JOB DESCRIPTION

| **Title** | INSURANCE AGENT |
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| **Reports To** | [INSERT TITLE] |

**Job Purpose**

The **Insurance Agent** is in charge of managing a client portfolio and locating sales opportunities for insurance policies. In particular, the Insurance Agent is in charge of determining risk management techniques, managing policy renewals, and managing claims.

This position is critical in the sales of auto and property insurance. The Insurance Agent must find new clients and renew the insurance of existing clients whose policies have expired or will expire. The incumbent will be required to keep records, find new clients, create insurance estimates, and respond to inquiries from current and future clients. In the event of a car accident, the Insurance Agent must act swiftly to help the policyholder file a claim.

**Duties and Responsibilities**

* Create payment mechanisms and dividend calculations.
* Create a cooperative relationship with potential customers through a variety of channels, including networking, cold calling, and recommendations.
* Distribute insurance payments upon the submission and acceptance of a claim.
* Provide risk management advice tailored to the unique risk profiles of your clients.
* Prepare and provide management with thorough reports on the status of your projects.
* Complete administrative duties such as managing policy renewals and keeping records.
* Keep track of insurance claims to guarantee customer and business satisfaction.
* To encourage the purchase of insurance policies, list the benefits and drawbacks of various policies.
* Create and put into action marketing plans to compete with other people or insurance providers.
* Answer inquiries and concerns from clients regarding insurance.
* Perform additional related duties as assigned.

 **Qualifications**

* High school diploma or a general education degree (GED)
* Degree in Business Management, Finance, or related field is an advantage
* RIBO licence
* XX years of relevant office experience an asset
* Previous customer service experience an asset
* Microsoft Office proficient
* Excellent phone skills

 **Core Competencies**

* Excellent attention to detail
* Ability to build relationships with clients and internal departments
* Excellent written and verbal communication abilities
* Ability to be resourceful and proactive
* Outstanding organizational abilities
* Skills in multitasking and time management, as well as the ability to prioritize tasks
* Exceptional customer service skills

 **Working Conditions**

* Overtime may be required.
* Working hours are generally from <insert time> to <insert time>.
* Extended periods of standing/sitting.
* Constant exposure to computer screens.