

## **WESTERN INSURORS**

### **Job Description**

**Job Title:** Producer  
**Reports To:** Agency Manager  
**Salary Level:** 10  
**FLSA Status:** Exempt  
**Division:**  
**Department:** WIN

#### **SUMMARY**

Producers are responsible for prospecting, soliciting, quoting and selling new Commercial/Personal Lines/Life & Health/Crop Accounts. Continuing to counsel and market to existing clients professionally is another essential function of the position. Specific sales goals and service responsibilities are determined during the yearly planning process for this position. Meets service standards of volume with timeliness and quality.

**ESSENTIAL DUTIES AND RESPONSIBILITIES** include the following. Other duties may be assigned.

#### **New Sales**

Compiles lists of prospective clients to provide leads for additional business.

Contacts and qualifies prospective clients and explains features and merits of policies offered, recommending amount and type of coverage based on analysis of prospect's circumstances.

Prequalifies insurance prospects for insurability and quality of risk

Gathers and completes information and any related documentation to CSR for marketing to appropriate carriers

Calls on clients to deliver and explain policy, to suggest additions or changes in insurance program, or to make changes in beneficiaries.

Develops, follows, and completes sales objectives

Collects premiums from policyholders and keeps record of payments.

Anticipates future needs and calls on established clients to renew and upgrade accounts.

Asks for referrals from insureds to help generate new business

#### **Retention and Continuous Marketing**

Explains coverages, exclusions, and documents explanations on automated file for future reference.

Develops a book of business that is profitable for both the agency and carriers

With CSR, creates letters to clients offering coverage, share information and advice regarding insurance matters. Uses these to round out accounts fully.

With CSR, reviews existing policy coverages, at least annually, to upgrade accounts and remarket if necessary.

Assists service staff to collect client information in preparation of schedules of insurance, summaries, and renewal proposals.

Works with clients to ensure limit and coverage adequacy.

Retain assigned percentage of accounts at each renewal.

Accepts and handles any duties/prospects as assigned by agency management.

**NON-ESSENTIAL DUTIES AND RESPONSIBILITIES** include the following. Other duties may be assigned.

Maintain educational and professional expertise through attendance at job related seminars, conferences and workshops and involvement in professional, civic, and community groups in leadership positions.

Assist producer trainees in learning aspects of becoming a producer with marketing techniques, underwriting guidelines, mentoring.

### **SUPERVISORY RESPONSIBILITIES**

There are some supervisory responsibilities with this position in assessing customer service representatives' performance.

### **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 (A. A.) or equivalent from two-year college or technical school plus additional insurance related training; or four to six years related experience and/or training; or equivalent combination of education and experience.

### **LANGUAGE SKILLS**

Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

### **MATHEMATICAL SKILLS**

Ability to calculate figures and amounts such as discounts, interest, commissions, proportions,

percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and geometry.

**REASONING ABILITY**

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.

**CERTIFICATES, LICENSES, REGISTRATIONS**

Must have or be in the process of obtaining state insurance license and fulfill requirements to maintain license as set by the state Department of Insurance. If the need would arise, obtain securities license.

**PHYSICAL DEMANDS**

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand and walk. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, color vision, 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 moderate.

**COMMENTS**

Position also requires the ability to work before or after normal business hours.