

JOB DESCRIPTION

Commercial Lines Marketer - Placer

DATE: May 2026

REPORTS TO: Commercial Lines Department Manager

FLSA CLASSIFICATION: Full-time Exempt

DEPARTMENT: Commercial Lines

SUMMARY

Able to fulfill the duties of a Senior Account Manager with an emphasis on handling the “shopping” of prospect and client accounts to the agency’s insurance carriers and brokers. Must have expertise in carrier rating systems, understand the nuances of the carrier coverage differences, advise producers on potential gaps created when changing carriers, and identify opportunities to upgrade coverage and limits. Be able to work in a fast-paced environment and prioritize work and communicate changes in delivery dates as needed.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Placer/Marketer

- Review information from EPIC, ACORD applications, target premium, need-by date, etc. with Account Managers and Producers and determine which carriers to get quotes from.
- Input data into carrier systems, work with underwriter as needed
- Develop proposal from carrier system or EPIC
- Review proposal with Account Manager or Producer to prepare them to present to prospect or client.

Account Management

- Responsible for handling the agencies high-level customers who call or visit the agency.
- Field co-workers questions and act as an additional resource for the staff.
- Receive incoming inquiries from clients via phone calls, email or fax. Process information as outlined in CL Procedures Manual meeting insurance company requirements, agency coverage standards and proper documentation in agency management system.
- Review coverage and premiums, endorse, requote, upsell, and account round existing policies.
- Provide information to banks, mortgagees and car dealers as requested by insureds.
- Process and issue new policies for insureds. May include gathering information on appropriate forms, preparing quotes, obtaining signed applications, collecting down payments and transmitting new policy information to insurance companies.
- Receive claim information from insureds and advise of coverage availability and assist policy holders in resolution of claim if issues arise.
- Process policy cancellations as requested and document in system as outlined in CL workflow.

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- Communicate underwriting requirements for continued insurance as outlined by insurance companies. Work with insureds and producers to resolve underwriting issues and continue coverage with the best possible policy protections.
- Obtain referral prospects from existing clients. Refer to appropriate staff members for contact.
- Maintain working knowledge of all company websites, computer software systems and company underwriting guidelines and eligibility guidelines.
- Obtain and maintain a valid Michigan agent's license, CISR and CIC designation. Participate in seminars and classes for skill, knowledge and professional development.
- Attend all scheduled staff meetings.
- Maintain good working relationship with fellow ERA employees
- Understand and adhere to documented workflows; recommend changes/improvements as identified
- Understand how CL workflows and day-to-day activities/transactions affect other departments (IT, PL, Acct., LHB, branches, etc.)
- Understand applicable benchmarks/goals and follow procedures to keep track of progress toward achieving benchmarks/goals.
- Escalate issues with co-workers, carriers, systems, workflows, etc. with CL Manager as needed.
- Assume other duties as required and assigned.
- Consistent attendance is required at the workplace to perform essential functions of the job.

COMPETENCIES

- Commercial Lines Insurance Capacity
- Time Management
- Problem Solving/Analysis
- Communication Proficiency
- Ethical Conduct
- Teamwork Orientation

WORK ENVIRONMENT

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

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.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to stand; walk; use hands to finger, handle or feel; and reach with hands and arms.

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POSITON TYPE/EXPECTED HOURS OF WORK

This is a full-time position. Days and hours of work are Monday through Friday, 8:00am to 5:00pm.

EDUCATION AND EXPERIENCE

- Appropriate State license(s).
- High School Diploma
- At least 5 years of experience
- At least one designation such as a CISR, CIC, etc.

OTHER DUTIES

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

SIGNATURES

This job description has been approved by all levels of management:

Manager _____

HR _____

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee _____

Date _____