

# Job Description



**Position Title:** Insurance Sales Specialist  
**Reports to:** Paul Harkness  
**Department:** Commercial Insurance Division

Date: 11/11/2024

## General Summary of the Purpose of the Position

The Insurance Sales position is responsible for providing exceptional customer service to small business owners, as well as assisting them in selecting the appropriate business insurance products to meet their needs. Educating accounts on the benefits of our programs and assisting with quotes and follow up for sales. This position works with the Operations Manager to build the overall relationship and book of business with our current account base.

## The Right Fit (Ideal Candidate Traits)

1. Extensive knowledge of Commercial Property Casualty Coverage
2. Self-Starter with strong interpersonal skills
3. Experience working with small business needs
4. Strong sales skills

## Approach and Deployment (What to Do & How to Do It)

1. Sales & Business Development
  - 1.1 Identify and prospect potential clients through leads, referrals, networking, and cold calling
  - 1.2 Present and sell insurance policies to individuals, and businesses based on their needs
  - 1.3 Build and maintain relationships with new and existing clients to encourage retention and future referrals
2. Client Consultations
  - 2.1 Meet with clients to discuss their current insurance needs, financial status, and potential risks
  - 2.2 Recommend suitable insurance products, BOP, work comp, Cyber, based on clients' needs and budget
  - 2.3 Explain the details of each insurance policy, including premiums, coverage options, deductibles, and terms.
3. Policy Management - Internal
  - 3.1 Ensure that clients' policies remain active and that they understand their coverage
  - 3.2 Maintain accurate records of client interactions, policy details, and sales activities using CRM software.
  - 3.3 Stay updated on industry trends, regulatory changes, and new products to ensure compliance and offer the best advice.
  - 3.4 Meet sales goals and performance targets set by the company
4. Policy Management - External
  - 4.1 Assist clients with completing applications and processing insurance forms
  - 4.2 Respond to client inquiries regarding insurance coverage, policy changes, and claims status
  - 4.3 Provide timely follow-up and support, addressing client concerns or issues related to their policies
  - 4.4 Help clients manage policy renewals, and make changes to existing policies as needed
  - 4.5 Conduct regular reviews with clients to ensure they are adequately covered as their circumstances change

## Results – Performance Measures (How to Measure Success)

- Meeting company set policy goals

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- Increase pipeline leads and potential new business

## Job Requirements

[Knowledge, skills and abilities for performance of essential duties]

Minimum education, certification and experience requirements:

**Education:**

High school diploma or equivalent; bachelor's degree preferred.

**Experience:**

3 years P&C commercial experience. Possible experience areas for this candidate could be:

- P&C Active License
- Underwriting, Sales, Operations

### Knowledge

- Working knowledge of P&C Insurance
- Experience working with small business insurance needs

### Skills & Abilities

- Strong communication, negotiation, and interpersonal skills
- Excellent organizational and time management skills
- Ability to assess clients' needs and offer tailored solutions
- Comfort with technology, including CRM software and other digital tools
- Self-motivated, goal-oriented, and results driven

## Responsibilities

Exercise of authority or supervision over others:

N/A

Budgetary Responsibilities:

N/A

Confidential Information:

Yes, will have access to ESCO and vendor confidential materials.

Required Communication:

**External:**

Yes, communication with businesses.

**Internal:**

Yes, communication on a daily basis via phone and other mediums

## Work Context

Working Conditions:

Normal working conditions

Equipment Operation:

Will be provided

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*The above declarations are not intended to be an all-inclusive list of the duties and responsibilities of the job described, nor are they intended to be such a listing of the skills and abilities required to do the job. Rather, they are intended only to describe the general nature of the job.*