JOB DESCRIPTION

Job Title: Account Representative
Reports to: Client Services Manager

POSITION SUMMARY

The Account Representative performs benefits plan quoting for new and renewal clients, develops proposals throughout the year and supports at least 30 clients (of all variations) by delivering outstanding, value-added customer services. NOTE: Account Representatives are required to obtain a Producer License (Life, Accident and Health) within 90 days of being hired or promoted.

DUTIES AND RESPONSIBILITIES

- Obtain a Producer License (Life, Accident and Health) within Massachusetts or New Hampshire.
- Become fully proficient in lines of coverage and options available with employee benefit plans (i.e., Health, Dental, Life, STD, LTD, Vision, LTC and stand-alone voluntary products).
- Strictly adhere to Clark & Lavey policy on all items pertaining to client confidentiality, HIPPA regulations, and knowledge of client/employee claims. Understand how protected health information is handled and our role in the process.
- Provide a high level of customer care by having regular contact and developing relationships throughout the year with the client and being responsive to specific questions or requests. Work effectively and efficiently with Benefit Consultants on all jointly assigned clients.
- Understand the components of each assigned client's employee benefit plan.
- Consult with the Benefit Consultant to develop a detailed and accurate request for proposal for the insurance carriers.
- Review rate and benefit contract terms to ensure conformance with the request for proposal or renewal quote request.
- Negotiation of carrier rates, plan details, and rate guarantees on a client specific basis. The negotiation is based upon knowledge of state issues, client market size, evaluation of carrier policies, procedures and recognizing opportunities to obtain the best possible rate and contractual provisions for Clark & Lavey clients.
- Basic understanding of how to calculate premiums from factors and rates provided by insurance carriers, analyze loss ratios, claims experience, specific and aggregate factor utilization, current cost and premium savings comparison analysis reports for client proposals, and HRA/HSA illustrations.
- Prepare client shells and proposals, including product options, regulatory materials, standard liability protection documents and other value added materials.
- Conduct carrier notification, new business installation, support of pre and post open enrollment service on carrier transition issues and internal record updating.

- Attend client meetings for pre-renewal, proposal delivery, and open enrollment with benefits consultant.
- Share responsibilities for client retention with the assigned Benefits Consultant, requiring attentiveness to client needs, sharing of information, solution development, responsiveness and basic problem resolution.
- Maintenance of Clark & Lavey client files, internal records (BORC's, BAA's), communicate changes to renewal calendar, client birthday lists, newsletter lists, etc. to all appropriate parties.
- Provide accurate and thorough interpretation of benefits, claims processes, eligibility, enrollment policies and explanation of completed resolutions into basic client service requests/issues across all lines of coverage.
- Time management of all assigned accounts both for new business and renewal process to ensure smooth handling of quoting, proposal generation, timely proposal deliverance, implementation and follow-up with carriers, creation of the client administration manual and all other relevant business needs.
- Professional written and verbal communication with all internal and external business partners.
- Adherence to Clark & Lavey policies and procedures.
- Participate in projects and any other tasks as assigned by management.
- Attend professional development seminars, webinars, lectures and events to continue personal development.

EXPERIENCE AND QUALIFICATIONS

- Minimum of 1-3 years experience in the insurance industry, health insurance customer service/claims, benefit administration, employee benefit sales or service.
- Active Life, Accident and Health Insurance license or ability to obtain one within three months of hire.
- Demonstrated experience conferring with customers by telephone or in person to provide information about products, services, or obtaining and recording the details of a complaint and keeping records of actions, interactions and transactions related to its resolution.
- Demonstrated experience in resolving customers' service or billing issues or complaints.
- Strong analytical, problem solving, time management, communication and decision-making skills are essential.
- Exhibits positive and proactive approach to working with teammates, brokers, management, insurance carriers, and all Clark & Lavey clients and vendors.
- Strong PC skills; Microsoft Office applications, and ability to navigate with a local area network.

PHYSICAL DEMANDS/WORK ENVIRONMENT

Employee may be required to travel as needed; anywhere up to15% throughout the year to attend client, carrier and corporate events. Noise level in the work environment is usually moderate; limited exposure to physical risk.