

Account Manager – Personal Lines

GENERAL RESPONSIBILITIES

Personal Lines Account Managers are responsible for delivering high-quality client service, managing retention, and supporting the growth of an assigned book of personal lines business. This role serves as the primary point of contact for clients and works closely with carriers and internal teams to ensure client needs are met with accuracy, responsiveness, and proactive communication.

Personal Lines Account Managers are expected to take ownership of their accounts, anticipate client needs, and provide clear, consultative guidance. CAI's culture is grounded in Clarity, Accountability, Resilience, Engagement, and Strategy, and Account Managers are expected to reflect these attributes in how they manage client relationships, collaborate with teammates, and approach their work.

Client Account Management

- Build strong relationships with clients, carriers, and internal team members to ensure seamless service and support
- Serve as a trusted advisor, educating clients on coverage options, policy changes, exclusions, and potential risks to help them make informed decisions
- Lead the renewal and new business process by marketing accounts and obtaining competitive quotes in line with agency procedures
- Evaluate carrier proposals, collaborate with underwriters, and negotiate favorable terms to meet client needs
- Bind coverage accurately and efficiently within agency authority guidelines
- Conduct comprehensive account reviews to confirm coverage is adequate and uncover potential gaps
- Identify opportunities to grow the existing book of business through strategic account rounding
- Manage day-to-day service needs, including endorsements, billing issues, ID card requests, and policy changes
- Guide clients through the claims process, ensuring submissions follow agency protocols
- Resolve policy, billing, and coverage questions or concerns with professionalism and urgency
- Stay current on carrier underwriting guidelines and product offerings to ensure up-to-date knowledge and effective client recommendations
- Maintain accurate, well-documented client files in accordance with agency standards
- Contribute to the overall success of the team by taking on additional responsibilities and special projects, as needed

QUALIFICATIONS & SKILLS

- Client-focused with a strong sense of accountability for service quality and retention.
- Strong problem-solving and critical-thinking skills with a solutions-oriented mindset.
- Highly organized with the ability to manage multiple priorities and deadlines.
- Clear, professional communicator with strong written and verbal skills.

- Detail-oriented, consistent, and reliable in follow-through.
- Collaborative and adaptable when navigating client needs or changing priorities.

REQUIREMENTS

- Active Property & Casualty insurance license required.
- Progress toward or interest in advanced industry designations.

CAI CULTURE & EXPECTATIONS

At CAI, how we show up matters. Personal Lines Account Managers are expected to act with integrity, accountability, and professionalism while delivering a high-quality client experience. This role requires a collaborative mindset, respect for others, openness to feedback, and a commitment to providing clarity and confidence to clients and colleagues.