

# **The Mahoney Group**

## **Producer/Insurance Agent**

**Job Title:** Producer / Insurance Agent  
**Department:** Group/Life  
**Reports To:** Branch Manager  
**FLSA Status:** Exempt

### **Summary:**

The Producer is responsible for prospecting, soliciting, quoting, and selling new and renewal accounts. Specific sales goals and service responsibilities are determined during the yearly planning process. Service and sales standards must be met with emphasis placed on the quality of the insurance product presented to the client.

### **Essential Duties and Responsibilities:**

Include but are not limited to the following. Other functions may be assigned as business conditions change.

1. Assists in the development of the sales objectives. Meets the forecasted premium volume and commission growth goals as established with Branch Manager.
2. Creates and maintains prospect and suspect lists.
3. Request referrals from existing client base and respond to the referrals quickly and effectively.
4. Pre-qualifies insurance prospects for insurability and quality of risk.
5. Identifies the client's insurance needs, gaps in coverage, and loss exposures (insurable and uninsurable).
6. Obtains accurate information from the prospects; including completing applications, supplemental questionnaires, risk surveys, and other related documentation in order to provide complete, comprehensive submissions.
7. Designs insurance programs and recommends insurance coverage to clients.
8. Meets agency standards for account receivables.
9. Participates in community activities.
10. Reviews client's insurance programs annually and makes recommendations.
11. Accurately documents client files and electronic files as to coverage discussions, quotes, declination, and coverage change or declined.
12. Maintain a concern for timeliness and completeness when interacting with clients, agency, and company personnel to minimize potentials for error or omission claims.
13. Follow agency Standard of Excellence and Best Practices procedures for processing and preparation of customer correspondence, certificates of insurance, binders, cancellation requests, insurance I.D. cards, and internal correspondence as requested ensuring that activities and follow-ups are set and the client file in the agency management systems is updated and consistent with the paper file.

### **Supervisory Responsibilities:**

This job has no supervisory responsibilities.

### **Competencies:**

#### Self-Management:

Demonstrate self-control and an ability to manage time and priorities.

#### Customer Service:

Anticipate, meet and/or exceed customer needs, wants and expectations.

#### Interpersonal Skills:

Effectively communicate, build rapport and relate well to clients and associates.

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Continuous Learning:

Take initiative in learning and implementing new concepts, technologies and/or methods.

Planning/Organizing:

Utilize logical, systematic and orderly procedures to meet objectives.

Persuasion:

Able to convince others to change the way they think, believe or behave.

Goal Orientation:

Energetically focus efforts on meeting a goal, mission or objective.

Written Communication:

Able to convey complex ideas clearly, succinctly, and understandably.

**Qualifications:**

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, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Education and/or Experience:**

High school diploma; some college or significant Insurance Industry related experience; or combination of education and experience.

**Language Skills:**

Ability to read, analyze, compare, and interpret insurance policies, coverages, documents and regulations. Ability to write reports and business correspondence. Ability to effectively establish rapport, present information and respond to questions from managers, clients, customers and the general public orally and in writing. Ability to sell and explain additional coverages and gaps. Skill and ability to meet people and listen.

**Mathematical Skills:**

Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume.

**Reasoning Ability:**

High Skills. Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.

**Computer Skills:**

Working knowledge of Microsoft Office products such as Word, Excel, Power Point and Access.

**Certificates, Licenses, Registrations:**

Valid driver's license required with proof of insurance. State-specific insurance license or ability and desire to obtain required.

**Other Skills and Abilities:**

Experience in Applied Agency Management System or other similar system for client and policy file maintenance.

**Physical Demands:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

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While performing the duties of this Job, the employee is regularly required to sit; use hands to finger, handle, or feel and talk or hear. The employee is frequently required to reach with hands and arms. The employee is occasionally required to stand; walk and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 20 pounds. Specific vision abilities required by this job include close vision.

**Work Environment:**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this Job, the employee is occasionally exposed to moving mechanical parts. The noise level in the work environment is usually moderate. Extensive local travel and limited non-local travel required. Contact with customers in person, by phone, and correspondence.

The Mahoney Group is an equal opportunity employer.