Theodore Tunick & Company

POSITION AVAILABLE IN ST. THOMAS, USVI
LIFE & HEALTH CSR

Position Title: Life & Health Customer Service Representative
Reports to: Department Supervisor and/or Branch Manager

PRIMARY FUNCTION:

Provide utmost service to agency's clients by fulfilling major responsibilities as listed below. Support agency's growth objectives by writing new business, account rounding, upgrading clients' current policies and obtaining referrals for all departments.

MAJOR RESPONSIBILITIES:

- Provide excellent service to our clients by promptly responding to their inquiries and addressing their individual needs for the products and services that our agency provides.
- Make individual policy placement decisions based on the needs of the customer, our agency and the companies we represent.
- Review policy coverages and identify areas of coverage that need enhancement and upgrading and follow through by mail or by phone.
- Underwrite individual risk situations to ensure that they meet our agency standards and those of the insurance companies we represent.
- Secure applications from Sales Executives and or clients for all coverages, including price quotations and comparisons for the companies we represent.
- Manage all account transactions including but not limited to endorsements, binders, cancellations, ID cards, and correspondence. Review policies for accuracy and completeness and update management system in accordance with workflow procedures.
- Review all cancellation requests from clients and determine action to be taken. If there is a chance to regain the business, make contact to the client within 3 days of receipt.
- Timely follow up on company and client suspense/diaries
- Treat **every** service contact as an opportunity for account rounding, upgrading current coverage, and to obtain referrals.
- Review assigned individual client accounts 60 to 120 days prior to renewal to assess coverages and recommend changes as necessary.
- Seek referrals from client base for new prospects and follow up to generate new business.
- Keep abreast of changes within the insurance industry, as well as maintain a file on pertinent information received from insurance companies.
- Communicate with clients on a regular basis to thank them for their business.
- Maintain professional accreditation necessary to meet agency standards.
- Participate in continuing education programs when available.
- Build and maintain favorable and professional work relationship with other staff members.
- Communicate with supervisor any issues to ensure excellent client service.
- Process transactions carefully paying attention to detail on a timely basis to minimize the potential for errors and omissions exposure.
- Process claims as applicable including follow up on outstanding claims and providing assistance for resolution as necessary.
- Performs financial duties as directed by management as applicable.
- Document in management system, all conversations with clients and or carriers pertaining to coverages and exposures.
- Adhere to established employee manual policies and guidelines.
- Adhere to workflow procedures and follow guidelines to reduce the risk of E&O claims.
- Promptly report all possible E&O.
- Maintain confidentiality in all aspects of client, staff and agency information.
- Perform other duties and projects as assigned.

QUALIFICATIONS:

- Prior experience in insurance lines of coverage, fundamental rating, underwriting and procedural skills.
- Experience and knowledge of Microsoft Office programs. USVI Insurance Agent license required.
- Works effectively and relates well with others including superiors, colleagues and individuals inside and outside the company.
- Ability to communicate effectively orally and in writing to explain complex issues.
- High level of organizational ability with attention to detail.

Please submit your qualified resume to: resume@theodoretunick.com