Director of Benefits

(full-time, regular employment)

About AdvisorNet Financial

AdvisorNet Financial has been an innovative leader in the financial services industry for over 60 years. We provide the services and support independent financial advisors rely on to operate their firms efficiently and competitively. Over the years we've developed a vast network which allows us to provide our 300+ independent advisors access to the support services and industry partners that advisors in large institutions enjoy without having to be part of a large institution. For more information, please visit us at www.advisornet.com.

You will be a great fit if you enjoy working with people and data in a very dynamic, fast-paced environment. Our group requires people to be friendly, outgoing, and to thrive in an environment working on and in the business at the same time.

Responsibilities

Overview:

The primary objective is to grow the overall group benefits and health business of AdvisorNet Insurance. Partner with our network of agents and advisors that do not write benefits and health insurance to either write business or refer business to the agency Concierge services. Manage relationships with existing, advisors, agents, carriers, vendors and strategic partners. Assist with point of sale on joint or referral business, where appropriate. Take the lead or assist in agency marketing and strategic planning.

Key Areas of Responsibilities:

- Develop relationships with current/prospective advisors, provide excellent customer service, guidance, and benefit expertise to maintain the book of business for AdvisorNet Benefits team. Meet or exceed production goals, aggressively solicit referrals, and review advisor accounts for additional cross selling opportunities. Follow up on internal referrals and develop strategies to ensure new business production for continued book of business growth
- Maintain ongoing client relationships by attending on-site client meetings and/or lunch and evening events
- Drive the expansion and opening of new markets for Medicare, Group Benefits, and Ancillary lines
- Create, develop, and drive the sales and recruiting goals
- Assist in improving or creating new back-office processes
- Maintain an awareness of all large and potentially complicated claim related matters, assist with negotiations and resolution of claim settlement on behalf of clients
- Assist and participate in agent product and CE training in person and online
- Analyze client needs, recommend coverage, and maintain up-to-date product knowledge
- Maintain strong relationships with key carrier, vendor, and strategic partner contacts
- Keep apprised of and communicate market conditions to advisors
- Establish a marketing and sales objective, sell group benefit products by presenting written proposals and/or presentations, and utilize sales techniques
- Review expiration report with Account Manager 60-90 days of renewal date, analyze client coverage. Discuss renewal marketing strategies, send to carriers for quotes, provide additional underwriting information as required, complete proposal and provide quote/proposal to client
- Review client/prospect benefit coverage and underwriting information for market eligibility, submit to carriers for quotes, review quotes for accuracy and prepare proposal
- Schedule meetings to present proposals, suggest additions/changes in coverage, provide overall insurance guidance, research, review and obtain follow up underwriting information as needed
- Manage the two-person Benefits team to ensure advisors and clients receive excellent customer service, provide ongoing guidance to develop staff.

Qualifications

- Bachelor's Degree in Business related field and/or equivalent years of experience
- Minimum 7 years of experience in the insurance industry, specifically in employee welfare benefits
- Required insurance license or able to become licensed with Health and Life
- Spearhead advisor relationships by delivering excellent customer service skills
- A strong working knowledge of welfare benefits in multiple product lines (i.e. medical, dental, life, AD&D, disability) and a strong understanding of risk and insurance
- Ability to drive differing financial arrangements and products available to clients (i.e. fully insured, self-funded, minimum premium, ASO)
- Strong understanding of Medicare
- Sales experience
- Experience with Ancillary products
- Excellent Microsoft suite skills (Excel, PowerPoint, Outlook)
- Excellent organizational and communication skills
- Proven critical thinking and problem-solving skills

Disclaimer: This job description is only a summary of the typical functions of the job, not an exhaustive or comprehensive list of all possible job responsibilities, tasks, and duties. Responsibilities, tasks, and duties of the jobholder might differ from those outlined in the job description and other duties, as assigned, might be required.