



## **Job Profile:**      **Personal Lines Underwriter**

**Reports to:** Personal Lines Underwriting Manager

### **General Summary:**

Make profit-oriented risk selection within authority limits. Monitor aggregate quality and pricing of all books of business within assigned territory. Participate in the agency management process and implement action plans for achieving agency objectives. Achieve quality and service objectives.

### **Core Competencies:**

- Comprehensive knowledge of technical aspects of personal lines
- Knowledge of and ability to effectively market the company's capabilities, services and competitive advantages.
- Understanding the "business" of insurance and the independent insurance business environment.
- Ability to gather, organize and analyze information from a variety of sources and utilize this in the selection, rejection or modification of an individual risk, or agency book of business.
- Strong working knowledge of Microsoft Excel and the ability to sort and analyze relevant data.
- Ability to effectively negotiate win-win agreements.
- Ability to effectively prioritize work, maintain standards and adapt to change.

### **Essential Job Functions:**

- Select and price individual risks and manage assigned agency book of business. This includes but is not limited to monitoring the aggregate quality and pricing to achieve profit, mix of business and quality of business objectives.
- Build and maintain effective working relationships with agents to influence profitable production.
- Demonstrate ownership and understanding of book of business management and proactively identify trends to suggest appropriate action.
- Participate in the agency management process including developing and implementing agency/company business or profit improvement plans.
- Able to interpret available information such as quality, production and loss ratio reports effectively to direct and influence the flow of business to support company goals and standards and formulate any corrective underwriting agency action plans.
- Adherence to underwriting performance standards as measured in Audits.
- Provide technical expertise to agents and effectively communicate underwriting philosophies, standards, pricing and products.
- Knowledge of and adherence to state regulations, major competitor products and emerging market changes.
- Adhere and/or suggest improvements to processes within the company to increase the level and quality of service to both internal and external customers.
- As per company goals and plans, complete special projects as assigned, generate new business and manage existing business, coordinate activities with marketing resources, provide guidance and act as a resource to support staff.

**Training**

Participate in underwriting related external and internal training.

**Experience/Qualifications**

- Associate degree in Business, Insurance or related field, or its equivalent
- 2-4 years of related PL Underwriting experience
- Strong working knowledge of Microsoft Excel and Word
- Certification as CPCU, CIC or IIA or other insurance related course work is desirable.

**Working Conditions**

Moderate travel within assigned territory and occasional travel to other company locations; normal office environment.