United States Jobs Expertini®

Senior Personal Lines Underwriter - Connecticut (preferred) OR New Hartford, NY

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Company: Utica National Insurance Group

Location: United States

Category: business-and-financial-operations

Job Details

Description

The Company

At Utica National Insurance Group, 1,400 employees countrywide take our corporate promise to heart every day: To make people feel secure, appreciated, and respected. Utica National Insurance Group is an A rated \$1.5B award-winning, nationally recognized property & casualty insurance carrier.

Operating along the Eastern half of the United States, based in our Home Office in Central New York, with Regional Office locations including Boston, NYC, Atlanta, Dallas, Columbus, Richmond, Chicago.

What you will do

As a Senior Personal Lines Underwriter, you will have the opportunity to work with our Agency Partners, primarily in Connecticut, to write profitable business and provide exceptional service to our Insureds. We prioritize building strong partnerships with our agencies, and we are looking for a talented individual to join our team. In this role, you will be responsible for underwriting personal lines insurance policies, including Personal Auto, Homeowners, Recreation, Motorcycle, and Boat insurance. You will use your expertise to evaluate risks and determine appropriate coverage, while also ensuring the high satisfaction for our Insureds. Analyze and evaluate new submissions and renewal accounts to determine acceptability of the risk within parameters outlined within the Underwriting Authority PL Underwriter Document.

Review, interpret and process data from various sources, including applications forms and loss history.

Able to articulate and practice principles of risk management, including knowledge of exposure/hazard identification and control. Demonstrate high degree of understanding and familiarity with competitors' prices and products.

Clearly communicate appetite, underwriting standards, declination reasons and coverage advantages to Agents and internal partners to ensure profitability and generate a flow of quality new business submissions and retention.

Cultivate strong business relationships (internal and external) by proactively communicating and conveying ownership and commitment.

Anticipate and meet the needs of customers and readily adjust priorities to respond to pressing and changing client requirements.

Manage a high-volume agency assignment with increased authority limits at expected quality control results.

Proactive independent travel to visit agents in their office to solicit new business and train office personal on company products and processes.

Display the competency to analyze the agent's book of business, through risk characteristics profile/evaluation, to determine correction action(s) or opportunities to generate profitable growth.

Understand and utilize management information data (i.e. Power BI).

Strong understanding of the Personal Lines marketplace/products.

Able to prepare material for agency reviews and work with the account underwriter on agency production and loss ratio improvement plans.

What you need

5+ years of insurance agency or Carrier Personal Lines underwriting experience preferred.

Bachelor's degree or equivalent experience preferred.

Strong understanding of the Personal Lines marketplace/products.

Strong understanding of Microsoft products/applications (i.e. Excel, PowerPoint, Word).

At Utica National, we strive to maintain a high standard of excellence, and our Personal Lines Underwriters play a crucial role in achieving this. Your attention to detail, strong analytical skills, and ability to make sound decisions will make you a valuable asset to our team. If you have a passion for the insurance industry and thrive in a fast-paced, collaborative environment, this is the perfect opportunity for you. Don't miss out on the chance to join our dynamic team and make a difference in the lives of our Agency Partners and Insureds.

Additional Information:

Location

- Hybrid (New Hartford, NY or Connecticut preferred)

Salary Range

\$58,500-\$85,000

This position also comes with eligibility for Variable Compensation Bonus plan

** The final salary to be paid and position within the internal salary range is reflective of the employee's work experience, their geographic location, education, certification(s), scope and responsibilities in the role, and additional qualifications.**

Benefits:

We believe strongly that talented people are core to our success and are attracted to companies that provide competitive pay, comprehensive benefits packages, career advancement and challenging work opportunities. We offer a Comprehensive Benefits Plan for full time employees that include the following:

Medical and Prescription Drug Benefit

Dental Benefit

Vision Benefit

Life Insurance and Disability Benefits

401(k) Profit Sharing and Investment Plan (Includes annual Company financial contribution and discretionary Profit Sharing contribution based upon annual company financial results)

Health Savings Account (HSA)

Flexible Spending Accounts

Tuition Assistance, Training, and Professional Designations

Company-Paid Family Leave

Adoption/Surrogacy Assistance Benefit

Voluntary Benefits - Group Accident Insurance, Hospital Indemnity, Critical Illness, Legal, ID Theft Protection, Pet Insurance

Student Loan Refinancing Services

Membership with Back-up Care, Senior Solutions

Business Travel Accident Insurance

Matching Gifts program

Paid Volunteer Day

Employee Referral Award Program

Wellness programs

Additional Information:

This position is a full time salaried, exempt (non overtime eligible) position

As part of our hiring process, candidates who have accepted a formal offer will be required to submit to a comprehensive background check and drug screen; additional screening for credit or MVR may be required for some positions.

Utica National is an Equal Opportunity Employer.

Apply now and find out what it's like to be a part of an amazing team, thrive in an exciting environment and work for a company you can be proud of. Once you complete your application, you can monitor your status in the hiring process by logging into your profile. A representative from our Talent Acquisition team will be in touch regarding any change in your candidacy.

#LI-HL1

Qualifications

Skills

Behaviors

Education

Motivations

Experience

Licenses & Certifications

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