

JOB DESCRIPTION

(Date)

POSITION TITLE: Life Insurance Agent

REPORTS TO:

I. PRIMARY RESPONSIBILITIES:

Sell life, health, and disability insurance to both individual and group clients, and to provide service for those clients according to their changing insurance needs.

II. ESSENTIAL FUNCTIONS:

Compiles lists of prospects using referrals, orphan policyholders, particular occupational and interest groups to develop base for long-term source of clients.

Approaches clients through a combination of methods, including mail, phone solicitations, presentation to groups at company-sponsored gatherings, and public speaking to community groups on the general subject of financial well-being.

Schedules fact-finding appointments with clients to ascertain their particular needs and financial situations. Determines extent of present coverage and investments as well as long-term goals and makes recommendations accordingly.

Calculates and quotes rates for recommended immediate coverage action as well as a plan for long-term implementation of a coordinated protection program.

With client's approval, takes application for coverage and obtains underwriting approval. In case of health problems, may have to check with several companies to obtain best coverage.

Delivers policy, gets approval for future follow-up visits, usually on an annual basis.

Provides policy services as required, direct deposit forms, changes in beneficiary, and policy loan applications.

Delivers policy proceeds following a death, and tries to be of service and comfort to family in such an event.

III. QUALIFICATIONS AND EXPERIENCE:

Must hold state license to sell life, health, and disability insurance.

College degree preferred, but a high school education plus experience in the business world will be considered as an adequate alternative.

Excellent communication skills coupled with the ability to accept rejection..