

JOSEPH B. JANIDLO, IV

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INSURANCE BROKER & ACCOUNT MANAGER — LIFE, HEALTH, MEDICARE, SUPPLEMENTAL, LEGAL PLANS

Licensed in 12 States | AHIP Certified | KY Notary Public

Dynamic insurance professional with 5+ years of experience managing books of business exceeding 600+ accounts, spanning Medicare, Life, Health, and Supplemental insurance. Licensed in 12 states, AHIP-certified through 2026, and commissioned Notary Public in Kentucky. Skilled at account retention, policy renewals, coverage analysis, and compliance-driven client service. Experienced in CRM optimization, workflow automation, and team training to drive efficiency and service excellence.

CORE COMPETENCIES

CRM Platforms: RSM, Sunfire, Carrier Portals

- Account & Book-of-Business Management (600+ active accounts)
- Policy Renewals, Expirations, & Client Retention
- Customer Service: Billing, Claims, & Coverage Analysis
- Commercial & Personal Lines Insurance (Health, Life, Medicare, P&C fundamentals)
- CRM / AMS Optimization (BenefitPoint, RetireFlo, RSM, Sunfire)
- AI Workflow Automation & Compliance Reporting
- Consultative Sales & Coverage Negotiation
- Licensed in 12 States | AHIP Certified | KY Notary Public

PROFESSIONAL EXPERIENCE

FOUNDER – JBJ4 INSURANCE & NOTARY SERVICES

Covington, KY | 2025 – Present

- Independent brokerage offering Medicare, Life, Supplemental, and Legal Protection solutions.
- Manage a personal book of 150+ clients, overseeing renewals, policy reviews, and service needs.
- Provide notary services (including RON) while building client trust and retention.
- Established JBJ4.com as a professional hub for clients and recruiters.

HEALTH INSURANCE ASSOCIATE – HUB INTERNATIONAL

Cincinnati, OH | Feb 2025 – Aug 2025

- Managed a book of 600+ accounts across multiple carriers, ensuring retention and policy renewals.
- Guided clients in Medicare and supplemental coverage decisions.
- Resolved billing/claims issues and maintained audit-ready records.
- Created a Life Insurance division for the branch, expanding offerings.
- Designed intake and workflow systems using AI tools to improve efficiency.

INSURANCE AGENT AND MEDICARE SPECIALIST – BANKERS LIFE

Harrisburg, PA | 2024 – 2025

- Helped clients make informed Medicare and life insurance decisions, presenting side-by-side coverage comparisons.
- Coordinated daily with two sales teams to manage client flow and enrollment.
- Assisted clients with billing, claims, and renewals.
- Contracted with major carriers including Aetna, UHC, Humana, Cigna, and UPMC.

INSURANCE BROKER – NÜ LIFE HEALTHCARE (RSM)

Mechanicsburg, PA | 2023 – 2024

- Ranked Top 5% of 430 agents nationwide (200+ Medicare applications in 23 weeks).
- Built and serviced a book of 150+ clients, handling annual renewals and referrals.
- Closed 16 sales in 4 business days, doubling quotas.
- Trained and mentored new agents on compliance and CRM platforms.

POLICY REVIEWER & QUALITY CONTROL SPECIALIST: “AUDITOR”– PENNSYLVANIA TREASURY DEPARTMENT

Harrisburg, PA | 2022 – 2023

- Reviewed and audited 6,000+ life insurance policies, verifying in-force status, policy values, and beneficiary information.
- Reconciled 55 audit reports in four months, ensuring accuracy of policy data and compliance with state requirements.
- Managed and updated a database of 10,000+ policy records, correcting discrepancies and preparing accurate reports.

EDUCATION & CREDENTIALS

- Licensed in 12 States: Health & Life (Accident, Health, Life, and Fixed Annuities)
- Actively pursuing Property & Casualty (P&C) License
- AHIP Certified: 2024, 2025, 2026
- Bachelor of Arts in Philosophy – Gannon University (Cum Laude, GPA 3.5)
- Studies in Psychology of Human Behavior – Southern New Hampshire University (GPA 4.0)

