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Underwriting Professional I - Associate Underwriter

- Jacksonville, Florida
- Underwriting Operations

Job Description

As part of an industry-leading team, you will help empower results for our clients by delivering innovative and effective solutions.

Summary

Within stipulated underwriting authority limits, this position is accountable for reviewing, evaluating, and rating applications for insurance coverage to classify the degree of insurable risk and determine appropriate premium amounts.

Job Responsibilities:

- Review and evaluate insurance applications and related documents, including loss control reports, loss data, MVRs and other information needed to properly evaluate and classify the degree of risk in relation to proposed coverage limits.
- Obtain all relevant information not included with the initial submission for new business and for renewal business, to ensure a thorough evaluation of the risk.
- Follow up with client or agent on pending information needed for a complete submission following the specific
- If new business is assigned initially or after an extended learning process, review and evaluate new business opportunities, recommending the appropriate rates, deductibles, and terms.
- Review and evaluate renewal business, recommending appropriate actions to attain premium rate and loss ratio objectives.
- Prepare and review quotations to ensure accuracy prior to presentation to potential clients.
- Approve or decline the coverages requested within specified underwriting authority and/or refer to internal management if risk exceeds underwriting authority.
- Review policy forms used in specific programs to ensure consistency.
- Work in a team environment on accounts in coordination with the Underwriting staff.
- Work with your Underwriting Director on account process and referrals, preparing them for approvals.
- Complete a variety of underwriting projects at the direction of the Underwriting Director and Management Team.

Required Experience:

- Position requires a Property & Casualty insurance license.
- 3 - 4 year Commercial Property & Casualty insurance experience; customer account handling and/or underwriting.
- Understand multiple P & C coverage lines such as, commercial property, liability, crime, inland marine, auto, excess and workers compensation coverage.
- Proficient computer skills to include Microsoft Word, Outlook and Excel.
- Excellent math, oral and written English communication skills.
- Candidate must be organized, able to prioritize work and possess effective time management skills in a fast-paced environment.
- Work well with team members and co-workers, participate in and support an underwriting team environment.
- Advance your knowledge with additional formal educational courses and interact with management.

Education:

- High School diploma or higher education preferred.
- Property and Casualty Insurance License (will be required within 6 months of hire if you are not licensed)

We offer you

A competitive total rewards package, continuing education & training, and tremendous potential with a growing organization.

DISCLAIMER:

Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time.