



Savings Bank
OF MENDOCINO COUNTY
Member FDIC

Job Description

Job Title: INSURANCE SPECIALIST-ACCOUNT CLERK 1

Department: LOAN SERVICING

Reports To: LOAN SERVICING MANAGER

Salary Grade/Salary Range: 4 (\$11.04/hr to \$16.22/hr)

Revision Date: 4/1/2015

Position Summary

Under the supervision of the Loan Servicing Manager, but in accordance with established policies and procedures this position is responsible for obtaining, correlating and safeguarding both hazard insurance information for all new and existing loans and Flood insurance information for all new and existing loans determined to be in a Flood Plain. Is also responsible for ensuring that all new and existing loans which require our manual follow-up for hazard and flood insurance have the required ticklers and insurance coverage for the amount necessary. This individual is also responsible for staying current with all the changes and updates to the Federal Emergency Management Agency (FEMA) Mandatory Purchase of Flood Insurance Guidelines and for making changes to Savings Bank policy & procedures for same to Loan Servicing Manager.

Essential Duties and Responsibilities

- Process insurance mail every morning. Date stamp and sort mail into categories for flood and regular insurance. Forward all mail to outside tracking vendor, QuieTrack Insurance Services.
- Must have complete/full knowledge of master insurance policies and coverage limits/procedures of our insurance tracking service and ensure loans exceeding their policies are insured by in house tracking.
- Daily/weekly review of all Flood Insurance reports from QuieTrack Insurance Services for appropriate follow-up necessary to ensure full protection of Bank collateral.

- Ensure all new and existing loans, which require our follow up for insurance, have the required ticklers and current insurance coverage for the amount necessary to ensure full coverage on our collateral.
- Receive and process all Flood Hazard Certifications that require 2 part notices per FEMA guidelines. Review all new loans in food zone to ensure that all required insurance and coverage amounts have been obtained and in place prior to Boarding/Funding
- Cross train and perform satisfactorily all tasks on Paid/Credit desk and Document Placement desk
- Cross train and perform satisfactorily all tasks on the Laserpro Documentation desk and Processor desks.
- Work with customers, Insurance Tracking vendor and Insurance Agencies via email, telephone and in person, to resolve insurance deficiency issues.
- Works independently to complete all assigned tasks while continuing to work closely with other staff members within the Lending area to accomplish overall department goals and objectives.
- Assists other Loan Servicing Areas as time allows
- Other duties as assigned.

Qualification Requirements

- To perform this job successfully, an individual must be able to perform each essential function satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.
- Ability to provide courteous, knowledgeable and professional customer service both in person and on the telephone.
- Strong skills operating a personal computer including Microsoft Word, Microsoft Excel, Microsoft Outlook and navigating the internet.
- Ability to perform accurate data input into a variety of software
- Knowledge of loan processing practices, methods and procedures
- Knowledge of Commercial, Real Estate and Consumer loan files and documents
- Ability to assume responsibility, display initiative, exercise good judgement and make and act upon decisions with minimal supervision..

Education and/or Experience Requirements

High School diploma or general education degree (GED) and knowledge typically gained through a minimum of one to two years of customer service and keyboarding experience in a financial institution or other professional organization; or equivalent combination of education and experience. Banking experience preferred but not mandatory.

Minimum Typing Speed Required

Strong skills in windows environment including work, outlook and excel spreadsheet with a minimum keyboard speed of 45 wpm.

Language Skills

Ability to read and interpret documents such as safety rules, operating instructions, procedure manuals, policies and memorandums. Ability to write routine correspondence and communicate effectively and tactfully, orally and in writing with fellow employees, customers, vendors and management.

Mathematical Skills

Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals. Ability to use a basic calculator.

Reasoning Ability

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram or schedule form.

Other Skills and Abilities

- To perform the job successfully, an individual should demonstrate the following competencies:
- Ability to work in a high demand, deadline sensitive atmosphere
- Ability to be flexible and able to work in a multi-task environment.
- Accuracy and Quality – Ability to achieve a high standard with work processes and outcomes, is able to complete tasks with a concern for all details involved; monitors and checks work for precision, clarity and completeness; produces quality results.
- Continuous Learning – Ability to take responsibility to own learning and development by acquiring and refining of technical and professional skills needed in job related areas; ability to proactively seek performance feedback and identify approaches to improve own performance.
- Verbal Communication – Ability to express ideas effectively and speak clearly in individual or group situations, adjusting style and methods to meet specific needs of the audience; attentively listens to others to gather data and paraphrase meaning to verify understanding.

- Written Communication – Ability to use correct English grammar, punctuation, and spelling; communicates information (facts, ideas, or messages) in a succinct and organized manner; produces written information which may include technical material that is appropriate for intended audience.
- Dependability – Ability to make self available for work on a consistent and timely basis with infrequent unplanned absences; ability to ensure work responsibilities are covered when absent; ability to follow instructions, and respond to managements directions.
- Prioritization/Time Management – Ability to assess multiple tasks or issues which are competing for a limited amount of time or resources and effectively determine order in which each will be addressed; ability to set priorities, goals and timetables to achieve maximum productivity; ability to track both completed and incomplete activities.
- Teamwork – Ability to work cooperatively with others as part of a formal or informal team to accomplish Bank goals; ability to respect the needs , ideas and contributions of others; ability to contribute to and accepts consensus; ability to subordinate own objectives to the bank or their team. Ability to focus on solving conflict, not blaming; ability to maintain confidentiality.
- Customer service – Ability to provide internal and external customers with the highest quality of customer service that meets their needs, in a timely efficient and professional manner; ability to follow up on customer complaints, questions or requests.

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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to stand, walk, sit, reach with arms, talk or hear and use hands to finger, handle or feel objects, tools or controls. The employee is occasionally required to climb or balance, stoop, kneel, crouch and may occasionally use ladders for a variety of tasks. The employee must frequently lift and/or move 20-25 pounds and occasionally lift and/or move 20-25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus. Some driving may be required.

Post-offer physical is not required for this position.

The employee must have the ability to use a computer keyboard, mouse, calculator, copier, fax machine, scanner and telephone. The work environment is indoors with a majority of time spent sitting at a desk. The noise level is moderate.

Acknowledgment:

I understand that this job description should in no way be construed as a contract for employment, but rather is intended to indicate the general nature and level of work to be performed. Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to or from this job at any time. It is not designed to contain nor be interpreted as a comprehensive account of all the responsibilities and/or qualifications required of an employee assigned to this job. These job duties may be subject to change at any time due to reasonable accommodation or other reasons. Further, I understand that if I have any physical limitations or require any accommodations in order to perform the essential functions of my job, I must immediately inform my supervisor.

Employee Signature

Date

Supervisor Signature

Date