

## **Commercial Lines CSR/Agent**

Smith-Reagan Insurance Agency is expanding and seeking a Full Time Commercial lines CSR/Agent. We are an established locally owned independent agency since 1983. Smith-Reagan Insurance Agency, Smith-Reagan Life & Health Insurance Agency, Inc., and our predecessors have provided continuous insurance service and products to customers in the Rio Grande Valley since 1909. There were numerous mergers and purchases of different independent insurance agencies. Our agency has affiliations in San Antonio and McAllen, we are multi-state licensed and have a social media presence. As an Independent insurance agency, we represent many different insurance carriers that offer a variety of products, coverages options and price points. Our primary duty is helping the consumer untangle the complexities of their insurance questions and assisting them in locating insurance coverage right for them. As a Smith-Reagan customer service representative, you will have access to many carriers and your job will be to find the product that best meet their needs.

## **General Responsibilities**

- Successful candidates will be responsible for building and maintaining a profitable book of Commercial business. You must be able to explain insurance products & services and recommend appropriate coverage based on analysis of client's circumstances
- Market producer applications for New and Existing business to Insurance Companies, Negotiate coverage pricing and conditions to meet client needs with adherence to underwriting authority and guidelines as established by the company's carriers. This includes requesting coverage additions, changes and amendments, as well as preparing and reviewing documents such as proposals, quotes, submissions, and spreadsheets. Be able to prepare and process binders of insurance policies, endorsements, certificates of insurance, audits, and cancellations.
- Enter all required data into management system to maintain current file data on assigned accounts. Maintain favorable relationship with clients, Producers, and fellow employees. Develop and maintain strong technical knowledge of commercial lines coverage & rating.

## **Requirements**

- P&C Licensed CSR with a minimum 5-year experience and CISR designation preferred.
- Proven skills with the Internet and Microsoft Office products to include, Word, Excel, PowerPoint and Outlook. Previous experience with Agency Management Systems, Applied Epic preferred. Valid Texas Driver's License required. Bilingual preferred.
- Professional demeanor in appearance, interpersonal relations, work ethic and attitude. Possess clear, concise, effective written and oral communication skills to effectively express thoughts, ideas and concepts to employees, customers and senior management. Ability to organize and set priorities to ensure completion of workload.

## **Benefits**

- Base salary plus commission, commensurate with experience.
- Continuing education offered and renewal of TDI license and designation.
- Health insurance, Group Term Life, and Long-Term Disability and ADD
- Retirement 401-K plus matching, paid holidays and vacation after first year
- Ancillary Products available (dental, vision and supplemental) via payroll deduction