



JOB DESCRIPTION

Job Title: Collection Clerk, Direct Payments

Department Name: Premium Accounting

Department Code: 141200

Manager Title: Manager, Premium Accounting

Job Location: Waco, TX

FLSA Status: Non-Exempt

Prepared By: Reviewed by Erin Reynolds

Prepared Date: June 7, 2011

SUMMARY:

Balance, monitor and verify the proper application of all Direct Billing payments, and provide customer service to all policyholders and agents regarding policy information.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

- Open and sort mail.
- Balance and prepare bar code payments for computer processing.
- Balance and scan checks for remote deposit.
- Apply/pay direct payments other than bar code payments.
- As requested, prepare receipts for premium payments, loan applies, fund or annuity deposits.
- Monitor Suspense Accounts.
- Process returned checks.
- Monitor and mail return check letters.
- Verify billing notices/lapse notices for mailing.
- Research and handle direct payment past due policies.
- Correspond with agents, policy owners, bank personnel regarding direct payment policies.
- Assist with incoming telephone calls and work overflow regarding various Premium Accounting functions other than direct payments.
- Process post date check payments.
- Conduct Company business in accordance with all applicable laws, regulations and contractual obligations. Behave ethically and with integrity and always follow the principles of the Compliance Program when making business decisions. Compliance with this program is a condition of employment for every American-Amicable employee.

EDUCATION, WORK EXPERIENCE and TRAINING REQUIREMENTS:

- High School Education or Equivalent
- Minimum 2 years office experience

REQUIREMENTS: To perform this job successfully, an individual must be able to perform each essential duty 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.

- A friendly, positive, learning-oriented attitude.
- Proficient in Typing and 10-Key
- Proficient in Microsoft Office software
- Well organized, detail oriented and able to work independently
- Effective oral and written communication skills

WORKING CONDITIONS, PHYSICAL and MENTAL REQUIREMENTS: The working conditions, physical and mental requirements described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Work is sedentary in nature and is performed in a traditional office environment with cubicles. Typically, the incumbent will sit comfortably while performing the work, with some walking, standing, bending and carrying of light items, such as papers, books, and files. Other physical demands in performing the essential functions of this position include: digital dexterity, hearing, seeing, and talking . Mental requirements include, but are not limited to, the ability to concentrate, take initiative, cope with stress, adapt, and stay alert in a business environment.

Note: This job description reflects a summary of the job and does not prescribe or restrict the responsibilities that may be assigned. This job description is subject to change at any time.