ASSISTANT UNDERWRITER PERSONAL LINES

POSITION SUMMARY:

Evaluate personal auto, property and liability risks for acceptability in accordance with company underwriting guidelines and philosophies. Build positive relationships with agents and team members to achieve department and company goals. Assist underwriters in an engaging team environment.

Provide strong operational support to ensure insurance product transactions are completed accurately and in a timely manner. Identify opportunities to improve productivity and processes within the department and assist in the development and implementation of these methods. Complete individual tasks in a timely and accurate manner while also contributing to a team environment by accomplishing additional job-related responsibilities.

PRINCIPAL ACCOUNTABILITIES:

Underwriting Support

- Support underwriters in reviewing and evaluating homeowner, automobile, and personal umbrella based on established guidelines to assess risks for such items as adequate coverage, type, amount, location of risks, and proper pricing.
- Assist with the processing of new business applications, renewals, endorsements, cancellations, reinstatements and non-renewals.
- Review transactions to determine proper methods of processing.
- Verify data and perform technical tasks in the data processing function.
- Examine, revise, approve, and dispatch input and output materials according to established specifications.
- Order and review miscellaneous reports needed in the rating and underwriting processes, such as Motor Vehicle Reports, loss history reports, credit checks, outside inspections, loss control, etc.

Agent Relationships

- Develop productive relationships with the assigned agents by providing timely and professional customer service to facilitate the business processes.
- Develop an understanding of assigned agents' book of business to better apply analytical tools and metrics for decision making.
- Contribute to effective marketing of company products and the development of essential agent engagement through the delivery of a high level of customer service.
- Field and answer call overflow from underwriters in a prompt manner.

- Handle escalated calls, exercising good judgment to make appropriate, respectful recommendations.

Other Responsibilities

- Proactively identify ways to improve processes and efficiency.
- Assist with the training and mentoring of junior team members.
- Maintain organized and fully-documented Underwriting Files and databases on specific customer information and inquiries.
- Complete quality control checks of assigned product lines.
- Ensure responsibilities are completed accurately and in a timely manner.
- This job description is not all-inclusive and may include additional duties as required.

JOB REQUIREMENTS:

EDUCATION:

Bachelor's degree, or equivalent combination of education and experience.

Property & Casualty insurance courses preferred.

EXPERIENCE:

Minimum of one year of processing experience/exposure to property and casualty underwriting.

SKILLS:

- Excellent written and verbal communication and interpersonal skills, including the ability to effectively communicate with internal and external customers and in a team environment.
- Experience with Microsoft Office, including Word, Excel and Outlook
- Basic knowledge of underwriting guidelines and rating an added benefit

- Detail oriented and ability to multi-task while meeting deadlines and achieving expected levels of quality and accuracy.
- Ability to adapt to change in a fast-paced environment and handle multiple priorities
- Analytical and mathematical skills to evaluate discrepancies in manually prepared and/or system-completed transactions and to interpret underwriting instructions accurately
- Ability to evaluate and identify the information required to make good underwriting decisions

- Ability to make good judgment and sound recommendations.

- Willingness to learn, apply, and increase knowledge in broad range of insurance laws, company policies, computer systems, and procedures relating to underwriting and operational procedures.