

Customer Service Representative

Position Overview

The **Customer Service Representative (CSR)** role offers an exciting and dynamic opportunity to work in a fast-paced environment within the Customer Service Department of a Property and Casualty Insurance Company.

The CSR plays a vital role in building and maintaining strong relationships with customers and agents, ensuring exceptional service through professional, effective, and diplomatic communication. This role directly impacts customer satisfaction and strengthens the company's reputation.

The ideal candidate will exhibit accountability, teamwork, professionalism, and proactive problem-solving while demonstrating integrity and a commitment to customer service excellence.

Initial training for this role will be onsite. There is an option for a hybrid work schedule when the introductory training period concludes, with in-office days on Tuesdays & Thursdays, with the third day to be discussed with your manager.

Key Responsibilities

1. Customer Communication & Support

- Handle inbound and outbound calls in a professional, courteous, and confident manner.
- Clearly explain complex insurance concepts to insured customers and agents.
- De-escalate negative situations with professionalism, patience, and maturity.
- Ask probing questions to fully understand customer concerns and provide accurate solutions.
- Build and maintain strong relationships with internal departments to enhance customer support.
- Manage high-pressure, time-sensitive customer inquiries effectively.

2. Product & Policy Knowledge

- Develop a comprehensive understanding of company billing, claims, and underwriting procedures.
- Stay informed on policy payment plans and coverage options across different products.
- Use mathematical reasoning to anticipate policy change outcomes.
- Identify and resolve billing discrepancies in collaboration with the Accounting Department.
- Understand claims handling procedures, policy coverages, and endorsements to provide accurate information.
- Gather necessary claim details to properly handle inquiries or transfer calls efficiently.
- Assist agents with troubleshooting common quoting issues.
- Ensure adherence to company policy reinstatement guidelines.

- Differentiate between company-handled and agency-handled topics to direct inquiries appropriately.
- Identify potential underwriting or claims process issues and escalate as necessary.

3. Problem-Solving & Issue Resolution

- Independently resolve customer and agent inquiries within company guidelines and service expectations.
- Analyze trends in customer concerns and report findings to management.
- Take initiative to identify, recommend, and implement improvements in customer service processes.
- Adapt to changing policies and procedures, ensuring compliance and best practices.
- Provide clear and accurate explanations of company processes to customers.
- Process account changes and corrections based on customer requests.

4. Technology & Virtual Communication

- Proficient in using Microsoft Office Suite and window-based PC applications.
- Capable of using virtual meeting applications for training, coaching, and collaboration.
- Comfortable learning and utilizing new systems and technology for customer interactions.

5. Professional Development & Team Collaboration

- Actively participate in training and coaching sessions from management and senior team members.
- Maintain a team-oriented mindset, offering support to colleagues when needed.
- Take direction and execute recommendations from management efficiently.

Qualifications & Requirements

Education:

- A 4-year degree is preferred but not required.

Experience:

- Prior customer service experience is preferred but not required.
- At least 2 years of experience using Microsoft Office (Word, Excel, Outlook, etc.).
- The company is willing to train candidates who meet the education and experience requirements through on-the-job training and our fully funded Tuition Reimbursement Program.

Skills & Competencies:

- Excellent verbal communication skills with a positive, customer-focused tone.
- Strong problem-solving and critical-thinking abilities.

- Ability to analyze information and make informed decisions based on company policies.
- Adaptability to changing procedures and company requirements.
- Proficiency in using a computer keyboard and window-based applications.
- Comfortable handling high-pressure situations and complex customer inquiries.

This job description does not constitute a contract for employment.