



**POSITION DESCRIPTION**

<b>NAME</b>		<b>DEPARTMENT:</b>	Property & Casualty; Risk Management
<b>TITLE</b>	Producer, Property and Casualty	<b>STATUS:</b>	Full-Time
<b>REPORTS TO:</b>	President, Risk Management	<b>CLASSIFICATION</b>	Exempt

**JOB SUMMARY/ORGANIZATIONAL IMPACT:** The Property and Casualty Insurance Producer is a motivated, self-starter who reports to the President of Risk Management and is responsible for prospecting, marketing, and selling various lines of property and casualty insurance on behalf of Summit’s Risk Management Division. Building and maintaining positive client relationships is key to this position.

**RESPONSIBILITIES/ ESSENTIAL FUNCTIONS:**

- Grow and maintain a book of business through networking, selling, cross-selling, and referrals. Manage accounts for renewals.
- Provide professional product expertise by thoroughly explaining coverage limits, deductibles, payment options, policy language and servicing provisions.
- Provide expert advice by careful review of all available products and offers the most suitable solution to prospects and clients. Assist with risk assessments when necessary.
- Ensure that insurance applications are submitted in accordance with agency policies and procedures with efficiency, quality, and accuracy, with supporting documents/forms. Maintains current insurance carrier information in AMS 360 to ensure compliance with carriers underwriting guidelines, and binding authority to reduce E&O exposure.
- Actively participate in ongoing progress reviews by monitoring results for continuous improvement opportunities.
- Maintain expertise of various insurance coverages marketed to businesses and individuals on behalf of insurance companies, including commercial cyber liability, general liability, business management and indemnity, professional liability, employer practices liability and others.
- Recognize areas of weakness, provide suggestions, and update documentation for process improvement.
- Perform general and administrative duties as assigned.

## REQUIRED QUALIFICATIONS

### Knowledge

- **Customer and Personal Service.** Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
- **Clerical.** Knowledge of administrative and clerical procedures and systems such as word processing, managing files and records, stenography and transcription, designing forms, and other office procedures and terminology.
- **Insurance Sales.** Adequate knowledge of the insurance industry, agency processes, claims management, carrier quoting, and effective sales techniques.

### Skills

- **Active Listening.** Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
- **Speaking.** Talking to others to convey information effectively.
- **Service Orientation.** Actively looking for ways to help people
- **Critical Thinking.** Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.
- **Social Perceptiveness.** Being aware of others' reactions and understanding why they react as they do.
- **Persuasion.** Persuading others to change their minds or behavior.

### Abilities

- **Oral Expression.** The ability to communicate information and ideas in speaking so others will understand.
- **Speech Clarity.** The ability to speak clearly so others can understand you.
- **Problem Sensitivity.** The ability to tell when something is wrong or is likely to go wrong. It does not involve solving the problem, only recognizing there is a problem.
- **Written Expression.** The ability to communicate information and ideas in writing so others will understand.

### Experience:

- 3 years of sales experience
- Experience using Microsoft Office Suite
- Experience using AMS360, computer quoting software

### Education Required:

- Bachelor's degree preferred.

### Certifications/Licenses:

- Appropriate State Property & Casualty Insurance License



### **AUTHORITY**

This position does not have the authority; neither express nor implied, to legally bind the Company to any contract without written, documented consent of an Officer of the Company.

### **SPECIAL JOB DIMENSIONS:**

Position must be willing to travel for enrollment, education, and client service meetings as needed.

### **ATTENDANCE:**

Employee must have the ability to comply with the company's attendance policy documented in the Employee Manual.

### **PHYSICAL REQUIREMENTS AND WORK ENVIRONMENT**

While performing the duties of this job, the employee is regularly required to sit for long periods of time and must have the dexterity of hands and fingers to operate a computer keyboard, mouse, and other office equipment. The employee must have visual acuity to read and draft reports, memos, letters, etc. Specific vision abilities required by this job include vision adequate for the incumbent to perform the responsibilities and functions of the job efficiently. Must be able to hear, speak and communicate clearly.

The employee will work in smoke-free office surrounding; noise level is quiet to moderate.

The qualifications, physical demands and work environment described herein are representative of those an employee will encounter and must meet to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The requirements listed in this document are the minimum levels of knowledge, skills and abilities.

***This document does not create an employment contract, implied or otherwise, other than an "at will" relationship.***