JULIAN MERCER

INSURANCE AGENT

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PROFESSIONAL SUMMARY

Licensed Insurance Agent with 8+ years selling and servicing personal and small commercial lines. Builds long-term client relationships through needs-based coverage reviews, and keeps retention and policies-per-household high.

PROFESSIONAL EXPERIENCE

Insurance Agent Apr 2021 - Present
State Farm, Phoenix, AZ

- Manage a book of 1,350 policies across auto, home, renters, and life, and keep annual retention at 91%.
- Wrote $520,000 in new annual premium last year by running coverage reviews with existing clients and local referrals.
- Raised policies per household from 1.8 to 2.3 by bundling home and auto quotes during every renewal call.
- Guide clients through claims by contacting adjusters and explaining next steps, and claim-related complaints stayed near zero.
- Complete annual coverage reviews for 400 clients, adjusting limits and deductibles for home improvements and new drivers.
- Host two community safety and insurance seminars a year that produced 25 referrals.
- Supervise two licensed team members and a service assistant, reviewing quotes for accuracy and coaching on objections.

Licensed Sales Representative Jan 2018 - Mar 2021
Farmers Insurance, Tempe, AZ

- Quoted and bound 70 new personal lines policies a month by phone, converting 28% of quotes against a 22% office average.
- Cross-sold umbrella and life coverage to 12% of auto customers after identifying gaps during intake calls.
- Collected loss history and inspection photos for homeowners applications, speeding approvals by about two days.
- Worked with underwriters to resolve missing information on 40 applications a month, which reduced pending policy time by two days.
- Followed up on every quote within 24 hours by phone and text to sustain the 28% close rate across three quarters.
- Wrote renters and auto bundles for apartment communities through partnerships with two property managers, adding 90 policies.

Customer Service Representative Jun 2016 - Dec 2017
Allstate, Scottsdale, AZ

- Processed 60 policy changes and billing requests a day with an accuracy rate above 98% in quality audits.
- Earned the state property and casualty producer license after six months and moved into a sales role.
- Reinstated about 30 lapsed policies a month by updating billing and payment arrangements with customers.
- Answered coverage questions on deductibles and endorsements using scripts reviewed by compliance.
- Learned the carrier quoting system and rating rules in the first 90 days, then became the office reference for endorsement questions and billing corrections on personal auto policies.

CORE SKILLS

Needs-based selling | Personal lines | Small commercial insurance | Life insurance | Policy renewals | Cross-selling | Risk assessment | Claims support | Client retention | Referral development | Quote comparison | CRM | Compliance

EDUCATION

B.S. in Business Administration, Arizona State University, Tempe, AZ

CERTIFICATIONS

Arizona Property and Casualty Producer License | Arizona Life and Health Producer License | Chartered Property Casualty Underwriter (CPCU) coursework