

Underwriting Consultant, National Insurance Property-114002

Our underwriters focus on answering two fundamental questions. Should we write a policy for a particular customer? What is a fair price for the risk that we would assume by writing the policy?

As the Underwriting Consultant in our National Insurance Property team, you will work under broad management direction, analyzes a company's exposures, hazards, financial ratios, commercial property insurance coverage, loss history, pricing targets, and desired program structure to recommend whether to proceed with an account, and if so, under what terms and conditions. This Large Account Property Underwriter will work with an Account Analyst and Risk Engineering to underwrite single carrier business greater than \$150M TIV. (Total Insured Value).

- You will Evaluate or assesses the business applying for insurance by qualifying accounts; identifying, selecting and assessing risks; resolving premium, policy terms and conditions; obtaining approvals; creating/presenting the proposal to the agent/broker and successfully negotiating deals.
- Demonstrate a high level of responsiveness and focus on supporting Agents and Brokers objectives through successful negotiations. Establishes and maintains the relationship through responsive service, site visits, in person renewal meetings or improved knowledge of their customers businesses.
- Lead a sizable and complex book by analyzing the portfolio, identifying areas of opportunity for improved growth, profit and diversification. Executing marketing plans to increase business with preferred brokers.
- Document files in a way that reflects a validated thought process and decision-making through comprehensive account reviews, sign-offs and referrals.
- Formally guide, mentors, and coaches underwriters in both technical and professional skills. Demonstrates a specialized knowledge and provides regular updates to other underwriters.
- Actively participate in continuous improvement by fully engaging in daily huddles, generating suggestions, following appropriate procedures and work principles. You

will participate in problem solving activities, and using continuous improvement tools to support the work of the team.

Advanced-level knowledge of insurance products/coverage, market segments and marketplace; insurance finance and actuarial concepts; loss control/risk engineering; marketing/selling techniques, regulatory environment and reinsurance; advanced-level knowledge of underwriting, pricing, risk selection, territory management. Ability to apply underwriting/appetite, tools, systems, and resources to achieve goals, take on complex problems, establish and build healthy working relationships, lead mentoring relationships, and negotiate, as normally acquired and a related bachelor's degree eight to ten years of commercial lines underwriting experience preferred; CPCU or professional insurance designation preferred.

Job Underwriting

Primary Location US-OH-Cleveland

Other Locations US-OH-Cincinnati, US-GA-Atlanta, US-Ohio, US-OH-Fairfield

Organization GRS-NI-National Property

Schedule Full-time

Salary (Pay Basis) 95,000.00 - 161,000.00