



Job Description

Director of Underwriting

Position Summary:

The Director of Underwriting will be responsible for planning, coordinating, monitoring, analyzing and evaluating the activities of underwriting staff to achieve department goals and ensure profitability for the company through new and existing business. Manage and monitor all aspects of underwriting including implementing processes and procedures, controls and follow-up for profitable improvement of active accounts through recommended rate increases/decreases, commission adjustments and coverage changes.

Responsibilities:

- Develop and enhance underwriting and risk management philosophies and controls in line with Company and market conditions
- Pursue Business Development opportunities by gathering information derived from internal and external marketing, underwriting, partner agents and general market feedback to focus and execute new company growth initiatives.
- Maintain complete knowledge of rules, rates and forms for various products to ensure compliance in each account and keep Legal Department abreast of filing changes and priorities
- Insure that all Company and Department processes are in compliance with insurance laws, regulations and Company specific strategies to ensure accuracy and fairness.
- Responsible for the implementation and execution of operational plans to be certain strategic plans and corporate objective are met.
- Responsible for high-level administrative functions within the department which include performance evaluations of management staff, anticipation of staffing needs, design and implement training programs for strategic growth
- Provide reporting and guidance to executive management on production
- Cooperate with all claims, committee and audit requests as necessary
- Provide high-level expertise and guidance in technical insurance matters
- Participate in corporate strategic planning
- Participate with corporate Enterprise Risk Management efforts
- Provide technical guidance to underwriting, marketing and claims associates.
- Oversee and guide underwriting audits philosophies and procedures and ensure they are being followed
- Directly supervise staff by providing coaching and counseling and performance reviews
- Analyze prospective client's past history to develop rates for profitable new business
- Analyze market trends and competition practices and prices and keep management informed of any significant developments
- Prepare and review various management reports
- Participate in meetings with external clients as necessary
- Responsible for interviewing, hiring and termination of staff as needed
- Complete special projects as assigned by management
- Oversee departmental budget

Knowledge and Skills:

- Knowledge of Property and Casualty Risk Assessment/Underwriting (specific to the line of business)
- Knowledge of general business acumen
- Knowledge of call center environments
- Decision-making skills
- Active listening skills
- Critical Thinking and Analysis
- Detail oriented
- Effective Communication and Human Relations skills

Experience and Education:

- 220 General License required
- CPCU preferred but not required
- High School Diploma or equivalent
- Transfer Degree or undergraduate degree preferred but not required
- 5 years' experience in Underwriting including 3+ years of managerial, supervisory, and/or demonstrated leadership experience.

Physical requirements:

- **Sedentary Work.** Exerting up to 10 pounds of force occasionally and/or negligible amount of force frequently or constantly to lift, carry, push, pull or otherwise move objects, including the human body. Sedentary work involves sitting most of the time. Jobs are sedentary if walking and standing are required only occasionally and all other sedentary criteria are met.
- **Visual Acuity.** Required to have close visual acuity to perform activities such as: preparing and analyzing data and figures, viewing computer terminal, extensive reading.
- **Reaching.** Extending hand(s) and arm(s) in any direction
- **Fingering.** Picking, pinching typing or otherwise working primarily with fingers rather than with whole hands
- **Repetitive Motion.** Substantial movements (motions) of the wrist, hands and/or fingers.
- **Talking.** Expressing or exchanging ideas by means of the spoken work. Those activities in which they must convey detailed or important spoken instructions to other workers accurately, loudly, or quickly.

Department: Personal Lines Underwriting

Reports to: V.P. of Operations

FLSA Status: Exempt

Position Level: Management (Personnel Reporting)