



Job Title: Commercial Underwriting Supervisor/Underwriter

Department: Underwriting

FLSA: Exempt

Reports to: VP of Underwriting

Effective date: 2/15/2024

General Summary:

The Commercial Underwriting Supervisor will be responsible for their assigned agents and will approve risks outside of the CL Underwriter authority. Other duties include daily oversight of the department, delegation of workload, adherence to standards and performance evaluation of direct reports.

To perform this job successfully, an individual must be able to thrive in a small collaborative team environment and successfully build results driven relationships with both internal and external partners.

Required Core Competencies:

- At least 10 years CL Underwriting experience including habitational.
- Extensive working knowledge of the Commercial Insurance products and underwriting requirements for the states of CT, MA and RI.
- Detail oriented with experience in analysis of policy forms, coverages and competitor products.
- Book of business management skills required to analyze and compile data with a proven track record of developing/monitoring plans and improving performance both internally and externally to achieve company objectives for growth and profitability.
- Previous Supervisory or Team Lead experience.
- Working knowledge of Microsoft OUTLOOK, WORD, EXCEL and POWERPOINT.
- Superior communication skills (written and verbal).
- Must be able to manage conflict resolution while maintaining positive relationships. i.e., Insurance Department complaints, agent conflicts.
- Must be able to create and maintain a positive work environment that motivates team members and boosts performance as well as building effective relationships with other members of the managerial team.
- Guidewire experience and experience in an automated underwriting environment is preferred.



Essential Duties:

- 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.
- Lead role in Underwriting Audits.
- Select and price individual risks and manage assigned agency and CL 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.
- Participate in the agency management process, provide guidance and training support to internal and external partners and aid in the achievement of agency/company business or profit improvement plans.
- Complete special projects as assigned.
- Lead role in Underwriting Audits.
- Assist in vendor management.
- Develop, communicate and meet Underwriting benchmarks for performance, service standards, growth goals, loss ratio and compliance.
- Works with product team to update and maintain Underwriting guideline manuals.
- Works with internal departments; Underwriting Operations and Information Technology to define/communicate business requirements and functional specifications for IT development and testing as needed.
- Research state statutes and assures compliance with reinsurance, legal, regulatory requirements, corporate policies/procedures, and underwriting standards.
- Conduct performance reviews, address performance and all other concerns in an effective, timely manner with regular follow-up/documentation.
- Identify any training, workflow or process improvement opportunities and propose/execute corrective action.
- Identify, develop and conduct underwriting training plans both internally and externally.
- Provide support in State Market Conduct Exams.
- Requires occasional travel to meet with agents, attend seminars and/or support other office locations, e.g., Hingham.