Commercial Lines Underwriting Manager

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

The Commercial Lines Underwriting Manager leads and inspires the Commercial Lines Underwriting team and is responsible for underwriting quality, profitable growth, portfolio performance, and agency relationships. This role uses underwriting expertise, analytics, and market insight to guide business strategy while creating an environment that motivates underwriters to perform at their best, grow professionally, and contribute to shared business success.

Principal Accountabilities

Underwriting & Portfolio Management

- Develop and execute underwriting and portfolio strategies aligned with Company growth and profitability objectives.
- Oversee underwriting quality, risk selection, authority, guidelines, compliance, workflows, and service standards.
- Evaluate portfolio and territory performance and take appropriate action on growth opportunities, emerging trends, and underperforming segments.
- Provide technical guidance on complex or high-value accounts.
- Improve underwriting processes, technology, and automation in partnership with internal stakeholders.

Business Analytics & Strategy

- Analyze portfolio, territory, agency, and underwriting performance using relevant business metrics and market intelligence.
- Translate findings into strategies that improve growth, profitability, business mix, and underwriting results.
- Establish and monitor key performance indicators to measure operational and strategic performance.
- Partner with Product, Actuarial, Marketing, Claims, Operations, and IT on initiatives affecting Commercial Lines performance.

Agency Relationships

- Build productive relationships with independent agents and serve as a trusted business partner and underwriting resource.

- Partner with Marketing to develop agency strategies, conduct business reviews, identify growth opportunities, and address performance concerns.
- Understand agency capabilities and market opportunities to align production with Company appetite and profitability objectives.
- Clearly communicate underwriting appetite, products, priorities, and expectations to agency partners.

Leadership

- Lead, inspire, coach, and develop underwriting staff, creating a high-performing team with clear expectations and accountability for results.
- Set team and individual goals aligned with Commercial Lines and Company objectives and motivate employees toward their achievement.
- Develop employees' underwriting expertise, business acumen, analytical capabilities, and relationship-management skills.
- Manage performance, talent acquisition, onboarding, professional development, and succession planning.
- Foster an engaged, collaborative culture that encourages sound judgment, ownership, curiosity, and continuous improvement.
- Inspire confidence and commitment during changes in strategy, technology, processes, and business priorities.

Job Requirements

Experience & Education

- 8–10+ years of progressive Property & Casualty insurance experience with significant Commercial Lines underwriting experience.
- Demonstrated experience leading underwriting professionals and managing portfolio, territory, or agency-level results.
- Proven ability to use analytics to drive business decisions and build productive independent agency relationships.
- Experience working across underwriting and other business functions; project or process-improvement experience preferred.
- Bachelor's degree required; equivalent relevant experience may be considered.
- CPCU or other relevant professional designation preferred; advanced degree a plus.

Skills

- Strong Commercial Lines underwriting and portfolio-management expertise.
- Strong analytical, strategic, and business acumen.
- Effective leadership, coaching, communication, relationship-building, and influencing skills.
- Sound judgment and decision-making with the ability to balance growth, profitability, risk, and agency needs.
- Ability to lead change and continuous improvement.
- Proficiency with business intelligence tools, Microsoft Office, and underwriting systems.

Values

Demonstrates integrity, accountability, sound judgment, collaboration, curiosity, and a commitment to underwriting excellence, exceptional service, continuous improvement, and employee development.

Salary Range: $140,000 – $170,000 per year. This range is a good faith estimate which reflects the annual salary we reasonably expect to pay for this specific full-time position at the time of posting. The actual salary offered will be based on several factors including the candidate's experience and qualifications.