

JOB DESCRIPTION

RETAIL SALES ACCOUNT MANAGER – Employer Group Health Insurance

Reports To: Agency Success Manager

General Description:

The Account Manager is responsible for sales and retention of employer group health insurance and ancillary products as well as be able to provide the agency with support for individual under 65 and Medicare clients as needed. In this role you will serve as the lead contact for new business sales, existing customer account issues, ensure customer loyalty and success as well as support customer retention efforts. You will work collaboratively with internal stakeholders to deliver sales and superior service to our customers and ensure that their needs and goals are met. This position will focus on strengthening and expanding our services to existing customers, as well as supporting the team in pursuing new business opportunities. As a Subject Matter Expert (SME), you will be responsible for all customer needs and day-to-day account management including new business and renewal quoting, product recommendations, answering any follow up questions, and completing enrollment applications. The Account Manager position is crucial to our day-to-day retail sales operations and long term goals. Managing our client accounts has a significant financial impact on our business. You will be expected to work independently with a great deal of autonomy and discretion. You will also be expected to be a major contributor to the success of your team members.

Key Responsibilities:

- Quickly and effectively retrieve and research information using various systems and processes to assess and respond to customer and team member needs;
- Provide quotes and product recommendations from multiple carriers;
- Maintain a positive, customer first attitude;
- Build and sustain relationships with customers for business growth including tailoring and personalizing specific messages/products for individual customers;
- Devise solutions to problems you are presented with by defining the problem, collecting the data, establishing the facts and drawing valid conclusions as a remedy;
- Ensure internal alignment on account growth and retention strategy by partnering with internal teams to execute on and drive expansion;
- Log information, inquiries and status in CRM system when appropriate and document follow-up efforts;
- Actively monitor industry trends;
- Demonstrate effective decision making skills and de-escalation techniques in resolving customer concerns;
- Provide technical assistance, training and product education to engage meaningfully with our customers/prospective customers about our products;
- Meet sales targets and coordinate projects;
- Collaborate effectively on cross-functional teams;
- Ambassador for the organization;
- Other duties as assigned.

Minimum Requirements:

- High School Diploma;
- State of Michigan Accident & Health Agent License
- FFM and Medicare Certification preferred
- Minimum 5 years of customer facing agency experience preferred;
- Sound understanding and application of operational skills;

- Leadership skills;
- Customer service, retail and/or healthcare experience required;
- Ability to develop relationships and working knowledge of customer policies and procedures preferred;
- Ability to adapt based on industry trends/needs;
- Excellent inter-personal skills, including influence, conflict resolution, communication, and team building;
- Ability to effectively deliver difficult conversations with positive outcomes;
- Excellent organizational and prioritization skills;
- Ability to effectively negotiate with internal and external customers including the ability to evaluate the needs and interests of these customers;
- Strong problem solving ability;
- Advanced Microsoft Office Suite experience and ability to develop and deliver presentations.
- Ability to work with a computer, scanner, and/or printer;
- Ability to multitask;
- Professionalism;
- Ability to work with and understand marketing and financial data, product and research information and related documents;
- Ability to think independently and critically;
- Ability to handle complex accounts;
- Ability to read, analyze industry documents and internal documents;
- Reliable and effective transportation;
- A Valid Driver's License and the ability to drive.

Physical Requirements:

Sitting and/or standing, reaching, bending, twisting, climbing, grasping, holding, pushing, pulling and/or lifting up to 15 pounds at times.

Environmental Conditions:

Office environment

Computer screens

Fluorescent lights

Marketing calls including but not limited to office environments, conferences, golf outings, restaurants, etc.

Travel

THE ABOVE IS NOT INTENDED TO NOR BE CONSTRUED AS
A LISTING OF ALL THE ESSENTIAL JOB FUNCTIONS OF THE ACCOUNT MANAGER POSITION