



PREMIUM ACCOUNTING REPRESENTATIVE

Overview of Job

Our premium accounting team, comprised of I and II level representatives, works “hard AND smart” behind the scenes each and every day to efficiently receive hundreds of premium payments, via the US Postal service, online and/or manual credit card or EFT transactions, and telephone/email interactions with our agents and/or policyholders, and accurately record and apply these payments to the appropriate policyholders’ accounts. Additionally, and equally importantly, the team is responsible for then depositing the monies to the appropriate carrier/Cabrillo Coastal bank accounts and for reconciling these transactions with the carriers’/Cabrillo Coastal’s banks’ statements to ensure the accurate application of payments. Because our premium accounting team is working day in and day out in an effective, efficient manner to correctly and quickly process all of our policyholders’ premium payments, they are ensuring that “money is in the bank” so that the rest of us can go about conducting our business on behalf of Cabrillo Coastal.

Job Responsibilities

Efficiently, effectively and correctly receives, reviews, accepts and applies policyholders’ premium payments within designated service standards/time frames; opens and sorts incoming mail payments; successfully operates the cash machine to process payments; accurately applies payments to correct policyholders’ accounts; reconciles and records on-line credit card and EFT payments to ensure proper application to policyholder accounts; images and archives checks; accurately records, applies and deposits monies to multiple carriers’ bank accounts within designated time frames; upload ACH and Positive Pay files to correct bank/account as necessary; reviews system error reports and corrects payments; performs self-monitoring while completing these activities, identifies actual and/or potential errors/mistakes/issues and rectifies or averts, as applicable; generates related production reports.

On premium accounting-related issues (e.g. mortgage company calls, policyholder telephone payments, etc.), positively represents Cabrillo in telephone and email interactions with and provides accurate information and professional responses to agents, policyholders and other external business contacts and customers, as applicable.

Actively contributes as a member of the Cabrillo Coastal Team by providing assistance and support to assigned customer care, corporate accounting, underwriting and/or other team members.

Dynamically enhances Company’s success by taking advantage of learning and development opportunities and personally integrating positive actions to improve individual performance.

Participates in, assists with and/or carries out responsibilities for “special” Company projects, as directed.

Skills and Expertise

Qualities: Financially-Oriented; Quality-Oriented; Service Oriented; Detail-Oriented; Self-starter; Team Player; Multi-Tasker; Adaptability; Flexibility; Strong Work Ethic; Positive “Can Do” Attitude; Collaborator; Ability to maintain composure and professionalism in fast-paced and sometimes stressful environment.

Strong skill sets in the following areas: Time management/working under tight deadlines; reviewing financial information; organization; problem analyses/solving; active listening; interpersonal communication; keyboard entry speed (specifically 10-key) of 50 KPM (keys per minute) or more.

Strong knowledge of: Basic technical accounting/bookkeeping terminology and processes; telephone and email business etiquette rules; desktop computer operations; Microsoft Excel and other standard business software and web-based engine operations (e.g., Microsoft Word, Microsoft Outlook and Internet Explorer).

Licenses and Experience

One or more years of accounts receivable or related experience is a plus.

The Details

Full-time/40 Hours a week 8:00 am – 5:00 pm

Pay: Commensurate with experience.

Must be authorized to work in the US and employer will not sponsor applicants for work visas.