

Assistant Underwriter Commercial Lines

Position Summary:

This entry-level role within the Commercial Lines department focuses on supporting underwriters by evaluating and processing property and casualty risks. Key responsibilities include confirming required information and acceptability in authorized classifications for both renewal and new business transactions. Strong organizational and computer skills and attention to detail are essential to ensure accuracy and efficiency in operating procedures across multiple systems. The Assistant Underwriter will also identify opportunities to enhance productivity and overall processes within the department, assisting in their development. Individual tasks must be completed accurately and promptly while contributing to a team environment through additional job-related responsibilities. A positive focus on continual learning is expected, as the Assistant Underwriter will need to absorb information from teammates and the insurance industry while asking questions and applying learned knowledge to their work.

This opportunity offers a hybrid work schedule with the candidate working in the office three days per week and from home up to two days per week.

Principal Accountabilities:

Planning and Delivery:

- Accurately rate assigned transactions using commercial lines rating manuals and/or available computer systems.
- Issue complete policy declarations and forms.
- Resolve rating questions and problems within the scope of authority.
- Appropriately code and enter statistical and premium information for new business, renewals, cancellations, endorsements, and reinsurance transactions into multiple systems.
- Complete quality control checks of assigned product lines.
- Process and mail legal notice transactions for all product lines.
- Order inspection reports and audits as requested by underwriters.
- Review and/or process loss control responses.
- Conduct initial review of inspections as received.
- Perform additional responsibilities as required.

Business Insight and Analytics:

- Analyze discrepancies in manually prepared and/or system-completed transactions.
- Understand and utilize commercial insurance rating manuals and related systems.
- Identify opportunities to enhance productivity and overall processes within the department.
- Assist in developing improvements to workflows and processes.

Communication and Relationship Building:

- Collaborate with underwriters to quality check work and identify areas for further training.
- Develop relationships with team members to facilitate learning primary roles and responsibilities.
- Establish introductions with other departments (Customer Service, Claims, Marketing, Personal Lines) as they relate to the role.
- Maintain a positive focus on continual learning and apply new knowledge to work tasks.
- Answer telephone inquiries and assist agents with customer service questions, determining the necessary information to solicit for call referrals.

Leadership:

- Assist in training new staff members.
- Exhibit a growth and continual learning mindset, including learning new skills.
- Support the growth and development of peers.
- Demonstrate a service-oriented approach in internal and external customer interactions.

Job Requirements:

Experience:

- Minimum one year of experience in the insurance field with an understanding of property and casualty terminology and underwriting practices preferred.

Education:

- Bachelor's Degree in a related field.

Skills:

- Excellent written and verbal communication and interpersonal skills.
- Basic typing skills.
- Basic computer knowledge in word processing and Excel spreadsheet applications.
- Ability to follow well-defined procedures with good organizational skills.
- Knowledge of insurance terminology necessary to accomplish rating functions and complete necessary policy forms.
- Ability to comprehend and utilize commercial insurance rating manuals.
- Aptitude to learn and apply knowledge to available computer systems for processing.
- Analytical skills to evaluate discrepancies in manually prepared and/or system completed transactions.
- Ability to read, understand, and implement written company procedures and insurance regulations.
- Strong attention to detail.
- Ability to adapt to change in a fast-paced environment.
- Ability to work independently as well as collaboratively on a team.

Values:

- Adapt to changing work environments and priorities.
- Employ respectful candor.
- Accept and act on feedback.
- Learn from setbacks and mistakes.
- Exhibit a determination to work through difficult or long-term challenges and goals.