

## **Producer Job Description**

A Producer for Healthcare Consultants, Inc. (HCI) has overall responsibility for obtaining new HCI accounts, for obtaining new business on existing accounts, and for overall management and servicing of the account. The Producer shall understand and comply with all HCI policies and practices as outlined in the HCI Employee Handbook and related notices. The essential functions of the Producer's job include, but are not limited to, those described herein. Management retains the right to add or change duties at any time.

Employees are specifically responsible, but not limited to, the following:

### **1. Licensing and Continuing Education**

- a. Producer is responsible for maintaining a Group 1 General Health and Life License in which to comply with the state requirements by the State of Texas. A copy of this license and continuing education documentation for license renewal must be submitted to the President of HCI and is kept in Producers personnel file. All license renewal and continuing education fees are the responsibility of the Producer. Failure to maintain proper licensing will be result in the following. During the 90-day grace period producer can only service existing accounts and commissions will be held until proper documentation of renewal is presented to the Company. During this period Producer cannot:

1. Solicit or sell new business
2. Bind Coverage
3. Submit Agent of Records

If the Producer does not comply with the states requirement within the 90-day grace period, the agent's license will be cancelled. This cancellation will result in the immediate termination of this contract with HCI and at this time all commissions to the Producer cease.

### **2. Producer Responsibilities**

- a. Conducting business practices that promote the image of HCI.
- b. Reporting to HCI any actual or suspected illegal activities or breach of HCI policies or Producer Agreement.
- c. Submitting accurate and timely paperwork associated with enrollment and/or group-wide changes.
- d. Keeping updated on HCI policies, procedures and products.
- e. Complying with any business practice, policy and procedure announced through HCI communication vehicle such as, but not limited to; Producer alerts, newsletters, and seminars.
- f. Comply with all HIPPA Privacy laws as they relate to protected health information.

### **3. Producer Servicing Role**

- a. Develop Request For Proposals (RFP) for prospective clients
- b. Resolving of operational issues such as billing, claims and other administration problems on behalf of a subscriber, member, or group administrator.
- c. Deliver annual renewal rates as per the HCI Renewal Guidelines and procedure.
- d. Assisting experienced rated and self-funded groups with their quarterly and annual settlements and reviews.
- e. Conducting Employee education meeting when requested.

- f. Attending Weekly Sales Staff meetings as per the schedule set forth by HCI Management.
- g. Keeping group administrators updated on HCI policies and procedures

#### 4. Product Knowledge

- a. Study all materials related to benefits and Fully-Insured and Self-funding and related products.
- b. Establish a specialty or niche market to become an expert in the field and target companies within those fields.
- c. Attend management discussions on company services and products.
- d. Spend time in various departments to gain understanding of HCI personnel and system flow.
- e. Read professional journals, industry literature and attend (when appropriate) educational seminars.
- f. Work with Sales Manager on role-play, presentation skills and actual sales calls.

#### 5. Sales Revenue Goals

- a. Work with Sales Management to establish one and three year sales goals and plan
- b. Develop new business opportunities in mid-sized to large commercial insurance businesses defined within company objectives developing new business opportunities in mid-sized to large commercial insurance businesses
- c. Ability to manage schedules, set appointments with prospective clients, analyze existing exposures and present alternative insurance solutions to fulfill the needs of prospects and client
- d. Experience working with national accounts
- e. Repeatedly achieved and exceeded sales quotas
- f. Maintained a book of business over 500K