

## Underwriting Client Specialist II

**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 Underwriting Client Specialist II utilizes foundational underwriting knowledge to take on more advanced responsibilities in client communication, risk evaluation, and operational excellence. This role is a key resource in facilitating client-underwriter interactions, ensuring the accuracy and efficiency of policy transactions, and delivering exceptional service. The position requires a proactive individual with strong analytical skills, advanced communication abilities, and a collaborative mindset. The ideal candidate will expand their expertise in underwriting principles, contribute to process improvements, and drive results while upholding company standards.

\*This role supports all underwriting with an immediate focus on Personal Lines.

### **Principal Accountabilities:**

#### **1. Planning and Delivery:**

- Analyze and evaluate more complex insurance applications to determine eligibility, coverage options, and risk profiles.
- Process advanced underwriting tasks efficiently, maintaining a high level of accuracy and adherence to established guidelines.
- Stay current with underwriting guidelines, company policies, and evolving industry regulations.
- Assist in training and mentoring entry-level team members to ensure consistency in task execution and knowledge sharing.
- Take initiative in identifying and implementing process improvements to enhance underwriting workflows.
- Responsible for policy reinstatement review within outlined authority level.

#### **2. Business Insight and Analytics:**

- Utilize advanced data-driven insights to assess risk and recommend customized policy terms.
- Conduct in-depth analysis of underwriting metrics and trends, providing actionable insights to management.
- Participate in projects to enhance underwriting processes, leveraging feedback and data analysis.
- Monitor and improve the accuracy of underwriting outputs to align with organizational goals.

#### **3. Communication and Relationship Building:**

- Participate in agency visits and training.
- Act as the primary contact for agents and clients, addressing inquiries and resolving complex issues promptly and effectively.
- Strengthen relationships with internal and external stakeholders, fostering collaboration and mutual trust.
- Lead communication efforts to ensure clear positive alignment between underwriting teams, agents, and clients.

**This Job Description Does Not Constitute A Contract For Employment**

- Advocate for client needs while balancing organizational objectives and risk considerations.

#### **4. Leadership:**

- Provide guidance and support to entry-level team members, sharing expertise and promoting professional growth.
- Demonstrate initiative by suggesting improvements to underwriting guidelines based on trends and agent feedback.
- Actively participate in cross-departmental initiatives to contribute to broader business objectives.
- Uphold and promote positive engagement, encouragement, and collaboration amongst team members and other departments.

#### **Job Requirements:**

##### **Experience:**

- Minimum 2-3 years of experience in an underwriting and/or insurance operations role preferred.
- Knowledge of property and casualty insurance products required; comprehension with Personal Lines strongly preferred.
- Effective customer service skills in prior role(s).
- Ability to handle advanced clerical and technical tasks in a fast-paced professional office environment.

##### **Education:**

- Bachelor's degree preferred but not required.
- Further education/experience in insurance-related fields is an advantage.

##### **Skills:**

- Advanced proficiency in multiple operating systems and underwriting tools.
- Strong analytical and problem-solving skills with a focus on detail and accuracy.
- Excellent written and verbal communication skills with an ability to adapt to diverse audiences.
- Exceptional organizational skills, with the ability to manage competing priorities and meet deadlines.
- Strong interpersonal skills and the ability to build lasting relationships with clients and colleagues.

**Salary Range:** \$53,000 – \$58,000. 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.