

## **PERSONAL LINES SR. UNDERWRITER I**

### **POSITION SUMMARY:**

Responsible for developing and managing a profitable book of business by collaborating with the Personal Lines team and Marketing team and building productive relationships with assigned agents. Evaluates personal auto, property, and liability risks for acceptance, denial, or amendment in accordance with company underwriting guidelines. Works with the team and other departments to identify and develop business opportunities for profitable growth. Uses existing analytical tools to execute sound underwriting and business development decisions and identify other tools, dashboards, and analytics to enhance future performance. Works collaboratively with internal stakeholders to accomplish department and corporate goals. Trains agents and underwriting staff to ensure consistency with established procedures and guidelines. Enhances agent's knowledge of Quincy's products to maximize business outcomes.

Training for this role will be onsite 3-4 days per week. There is an option for a hybrid work schedule, with in-office days on Tuesdays & Thursdays, when the training period concludes.

Open to considering an Underwriter II based on experience.

### **PRINCIPAL ACCOUNTABILITIES:**

#### **Front Line Underwriting and Communication**

- Conducts front line underwriting of auto and property risks using expert knowledge of policy coverages, company guidelines, systems and philosophies while integrating advanced portfolio management and analytics into underwriting actions.
- Uses expert judgement to make decisions and effectively conveys appropriate messaging based on the audience in a professional manner.
- Approaches business entrepreneurially to achieve Personal Lines and corporate goals.
- Executes strategically to identify and resolve threats and take advantage of opportunities.
- Promotes continual self-learning, remain informed of competitive and industry trends. Actively shares knowledge across internal and external stakeholders.
- Communicates strategically with all stakeholders.
- Provides excellent and responsive customer service to agents.

#### **Relationship Building and Business Development**

- Actively engage internal and external stakeholders to build rapport and productive relationships while promoting teamwork and collaboration to address challenges and drive improvement.
- Partners with Marketing and Management to actively support marketing activities by developing and strengthening agent relationships to ensure an understanding of market appetite, quality and profitability of submissions, service standards, and underwriting or product changes.
- Develops and maintains strategic and mutually beneficial relationships with agents, setting goals and providing training and tools to achieve business goals.
- Utilizes available business data to identify opportunities to grow, improve profitability, and resolve challenges.
- Readily adapts to and effectively manages changing priorities and new inputs to situations and our business needs.

#### **Training**

- Utilizes expert knowledge of Quincy business appetite, products, systems and workflows to effectively train and support company staff and agents.
- Mentors fellow team members by sharing knowledge and experience. Build the knowledge of internal staff with a focus on meeting business unit and corporate business goals. Assist in on-boarding of new staff.

- Works with Marketing to plan and lead training of agency staff to understand our business appetite, system, products and value proposition.
- Conducts the necessary follow-up review of trainee's work and provide feedback and additional training as necessary.
- Effectively plans and conducts training based on the needs, experience and responsibilities of the audience and perform the appropriate follow-up to answer any outstanding questions or concerns.

#### **Business Insight, Analytics and Process Improvement**

- Apply expert knowledge of key business drivers and utilize available business intelligence to analyze and evaluate book metrics to identify opportunities or challenges. Consider potential strategies and prioritize underwriting actions to achieve corporate goals.
- Effectively communicates and message to stakeholders the key elements which support our market appetite and that drive our growth and profitability.
- Remains informed of competitor's market presence, regulatory changes and gauge potential impact on our organization. Considers and propose changes to our products or platform to improve competitive position and ease of doing business. Participates in rate filings, systems changes or market analysis.

#### **JOB REQUIREMENTS:**

##### **EDUCATION:**

Bachelor's Degree or the equivalent work experience in the insurance field.  
Professional designation of Chartered Property Casualty Underwriter is preferred.

##### **EXPERIENCE:**

Three to five years experience in property and casualty insurance, with at least two years of practical exposure to desk underwriting.

##### **SKILLS:**

- Must have considerable knowledge of insurance laws, company policies, and procedures relating to underwriting.
- Strong analytical skills are required with the ability to evaluate and identify the information required to make good underwriting decisions is required.
- Must have excellent communication skills and interpersonal skills.