



YATES

Commercial & Personal Insurance, Benefits, & Bonds

Job Description

Department: Claims Department

Title: Claims Service Consultant – Personal Lines

Classification: Exempt

Reports To: VP of Claims

Summary

Deliver high-touch, value-added personal lines claims advocacy for clients and producers. Serve as the primary liaison between insureds, carriers, and internal teams to ensure personal lines claims are reported accurately, managed proactively, and resolved efficiently while protecting the client experience and the agency from E&O exposure.

Essential Functions:

- Facilitate reporting of personal lines claims, including homeowners, personal auto, umbrella, flood, and other applicable personal lines coverages.
- Verify policy applicability, limits, deductibles, and coverage considerations prior to reporting claims.
- Input and maintain complete claims data within the agency management system, including detailed claim progression notes and documentation.
- Ensure clear and concise accurate documentation within the agency management system and all correspondence.
- Proactively monitor claim activity and intervene with carriers to support favorable outcomes, timely communication, and appropriate reserving.
- Manage dispute resolution involving denials, coverage questions, repair scope disagreements, and settlement negotiations.
- Coordinate litigation-related matters for personal lines claims, including lawsuit notifications and mitigation strategies.
- Serve as a claims resource to Personal Lines Account Managers and Producers, providing claim status updates and coverage insight.
- Participate in client meetings related to personal lines clients, claim reviews, loss trends, and service concerns.
- Provide coverage for other consultants as needed.
- Participate in after-hours claims on-call rotation as assigned.

Other Duties

- May perform additional responsibilities as assigned to support the Claims Department and Personal Lines teams.

Knowledge, Skills, and Experience

- Requires independent judgment and sound decision-making skills.



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- Excellent customer service skills.
- Advanced understanding of **personal lines insurance coverages** and claims processes.
- Strong organizational skills with the ability to manage multiple claims simultaneously.
- Excellent written and verbal communication skills with a strong service mindset.
- Minimum of 4 years' claims experience, with an emphasis on personal lines claims preferred.

Education, Licensing, and Additional Requirements

- High School Diploma or equivalent required.
- Active Insurance Agent License or obtaining license within 60 days: continuing education as required.

Supervisory Responsibility

- N/A

_____ / ____ / ____
Staff Member Name Date

Disclaimer

This job description indicates the general nature and level of work expected of the incumbent. It is not intended to be an exhaustive list of all duties, responsibilities, or qualifications. The incumbent may be asked to perform other duties as business needs require.