

Griffin Owens Insurance Group
Position Description

Title: Account Executive

Program: Personal and/or Commercial Lines

Reports To: Lead Office Coordinator or Commercial Lines Manager

Position Summary: Obtains new accounts and renews existing accounts in alignment with agency and individual goals, while building relationships with clients. Identifies and solicits sales prospects from various sources.

Essential Job Functions

- Presents sales proposals in a professional and timely manner for both new and renewal business always adhering to agency recommendations and guidelines.
- Closes transactions and collects necessary deposits. Arranges for binders, certificates, etc. (when appropriate). Collects all premiums due on or before effective date of coverage. Adheres to agency guidelines, policies and procedures.
- Develops prospects through an organized agency-directed solicitation program, prospects for referrals from current accounts, and targets marketing leads through community affiliations and other contacts.
- Performs semi-annual and annual client account reviews for existing accounts.
- Prepares and/or helps rewrite applications for clients being non-renewed or for clients who expressed dissatisfaction with current carrier/coverages.
- Maintains confidentiality of all information related to clients, customers, employees and carriers.
- Maintains timely customer and carrier interactions to minimize the potential for errors and omissions claims and thoroughly explains coverages and exclusions.
- Completes change and endorsement requests within 24 hours of receipt or sooner if necessary.
- Provides inter-departmental referrals to help achieve individual and agency growth goals.
- Creates accurate and timely contact notes for all client and carrier conversations and transactions.
- Consistently reports to work on time and ready to perform the essential job functions.
- Performs other functions as assigned by management.

Knowledge, Skills, and Abilities

- Assertive self-starter with the ability to advise and educate clients using effective verbal and written presentation skills.
- Achievement-oriented, conscientious with strong attention to detail and ability to work in a fast-paced and ever-changing work environment.
- Must be organized with excellent follow through skills and have a desire for professional growth by participating in industry-sponsored educational programs.
- Must maintain a positive and respectful attitude with colleagues and clients and work as a team member to achieve both individual and agency goals.

Working Conditions/Environment

- Fast-paced multitasking office environment. Employees are provided a dedicated workstation with basic ergonomic set up features, such as an ergonomic keyboard and mouse, dual monitors, and an adjustable chair. Workstation accommodations and adjustments are provided upon request and evaluation.

Physical Requirements

- Must be physically able to work a minimum of 40 hours per week (or less if part-time) in the office. The employee is regularly required to see, hear, and project voice well enough without amplification. There is frequent need for the employee to stand, sit, walk, use repetitive small motor activity, use hands and fingers, and reach with hands and arms. The employee is occasionally required to lift and carry up to 30 pounds; to stoop, kneel, crouch, or crawl and to ascend and descend stairs. This position requires a high-energy level and ability to handle stress-related situations daily. The employee may be required to drive and travel unaccompanied in diverse weather conditions.

Other Requirements (Prerequisites)

- Maintains knowledge of underwriting criteria for agency carriers. Assists in collecting premiums when any uncollected premiums become the responsibility of the agency.
- Ability to use a personal computer, calculator, agency client management system/s and demonstrate proficiency in various software programs, including but not limited to all Microsoft Office software suite programs.
- Ability to demonstrate proficiency with carrier websites and quoting systems.
- Candidate must submit to a drug/alcohol screen, satisfactorily complete pre-hire employment assessments and maintain a satisfactory driving record. A civil and criminal history background check will be performed at the company's expense. Physical attendance is required at mandatory company meetings. Employees are encouraged to attend relevant and/or mandatory company meetings and to pursue relevant professional designations; however, this is not required.

Applicable Laws

This employer complies with applicable federal, state, and local laws governing nondiscrimination in employment in every location in which the company has facilities.

- ADA: The employer will make reasonable accommodations in compliance with the Americans with Disability Act of 1990.
- EEO: This is an equal opportunity employer. The agency provides equal employment opportunities to all employees and applicants for employment without regard to race, color religion, sex, national origin, age, disability, or genetics.
- OSHA: The employer will comply with OSHA requirements as applicable.

Closing

- This job description is not intended as a contract and is subject to unilateral change and revision by management with or without prior notice at any time. Any written contractual agreements will supersede this job description.

I have read, understand, and agree to abide by the job description.

Signature

Date

Printed name