

## **Commercial Lines Account Manager**

### **Position Overview**

The Commercial Lines Account Manager is responsible for servicing and retaining a book of commercial insurance clients by providing high-quality, proactive account management. This role acts as the primary day-to-day contact for clients, ensuring coverage accuracy, policy compliance, and timely service while supporting producers in new business and renewal efforts.

### **Key Responsibilities**

#### **Client Service & Account Management**

- Serve as the primary point of contact for assigned commercial accounts
- Manage policy renewals, including gathering underwriting information, preparing submissions, and marketing accounts to carriers as needed
- Review policies for accuracy, coverage adequacy, and compliance with client needs and contractual requirements
- Process endorsements, certificates of insurance, binders, audits, cancellations, and reinstatements
- Respond promptly to client inquiries regarding coverage, billing, claims, and policy changes

#### **New Business Marketing & Placement (Producer Support)**

- Market and place new commercial lines accounts on behalf of producers
- Gather exposure data and complete ACORD and carrier-specific applications accurately and thoroughly
- Prepare underwriting submissions, narratives, and supplemental documentation for new business opportunities
- Submit applications to carriers and follow up with underwriters to obtain quotes and coverage options
- Analyze carrier proposals for coverage terms, pricing, and exclusions; summarize findings for producers



- Coordinate binding of coverage and issuance of policies once proposals are accepted

### **Carrier & Underwriting Coordination**

- Communicate with insurance carriers and underwriters to negotiate terms, pricing, and coverage enhancements
- Maintain strong working relationships with carrier partners
- Ensure all underwriting information is complete, accurate, and submitted timely

### **Claims & Risk Support**

- Assist clients with claims reporting and follow-up as needed
- Coordinate with claims adjusters and carriers to help resolve claim-related issues
- Identify coverage gaps or risk exposures and recommend solutions in collaboration with producers

### **Administrative & Compliance Duties**

- Maintain accurate and up-to-date client files in the agency management system
- Ensure compliance with agency procedures, carrier guidelines, and regulatory requirements
- Prepare account summaries, renewal proposals, and client presentations
- Track and manage renewal timelines to meet service standards

### **Sales & Retention Support**

- Support producers with renewal strategy, cross-selling, and upselling opportunities
- Participate in client meetings and renewal presentations when appropriate
- Contribute to client retention through proactive service and coverage reviews

### **Qualifications & Experience**

- 3+ years of experience in commercial lines insurance account management or customer service (agency experience preferred)
- Strong knowledge of commercial insurance coverages (e.g., GL, Property, Auto, WC, Umbrella)



- Active Property & Casualty insurance license (or ability to obtain within 3 months)
- Experience working with agency management systems (e.g., Partner XE, Applied Epic, AMS360)
- Excellent written and verbal communication skills
- Strong organizational skills and attention to detail
- Ability to manage multiple accounts and deadlines in a fast-paced environment

### **Skills & Competencies**

- Client-focused and service-oriented mindset
- Strong problem-solving and analytical skills
- Ability to work independently and collaboratively with producers and team members
- Professional, ethical, and dependable
- Proficiency in Microsoft Office and related agency software

### **Work Environment & Expectations**

- Full-time position in an insurance agency setting
- In-office expectation
- Expected to uphold agency values, service standards, and confidentiality requirements

### **Compensation & Benefits**

- Competitive salary based on experience
- Performance bonuses & profit sharing possible
- Health, dental, vision, retirement benefits, and paid time off