



Cabrillo Coastal General Insurance Agency, LLC

UNDERWRITER II (Admitted Lines of Business)

Job/Job Family Overview

As the gatekeepers for new business, ensuring that all issued policies comply with Governmental laws and Company underwriting guidelines and the caretakers of our current “in force” policies, ensuring prompt updates and renewals for our policyholders, our admitted lines underwriting team provides continual, direct and essential support to fostering a strong and thriving book of business for our Company. Our Underwriter II’s are experienced residential property underwriters who are dedicated to doing an outstanding job underwriting policies within set Company guidelines and standards. Additionally, our Underwriter II’s provide constant, top-quality and highly-responsive service to successfully handle underwriting inquiries and/or issues from policyholders, agents and other Company team members. Our Underwriter II’s have varied backgrounds, but all come to the job ready, willing and able to quickly and thoroughly learn the “ins and outs” of Cabrillo underwriting from their team mentors, leaders and specialists. Depending on assigned territory/ies or program/s, our admitted lines Underwriter II’s focus on business in a designated state/s and/or on specific specialty programs or products or may also be assigned to focus on our very important renewal business.

Most of our employees on our admitted lines team, including our Underwriter II’s, are in positions that are included in our underwriting progressive job series, comprised of Underwriter I, II and III. By utilizing a progressive job series, our underwriters are able to learn and consequently earn advancement on the underwriting team and in the Company. We provide clear criteria that defines what represents demonstrated mastery at each level. Once an incumbent has mastered that position in the progressive job series, he/she, with his/her underwriting team leader’s active input and agreement, is eligible to advance to the next level in the series, increasing his/her responsibility, authority and pay levels as a result.

The other positions on our admitted lines underwriting team include our underwriting team leaders and team specialists. These positions, respectively, are the supervisory and expert level positions on the team. Our admitted lines underwriting team leaders serve a vital role in our Company’s success by utilizing their demonstrated and dynamic leadership strengths to focus their efforts on front-line day-to-day coaching, mentoring & leading our underwriters, while also continuing to carry out their respective day-to-day duties as a member of the team. Our underwriting team specialists demonstrate exceptional knowledge about our Company and its unique and specialized culture and history, along with detailed work principles, practices, expectations and standards and are also extraordinarily well-versed within - and passionate about -- their chosen profession of Underwriting. Our team specialists are expected to train team members on a recurring basis by teaching new hires how to do things “our way” (aka, the

right way the first time) or teaching our entire team on a large-scale basis about a discipline in which the incumbent demonstrates proven expertise and knowledge, while also continuing to carry out their respective day-to-day duties as a member of the team. Additionally, both our team leaders and specialists spearhead a myriad of special projects producing important results and positive impact for the Company.

Job Responsibilities

Within designated authority levels, per Governmental regulations and per Company underwriting guidelines, quality and service expectations and clearly delineated timeframes, reviews, underwrites, endorses, reinstates, cancels and/or renews assigned products' and/or territory's residential property insurance policies.

In accordance with Company mission, values and goals, establishes and maintains exceptional, service-oriented customer relationships; serves as a positive, professional and knowledgeable Company representative in all types of business-related interactions; provides exceptional customer service to agents, policyholders and other external business contacts, as applicable.

Actively contributes as a member of the Cabrillo Coastal Team by providing assistance and support to underwriting, customer support, sales, premium accounting or other team members, as directed.

Dynamically enhances Company's success by taking advantage of learning and development opportunities and personally integrating positive actions to improve individual performance.

Oversees, coordinates and/or performs specialized administrative duties to support thorough and proper underwriting of Company policies; researches, reviews and accurately enters data and detailed information in order to maintain specialized and proprietary product databases; updates designated underwriting manuals.

Participates in, assists with and/or carries out responsibilities for "special" Company projects, as directed.

Skills and Expertise

Qualities: quality- oriented; detail-oriented; self-starter; team player; multi-tasker; adaptability; flexibility; strong work ethic; positive "can do" attitude; collaborator; financially-oriented; service-oriented; coachable; dependable.

Strong skill sets in the following areas: effective decision-making; time management/working under tight deadlines; information and financial review and analyses; organization; problem analyses/solving; active listening; asking productive questions with an ability to apply learned information to a variety of related or similar situations; oral and written communication; interpersonal communication; keyboard entry speed of 45 WPM or more.

Strong knowledge of: business writing, grammar and punctuation rules; telephone and email business etiquette rules; desktop computer operations; standard business software and web-based engine operations (e.g., Microsoft Word, Microsoft Excel, Microsoft Outlook and Internet Explorer). MS Access and MS PowerPoint a plus.

Licenses, Education and/or Experience

For external candidates applying to an open and poster Underwriter II position: Bachelor's Degree and at least three years of residential property underwriting experience.

In order for internal Underwriter I candidates to earn a II-level designation, he/she must:

Demonstrate strong competency in all of the qualities, skill sets and knowledge bases listed above under ***Skills and Expertise; AND***

Demonstrate mastery of and/or a strong foundation in: 1) a wide range of more advanced insurance and residential property and casualty terminology and concepts; 2) All Company-specific underwriting principles, practices, guidelines and products 3) The claims side of a product 4) reviewing inspection reports 5) Company's Astec system **AND**

Demonstrate an ability to: 1) accurately, efficiently and professionally respond to incoming agent and/or policyholder calls regarding routine underwriting-related inquiries; 2) accurately and efficiently review inspection reports to determine if there are major issues; 3) accurately and efficiently review routine underwriting policies with minimum authority levels. 4) Complete premium endorsements, with proper approval; 5) accurately review and analyze underwriting alerts and communicate with mentor, leader and/or specialist to convey pertinent information regarding the alert; 6) accurately review and approve non-pay exceptions within designated authority levels; and 7) provide information and assistance to Underwriter I's, as requested.

The Details

Full - Time Monday-Friday, 8:00 am - 5:00 pm, some Underwriters' schedules may vary to ensure customer needs are met or exceeded.

Exempt Position

Competitive Benefit Package offered, including health, dental and vision care.