



## Intercare Insurance Solutions Job Description

<b>Job Title:</b>	Account Executive	<b>FLSA Status:</b>	Salaried
<b>Office Location:</b>	San Diego, CA	<b>Division:</b>	Employee Benefits
<b>Department:</b>	Employee Benefits	<b>Date:</b>	2009

### Summary:

Develops, manages and expands relationships with employee benefit clients by performing the following duties.

### Essential Duties and Responsibilities:

- Manages assigned book of business.
- Partners with producer(s) to develop and implement client's benefits strategies.
- Prepares a plan for each account to identify what and how short and long term needs may be met.
- Interfaces with the customer to understand the customer's overall objectives and requirements.
- Maintains regular interactions with clients to develop account relationship, advise of new product and service offerings and obtain feedback on products and services
- Is directly accountable for interfacing with the client at both the HR Manager and C-Suite level.
- Ensures all of Intercare's services are implemented according to established project plans and all client deliverables meet quality standards.
- Acts as the "quarterback" directing the account team, which may be comprised of an Account Manager(s), Benefit Representative(s) and Benefit Analyst(s) on all client work and deliverables.
- Coaches and mentors the account team and provides direction to the team on:
  - RFP and marketing process, including which carriers to include in marketing and negotiating rates with carriers
  - Strategies for new and renewing policies
  - Pre-renewal and renewal timelines, project plans, meetings and presentations
  - Working with clients to identify the possibility of wellness initiatives; pulls in the Wellness Consultant/team to develop alternatives, determine specific plans and implement
  - Offering and implementing all of Intercare's value added services
  - Developing client's annual planning calendar and ensuring successful execution
  - Compliance requirements and issues, including SPD wrap documents and 5500 filings
  - Client's reporting requirements
  - Carrier and vendor management
  - Communications
  - All aspects of executing Open Enrollment
- Serves as a point of escalation for issues or activities that the customer encounters with benefits programs and services.
- Prepares and conducts financial, technical and product presentations and demonstrations.
- Participates in Intercare sponsored events and promotes Intercare's services and initiatives.
- Provides feedback to sales, account management and marketing teams for future service enhancements.
- Shares ideas and customer needs throughout all phases of service life cycle (plan, design, integrate, install, manage).
- Contributes to the quarterly and annual business forecasting by providing account trends and sharing future client needs.
- Assists in resolving commission questions and issues
- Keeps current on changes in legislation impacting employee benefit programs and communicates with clients on these changes.



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### Competency:

To perform the job successfully, an individual should demonstrate the following competencies:

- Problem Solving - Identifies and resolves problems in a timely manner; Gathers and analyzes information skillfully; Develops alternative solutions.
- Project Management – Able to develop and manage project plans; Communicates changes and progress; Completes projects on time and budget.
- Customer Service - Manages difficult or emotional customer situations; Responds promptly to customer needs; Solicits customer feedback to improve service; Responds to requests for service and assistance; Meets commitments.
- Industry Knowledge – Strong knowledge of employee benefits products and services and how they are delivered to clients; knowledge of related legislation such as COBRA and HIPAA
- Analytical – Evaluate numerical and qualitative data to recommend the best alternatives to clients.
- Computer Skills – Use of Microsoft Word, Excel and PowerPoint to create effective presentations and exhibits.
- Relationship Management –Develop and maintain strong client relationships; work effectively with insurance and service vendors to gain cooperation in meeting clients' needs.
- Team Player – Effectively works with Intercare team.
- Leadership – Demonstrates leadership skills; sets example for others to follow. Effectively coaches others in developing their skills and abilities.

### Qualification Requirements:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

#### Education and/or Experience:

Bachelors degree preferred, or 5 to 7 years of related experience and/or training; or equivalent combination of education and experience. Preference will be given to candidates with brokerage or insurance carrier account or sales management experience.

#### Language Skills:

Ability to read and interpret documents such as contracts, benefit summaries, bid specifications, legislation and procedure manuals. Ability to write routine reports and business correspondence clearly and without grammatical errors. Ability to speak effectively before groups of customers or employees of organization.

#### Math Skills:

Knowledge of underwriting principles along with strong mathematical and financial skill set.

#### Reasoning Ability:

Ability to define problems, collect data, establish facts, and draw valid conclusions. Ability to interpret an extensive variety of technical instructions in mathematical or diagram form and deal with abstract and concrete variables.



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### **Computer Skills:**

To perform this job successfully, an individual should be proficient in Microsoft Office including Excel, Word and Power Point. Knowledge and prior use of Project Management software is preferred.

### **Supervisory Responsibilities:**

This job has no direct supervisory responsibilities; however, the position acts as a team lead providing day to day guidance and direction to team members.

### **Physical Demands:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this Job, the employee is regularly required to talk or hear. The employee is frequently required to stand; walk; sit and use hands to finger, handle, or feel.
- The employee must occasionally lift and/or move up to 10 pounds.
- Specific vision abilities required by this job include Close vision and Distance vision.

### **Other Requirements:**

The applicant must hold a valid CA Life Agent license or will obtain.

### **Work Environment:**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The noise level in the work environment is usually moderate.