

**JOB TITLE: P&C Commercial Lines Account Executive**

**POSITION SUMMARY:**

The Commercial Lines Account Executive develops new commercial lines insurance business in Midwest Heritage markets. This position consists of both inside and outside sales and marketing. This position involves new business production and customer retention requirements. This position customarily and regularly involves performing duties away from Midwest Heritage. The Commercial Lines Account Executive must project a positive and helpful image that enhances the overall brand image of Midwest Heritage Insurance Services. This position may also write new personal lines insurance products. This position will report to the West Des Moines, Iowa office on a regular basis.

**WORKING RELATIONSHIPS:**

**Accountable and Reports to (Job Title):** VP, Property & Casualty

**Positions that Report to you (Job Title):** None

**PRIMARY RESPONSIBILITIES:**

**Business Development:**

* Create and sustain long lasting relationships with prospective customers to grow a book of commercial lines and personal lines property & casualty business
* Assist in cross-selling/up-selling insurance products to existing customers
* Promote Midwest Heritage financial products and services to existing and current customers
* Assess customer needs, prepare and present accurate proposals, and provide coverage guidance to customers
* Collect all required client data and information for development of a professional sales proposal
* Responsible for achieving new business sales goals, client retention, profitable loss-ratio, diverse product-mix, and cross-sell targets

**Industry & Product Expertise:**

* Participates in training on Midwest Insurance Services sales processes, systems, and practices.
* Continues to further knowledge of commercial products and service offerings
* Stays current on industry trends, and recommends new carrier markets for Agency Management to pursue.
* Actively involved with industry and community organizations.

**Customer Service:**

* Provides customer service to policyholders by communicating with internal and external personnel; delegate appropriate service work to commercial lines Account Manager(s) and others within the agency for timely handling
* Effectively manages workload to achieve excellent client service results
* Timely and efficient follow-up with carriers, clients, and prospects
* Professionally communicates verbally and in writing with customers and insurance carrier underwriting, claims, and service departments

**In-House Relationship Management**

* Demonstrates a positive attitude and builds customer focused relationships with staff
* Demonstrates a willingness and desire to work in a team atmosphere and assist others when needed
* Reports to work when scheduled and on time

**Administration**

* Learn and proficiently use various carrier websites and quoting/renewal procedures
* Develops and maintains positive relationships with insurance carriers and vendors
* Effectively manages workload including follow up activity in EPIC and completing proficient documentation on all client contacts
* Attends scheduled agency and carrier meetings
* Maintains current agent license, certifications, and CE requirements for each renewal period

**SECONDARY RESPONSIBILITIES:** (These are considered occasional in nature)

* Performs other related duties as assigned.

**SKILLS AND ABILITIES REQUIRED TO PERFORM JOB:**

Must have valid driver’s license. Must have a friendly positive attitude and strong communication skills. Must show leadership and excellent customer service. Strong attention to detail and ability to meet deadlines. Must have proficiency of PC with Microsoft Word, Excel, Outlook, and good typing skills. Excellent organizational and follow-up skills. Must maintain a high degree of confidentiality. Must have the ability to organize and perform sales presentations to individuals and small groups.

**WORKING CONDITIONS:**

This is a fast paced work environment conducted primarily outside of Midwest Heritage with some office work. There is frequent pressure to meet deadlines and handle multiple projects in a day.

**MATERIAL AND EQUIPMENT USED TO PERFORM JOB:**

Telephone, computer, calculator, 10-key, printer, copy machine, fax machine, agency management software and tools.

**CONFIDENTIALITY:**

Has the responsibility to protect the privacy and confidentiality of clients, Midwest Heritage employees and company information.

**SUPERVISORY RESPONSIBILITIES:**

None

**FINANCIAL RESPONSIBILITY:**

Has the responsibility to monitor expenses associated with respective duties.

**CONTACTS:**

Clients, employees, insurance companies/vendors.

**MINIMUM EDUCATION AND EXPERIENCE REQUIRED TO PERFORM JOB:**

High school diploma or equivalent. Associate or Bachelor’s Degree in Business, Finance, or Marketing is preferred. A minimum of one year of sales experience, including; cold calling, selling and negotiating with proven experience growing commission revenue; developing and implementing sales and marketing plans; knowledge of commercial lines property & casualty insurance products and marketplace preferred but not required; working understanding of carrier products and underwriting disciplines preferred but not required. Must have required insurance licenses or willing to obtain within 60 days. Willingness to acquire further certifications or state license if required.