



The Admitted Lines Underwriting Job Family

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.

Most of our employees on our admitted lines team 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 admitted lines underwriting team leaders, as well as our admitted lines underwriting team specialists. Both positions require incumbents who are exceedingly well-versed in – and passionate about – underwriting and additionally require incumbents with a remarkable understanding of, deep appreciation and respect for and ability to flourish in the Company’s unique culture and work environment. Whereas our team leaders demonstrate strong leadership skills and serve in a supervisory role for the Company while carrying out their day-to-day underwriting duties, our underwriting team specialists are also expected to carry out their assigned day-to-day underwriting duties as “working” team members, while also continually demonstrating exceptional technical knowledge about their “niche” areas of underwriting expertise. Due to the depth of their knowledge, they serve as the “go to” for the underwriting and customer support teams in those “niche” areas. Furthermore, as a result of the breadth of their knowledge, they are the team members who, at a moment’s notice due to fluctuating business needs, are also open, flexible, willing and adroitly able to fluidly shift from underwriting in one territory or program to another in order to ensure the Company provides outstanding underwriting service to ALL our customers at ALL times. 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), teach current team members about new information and/or tasks and/or educate multiple team members on a large-scale, even Company-wide, basis about a discipline in which the incumbent demonstrates proven skill and knowledge. Finally, both our team leaders and specialists may actively contribute to or spearhead a myriad of special projects producing important results and positive impact for the Company.

Team leaders are selected through a competitive interview and selection process, which may include the significant involvement of current team members. In line with our progressive job series, team specialists may be eligible to “learn and earn” the position by proving mastery of a wide range of advanced requirements, as well as a demonstrated ability to effectively teach and train.



Underwriting Team Leader (Admitted Lines of Business)

Job Overview

Our Underwriting Team Leaders are experienced residential property underwriters who are also charged with the day-to-day leadership and supervision of an assigned underwriting team. In fact, 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, supervising & leading our underwriters, while also continuing to carry out their respective day-to-day duties as "working" team members. In other words, depending on our business needs and resulting assignments, our underwriting team leaders also continue to "lead from the front" by focusing on underwriting business in designated state/s and territory/ies and/or in specific specialty programs or products.

Job Responsibilities

Plans, organizes, supervises and evaluates the performance of the underwriting team; with team, develops, implements and monitors work plans to achieve Company's mission, goals and performance measures; supervises, participates in developing, recommends, implements and continually works to improve work programs, plans, processes, procedures and tools (i.e. manuals) applicable to team responsibilities in order to achieve or exceed Company goals and Company quality and service standards; coordinates, oversees, participates in and/or implements work flows, processes and procedures to improve Company Underwriting Operations; ensures appropriate and efficient underwriting staffing levels; actively participates in the selection and hiring of underwriting team members in accordance with Company's principles, practices, business needs and mission; organizes and schedules team to ensure business requirements are met or exceeded.

Supervises, monitors and evaluates the performance of assigned team members; assists in establishing team's results-oriented performance goals and requirements and individual team members' growth and development targets; regularly monitors performance and provides coaching for performance improvement and development; recommends career advancements and other rewards to recognize performance; recommends disciplinary action, up to, and including, termination, to address performance deficiencies, in accordance with Company policies.

Provides leadership and works with unit to create and foster a high performance, service-oriented work environment that supports the Company's mission, objectives and service expectations; provides leadership and participates in programs and activities that promote a positive team environment.

With senior leaders, other team leaders and/or assigned team specialists, actively assists and participates in providing and/or coordinating ongoing team training; ensures that team members engage in useful learning and development opportunities.

As assigned, may conduct random, in-depth audits of individual team members' work product and/or desk work flow/evaluations to ensure compliance with Company's established practices and quality and service expectations and to identify additional training opportunities, individually and/or team-wide; when issues are present, effectively communicates with individual, other team leader/s and senior leader and follows-up to ensure that appropriate, immediate and long-term action is taken to rectify any potential or recurring issues; assists in development of team audit practices and procedures; reviews results from underwriting file quality audits and works with other team leaders to ensure improvements occur, as applicable.

Reviews, underwrites, endorses, reinstates, cancels and renews policies within assigned territory/ies and/or program/s per governmental regulations and within Company underwriting guidelines, quality expectations and defined timeframes; performs a wide range of advanced underwriting duties; makes informed, sound and well-documented decisions on underwriting issues that include those which may be outside standard guidelines.

In accordance with Company mission, values and goals, establishes and maintains positive, service-oriented and collaborative working relationships with assigned agents, policyholders, carrier representatives and/or other external business contacts; serves as a positive, professional and knowledgeable Company representative in all types of business-related interactions; provides exceptional customer service to agents, policyholders, carrier representatives and/or other business contacts; applies advanced underwriting knowledge, experience and expertise to respond to external contacts' requests and/or inquiries; effectively and professionally handles escalated underwriting and/or customer support calls.

Actively contributes as a member of the Cabrillo Coastal team by providing assistance, guidance and direction to a variety of team members, including customer support and operations; via the regular communication of specialized underwriting information and insight, works closely and collaboratively with Sales, Product Development and other applicable team members to assist in ensuring assigned territory/ies and/or program/s profitability and success.

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

Coordinates, oversees, participates in and/or carries out special projects either independently or as member of a group, as appropriate.

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; strong leadership.

Strong skill sets in the following areas: effective decision-making; time management/working under tight deadlines; information and financial analyses; organization; problem analyses/solving; active listening; oral and written communication; interpersonal communication; keyboard entry speed of 45 WPM or more; leading, coaching and mentoring.

Strong knowledge of: effective leadership philosophies, principles and practices; various personal lines products, including residential homeowners and personal umbrella products; technical and advanced underwriting principals, practices and processes related to processing personal lines products; risk segmentation; insurance pricing; basic tenets of business planning and strategy; 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: Bachelor's Degree or equivalent residential property underwriting work experience. Eight or more years of residential property underwriting and/or other closely-related experience. Demonstrated leadership abilities are required. Significant supervisory experience is highly desirable.

In order for an internal Underwriter to be selected as an underwriting team leader, he/she must participate in a formal selection process and, at the minimum:

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 comprehensive knowledge of: 1) advanced insurance and residential property and casualty terminology and concepts; 2) technical and/or complex underwriting principles, practices, guidelines 3) all Company products, underwriting exceptions and underwriting alerts; 4) Company's Astec system **AND**

Demonstrate an ability to: 1) accurately, efficiently and professionally respond to incoming agent and/or policyholder calls regarding complex underwriting-related inquiries; 2) accurately and efficiently review and take appropriate actions on all variations and types of inspection reports; 3) accurately and efficiently review complicated underwriting policies with high authority levels. 4) make accurate determinations regarding underwriting exceptions; 5) accurately review and analyze underwriting alerts; 6) spread out PC10 authority; 6) engage in productive program testing 7) offer suggestions for future filing changes; 8) represent Underwriting team by attending claims and/or other important meetings; 9) accurately review and approve non-pay exceptions; and 10) mentor underwriters on all teams and regularly and clearly convey relevant territory/ies-related information to them.

In addition, demonstrated leadership abilities are required. Significant supervisory experience is highly desirable.

The Details

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

Exempt Position

Salary Range: Commensurate with Experience

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