JOB DESCRIPTION
Personal Lines Account Manager

DATE: May 2026

REPORTS TO: Personal Lines Assistant Director/Dept Manager

FLSA CLASSIFICATION: Full-time/Exempt

DEPARTMENT: Personal Lines

SUMMARY

Responsible for making a positive and professional impression on people who call and/or visit our agency, focusing on friendly, efficient, and prompt service. Provide comprehensive consultative sales and service experiences to existing Personal Lines Clients and prospective new clients by writing, maintaining, expanding, and servicing accounts. Maintain excellent relationships with clients, account managers, other account executives, producers, and companies. Execute agency workflows and work politely with other agency personnel, prospects, clients, and insurance company team members. Demonstrate leadership among fellow employees as opportunities allow. Engage in activities to encourage relationships and referral business.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Receive incoming inquiries from clients via phone calls, email, or fax. Process information as outlined in PL Procedures Manual meeting insurance company requirements, agency coverage standards and proper documentation in agency computer system
- Obtain updated contact information on every contact including address, phone numbers and email addresses. Document updated information in agency computer system and other systems as needed
- Maintain your agency management system home screen that houses all client activity, as well as your Outlook inbox, in a timely and organized manner – report to Personal Lines Manager should your workload fall behind
- Review current coverage and premiums on renewal business
- Endorse, requote, remarket, upsell when applicable
- Manage accounts holistically by looking for account rounding opportunities – discuss, quote, offer, sell to existing renewal client
- Offer up discussions regarding CL business, Farm/Ag & Life accounts to shed light on cross-departmental opportunities – refer to proper department
- Obtain referral prospects from existing clients – enter in agency management system and refer to appropriate staff members for contact
- Process and issue new policies for insureds (typically for friends & family or if no producer is available) – this includes gathering information on appropriate forms, preparing quotes, obtaining signed applications, collecting down payments, and transmitting new policy information to insurance companies
- Provide information to banks, mortgages, and car dealers, as requested by insureds

- Receive claim information from insureds and advise of coverage availability and future policy implications of claim submission. Assist policy holders in resolution of claim if issues arise in settlement
- Process policy cancellations as requested by insured following PL Manual procedures. Determine reason for cancellation and document in computer as outlined in PL workflow
- Communicate underwriting requirements for continued insurance as outlined by insurance companies. Work with clients to resolve underwriting issues and continue coverage with the best possible policy protections
- Maintain working knowledge of all company websites, computer software systems, and company underwriting guidelines and eligibility guidelines
- Attend all scheduled staff meetings, prepared with items assigned for meeting participation
- Understand and adhere to documented workflows; recommend changes/improvements as identified
- Understand applicable incentive goals and follow procedures to keep track of progress toward achieving them
- Escalate issues with co-workers, carriers, systems, workflows, etc. with Personal Lines Manager, as needed
- Consistent attendance is required at the workplace to successfully perform essential job requirements – all schedule changes, PTO requests, emergency related items should be approved by the Personal Lines Manager
- Obtain and maintain a valid Michigan agent's license and CISR designation (if applicable)
- Participate in seminars and classes for skill, knowledge, and professional development
- Maintain good working relationship with fellow ERA employees – Live out Agency Core Values of Honesty, Integrity, Professionalism, Relationships Matter, and Learning, Developing and Growing
- Assume other duties as required and assigned

COMPETENCIES

- Personal Lines Insurance Capacity
- Time Management
- Problem Solving/Analysis
- Communication Proficiency
- Ethical Conduct
- Teamwork Orientation

WORK ENVIRONMENT

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, agency management system, phones, copier/printers, texting software, and fax inbox.

JOB DESCRIPTION
Personal Lines Account Manager

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

While performing the duties of this job, the employee is regularly required to talk or listen. The employee frequently is required to stand; walk; use hands to finger, handle or feel; and reach with hands and arms.

POSITON TYPE/EXPECTED HOURS OF WORK

This is a full-time position. Alternate work schedules may be offered. 80/20 (office/home). Days and hours of work are Monday through Friday, 8:00am to 5:00pm.

EDUCATION AND EXPERIENCE

- Property and Casualty State license(s): Preferred upon hire, will be required within 6 months
- Life License Preferred: Preferred
- Professional Designations CISR or CIC: Preferred upon hire, will be required within 24-36 months
- High School Diploma/College/Equivalent Experience: Required
- Customer service experience: Required
- Computer experience: Required

OTHER DUTIES

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.

SIGNATURES

This job description has been approved by all levels of management and the Personal Lines Assistant Director/Dept Manager: Kylie Woolworth, CIC, CISR, CPIA

Employee signature below constitutes employee's understanding of the requirements, essential functions, and duties of the position.

Employee: ____________________________________ Date_______________