

Personal Lines Underwriter II

This role will be filled as an UW2 or Sr UW 1 depending on qualifications.

This position currently follows a hybrid work schedule, with three in-office days. Tuesday and Thursday are Company anchor days, and the third day will be worked out with your manager.

POSITION SUMMARY:

Responsible for developing and managing a profitable book of business by collaborating with the Personal Lines team, Marketing and other internal stakeholders. Build productive relationships with assigned agents that will provide increased opportunity to write profitable personal lines business. Evaluates risks for acceptance or denial, prices, and determines conditions for personal lines accounts in accordance with company underwriting guidelines. Works with the Personal Lines team and other departments to identify and develop business opportunities for profitable growth. Actively utilizes existing analytical tools to execute sound underwriting and business development decisions. Works collaboratively with all stakeholders to accomplish department and corporate goals. Trains agents and underwriting staff to ensure consistency with established procedures and guidelines to maximize business outcomes.

PRINCIPAL ACCOUNTABILITIES:

Front Line Underwriting:

- Conducts front line underwriting of auto and property risks using comprehensive knowledge of policy coverages, company guidelines, systems, and philosophies while integrating broad portfolio management and analytics into underwriting actions.
- Demonstrates sound judgment in decision-making and effectively conveys appropriate messaging based on the audience in a professional manner.
- Partners with senior underwriters or leadership to analyze and handle emerging and more complex issues.
- Approaches business entrepreneurially to achieve Personal Lines and corporate goals.
- Recognizes and identifies threats and opportunities and responds strategically, displaying creativity and offering solutions.
- Promotes self-learning, remains 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.

Business Insight and Analytics:

- Applies comprehensive knowledge of key business drivers and utilizes available business intelligence to analyze and evaluate book metrics to identify opportunities or challenges.
- Consider potential strategies and prioritize underwriting actions and achieve corporate goals.
- Effectively communicates and messages to stakeholders the key elements which support our market appetite and that drive our growth and profitability.
- Remains informed of competitor's actions, regulatory changes and gauges potential impact our organization.
- Considers and proposes changes to our products or platform to improve our competitive position and ease of doing business.

This Job Description Does Not Constitute A Contract For Employment

Communication and Relationship Building:

- Actively engages key internal and external stakeholders to build rapport and foster productive relationships while promoting teamwork and collaboration to address challenges and drive improvement.
- Partners with Marketing and Management to 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.
- Builds strategic relationships with agents, supporting goals and providing training and actionable tools to achieve a mutually beneficial relationship.
- 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.

JOB REQUIREMENTS:

- **Education:**
 - Bachelor's Degree is preferred; equivalent industry experience and knowledge considered.
 - Professional designation of Chartered Property Casualty Underwriter (CPCU) preferred.
- **Experience:**
 - Minimum of 2-4 years of underwriting Property & Casualty business.
 - Demonstrated experience working with and managing relationships with Independent Agents.
 - Intermediate knowledge of computer programs in a Windows environment including Word, Excel and Outlook.
- **Skills:**
 - Professionalism, collaboration, and inclusiveness in all situations.
 - Excellent written and verbal communication skills.
 - Strong analytical and problem-solving skills.
 - Demonstrated abilities to exhibit sound judgment, negotiation and decision-making skills.
 - Excellent organizational and time management skills.
 - Ability to effectively respond to changing priorities and dynamic situations.