



PERSONAL LINES SALES UNDERWRITER

We have a great opportunity to enter or grow in the **Personal Lines** insurance industry! We are willing to train and invest in the right individual who wants to create their own journey and move upward in our company. We're also able to work with an experienced Personal Lines producer to create a career path.

This role is uniquely responsible for ensuring profitability by hunting for and underwriting new business opportunities and growing business from our existing customer base to fuel the sales pipeline in the Personal Lines Department. It's about getting things done through engaged interactions with staff, retail insurance agents and insurers to generate new business with profit potential for Concorde and the carriers we represent!

KEY RESPONSIBILITIES/EXPECTATIONS –

- Create sales goals and action plans to sell products and services through Concorde to achieve 10% market growth with assigned carriers and report regularly on the progress.
- Prospecting utilizing the FORCE - Pre-call Planning, Rapport, Discovery, Solutions, Close
- Underwrite, document decisions and deliver new business account proposals according to CGA standards with timely quote delivery for defined programs.
- Place minimum of 10 outbound FORCE calls per day- Identify changes in our customer: carriers/competitors/customers/core focus – align our programs with their specific needs to general applications/profitable business. Recommend agencies that should be considered for remediation.
- Identify and share business opportunities with Concorde staff: lost carrier, appetite changes, industry developments, legal environment, agent dissatisfaction.
- Discover profitable business prospects for CGA programs – book conversions & individual accounts that fit our underwriting appetite.
- Recommend and document new program opportunities – identify coverage needed and quantify return on investment.
- Understand, create and utilize coordinated sales campaigns with and through marketing department.
- Participate in events to market Concorde products – conventions, agency visits, blitz campaigns and webinars. Assist with team training and mentoring.
- Serve as a resource - Concorde Employees & Agents (Billing Question, Renewal Process, Inspection Issue, General Program Questions).
- Working knowledge of all personal lines products - Continually expand technical knowledge of our products.

- Build relationships and partner with stakeholders to drive agency growth and sales production.
- Continuously monitor general and industry specific underwriting and sales trends to identify and execute on new opportunities.

THE PERFECT CANDIDATE – A creative, confident self-starter and risk-taker with a strong sales ability who has great listening skills and ability to determine clients' needs efficiently. Able to work independently and support relationships with a growth-oriented team. Strong verbal and nonverbal communication, professional phone etiquette and interpersonal skills to drive agent and insurer engagement and development. Goals and results oriented with sound time-management, analytical, problem-solving and strong decision-making skills to foster strong relationships with stakeholders for maintaining a high level of client retention and product loyalty. Attention to detail and proficiency in MS Office products.

WHAT WE PREFER - Associates/bachelor's degree Business, Marketing, Math, Retail or other related field or equivalent work experience. Two years of sales experience with a strong customer focus. Prefer experience in the insurance industry with advanced knowledge in the areas of Personal Lines and/or Programs business, both sales and underwriting. Completed insurance courses such as AINS, API, CLCS, CPCU, or comparable designations preferred.

Excellent client service and new business development skills and ability to warm call prospective clients. Ability to develop and understanding of personal lines insurance coverage and insurance general agency contracts and carriers we represent such as: American Modern, American Reliable, Aegis, USLI and Great Lakes.

WHAT'S IN IT FOR YOU – A company culture of work and family life balance, career growth and advancement opportunities through mentorship, training and continuous learning.

A comprehensive benefits package, including medical, dental, vision, life and disability insurance, sick time and paid time off, Retirement/401(k), Flexible Benefits, Bonus, Commission and Peer Recognition programs, Profit Sharing program including company match. Tuition/Education assistance and reimbursements for personal/professional development and industry designation programs.

Concorde partners with over 1,900 independent insurance agents to provide specialty insurance products across 11 Midwestern states, Arizona, Oregon and Washington. We're here to serve our clients in a flexible work environment, including work from home telework arrangements to support our staff needs for work and family life balance.

Concorde General Agency, Inc. is an equal opportunity employer. We consider qualified applicants without regard to race, color, religion, sex, national origin, sexual orientation, disability, gender identity, protected veteran status, or other protected class.