

Commercial Lines Assistant Underwriter I/II

Department: Commercial Lines Underwriting

Reports to: Commercial Lines Underwriting Manager

Location: Portland, Maine

This position may be filled at the Assistant Underwriter I or Assistant Underwriter II level, based on the selected candidate's qualifications and experience.

Position Summary

The Assistant Underwriter I/II provides technical, operational, and customer service support to Commercial Lines Underwriters in the evaluation, processing, and servicing of property and casualty risks. At Level I, the role performs routine underwriting support and policy transactions with regular guidance while developing foundational knowledge of Commercial Lines products, coverages, rating, underwriting guidelines, systems, and workflows. At Level II, the role applies demonstrated Commercial Lines knowledge to independently complete a broader range of transactions, resolve routine processing and rating issues within established authority, provide direct service to agents, and support process and team improvements. Both levels are expected to demonstrate accuracy, productivity, sound judgment, collaboration, and excellent service to internal and external customers.

This position currently follows a hybrid work schedule, with three in-office days. Monday and Tuesday are Company anchor days, and the third day will be established with your manager. Additional in-office days may be required for training during your first 30 days of employment.

Key Responsibilities

Planning and Delivery:

- Assist Underwriters by gathering and organizing information needed to evaluate Commercial Lines property and casualty risks.
- Confirm required underwriting information and the acceptability of risks within authorized classifications for new and renewal business, referring exceptions or questions to an Underwriter.
- Develop and apply knowledge appropriate to the assigned level: the Assistant Underwriter I builds foundational knowledge of Commercial Lines systems, procedures, workflows, and guidelines; the Assistant Underwriter II applies comprehensive working knowledge to a broader and more complex range of assignments.
- Accurately rate assigned transactions using Commercial Lines rating manuals and systems. Level I completes routine rating with guidance as needed; Level II

independently completes a broader range of rating activity and resolves routine discrepancies within established authority.

- Process new business, renewals, cancellations, endorsements, and reinsurance transactions accurately across applicable systems.
- Issue complete policy declarations and forms in accordance with company and ISO filings.
- Process and distribute legal notices, including nonrenewal-related transactions as directed by Underwriting, in accordance with applicable state requirements and company procedures.
- Order inspection reports, audits, and other underwriting information as requested by Underwriters.
- Review and/or process Loss Control responses and related documentation.
- Review incoming work and prepare transactions for timely processing.
- Manage assigned work with the independence appropriate to the level: Level I seeks guidance on unfamiliar or nonroutine items; Level II independently completes a broader range of work and refers exceptions requiring underwriting judgment.
- Prioritize individual work and projects to meet productivity, service, and deadline expectations.

Business Insight and Analytics:

- Resolve rating questions and processing problems within established authority and procedures. Level I resolves routine issues using available resources and guidance; Level II independently resolves a broader range of routine issues and recommends next steps when escalation is needed.
- Recognize situations requiring additional underwriting review and appropriately refer questions or issues to an Underwriter or Senior Assistant Underwriter.
- Identify opportunities to improve day-to-day workflows, productivity, and accuracy. Level II is expected to recommend practical improvements and may help implement approved changes.
- Apply knowledge of Commercial Lines systems and procedures to help identify processing issues and potential solutions.
- Develop an understanding of how accurate policy processing, rating, documentation, and service contribute to underwriting quality and overall business performance.
- Remain attentive to recurring errors, inefficiencies, or system issues and communicate observations to appropriate team members or management.
- Develop familiarity with product and system enhancements to provide increasingly effective support to the Underwriting team.

Communication and Relationship Building:

- After appropriate training, field telephone calls and assist agents with routine customer service inquiries. Level I provides service with guidance as needed;

Level II handles routine inquiries independently within established responsibilities and authority.

- Gather appropriate information from agents and determine when inquiries should be referred to an Underwriter or other team member.
- Provide timely, accurate, professional, and courteous service to agents, Underwriters, and internal business partners.
- Build relationships with assigned or team agents through professional communication and participation in appropriate training or service interactions; at Level II, maintain regular direct contact with agents on routine service matters.
- Develop strong working relationships with Underwriters, Assistant Underwriters, management, Claims, Marketing, Personal Lines, and other departments.
- At Level II, maintain proactive communication with Senior Assistant Underwriters and management regarding workflow challenges, process improvement opportunities, and potential efficiency gains.
- Develop familiarity with system enhancements, product offerings, underwriting processes, and company resources to better support Underwriters and agents.
- Communicate work status, questions, or potential issues promptly to ensure effective workflow and service delivery.

Leadership:

- Demonstrate ownership appropriate to the assigned level: the Assistant Underwriter I completes routine responsibilities accurately and on time while building independence; the Assistant Underwriter II independently completes more complex underwriting support transactions and demonstrates sound judgment in recognizing when referral is required.
- At Level II, assist with training or coaching new staff members on established processes, systems, and procedures, as appropriate.
- Share knowledge and resources with team members to support consistency, accuracy, and development.
- Demonstrate a positive and adaptable approach to changing processes, systems, priorities, and business needs.
- Actively identify problems and seek practical solutions within the scope of the role.
- Seek feedback and use coaching, mentoring, and training opportunities to strengthen technical and professional capabilities.
- Contribute positively to team objectives by supporting additional responsibilities and projects when needed.
- Expand underwriting knowledge by using training manuals, procedures, mentoring, feedback, and other available resources.
- Demonstrate readiness for increased responsibility through consistent performance, sound judgment, initiative, and continued development.

Level Differentiation (Assistant Underwriter I vs II):

- *Assistant Underwriter I: Developmental level. Performs routine underwriting support, rating, and policy processing assignments with regular guidance; builds foundational knowledge of Commercial Lines products, systems, workflows, and underwriting guidelines; provides routine agent service after training; and escalates unfamiliar, nonroutine, or exception-based matters.*
- *Assistant Underwriter II: Experienced level. Independently handles a broader and more complex range of underwriting support, rating, and policy processing assignments; applies established guidelines to resolve routine issues within authority; provides direct service to agents; identifies workflow improvements; and may assist with peer training or coaching.*

Qualifications

EDUCATION:

- Bachelor's degree preferred.
- Professional development, including progress toward insurance certifications and/or coursework, is a plus.

EXPERIENCE:

- Assistant Underwriter I: Prior experience in insurance operations, policy processing, customer service, financial services, or another detail-oriented transaction environment is preferred; prior Commercial Lines experience is not required.
- Assistant Underwriter II: Typically requires two or more years of relevant Commercial Lines insurance operations, underwriting support, policy processing, or comparable experience demonstrating readiness to perform the role with increased independence.
- Both levels: Experience communicating effectively with internal or external customers in a deadline-driven environment.
- Experience working accurately across multiple systems, such as policy administration, rating, document management, workflow, or customer relationship platforms, is preferred for Level I and required for Level II.

SKILLS:

- Level I: Ability to develop working knowledge of Commercial Lines terminology, coverages, rating concepts, underwriting guidelines, and support procedures. Level II: Demonstrated working knowledge of these areas and the ability to apply that knowledge independently to assigned work.
- Ability to accurately rate and process assigned Commercial Lines transactions using applicable manuals, systems, and procedures; Level II must independently handle a broader range of routine and moderately complex transactions.

- Strong administrative, clerical, and technical skills with a high level of attention to detail and accuracy.
- Ability to manage assigned work with the independence appropriate to the level while recognizing when referral, additional guidance, or underwriting judgment is required.
- Effective organizational and prioritization skills with the ability to meet established deadlines and productivity expectations.
- Effective oral and written communication skills.
- Customer service and agent communication skills appropriate to the level: developing at Level I and demonstrated at Level II.
- Ability to learn and effectively use multiple Commercial Lines technology platforms, including policy administration, rating, document management, and workflow systems.
- Problem-solving skills appropriate to the level: Level I identifies routine issues and uses available resources to resolve them; Level II independently analyzes routine issues, recommends practical solutions, and escalates exceptions appropriately.
- Ability to collaborate effectively with Underwriters, team members, management, and other departments.

VALUES:

- Demonstrates a positive and adaptable approach to new possibilities, changing priorities, and organizational change.
- Approaches challenges as a problem solver and demonstrates willingness to seek practical solutions.
- Demonstrates accountability for the accuracy, quality, and timeliness of assigned work.
- Values continuous learning and actively applies new knowledge to day-to-day responsibilities.
- Demonstrates professionalism, respect, collaboration, and inclusiveness in interactions with others.
- Supports a team environment by willingly assisting with shared responsibilities and departmental objectives.
- Demonstrates curiosity, initiative, and a commitment to improving both individual performance and team processes.

Supervisory Responsibilities

None

Salary Range:

Level I – \$48,000 - \$52,000 per year.

Level II - \$52,000 - \$58,000 per year.

These ranges are a good faith estimate which reflects the annual salary we reasonably expect to pay for these specific full-time positions at the time of posting. The actual salary offered will be based on several factors, including the candidate's experience and qualifications.

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