

Commercial Lines Risk Advisor
Job Description

Job Title:	Commercial Lines Risk Advisor (<i>Producer</i>)
Department:	Commercial Lines
Reports To:	Executive Vice President Commercial Lines, Co-Owner
FLSA Status:	Exempt

At Leavitt Elite Insurance Advisors (LEIA), we believe peace of mind comes from achieving your desired quality of life, reaching financial success, and preparing for life's uncertainties. We expect excellence by applying our best attitude, desire, and effort to all we do. We deliver on promises and go the extra mile to meet and exceed expectations. We encourage a relentless commitment to education and development, innovative creativity, and forward-looking collaboration to deliver cutting edge solutions to those we serve. We hire skilled, motivated, and happy people who work together in an atmosphere of teamwork, loyalty, and mutual respect. We build relationships and earn trust by never compromising our honesty or integrity for short- or long-term gain. Doing the right thing is always the right thing.

SUMMARY

The Commercial Lines Risk Advisor is a self-motivated, results-driven individual. A self-starter that is goal oriented. This position requires a high level of commercial technical knowledge and/or an ability to quickly absorb this type of knowledge as offered through various training courses. A risk advisor is able to identify and effectively explain clients' hazards, identify appropriate areas of risk control and risk management as it relates to all lines of commercial insurance. This position exists to develop risk identification and service approaches for the organizations' book of business, while maximizing the opportunity for new relationships and creating new customers for the agency. The ultimate goal is to serve as an insurance advisor with the goal of increasing retention and organically growing the agency's book of business.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Establish, along with Commercial Sales Leader, meaningful, obtainable sales goals.
- An effective communicator.
- Through use of various resources, including Saleshub, mentors, Sales Force Development, establish weekly prospecting goals, manage sales pipeline and ongoing appointment setting with new prospects.
- Work directly with Commercial Team Lead and assigned Account Manager to discuss various new and existing accounts to establish the best course of action for such accounts. Agencies' established processes will be provided.
- Perform Loss analysis review with clients with the goal of improving loss ratios and experience modification ratios.
- Mitigates risk by initiating and implementing corrective action recommendations.
- Consults with clients to answer queries on subjects such as exposure, market scenarios or value-at-risk calculations to educate clients on the varied topics regarding risk management.
- Confers literature to ensure use of the latest models or techniques are used to provide cutting-edge services to companies. Stays up to date with industry knowledge and regulations.
- Possess and maintain a high level of integrity and ethics.

KNOWLEDGE AND SKILLS:

- Superior working knowledge of risk management policies, processes, and methodologies. Insurance industry acumen, required.
- Knowledge of commercial lines policy packaging.
- Excellent verbal communication skills. Superior organizational and time management skills. Intermediate to advanced level consulting and understanding of advanced risk management concepts.
- Advanced Microsoft Office Suite: Outlook, Word, Excel, PowerPoint.
- Technical aptitude, detail oriented. Superior communication skills - both written and verbal.
- Ability to quickly establish credibility and rapport with all others.
- Experience working in a collaborative environment.
- Critical thinking and influencing skills that effectively drive business needs.
- Negotiating change to achieve optimal outcomes.
- Ability to give and receive coaching and feedback.

REQUIREMENTS:

- Full-time position
- Adheres to the Leavitt Elite Governing Principles
- Adheres to Company Policies and Procedures as set forth

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Ability to perform up to 40 percent travel within the agency book of business. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE

Education: High school diploma or general education degree (GED)

Experience: Administration, Management, Risk Management, Safety, or related field; or equivalent combination of education and experience required. 3-5 years commercial lines insurance sales experience or 2-3 years of experience as a Commercial Account Manager.

COMPUTER SKILLS

Knowledge and use of Microsoft Word and Excel. Typing skills or prior data input experience is mandatory. AMS360 knowledge a plus.

REASONING ABILITY

Must have the ability to deal with problems involving several concrete variables in standardized situations. Ability to apply common sense understanding, interpret and carry out instructions furnished in written or oral form to insurance and general office situations. Must be able to work with minimal supervision. The ability to recognize and solve customer problems that are related to their insurance policies is required. This is a field position with administrative work done from home and office. Travel is required within agency book of business to visit policyholders from a variety of industries.

CERTIFICATES, LICENSES, REGISTRATIONS

License: Have a valid, in force driver's license with an MVR acceptable to the agency. NC resident Property & Casualty License required. NC Life license optional.

Continuing Education: Attend insurance classes that will increase understanding of the industry and satisfy state licensing CE requirements. Participate in company training classes as required.

EMPLOYER'S RIGHTS

This job description does not list all the duties of the job. You may be asked by your supervisors or managers to perform other duties. You will be evaluated in part based upon your performance of the tasks and functions listed in this job description. The employer has the right to revise this job description at any time period the job description is out of contract for employment, and either you or the employer may terminate employment at any time, for any reason.

Note: The statements herein are intended to describe the general nature and level of work performed by employees, but are not a complete list of responsibilities, duties, and skills required of personnel so classified. Furthermore, they do not establish a contract for employment and are subject to change at the discretion of the employer.