

**HMS Insurance Associates, Inc.**  
**Commercial Lines Department**

**Job Description**

**Title:** Account Executive

**Reports to:** Len Novotny, VP – Commercial Insurance

**Description of Responsibilities:**

Working with the Account Manager and Customer Service representatives, the Account Executive will be responsible for helping HMS achieve its retention objectives by serving as a consultant and/or advisor to clients. The Account Executive will proactively assess the risk management needs of clients and deliver value added solutions that mitigate risk and lower total costs.

**Key Duties & Accountabilities:**

**Achieve budgeted retention goals by:**

- Managing customer expectations
- Performing account/exposure surveys
- Determining coverage options and developing insurance programs and overall risk management plans
- Identifying deficiencies and redundancies of in force insurance programs
- Preparing applications and/or insurance specifications
- Forming and maintaining excellent carrier relations
- Composing cover letters and submitting accounts to carriers
- Reviewing quotes for accuracy
- Negotiating terms and conditions with carriers and presenting proposals

**Qualifications:**

1. 5 years marketing/account management and/or sales experience in a dynamic sales environment.
2. Bachelor's degree in Business, Marketing or related field.
3. CIC or CPCU plus ARM or equivalent designation.
4. Ability to implement customized insurance/risk financing programs.
5. Ability to identify client needs and provide solutions to address those needs.
6. Superior interpersonal skills. The ability to communicate complex information to a wide spectrum of personnel in a clear, concise and well organized manner.
7. Excellent negotiating and analytical skills.
8. A team player who can collaborate and build consensus.
9. Ability to set realistic client expectations and deliver in a time-sensitive environment.
10. Exceptional computer skills. Ability to navigate various systems, utilize integration tools, proficient in MSWord and work in a paperless environment.