

## Job Description: Personal Lines Account Representative

<b>Job Title:</b>	Personal Lines Account Representative (Bilingual)	<b>Status:</b>	Non-Exempt
<b>Department:</b>	Personal Lines Division	<b>Position Type:</b>	Full Time
<b>Location:</b>	Harrisonburg, VA	<b>Travel Required:</b>	As Needed
<b>Training:</b>	Role Specific	<b>Reports to:</b>	Personal Lines Division Manager

### Job Description

#### ROLE

The Personal Lines Account Representative (PLAR), in conjunction with other team members, will oversee a group of clients by providing proactive service, making appropriate recommendations, responding to client's requests and on occasion 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 require an in depth knowledge of personal lines insurance products. The PLAR will use individual judgment and discretion to recommend specific coverage(s) based on agency specific guidelines and coverage standards and to address clients' needs. Professionalism, attention to detail, accuracy, timeliness and consistent follow-up are requirements for success. On occasion, 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 PLAR 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), and personal umbrella products
- Responsible for servicing 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 carrier personnel to resolve coverage and billing issues
- Proactively service a group of clients by retaining current accounts and generating new business
- Review and analyze policies for accuracy and initiate corrective action as needed
- Process claims reports in a timely and accurate manner
- Attention to detail, accuracy and meeting client deadlines
- Attend continuing education and marketing events as required
- Assist in training new hires
- Regularly support and collaborate with other team members including sales team
- Perform other duties as assigned by management

#### PREFERRED QUALIFICATIONS

- Preferred fluent bilingual abilities in Spanish and English abilities in reading, writing and speaking
- Associate college degree or equivalent work experience of two or more years
- Currently possess, or ability to obtain a Virginia Property and Casualty License within 60 days of date of hire
- Ability to present and explain products and services using a consultative approach, based on an informed understanding of clients' needs and goals
- Prior knowledge of personal lines policy content
- Prior customer service experience

#### PREFERRED SKILLS:

- Computer skills; use of agency management systems and carrier programs

- Effective interpersonal skills. Ability to build relationships with staff, clients and company personnel
- Ability to work independently and within a team environment
- Mathematical, problem solving and analytical skills
- Strong written, oral and interpersonal communication skills
- Be empathetic towards the customer's needs, be an effective listener
- Must be organized and able to multi-task
- High initiative and drive
- Ability to meet deadlines consistently by effective time management

ADDITIONAL NOTES:

- Qualified candidate will provide account rounding opportunities to other departments: employee benefits, individual life and health products, commercial lines, benefits administration, 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, kneel and ascend or descend stairs
- Occasionally required to lift and carry up to 40 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