



Kristin Manwaring Insurance

Job Description: Licensed Insurance Sales Agent
Department: Employer Sponsored Benefits
Reports to: Agency Administrator
FLSA Status: Non-Exempt
Hours: Full-time / 40 hours
Location: Port Townsend Office

Position Summary

The Licensed Insurance Sales Agent is responsible for selling and supporting employer sponsored benefits for our agency, including health, dental, vision, life and disability. This individual collaborates with other producers and administrative staff to support the agency's mission of providing a high-quality product with consistent superior client experience while reaching revenue targets and managing costs. In addition to maintaining our vision by adhering to our values and guiding principles, this position must provide the highest level of service to our clients and demonstrate a client-centric attitude and foster the agency culture.

Essential Functions

Sales

- Meet with potential clients to get information about their Medical/Dental/Vision/Life/Disability insurance needs, relevant financial situation, and extent of present coverage; ascertain long-term goals and desired coverage requirements through fact-finding appointments
- Work with carriers to learn their specific underwriting guidelines to make sure they fit clients' needs and policies
- Create benefit comparisons; customizing insurance programs to suit group needs, often covering a variety of risks; calculating premiums
- Perform group quoting; present and explain the options to client; explain features, advantages and disadvantages of various policies to promote sale of insurance plans
- Explain necessary bookkeeping requirements for client to implement and provide group insurance program; ascertain payment methods
- Provide large group claims experience reporting

- Cross-sell agency policy offerings and refer to appropriate Producer
- Conduct outside sales activities to generate leads and expand client base
- Maintain clientele and seek referral partners by building relationships through networking, community engagement and providing a high level of customer service

Customer Service

- Contact carrier and submit forms as needed to obtain underwriting approval
- Monitor insurance applications daily and throughout the underwriting process to ensure a smooth application process
- Ensure that policy requirements are fulfilled, including any necessary medical examinations and the completion of appropriate forms; complete coverage by delivering policy
- Provide ongoing client service, for example: 1.) support the owner/administrators of the client employer groups; 2.) field employee/client questions regarding benefits and claims; 3.) conduct policy renewals; 4.) provide guidance on compliance
- Schedule client appointments and remind clients to bring appropriate information and documentation to meetings
- Interact with carriers to support both the agency and our clients
- Plan future follow-up meetings and evaluation of needs with all clients

Agency Support

- Maintain records and client files in accordance with Agency Knowledge Base (KB) to make sure Agency Standards are accurate and consistent
- Assist with authoring Agency Knowledge Base (KB) to ensure consistent high-quality standards are met as it relates to employer sponsored benefits
- Develop systems and forms as necessary
- Answer the phone, screen and forward incoming calls or e-mail inquiries to specific producer as necessary
- Enhance agency's reputation by accepting ownership for accomplishing new and different requests; exploring opportunities to add value to job accomplishments
- Update job knowledge by participating in educational opportunities; reading professional publications; maintaining personal networks; participating in professional organizations

Other Duties

- Attend, participate and be present in staff meetings
- Assist with developing marketing strategies and participate in marketing decisions to compete with other companies who sell insurance with an intent of bettering our clients' experience

- Step in for other employees as needed
- Other duties as assigned

Essential Competencies

- Must be able to travel to client locations, industry and community events
- Professional appearance and friendly, approachable demeanor
- Excellent people skills; demonstrate courteous attitude in all interpersonal interactions
- Exceptional communication skills both verbally and in writing, comfortable with public speaking
- Able to articulate and explain complex ideas simply
- Self-motivated, flexible and able to function effectively in a fast-paced, date and deadline-driven environment
- Effective organizational skills in time-management and with electronic records
- Ability to build a strong rapport with vendors, colleagues, and clients
- Exercise critical thinking, problem solving, sound judgment, resourcefulness, and proactivity
- Perform duties with precision and accuracy
- Always exhibit tactful and direct communication
- Work independently and as a member of the team
- Always maintain strict confidentiality, both in and out of the workplace
- Thorough knowledge of industry products, maintaining current market knowledge
- Advanced technical aptitude with computers, software applications, MS Office suite, in particular Excel, Word, Outlook, PowerPoint, Zoom, Teams, Constant Contact and VOIP systems

Qualifications

- High school diploma or equivalent required
- Two (2) years of insurance sales experience or three (3) years in a similar position with sales and customer service duties
- Proven track record of selling to client needs and maintaining an excellent client relationship
- Licensed Life and Disability Producer in the State of WA required
- Able to work outside normal business hours during 4th quarter and on occasion to meet business needs and deadlines

EEO Statement

Kristin Manwaring Insurance is an equal opportunity employer without discrimination because of age, sex, color, national origin, marital status, veteran status, sexual orientation or presence of a disability. Pursuant to the Americans with Disabilities Act, Kristin Manwaring Insurance will make reasonable accommodation of working conditions or methods in order to perform the duties of the position.

As standard protocol, KMi will request background information about finalists from a background check provider in connection with your employment or application for employment. With your permission, this information will be obtained in the form of a background report. KMi obtains a criminal and/or credit background report where such information is substantially related to the duties and responsibilities we are hiring for.

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

Signatures

I have read, understand and am able to perform the essential job functions with or without accommodation.

Employee (Print Name)

Employee Signature

Date

Licensed Insurance Sales Agent

PHYSICAL REQUIREMENTS AND POTENTIAL HAZARDS

The following identifies the physical demands and potential hazards typically encountered by this position. The information is necessary in part to ensure compliance with the Americans with Disabilities Act and the OSHA Blood borne Pathogens Standards. These can reasonably be anticipated in the normal and customary performance of the essential functions of your work.

- NA:** Not applicable, not required of this position.
- NE:** Requirement is present but is not essential to the position.
- O:** Occasional, up to 33 percent of the time and essential to the position. (For example, a lifeguard swims only occasionally, but it is essential that a lifeguard be able to swim.)
- F:** Frequent, 34-66 percent of the time.
- C:** Continuous, over 66 percent of the time.

	NA	NE	O	F	C
Sitting					X
Walking			X		
Standing			X		
Running		X			
Bending or twisting			X		
Squatting or kneeling			X		
Reaching above shoulder level		X			
Climbing (e.g. ladders)		X			
Driving cars, light duty trucks			X		
Driving heavy duty vehicles	X				
Repetitive motion of hands/fingers					X
Grasping with hand, gripping					X

	NA	NE	O	F	C
Lifting/carrying 10-25 pounds			X		
Lifting/carrying 26-50 pounds			X		
Lifting/carrying more than 50 pounds		X			
Pushing/Pulling		X			
Using Foot Controls		X			
Work in/exposure to inclement weather	X				
Work in/exposure to cold water	X				
Exposure to dust, chemicals or fumes	X				
Work/live in remote field sites	X				
Use of hazardous equipment (e.g. guns, chainsaws, explosives)	X				
Swimming, scuba diving	X				
Work at heights (e.g. towers, poles)	X				
Exposure to infection, germs or contagious diseases	X				
Exposure to blood, body fluid, or potentially contaminated materials	X				
Exposure to needles or sharp implements	X				
Use of hot equipment (e.g., ovens)		X			
Exposure to electrical current		X			
Seeing objects at a distance		X			
Seeing objects peripherally		X			
Seeing close work (e.g., typed print)					X
Distinguishing colors		X			
Hearing conversations or sounds					X

	NA	NE	O	F	C
Hearing via radio or telephone					X
Communicating through speech					X
Communicating by writing/reading					X
Distinguishing odors by smell	X				
Distinguishing tastes	X				
Exposure to wild/dangerous animals	X				
Exposure to insect bites or stings	X				
Work/travel in boat/small aircraft	X				
Exposure to aggressive/angry people			X		
Restraining/grappling with people	X				
Other: High volume of client contact					X
Other:					

Items checked above must be consistent with tasks listed.

I have read and understand the physical requirements and potential hazards of this position and am able to perform the physical requirements as stated above with or without reasonable accommodation.

Employee Signature

Date