Bianca Torres

Insurance Account Representative

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SUMMARY

Insurance Account Representative with 19 months servicing 650 personal lines households at an independent agency, after 2 years in auto finance customer service. Processes endorsements, policy renewals and certificates of insurance in Applied Epic and quotes coverage changes across 8 carriers. Licensed Texas General Lines Property and Casualty agent.

SKILLS

- **Personal Lines**
- **Policy Renewals**
- **Endorsements**
- **Certificates of Insurance**
- **Quoting**
- **Applied Epic**
- **Billing**
- **Microsoft Office**
- **Customer Service**
- **Communication Skills**

EXPERIENCE

Insurance Account Representative

03/2025 - Present

Gulf Coast Independent Insurance

Houston, TX

Independent agency writing personal and small commercial lines with 8 carriers.

- Manage a book of **650** personal lines households, processing about 90 endorsements and policy changes a month.
- Review policy renewals 45 days ahead and remarket 30 accounts a month, keeping household retention at 91%.
- Generate certificates of insurance and ID cards within 2 hours of each request for auto and home customers.
- Resolve billing and payment questions with carriers, cutting past-due cancellations by 25% through reminder calls.

Customer Service Representative

06/2023 - 02/2025

Lone Star Auto Finance

Houston, TX

Auto lender servicing 15,000 loans in Southeast Texas.

- Handled about 60 calls a day on auto loan payments, payoffs and insurance verification.
- Verified proof of insurance on 1,200 loans a month and flagged lapsed coverage for follow-up.
- Earned a 4.9 out of 5 customer service score across 18 months of call quality reviews.
- Updated account records in Microsoft Office and the loan system with zero audit errors in 2024.

EDUCATION

Associate of Applied Science

Houston Community College

Business Administration

Houston, TX

05/2023

CERTIFICATES

General Lines - Property and Casualty Agent License

02/2025

Texas Department of Insurance