



# YATES

Commercial & Personal Insurance, Benefits, & Bonds

## Job Description

**Title:** Commercial Lines Account Manager

**Classification:** Exempt

**Department:** Commercial Lines

**Reports To:** VP of Commercial Lines

### Summary:

The Account Manager collects, analyzes, processes and stores information while communicating and coordinating with the client, carrier, Account Executive, Producer and other departments as necessary. This position contributes to the agency's growth and success by building and maintaining a positive client experience. By providing prompt, courteous and accurate responses to written and verbal communication to clients, the Account Manager is able to maximize client retention and secure additional lines of coverage, new business and client referrals. The Account Manager also fosters positive and respectful relationships with underwriters and team members, which contributes to the overall growth and success of the Agency.

### Essential Functions:

- Insurance Renewal Processing – Manages all aspects from pre-renewal to post-binding, documenting and updating EPIC along the way.
  - Meets with AE/Producer to discuss renewal approach. Reaches out to carriers for renewal submission requirements, non-Acord applications, supplementals and loss runs.
  - Collects loss runs and updates experience summary. Emails renewal applications, summary and subjectivities to insured. Collects documentation from insured, reviews and updates EPIC.
  - Sends submission to carriers/marketing and awaits quotes. Follow-up when necessary. Collects and reviews quotes for accuracy while simultaneously updating premium summary and notifying AE/Producer of renewal options.
  - Composes proposal and distribute via email or booklets according to AE/Producer instructions.
- Renewal Proposal/Presentation & Binding – Participation in client renewal presentation meetings and provides related analytical opinions to Producer, Account Executive and/or client. Receives proposal instructions from insured/AE/producer and bind submitting remaining subjectivities.
- Post-Binding – Collects policies and invoices, sends Auto ID cards and reviews renewal COIs.
- Risk Management/Policy Checking – Ability to act as risk manager when performing check and balance of insurance policies, endorsements, and forms on assigned book of business to ensure accuracy regarding in place coverages on behalf of Producer and/or Account Executive and client.
- Insurance Specification Contract Review – Review of client contracts as relates to Certificates of Insurance. Limited to only insurance specifications section in contract.
- Client, Carrier, and Underwriting Loss Control meetings as needed.
- Mentors and participates in procedure related training of support staff. Involved in special projects and/or research on behalf of the commercial lines department as assigned by senior management.

- Interfaces with clients regarding commercial lines insurance service issues. This too involves research and counsel related to Insurance contract review, policy forms and endorsements, audit disputes, certificates of insurance, loss experience, and any other aspect of commercial lines insurance service as needed.
- Maintains client data in agency management system.
- In person client/carrier/agency meetings and outings.
- As needed, prepares premium allocation summaries, rate comparisons, calculate net rates, pull future mods, quote new business not quoted by marketing Builders Risk, Flood, Owners Protections, and other lines.
- Quotes all non-Acord Lines.
- All follow-up procedures and deadlines related to the tasks mentioned above are the sole responsibility of the Account Manager.

**Other Duties:**

- May perform other duties as assigned.

**Knowledge, Skills & Experience:**

- Knowledge of Microsoft Word, Excel, Office, Applied Epic agency management system.
- Requires independent judgement and extensive insurance knowledge. 5+ years of commercial lines experience.
- Excellent time management, organizational skills and attention to detail.
- Above average computer and typing skills.
- Basic accounting knowledge.
- Ability to successfully mentor and train others on departmental procedures and processes.

**Education, Licensing & Additional Requirements:**

- High School degree or equivalent.
- Insurance Agent License. License Continuing Education as required.
- CIC, CISR designations strongly preferred.

**Supervisory Responsibilities: N/A**

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 Staff Member Signature Date

**Disclaimer:**

This job description indicates the general nature and level of work expected of the incumbent. It is designed to cover or contain a comprehensive listing of activities, duties or responsibilities required of the incumbent. Incumbent may be asked to perform other duties as required.