

Job Description: Account Manager/Licensed Insurance Sales Agent
Department: Medicare and Individual Lines
Reports to: Agency Administrator
FLSA Status: Non-Exempt
Hours: Full-time / 40 hours
Location: Port Townsend Office

Position Summary

The Account Manager/Licensed Insurance Sales Agent is responsible for selling and supporting Medicare insurance and Individual Lines for our agency. 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. As Account Manager, this position provides excellent customer service and administrative support to KMi leadership, staff and clients and is integral to supporting, responding, processing and monitoring all aspects of our client's insurance information needs, application processes, and maintaining client files. This position contributes as a Licensed Producer in our agency by selling and supporting Medicare Supplements, Medicare Advantage, Medicare Part D policies, dental and vision. 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 conduct needs analysis for insurance, by gathering information about their relevant financial situation and extent of present coverage, ascertaining long-term goals and desired coverage requirements
- Work with carriers to learn their specific underwriting guidelines to make sure they fit clients' needs
- Create benefit comparisons; customize insurance programs to suit client needs
- Present and explain the options to the client; explain features, advantages and disadvantages of various policies to promote sale of insurance plans
- Maintain strong understanding all KMi policy offerings and client needs to be able to connect and cross-sell clients to appropriate internal agents
- Seek out new clients and develop clientele by networking; generate and maintain lists of prospective clients

Customer Service

- Provide a professional level of customer service to clients, insurance providers and other agency partners, responding effectively and promptly to all inquiries
- Provide on-going customer service and support clients by answering questions regarding benefits, claims and payments; anticipate and evaluate needs of clients and plan follow up meetings as appropriate
- Process outgoing insurance applications, ensuring completeness, within 24 hours of receiving in agency and in accordance with carrier deadlines
- Monitor insurance applications daily and throughout the underwriting process to ensure a smooth application process
- Develop a strong working relationship with insurance carriers; learn and understand specific underwriting guidelines to fit client needs for all lines of coverage offered in the agency
- Ensure that carrier requirements are fulfilled, including any necessary medical examinations and the completion of appropriate forms

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 Medicare and Individual lines of business
- Skillfully execute a broad range of administrative and clerical duties to support all agency producers for all lines of coverage
- Answer the phone, screen and forward incoming calls or e-mail inquiries to specific producer as necessary
- Review, evaluate and categorize incoming documents by verifying information for accuracy and completeness
- Competently prepare documents, policy information and files for additional handling or distribution
- Develop systems, forms and other documents as needed to increase efficiencies
- Schedule client appointments and remind clients to bring appropriate information and documentation
- Organize and prioritize large volumes of information, emails and calls
- 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 and obtaining certifications/licenses

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

- 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, data 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
- Ability to occasionally travel independently, primarily within the region (Olympic Peninsula/Western Washington) to client locations, industry and community events
- 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 experience or three (3 years) in a similar position with customer service or sales duties

- Proven track record of selling to client needs and maintaining an excellent client relationship
- Must possess or be able to attain Life and Disability Producer License in the State of WA (those without a license will be supported by KMi to attain)
- Ability to work outside normal business hours during 4th quarter and on occasion to meet business 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
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Account Manager

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