# Ao Araújo

*Commercial Lines Account Manager*

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| **Profile**  Diligent and client-oriented Commercial Lines Account Manager with 16+ years of progressive experience in the insurance industry, specializing in Workers’ Compensation and diverse commercial property and casualty (P&C) coverages. Demonstrated mastery in managing mid-to-large market accounts, delivering tailored risk solutions, overseeing policy lifecycle processes, and exceeding client retention targets. Exceptional interpersonal and organizational skills; known for building trusted relationships and executing strategic initiatives that drive retention, profitability, and growth. Licensed P&C specialist with a robust track record in client advisement, cross-functional collaboration, and leading high-performing teams. Seeking to leverage expertise as a Commercial Lines Account Manager in a dynamic, client-focused agency environment.  **Skills**  Workers’ Compensation Insurance (WC), Commercial Property & Casualty (P&C), Account Management & Retention, Large Account Servicing, New and Renewal Submissions, Client Relationship Management, Contract & Policy Review, Risk Assessment & Mitigation, Endorsements & Placement Requests, Invoicing & Premium Audits, Vendor and Carrier Negotiation, Claims Coordination, Regulatory Compliance (Texas, Multi-State), Cross-Selling/Upselling, Client Onboarding/Education, Team Leadership & Staff Development, Training & Mentorship, Book of Business Growth, Agency Management Systems (Applied Epic, Vertafore AMS360), Communication (Written & Verbal), Deadline Management & Prioritization, Technical Skills  **Languages**  English — Fluent  Portuguese — Fluent  Spanish — Proficient in conversational Spanish  **Awards**  Client Service Star | 2021-01-01  Lone Star Commercial Insurance Agency  Recognized as “Client Service Star” (2021) and consistently met/exceeded agency KPIs.  **Certifications**  Property & Casualty (P&C) Agent License – Texas, Active  Texas Department of Insurance  Certified Insurance Service Representative (CISR) | 2015-01-01  The National Alliance  Workers’ Compensation Professional (WCP) | 2020-01-01  Insurance Educational Association  **Interests**  Professional Memberships: Texas Alliance of Insurance Agents (TAIA), National Association of Insurance Professionals (NAIP) | **Experience**  **Senior Account Manager, Commercial Lines at Lone Star Commercial Insurance Agency**  Jan 2012 – Present  Led a portfolio of 220+ diverse mid-to-large commercial accounts (annual premiums ranging from $30K–$1.2M) with a consistent 96%+ client retention rate, specializing in Workers’ Compensation and P&C lines. Managed all policy lifecycle activities: new and renewal submissions, endorsements, policy reviews, audits, and compliance tasks, ensuring accuracy and regulatory adherence. Cultivated enduring client relationships through proactive communication and problem-solving, directly resulting in a 20% YoY increase in client referrals over the last five years. Trained and supervised a team of 4 junior account managers and support staff, developing SOPs and onboarding guides that reduced processing errors by 35%. Partnered with underwriters and carriers to negotiate competitive rates and tailored coverage, reducing average client premium spend by 8% without compromising coverage quality. Spearheaded the agency’s digital transformation project, transitioning core operations to Applied Epic and automating document workflows, decreasing administrative turnaround by 25%. Recognized as “Client Service Star” (2021) and consistently met/exceeded agency KPIs.   * Led a portfolio of 220+ diverse mid-to-large commercial accounts (annual premiums ranging from $30K–$1.2M) with a consistent 96%+ client retention rate, specializing in Workers’ Compensation and P&C lines. * Managed all policy lifecycle activities: new and renewal submissions, endorsements, policy reviews, audits, and compliance tasks, ensuring accuracy and regulatory adherence. * Cultivated enduring client relationships through proactive communication and problem-solving, directly resulting in a 20% YoY increase in client referrals over the last five years. * Trained and supervised a team of 4 junior account managers and support staff, developing SOPs and onboarding guides that reduced processing errors by 35%. * Partnered with underwriters and carriers to negotiate competitive rates and tailored coverage, reducing average client premium spend by 8% without compromising coverage quality. * Spearheaded the agency’s digital transformation project, transitioning core operations to Applied Epic and automating document workflows, decreasing administrative turnaround by 25%. * Recognized as “Client Service Star” (2021) and consistently met/exceeded agency KPIs.   **Account Manager, Commercial Lines at Lone Star Commercial Insurance Agency**  Sep 2012 – Dec 2017  Oversaw customer service, policy management, endorsements, COI issuance, and renewal processing for 100+ small-to-midsize business accounts, with a focus on Workers’ Compensation and property liability lines. Consulted clients on risks, recommended coverage enhancements, and resolved claims inquiries, contributing to a 15% reduction in claim disputes. Supported book growth through cross-selling supplementary lines and coverage reviews.   * Oversaw customer service, policy management, endorsements, COI issuance, and renewal processing for 100+ small-to-midsize business accounts, with a focus on Workers’ Compensation and property liability lines. * Consulted clients on risks, recommended coverage enhancements, and resolved claims inquiries, contributing to a 15% reduction in claim disputes. * Supported book growth through cross-selling supplementary lines and coverage reviews.   **Commercial Insurance Specialist at Blue Bay Insurance Group**  Jun 2009 – Aug 2012  Managed a mixed book of commercial lines clients, emphasizing construction, manufacturing, and retail WC risks (average policy size: $40K premium). Provided frontline servicing, prepared submission packages, and processed endorsements and certificates. Conducted detailed policy audits, identifying ~$100K in missed premium recoveries for agency and clients. Collaborated with producers on pipeline development and helped pilot a client education webinar series.   * Managed a mixed book of commercial lines clients, emphasizing construction, manufacturing, and retail WC risks (average policy size: $40K premium). * Provided frontline servicing, prepared submission packages, and processed endorsements and certificates. * Conducted detailed policy audits, identifying ~$100K in missed premium recoveries for agency and clients. * Collaborated with producers on pipeline development and helped pilot a client education webinar series.   **Account Coordinator (Commercial Team) at Sabana Surety & Insurance**  Jul 2006 – May 2009  Supported senior account managers in policy servicing, document preparation, billing inquiries, and inspection scheduling for 75+ accounts, primarily in the property and WC segments. Gained exposure to vendor negotiation, building strong foundational skills in insurance operations and compliance. Managed temporary leave (Oct 2007–Jan 2008) for family reasons; resumed with expanded responsibilities on return.   * Supported senior account managers in policy servicing, document preparation, billing inquiries, and inspection scheduling for 75+ accounts, primarily in the property and WC segments. * Gained exposure to vendor negotiation, building strong foundational skills in insurance operations and compliance. * Managed temporary leave (Oct 2007–Jan 2008) for family reasons; resumed with expanded responsibilities on return.   **Education & Training**  **Bachelor of Business Administration, Risk Management & Insurance**  University of Houston  Jan 2002 – Jan 2006  **Advanced Workers’ Compensation Seminar, Workers’ Compensation**  Texas Insurance Institute  Jan 2017 – Jan 2017  **Professional Development, Applied Epic Essentials**  Applied Systems  Jan 2019 – Jan 2019  **Projects**  **Client-First Engagement Protocols**  Reduced account attrition by 18% and increased overall retention to 96%+ across three consecutive years through implementation of client-first engagement protocols.   * Reduced account attrition by 18% and increased overall retention to 96%+ across three consecutive years through implementation of client-first engagement protocols.   **Book of Business Growth Initiative**  Jan 2017 – Jan 2022  Drove book of business growth by 31% (measured by written premium) from 2017–2022 via strategic cross-selling and expansion into new industry niches.   * Drove book of business growth by 31% (measured by written premium) from 2017–2022 via strategic cross-selling and expansion into new industry niches.   **Agency Management System Migration**  Slashed policy processing times by 25% after spearheading agency management system migration, enabling same-day turnaround on most client requests.   * Slashed policy processing times by 25% after spearheading agency management system migration, enabling same-day turnaround on most client requests.   **Policy Audit Revenue Recovery**  Recovered $100K+ in revenue for clients and the agency through meticulous policy audits and identifying coverage gaps.   * Recovered $100K+ in revenue for clients and the agency through meticulous policy audits and identifying coverage gaps.   **New-Hire Onboarding Curriculum**  Trained 10+ new hires over five years, developing a new-hire onboarding curriculum that decreased onboarding time by 40%.   * Trained 10+ new hires over five years, developing a new-hire onboarding curriculum that decreased onboarding time by 40%.   **References**  Available upon request. |