

LOGO - Kennebunk Savings Bank
Position Description

Position Title: Personal Lines Agent
Department: Kennebunk Savings Insurance
Reports To: Personal Lines Manager
Overtime Exemption: Exempt

All incumbents will embrace our Quality Service Program which is focused on creating and fostering relationships; displaying a positive and energetic attitude; a willingness to be curious and innovative; and a commitment to safety and security.

Scope of Work

Under the guidance of the Personal Lines Manager, this candidate will service a book of business. The incumbent is also responsible for developing new business relationships in accordance with underwriting standards and managing the renewal relationship of an existing client portfolio. Incumbent places primary emphasis and expertise in all aspects of personal insurance.

Essential Functions (3)

- **Production:**
 - Identifies, develops and underwrites new business prospects and provides quotes to prospective clients consistent with annual sales goals.
- **Retention and Revenue:**
 - Responsible for relationship management of an existing client portfolio including renewal negotiations
 - Daily Servicing - Process a variety of items inclusive of but not limited to: Changes, Binders and Evidence of Insurance, ID cards, Claims, Cancellation Follow ups, client inquiries as well as carrier questions accurately and efficiently.
 - Renewal Review & Marketing: Review and if necessary re-market existing accounts in order to provide the client with the strongest coverage for the best price.
- **Referrals:**
 - Collaborates with lenders, banking office staff and financial service advisors to cross sell products and services where appropriate

Other Duties and Responsibilities:

- Promotes the Kennebunk Savings Brand by recommending our products and services, supporting our community focus & commitment to being a premier employer
- Understands, supports and adheres to applicable organizational policies/procedures and state/federal regulations

- Consistently emphasizes the importance of teamwork in the department and company at large
- Responsible for keeping abreast of company news and information
- Responsible for completing required training and policy review
- May serve on various committees
- Willingness to take on additional tasks and duties

Certifications/Licenses Required

- Property & Casualty License

Desired Knowledge, Skills & Abilities:

- Proficiency with Insurance Property & Casualty Coverages, Carriers & Products
- Displays high level of regard for trust and confidentiality
- Proficient in Microsoft Office Products and Carrier websites.
- Displays strong written and verbal communication skills
- Displays strong organization skills and the ability to multi-task to meet established deadlines
- Demonstrates a high level of accuracy and attention to detail
- Effectively uses analytical skills to solve coverage issues as well as identify client needs.
- Prior knowledge of Insurance Requirements is preferred
- Ability to adapt to change

Desired Job Experience

- 3+ years of related insurance experience
- Experience in a professional, service focused and fast-paced environment

Desired Education

- High school or General Education Diploma

Working Conditions/Minimum Physical Requirements

- Physical surroundings are generally pleasant and comfortable with minimal exposure to injury or other hazards
- Dexterity of hands and fingers to operate a computer and other office equipment
- Normally seated for extended periods of time

External and internal applicants, as well as position incumbents who become disabled as defined under the Americans with Disabilities Act, or Maine/New Hampshire Human Rights Commissions, must be able to perform the essential job functions (as listed) either unaided or with the assistance of a reasonable accommodation to be determined by management on a case-by-case basis.

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