

Personal Lines Account Manager

Position Summary

The Personal Lines Account Manager is responsible for servicing and retaining a book of personal insurance clients, including auto, homeowners, umbrella, and related lines. This role focuses on client service, quoting, policy maintenance, renewals, and cross-selling, while supporting producers and contributing to overall agency growth. The ideal candidate is detail-oriented, customer-focused, and comfortable managing multiple priorities in a fast-paced agency environment.

Key Responsibilities

Client Service & Account Management

- Provide centralized client servicing through phone and in-person interaction
- Manage a portfolio of personal lines accounts, serving as the primary point of contact for clients
- Respond to client inquiries regarding coverage, billing, policy changes, and claims in a timely and professional manner
- Process policy endorsements, cancellations, rewrites, and reinstatements
- Review policies for accuracy and completeness

Renewals & Retention

- Prepare and process renewal reviews, including coverage comparisons and recommendations
- Proactively identify coverage gaps and recommend appropriate solutions
- Work to retain existing clients through exceptional service and relationship management

Quoting & Sales Support

- Obtain quotes from multiple carriers for new and existing clients
- Present coverage options clearly and effectively to clients
- Cross-sell and round accounts with additional personal lines products (umbrella, toys, life, etc.)
- Support producers by handling service-related follow-up and documentation

Carrier & Agency Coordination

- Communicate with insurance carriers regarding underwriting, endorsements, and policy issues
- Maintain accurate and organized client records in the agency management system



- Ensure compliance with agency procedures, carrier guidelines, and regulatory requirements

Qualifications & Experience

- 3+ years of experience in personal lines account management or customer service (agency experience preferred)
- Strong understanding of auto, homeowners, and umbrella coverage
- 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 critical thinking skills
- Ability to work independently and collaboratively with producers and team members
- Professional, ethical, and dependable
- Proficiency in Microsoft Office and related software

Work Environment

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

Compensation & Benefits

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