

# YOUR AGENCY NAME

**Title:** CSR

**Reports To:**

**Job Summary:** The CSR performs the essential functions of the position, which include supporting the service needs of clients. Specific service responsibilities are assigned. Marketing activity is required in this position. Meets sales, service, and quality standards adopted by the agency.

**Date:** mm/dd/yyyy

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## PRIMARY RESPONSIBILITIES AND DUTIES

### **New Business:**

- Pre-qualifies and analyzes prospects' coverage needs. Recommends coverages and prepares rating quotes and proposals to sell new accounts.
- Actively solicits increases in coverage or rounding out accounts through sales to clients at every service contract.
- Recommends excess and surplus coverages, as needed to meet client insurance needs. Educates clients as to coverage limitation and documents on the system.
- Completes applications for insurance and has insured sign them. Submits to eligible and appropriate carries, and follows up to ensure timely receipt of policies or quotations.
- Actively seeks referrals from current client base to solicit for new business prospects; follows up to generate new business using prospect data base and system.
- Actively refers clients to Life Benefits and Commercial Lines department for solicitation of new business.

### **Retention:**

- At each service contract, reviews current client coverages and recommends changes in coverage and in markets, as needed to ensure high quality coverage.
- Processes renewals and remarkets, as needed.
- Assists clients with making coverage changes and completes all service requests for clients.
- Informs clients of policy changes, exclusions of coverage and insurance coverage needs. Explains coverages and exclusions to clients. Uses every service contract as opportunity to review and market appropriate coverage.

- Handles direct-billed “walk-in” payments. Verifies coverage status processes, as appropriate. Provides receipt.
- Generates documents and produces correspondence to satisfy client service requests or to provide automated information, as needed by client.
- Prepares summaries of insurance, schedules and proposals, using computerized system.
- Assists clients in submitting first reports of claims. Obtains adjustors or visits from agency staff, facilitates prompt response from company staff and follow up on claims status to keep insureds informed and to work toward settlement of claims.
- Maintains orderly electronic files and information, following agency standards.
- Verifies accuracy and coverage adequacy of policies. Requests changes to correct errors and follows up.
- Surveys insureds’ loss exposures and recommends coverage at every service opportunity.
- Processes incoming mail requests and responds promptly and appropriately.
- Works with manager to schedule and plan visits to clients.
- Verifies accuracy of all direct bill cancellation notices, and take appropriate action.
- Implements agency credit and collection policy in regard to agency-billed personal lines clients.

**Personal and Organizational Development:**

- Sets priorities and manages workflow to ensure efficient, timely, and accurate processing of transactions and other responsibilities.
- Keeps informed regarding industry information, new product information, coverages, and technology to continuously improve knowledge and stay current.
- Interacts with others effectively by utilizing good communications skills, cooperates positively and provides information and guidance, as needed, to contribute to the business efforts of the agency.
- Maintains and updates technical manuals, and understands its use to perform technical tasks and expedite customer service requests.
- Perform other miscellaneous duties as assigned by agency management.

**KNOWLEDGE, SKILLS, AND ABILITIES:**

- College education or equivalent insurance experience.
- Ability to communicate orally and in writing with others to explain complex issues, receive and interpret complex information, and respond appropriately.
- Ability to understand written and oral communication, and interpret abstract information.
- Must have and maintain Colorado (Property, Casualty, Life and Health) License.
- Full knowledge of insurance products and usages.
- Adequate knowledge of rating procedures, coverages, and industry operations to effectively manage, maintain, and underwrite assigned client and prospect lists.
- Full knowledge of insurance markets and reference to markets.
- Ability to carry out complex tasks with concrete and abstract variables.

- Ability to add, subtract, multiply and divide whole numbers, and to accurately perform simple calculations involving decimals and fractions.
- Ability to utilize computer programs and understand functionality.
- Ability to perform 70% sedentary work, exerting up to 10 lbs of force occasionally, and exert negligible force frequently or constantly to move objects, including the body. May be asked to exert up to 20 lbs of force periodically, as needed.
- Ability to process written and other materials visually.
- Physical efforts required include fingering, repetitive small motor activities, grasping, verbally communicating detailed and important information to others quickly and accurately, stooping, reaching, standing, lifting light objects under 10 lbs frequently, and climbing occasionally.

**Working Conditions:**

- High-pressured, fast-paced environment with significant telephone and personal disruption. Large number of multiple steps in complex system performed with accuracy and speed is essential to the successful completion of tasks.
- This job description is intended to describe the level of work required by the person performing the work of the positions and physical requirements normal to the position. Principal duties outlined are the essential responsibilities and duties and other duties may be assigned as needs arise or as required to support principal duties.
- This description is not intended as a contract and is subject to change and revision as needs arise. Any written contractual agreements will supersede this job description. All requirements may be modified reasonably to accommodate physically or mentally challenged staff members.