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Underwriting Professional II (Underwriting Specialist)

- Jacksonville, Florida
- Underwriting

Job Description

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

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

Job Responsibilities

- Answer client phone calls that are received within the division and effectively communicate program guidelines to the client as well as answering any questions related to the specific programs.
- Review, evaluate and approve insurance applications and related documents
- Use sound judgment and independent thinking to achieve the maximum result within authority and state guidelines
- Collect/monitor competitive intelligence on all key competitors within assigned areas; anticipate client's needs by contributing to research and development of products /endorsements
- Prepare files for renewal solicitation. Verify accounts are still within the parameters of underwriting guidelines. Order loss runs and send non-renewals as needed
- Communicate with policy operations on the execution of tasks needed to bind an account or complete a client's request
- Develop and maintain positive and constructive working relationships with underwriters, marketing professionals, brokers, and policy operations associates to provide high quality service to clients
- Assist in review and assignments of e-mails in unit shared e-mail boxes, including e-commerce websites (transaction confirmations)
- Works independently with moderate guidance and supervision
- Actively seeks out new and challenging projects
- Review and evaluate insurance applications and related documents, including financial statements, loss data, 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 to ensure a thorough evaluation of the risk.

- Review and evaluate renewal business and recommend appropriate actions to attain premium rate and loss ratio objectives.
- Prepare and review quotations to ensure accuracy prior to presentation to potential clients.
- Approve the coverage's requested within specified underwriting authority, either as submitted or on a modified basis, or decline the risk in its entirety; refer with recommended action if risk exceeds underwriting authority.
- Review policy forms used in specific programs to ensure consistency.
- Developing and Managing a book of business with goals for production, net revenue, rate increase, loss ratio and underwriting audit results.
- Complete a variety of underwriting projects at the direction of management.
- Actively develop new industry relationships and nurture existing relationships for the purpose of developing new business accounts and revenue generating programs for the company.

Required Skills and Experience

- 1-3 years' experience multi-line commercial lines product knowledge.
- Strong written and verbal communication skills necessary to communicate in a professional manner with clients and the marketplace

Direct client sales skills

- Analytical skills – problem solving
- Ability to work in fast pace environment
- P&C Licenses required

Education:

- Bachelor's degree or commensurate experience

We offer you

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

DISCLAIMER:

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