Derek Simmons

Multi-Line Representative

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Summary

Multi-Line Representative with 5 years at independent agencies, licensed in Indiana for Property and Casualty and Life and Health. Writes and services auto, home, small business and life coverage for a book of 1,400 households, using needs analysis to find coverage gaps. Keeps 93% of policy renewals and leads the office in cross-selling.

Experience

Multi-Line Representative

06/2023 - Present

Crossroads Insurance Partners Indianapolis, IN

Independent agency writing personal, commercial and life lines with 11 carriers.

- Manage a book of **1,400** households and 120 small business accounts across 11 carriers.
- Write about $480K in new annual premium a year across auto, home, life and business lines.
- Run needs analysis reviews at renewal, adding life or umbrella coverage on 1 in 5 households reviewed.
- Retain 93% of policy renewals through 2 hard-market years by remarketing accounts with large rate increases.

Customer Service Representative

05/2021 - 05/2023

Fall Creek Insurance Agency Fishers, IN

Personal lines agency with 2 offices north of Indianapolis.

- Processed endorsements, billing and claims questions for 900 personal lines customers.
- Quoted about 25 auto and home policies a week for walk-in and phone leads, binding 40% of them.
- Earned the Life and Health license in 2023 and closed the agency's first 12 term life policies.
- Delivered customer service on the agency's busiest renewal months, holding a 4.8-star review average.

Education

Bachelor of Science

05/2021

Ball State University Muncie, IN

Business Administration

Skills

- Property and Casualty Insurance
- Life and Health Insurance
- Auto Insurance
- Homeowners Insurance
- Small Business Insurance
- Cross-Selling
- Policy Renewals
- Needs Analysis
- Customer Service
- Communication Skills

Certificates

Property and Casualty Producer License

08/2021

Indiana Department of Insurance

Life and Health Producer License

03/2023

Indiana Department of Insurance