



ISLETA BUSINESS CORPORATION

Position Description

Position Title: Insurance Sales Associate	Department: NAIG
Supervisor: Reports to Lorraine Y. Chavez Agency/POMS Insurance	FLSA Classification: Full-time, Exempt
Pay Grade: P2 (Annual Salary: Min. \$22,710 Max. \$56,695)	Position Created: September 5, 2016

Position Summary:

To promote, market, and solicit medical, dental, vision, property & casualty insurance to new and existing customers. Analyze customers' insurance needs, complete applications for submission to carriers, answer underwriting questions, deliver policies when issued, become involved if claim problems arise and secure renewal information as needed by type of policy written. Provide on-going support to clients.

Expectations:

The Insurance Sales Associate will be expected to perform at a high level of integrity and ability to demonstrate professionalism at all times. On-going communication, reporting and interaction through regularly scheduled meetings; electronic methods with potential customers, clients and Management will be expected.

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills and ability required.

Essential Duties and Responsibilities:

Develop Marketing Strategy

1. Develop marketing strategies to compete with other individuals or companies.
2. Seek out new clients and develop clientele by networking to find new customers and generate lists of prospective clients.
3. Select company that offers type of coverage requested by client to underwrite policy.
4. Sell various types of insurance policies to businesses and individuals on behalf of insurance companies, including property & casualty, medical and dental insurance.
5. Interview prospective clients to obtain data about their financial resources and needs, the physical condition of the person or property to be insured, and to discuss any existing coverage.
6. Attendance to seminars and programs to learn about new products and services, and receive technical assistance in developing new accounts.
7. Contact underwriter and submit forms to obtain binder coverage.
8. Inspect property, examining its general condition, type of construction, age, and other characteristics, to decide if it is a good insurance risk.

Achieve Sales Goals

1. Plan and oversee incorporation of insurance program into bookkeeping system of company.
2. Explain features, advantages and disadvantages of various policies to promote sale of insurance plans
3. Analyze insurance programs and suggest additions or changes as necessary.
4. Prepare excel spreadsheets for analysis of prospective client exposure and/or loss data
5. Abide by and maintain all licensing requirements, including continuing education
6. Analyze insurance policies, contracts and make recommendations for improvements where possible
7. Prioritize workload and/or request for assistance as required.
8. Assist Department Manager on an as needed basis

Service Clientele

1. Practice Customer Service Standards per IBC Handbook
2. Maintain ongoing communication with potential clients and policyholders
3. Ensure that policy requirements are fulfilled, maintaining current beneficiary information, including any necessary medical examinations and the completion of appropriate forms. Calculate premiums as establish payment method.
4. Respond to prospective clients and carrier phone call
5. Monitor insurance claims to ensure they are settled equitably for both the client and the insurer
6. Perform administrative tasks, such as maintaining records and handling policy renewals.
7. Attend prospect meetings with producers to assist with data collection, application completion, etc.
8. Handle confidential and non-routine information.
9. Maintain accurate and updated suspense file for each client
10. Confer with clients to obtain and provide information when claims are made on a policy.
11. Explain necessary bookkeeping requirements for customer to implement and provide group insurance program.

Knowledge, Skills and Abilities:

1. Strong work ethic; strong organizational skills; excellent verbal, interpersonal, and public communications skills and ability to maintain a positive outlook
2. Knowledge of MS Office Products (Word, Excel, Outlook).
3. Entrepreneurial spirit, drive, and ambition
4. Bilingual candidates are encouraged to apply
5. Licensed in Medical, Dental, Vision, Property & Casualty Insurance
6. Strong Technical skills including understanding of coverage terms and conditions, market familiarity and knowledge of rules and regulations
7. Able to travel on an as needed basis
8. Able to take initiative and work with minimal supervision
9. Pursuit of a professional designation Certified Insurance Counselor, Accredited Adviser in Insurance, Associate in Risk Management, Chartered Property Casualty Underwriter preferred.

Qualifications:

1. Education: Must possess a High School Diploma or GED. A Bachelor Degree in Business Administration or Management preferred.
2. Experience: Must have at least 5-years insurance sales experience.

Physical Demands and Working Conditions: While performing the duties of this job, the employee regularly is required to sit and stand; use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee frequently is required to walk. The employee occasionally is required to stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 50 pounds. Work is generally performed in an office setting. This position will require the need to travel to meet with clients and attend various business functions. It will be necessary to be work flexible hours; some evening, holiday and/or weekend work may be required. Extended hours and irregular shifts may be required.

Disclaimer: The above statements describe the general nature, level, and type of work performed by the incumbent(s) assigned to this classification. They are not intended to be an exhaustive list of all responsibilities, demands and skills required of personnel so classified. Position descriptions are not intended to do and do not imply or create any employment compensation or contract right to any person or persons. Management reserves the right to add, delete, or modify any and/or all provisions of this description at any time as needed without notice. This job description supersedes earlier versions. I have read and understand this explanation and job description.

Print Name (Employee)

Date

Signature (Employee)

Print Name (Manager/Supervisor)

Date

Signature (Manager/Supervisor)

ADVERTISEMENT

Insurance Representatives

NAIG is seeking applicants to train for Licensure for insurance services and products.

We furnish Property, Casualty and Health products to our clients. Must possess effective verbal and written communication skills. Customer service is of the essence.

Strong analytical skills are necessary.

Knowledge of computer systems, especially MS Office and related software.

E-Mail or Fax Resume to NAIG @ andrew.teller@isletabc.com

Fax: 505-869-9755