

Job Title:	Life & Health Sales Representative	FLSA:	Non-Exempt
Division:	Insurance	Revision Date:	04/2021

Position Purpose:

The Life & Health Sales Representative is responsible for inbound sales calls from potential customers for new business opportunities and existing customers to grow Midwest Heritage's life and health business revenue. The position is responsible for writing new life and health insurance business while maintaining effective customer relations, implementing sales referral programs, building relationships, educating customers on our products, and offering plans tailored to each customer's needs.

Essential Functions:

Business Development:

- Receive inbound calls in an effort to quote and sell life and health related insurance products. Assesses customer needs, prepare and present accurate proposals, and recommend coverage solutions to prospects and existing customers
- Provide an exceptional sales experience to prospects including managing the entire sales cycle with the customer from start to finish in order to meet sales targets, performance goals, client retention, product mix and cross sell targets
- Promote Midwest Heritage financial products and services to prospects and existing customers, including proactively asking for banking, elective benefits, personal lines and investment leads to share inside Midwest Heritage. Embrace prospect sharing culture and educating customers on banking and investment products at Midwest Heritage

Customer Service:

- Provides excellent customer service to policyholders by communicating with internal and external personnel; delegate appropriate service work to Life & Health CSR(s) and others within the agency for time handling
- Timely and efficient follow up with carriers, clients, and prospects
- Professionally communicates both verbally and in writing with customers and insurance carrier underwriting and service departments

Administration:

- Utilize agency technology including but not limited to Salesforce and Connecture
- Utilize carrier websites
- Effectively manages workload including follow up activity in agency CRM and completing proficient documentation on all client contacts
- Maintain current agent licenses, certifications and CE requirements for each renewal period
- Monitors customer preferences and trends and reports appropriate data to agency management

- Maintains knowledge of product and service offerings for all lines of business and products written including staying current on industry trends, and recommends new carrier markets for Agency Management to pursue

Secondary Duties and Responsibilities:

Performs other job-related duties and special projects as requested

Knowledge, Skills, Abilities Required:

- Working knowledge of Life & Health insurance products and principals of product selection preferred, but not required
- Demonstrates a positive attitude and builds customer focused relationships with clients and staff
- Excellent communication, organization, customer service and interpersonal skills
- Strong attention to detail and ability to meet deadlines
- Must be proficient with Microsoft Products including Word, Excel, Outlook, and strong keyboarding skills
- Ability to define and refer appropriate products to the specific needs of customers
- Ability to maintain a high degree of confidentiality
- Ability to organize and perform sales presentations to individuals
- Ability to report to work when scheduled and on time

Education, Experience, and Other Requirements:

- High School diploma or equivalent. Associates or Bachelor's degree preferred
- Minimum of 1 year of insurance (or equivalent) sales experience required.
- Life & Health insurance license preferred but not required. Will also consider applicants willing and able to obtain license within 45 days.

Reporting Relations:

Accountable and Reports to: MHIS Life & Health Sales Manager

Supervisor Responsibilities: None

Working Conditions and Physical Requirements:

- The duties of this position are normally performed in a general office setting. This is a fast paced work environment.
- This position is classified sedentary/light and requires the ability to sit for long periods of time.
- There is frequent pressure to meet deadlines and handle multiple projects in a day.
- Visual requirements include: ability to see detail at near range with or without correction.
- Must be able to perform the following physical activities: sitting for long periods, talking (in person and by telephone), hearing and repetitive motions.

Travel:

Minimal

< 10% travel mainly local between Midwest Heritage locations and training

Equipment Used:

Computer (PC with Microsoft Office programs), telephone, calculator, telephone, copier, fax, and printer and agency management and carrier software and tools.

Other Position Requirements:

Contacts: This position works with Midwest Heritage employees, customers, Hy-Vee employees, vendors and outside agents doing direct business with Midwest Heritage.

Confidentiality: This position has the responsibility to protect the privacy and confidentiality of customers, employees and bank/insurance/financial information at all times.

In the performance of their respective tasks and duties all employees are expected to:

- Follow all state and federal regulatory requirements and complete assigned training courses within the required timeframes.
- Perform quality work within deadlines.
- Interact professionally with other employees, customers and suppliers.
- Work effectively as a team contributor on all assignments.
- Work independently while understanding the necessity for communicating and coordinating work efforts with other employees and organizations.

This job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee. Other duties, responsibilities and activities may change or be assigned at any time with or without notice.

Your signature indicates that you have reviewed this job description and understand all expectations. Please return a signed original to Human Resources for the employee file.

Employee Name (please print)

Signature of Employee

Date