

JOB DESCRIPTION

Title: Personal Lines Account Manager

Reports To: Personal Lines Manager

DESCRIPTION:

The Account Manager is responsible for the growth and management of personal lines accounts, as well as mentoring our less experienced team members. An understanding of the marketplace along with building and maintaining strong relationships with our insurance carrier partners.

KEY DUTIES AND RESPONSIBILITIES:

A. Develop New Business

1. *Meet monthly and annual production goals.*
2. *Cross-sell when talking to existing accounts. Meet annual goals for number of Additional Policies on Existing Accounts.*
3. *Prospect for New Business:*
 - Expiration Lists
 - Cross-Sell Marketing – minimum 20 per month
 - Epic Prospect List - including lost accounts and accounts not written
 - Ask customers for referrals
 - Reach out to HMS Producers for referrals
 - Cold calling
4. *Follow Up with client/prospect within 5 days of giving them a quote for new business.*

B. Manage Account and Policy Retention

1. *Strive to develop good relationships with all clients by getting to know them on a personal, yet business, level.*
2. *Strive to be a problem solver for all client issues.*
3. *Review accounts prior to renewal and proactively offers coverage recommendations to clients.*
4. *Ass client about other lines of business we are not currently writing.*

C. Consistent, Quality Service to Clients/Customers

1. *Answer phone promptly with warm, friendly and helpful tone. Uses phone greeting. Willingly takes overflow phone calls when needed.*
2. *Return emails and phone calls promptly. Follow department procedures for returning emails and phone calls.*
3. *Assist clients with reporting claims and is an advocate for helping them resolve any issues with the claim process.*
4. *Provide accurate proposals, quotes and applications to client/prospect.*
5. *Check all correspondence (emails, letters, attachments) for accuracy before sending to the client/prospect.*
6. *Daily review of Open Activities.*

7. *Maintain customer contact information. Phone# and email address are checked when working with client. Accurately sets up new customer accounts and policies.*

D. Establish and Maintain Good Working Relationships With Our Insurance Carriers

1. *Treat underwriter and all carrier personnel with respect and understands the importance of maintaining a good relationship.*
2. *Know insurance carrier products, services, procedures, and billing options.*
3. *Know carrier website and is able to efficiently process policy changes and quotes on their system and help customers with billing issues and payments.*
4. *Understand current market conditions and carrier appetite for new business.*
5. *Complete and accurate applications and forms.*

E. Operation of the Team/Mentoring the CSR

1. *Be a team player. Offer assistance to all team members. Be approachable and patient.*
2. *Be a positive role model with both actions and words.*
3. *Coach and train the CSR in order to encourage and promote professional development and advancement in the organization – Report in-depth training plan toward Sr. CSR.*
4. *Give new business leads to correct team member. Check Epic and New Business leads list before assigning lead. Follow procedures for assigning leads.*

QUALIFICATIONS:

- High School diploma.
- 3 years of previous personal lines insurance experience.
- Valid P & C license.
- Strong customer service focus.
- Solid written and verbal communication skills.
- Organizational skills to successfully handle multiple tasks.
- Pay attention to detail.
- Excellent listening skills.
- Demonstrated problem solving skills to resolve customer service issues.
- Good typing and data entry skills.
- Solid computer skills. The ability to navigate various systems including Microsoft Word and Excel.
- Must be a team player.
- Positive attitude.