

# Personal Lines Account Manager

<b>Department: Producer Unit</b> <b>Reports to: Producer</b> Revision Date: 12/2011	<b>FLSA: Exempt</b>
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## POSITION SUMMARY

Provide service to new and existing clients in accordance with agency guidelines.

## JOB DUTIES/ESSENTIAL FUNCTIONS

1. Perform all account transactions including applications, quotations, ID cards, endorsements, binders, claims, renewals, follow-up and correspondence.
2. Respond to client inquiries, incoming mail and company requests.
3. Conduct annual coverage surveys and recommend/sell additional coverages and/or increases in limits.
4. Review new business, renewals and endorsements to insure items are received as ordered.
5. Follow agency program to round personal lines, profile, send rounding letter(s), follow up and create new lines.
6. Use every contact as an opportunity to round the account and review coverages for the insured; successfully communicate those needs.
7. Work with insureds who wish to cancel in order to retain the business.
8. Confer and negotiate with company underwriters to save underwriting cancellations and remarket as necessary.
9. Keep informed of new sales programs.
10. Sell new personal lines accounts within agency established underwriting guidelines.
11. Maintain client files on computer system and use computer system for processing all transactions.
12. Participate in educational seminars/classes for improvement of insurance/sales skills.
13. Maintain knowledge of current underwriting requirements of contracted insurance carriers.
14. Maintain knowledge of policy provisions and any changes in those provisions.
15. Perform additional duties as assigned.
16. Prompt and reliable attendance required.

## POSITION REQUIREMENTS

<b>Education/</b>	High school diploma or equivalent required; college coursework preferred.
<b>Experience</b>	Minimum of four years' experience in insurance industry, specifically in personal lines coverages, underwriting and rating.
<b>Licensure/</b>	Producer's license required; CIC preferred.
<b>Certification:</b>	
<b>Personal</b>	Flexibility; able to schedule time and tasks around others
<b>Characteristics:</b>	Excellent prioritization skills Friendly, positive attitude; willingness to help others Complete knowledge of insurance practices and procedures of the agency and industry Excellent verbal and written skills; professional telephone manner Ability to establish effective relationships with all staff and the general public Ability to work on highly detailed work under pressure and time constraints Good attendance Computer literate with knowledge of insurance software programs (Applied preferred)

I have read and understand the Personal Lines Account Manager job description and can perform the essential functions with or without reasonable accommodation. Nothing in this job description restricts management's right to assign or reassign duties and responsibilities at any time. This job description reflects management's assignment of essential functions but does not prescribe or restrict the tasks that may be assigned.

Further, I understand that this job description in no way constitutes a contract of employment or restricts the rights of the Charles. L. Crane Agency as an "at-will" employer under Missouri law.

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Signature of Employee

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Date

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Signature of Supervisor

\_\_\_\_\_  
Date