

Underwriter - Personal Lines

Tracking Code
126464-555

Job Description

- Determines the acceptability, quality, pricing, profitability and opportunities for new and existing business.
- Works to identify and generate additional profitable business from assigned agents and/or producers.
- Gathers and analyzes information necessary to make an accurate evaluation of the risk.
- Uses available resources including company underwriting guidelines, business unit strategies and consultations with others to ensure adequate understanding of risk procedures.
- Makes pricing decisions based on risk exposures, risk quality, loss potential and coverage provided.
- Makes recommendations and/or decisions within established authority levels.
- Prepares and participates in proposals to producers negotiating terms and conditions.
- Oversees the proper issuance of policies, certificates, filings and notifications.
- Identifies underwriting issues; recommends plans for problem resolution and implements where appropriate.
- Communicates the declination decision immediately and professionally.
- Promotes FSG products and services to customers.
- Develops, exhibits and updates knowledge of company products and services.
- Refers opportunities to partners in other lines of business.
- Participates in presentations to producers demonstrating how FSG products and services can meet their business needs.
- May participate in monitoring and analyzing performance of assigned agents.
- Demonstrates commitment to business unit strategies that support corporate objectives.
- Contributes to the development and achievement of business unit goals and objectives.
- Recognizes critical issues and identifies problem areas the team needs to address.
- Develops, applies, and improves technical expertise necessary to properly identify risk hazards/exposures, controls, and potential loss causes.
- Keeps team members, partners in other lines of business, employees in other departments and the manager informed of issues and activities that may impact FSG's business. Refers matters beyond limits of authority and expertise to manager for direction.
- Performs other related duties as required or requested.

Required Skills

- Must demonstrate a basic knowledge of insurance and business principles including financial, legal and marketing principles as they apply to insurance.
- CPCU designation a plus.

Job Location

Honolulu, HI, US.
Position Type
Full-Time/Regular