



**Job Title: Business Relationship Manager/Crop Insurance Specialist**

***AgQuest Financial Services, Inc., is a growing agricultural financial services company and serves the territories of local farm supply retailers across the country. Our goal is to work directly with our retailers to incorporate financing and insurance into a total marketing platform to better serve the needs of the customer.***

**Primary Objectives of the Position:**

- Work with Centra Sota Cooperative to develop successful in-house programs, products and services.
- Know all competitors and competitive programs in assigned area and have the ability to sell AgQuest over the competition.
- Provides training to Centra Sota agronomy and management staff relating to AgQuest's products and services.
- Provides individual services to producers to maximize the efficiency and value of AgQuest's financial and risk management products.
- Provides all requested servicing to both the individual producers and Centra Sota.
- Serve as liaison and primary contact between AgQuest and Centra Sota.
- Assimilate into the Centra Sota "family" and culture, attending all Centra Sota company functions as appropriate.

**Major Areas of Accountability:**

**Sales**

**Weight 70%**

1. Establish sales goals to support the objectives of the President, Director of Crop Insurance and the Vice President of Retailer Development of AgQuest; and the General Manager and Agronomy Sales Manager of Centra Sota.
2. Develop a sales/marketing plan for the Centra Sota's trade territory to meet, or exceed, the sales goals established in item 1.
3. Monitor actual sales to budget on a monthly basis and take necessary action, as needed, to bring results into compliance with the budget.
4. Provide marketing support to Centra Sota increase the producers' volume of business done with AgQuest and Centra Sota.
5. Package AgQuest programs to bring value to producers.
6. Responsible for all training and assist in developing training programs required by Centra Sota to support sales goals that have been established.
7. Make individual cold calls on producers not currently doing business with Centra Sota or AgQuest.
8. Make joint sales calls with Centra Sota's sales staff on existing and new producers.

9. Target sales calls based on the Top 300 producers of Centra Sota, deepening the relationship of these producers with Centra Sota and AgQuest.
10. Identify all competition and competitive products within assigned territory and report necessary information to the Vice President of Retailer Development and Director of Crop Insurance for review.
11. Quantify financial data received, prepare Customer Servicing Action Requests, on all loan applications per AgQuest policy to ensure that loan packages are complete and in a format that allows Credit to efficiently and quickly process loan requests.
12. Communicate customer calls via AgQuest Customer Resource Management system ("CRM"), maintain CRM on a current basis for all activities relating to customers.
13. Assume all servicing and relationship responsibilities with current Centra Sota loan and crop insurance customers to retain their business and assure a smooth and seamless transition to AgQuest.

### **Credit and Finance**

**Weight 25%**

1. Assist Credit, Finance and Insurance in developing new products and programs.
2. Support Credit, Finance and Insurance in analyzing and identifying any discrepancies on loan customers throughout the crop year.
3. Input financials to Ag Avenue as appropriate
4. Assist Credit and AgQuest members in monitoring customers throughout the crop year (documentation on all correspondence.)

### **Other**

**Weight 5%**

1. Other duties as assigned.

### **Qualifications**

#### **Education:**

- Four-year college degree in a related field preferred or equivalent work experience.

#### **Experience:**

- Five years minimum related experience in the delivery of financial products and services.
- Knowledge of the agricultural market and how producers use financial products and services in today's market place.
- Working knowledge of the needs of today's producers. Ability to understand the risk of today's producer and how to package AgQuest's risk management services to reduce the risk for both borrower and lender.

#### **Other:**

- Will be computer literate and have working knowledge of Word, Excel, Power Point & Outlook.
- Must maintain a standard insurable vehicle record according to company drive policy.
- Must have a valid driver's license.

- Must attend all training programs required by AgQuest.
- Possess or be capable of immediately obtaining a valid license for the sale of crop insurance.
- Knowledge of the structure of balance sheets, income statements and cash flow projections.
- Knowledge of FINPACK helpful.
- Excellent time management skills.
- Ability to operate effectively with little direct supervision.

**Physical Requirements/Working Conditions:**

- Occasional lifting up to ten lbs.
- Must be able to work in a climate controlled, office environment, as well as outdoors, in agricultural environments.
- Vision must be good or corrected to normal to perform normal job duties.
- Hearing must be good to have the ability to understand information to perform job duties.
- Ability to read and write in English in order to process paperwork and infer any follow up action necessary.
- Manual dexterity needed for keyboarding and other repetitive tasks.

*This job description is not intended to limit the responsibilities on an employee assigned to this position to those duties listed above. The employee is expected to follow any other instructions and perform any other duties requested by the immediate supervisor or company management. The level of involvement may vary based on company and individual capabilities.*

*Reports to: Regional Vice President Retailer Development*

*Supervises: None*

*Coordinates with: President, Credit and Administration Dept.*

*Reviewed/Approved: DE/MS/LB/KH*

*Department: Financial Services*

*Division: AqQuest Financial Services*