

Underwriting Client Specialist III

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 III is a high-level underwriting operations role focused on strategic risk evaluation, process optimization, and advanced client relationship management. This position serves as a key liaison between underwriting, agents, and internal stakeholders, ensuring the efficiency and accuracy of policy transactions while providing technical expertise and mentorship.

With a deep understanding of underwriting principles and data-driven decision-making, the Underwriting Client Specialist III takes on more complex risk assessments, collaborates on business strategy, and contributes to cross-functional initiatives. This role requires a proactive leader with strong analytical skills, exceptional communication abilities, and a problem-solving mindset.

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

Principal Accountabilities:

1. Planning and Delivery:

- Conduct highly complex risk evaluations, reviewing underwriting data, financials, and market trends to provide comprehensive policy recommendations.
- Apply expert-level knowledge of insurance products and regulations to ensure compliance with underwriting guidelines.
- Serve as a technical underwriting expert, guiding underwriters and client specialists in making sound underwriting decisions.
- Participate in and lead underwriting audits to assess risk exposure and ensure adherence to best practices.
- Manage escalated cases, providing customized underwriting solutions while maintaining a balance between risk management and customer service.

2. Business Insight and Analytics:

- Utilize advanced data analytics and underwriting metrics to drive operational improvements, influencing decision-making at a strategic level.
- Develop and refine underwriting workflows and automation solutions to improve efficiency and reduce manual errors.
- Collaborate with IT and analytics teams to enhance underwriting systems and ensure seamless policy processing.
- Monitor industry trends and competitor insights, proactively recommending adjustments to underwriting policies and pricing strategies.
- Drive initiatives to improve customer experience, risk selection, and overall underwriting profitability.

3. Communication and Relationship Building:

- Act as a primary escalation point for complex agent inquiries, providing expert guidance and customized solutions.
- Lead agency visits, training sessions, and relationship-building efforts to strengthen partnerships with external stakeholders.
- Foster collaborative relationships between underwriting teams, sales, and customer service to ensure seamless policy servicing.

- Provide clear, concise, and persuasive communication to align underwriting teams, agents, and clients with company goals.

4. Leadership:

- Mentor and coach junior underwriting specialists, sharing knowledge and fostering a culture of professional growth.
- Serve as a go-to resource for internal underwriting teams, offering support and training on underwriting principles, industry trends, and system updates.
- Take an active leadership role in cross-functional projects, ensuring underwriting perspectives are well-represented in company-wide initiatives.
- Champion continuous improvement efforts, identifying inefficiencies and implementing solutions that enhance underwriting effectiveness

5. Compliance & Regulatory Alliance:

- Ensure compliance with insurance regulations, underwriting guidelines, and corporate policies.
- Stay current on compliance requirements, industry best practices, and evolving underwriting laws making necessary recommendations for process adjustments.
- Conduct periodic underwriting training sessions to keep the team informed of new guidelines and emerging risks.

Job Requirements:**Experience:**

- Minimum 3-5 years of experience in an underwriting and/or insurance operations role preferred.
- Strong knowledge of property and casualty insurance products required; comprehension with Personal Lines strongly preferred.
- Demonstrated ability to handle complex underwriting decisions, escalations, and policy negotiations.
- Prior experience working with underwriting technology, automation tools, and data analytics is highly desirable.

Education:

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

Skills:

- Expert-level underwriting knowledge with strong analytical and problem-solving abilities.
- Advanced proficiency in underwriting software, risk modeling tools, and data analytics platforms.
- Strong leadership, mentorship, and team collaboration skills with the ability to drive initiatives and influence change.
- Exceptional communication abilities, both written and verbal, with the ability to engage with agents, clients, and internal teams effectively.
- Highly organized and detail-oriented, with the ability to manage multiple priorities in a fast-paced environment.

- Strong business acumen, with the ability to assess profitability, risk exposure, and market trends to influence underwriting decisions.

Salary Range: \$58,000 – \$62,000 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.