

JOB DESCRIPTION

PRIVATE CLIENT ADVISOR, PRIVATE CLIENT DEPARTMENT

Summary

Under the direction of the Private Client Manager; provide superior service in maintaining the Private Client Department client base; analyze and expand your client book of business by quoting, handling client requests by mail, telephone, fax, email, or in person from the policyholders, carrier representatives or others concerning their insurance needs; assist and train account manager.

Essential Duties and Responsibilities

Include the following; other duties may be assigned:

- Rate and/or quote business
- Process all applications and documents for your clients
- Maintain new client base
- Create client proposal and review for compliance with underwriting authority and guidelines
- Respond to client and carrier requests and miscellaneous correspondence
- Review policies, endorsements, and cancellations for accuracy and processing of appropriate billing
- Research Agency resources to obtain information requested by customer
- Analyze policy transactions and corrects Agency records to adjust errors
- Prepare Agency invoicing when applicable, review policy expiration reports, and take corrective follow up action
- Develop relationships with clients and carrier representatives
- Scan documents, company contracts, plan summaries, etc. and attach to appropriate account
- Inform client on permanent changes in policy or legislation
- Enhance existing client coverage via account rounding and cross-selling
- Self-produce new business using a consultative sales approach and via existing client referrals
- Assist Private Client Account Manager with larger clients
- Conduct annual client reviews
- Develop and monitor market plans for Private Client Department
- Make client recommendations
- Develop strategic in-house alliances with other departments to develop Private Client opportunities
- Maintain insurance license(s)
- Adhere to Agency policies, procedures, and codes of conduct
- Participate in skill and knowledge development classes and seminars
- Perform other assigned duties or functions as required to meet business objectives

Supervisory Responsibilities

There are no supervisory responsibilities for this position.

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Competencies

To perform the job successfully, an individual should demonstrate the following competencies:

- **Problem Solving** - Identifies and resolves problems in a timely manner; gathers and analyzes information skillfully; develops alternative solutions; uses reason even when dealing with emotional topics
- **Written Communication** - Writes clearly and informatively; edits work for spelling and grammar; able to read and interpret written information
- **Planning/Organizing** - Prioritizes and plans work activities; uses time efficiently; plans for additional resources; sets goals and objectives
- **Quality** - Demonstrates accuracy and thoroughness; looks for ways to improve and promote quality
- **Quantity** - Meets productivity standards; completes work in timely manner; strives to increase productivity and efficiencies; works quickly
- **Safety and Security** - Observes safety and security procedures; reports potentially unsafe conditions; uses equipment and materials properly
- **Adaptability** - Adapts to changes in the work environment; changes approach or method to best fit the situation; able to deal with frequent change, delays, or unexpected events
- **Attendance/Punctuality** - Is consistently at work and on time; ensures work responsibilities are covered when absent; arrives at meetings and appointments on time

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**
Associate's degree from two-year college plus; or two to four years related experience and/or training; or equivalent combination of education and experience
- **Language Skills**
Ability to read and interpret documents such as insurance contracts and procedure manuals; ability to write routine reports and correspondence; ability to speak effectively before groups of customers or employees of organization

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- **Mathematical Skills**
Ability to work with mathematical concepts such as probability and statistical inference, and fundamentals of plane and solid geometry and trigonometry; ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations
- **Reasoning Ability**
Ability to solve practical problems and deal with a variety of 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**
Knowledge of Microsoft Office Suite, Internet Explorer, AMS Sagitta, Word Process, or other document management system, account management system, beginner level database management, and spreadsheet software
- **Certificates/Licenses/Registrations**
Pennsylvania Driver's License
Pennsylvania Insurance License
- **Other Skills & Abilities**
N/A
- **Other Qualifications**
N/A

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.

While performing the duties of this job, the employee is regularly required to stand, walk, sit, use hands and fingers, reach with hands and arms, climb or balance, stoop, kneel, crouch, or crawl, and speak or hear. The employee must occasionally lift and/or move up to 10 pounds and be able to drive a vehicle. Specific vision abilities required by this job include close vision, depth perception, and ability to adjust focus.

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. The noise level in the work environment is usually quiet.