel unaccompanied in diverse weather conditions