



Personal Lines Underwriter

This role could be filled as Underwriter II or Senior Underwriter depending on selected candidate's skills, experience, and knowledge.

This position is responsible for underwriting new and renewal business to meet both volume and profitability targets for Patriot Select in accordance with underwriting guidelines and authority. This role involves strategic collaboration with many parties - executive management, business processing vendors, Sales and Marketing staff - to enhance business growth and performance.

Responsibilities:

- Works primarily co-located with service providers to help drive informed decision making in support of the company's vision and in alignment with underwriting guidelines
- Reviews, evaluates and analyzes new business and renewals, with a focus on profitability, growth and long-term retention. Approves or denies requests to bind.
- Makes risk decisions based on a thorough analysis of exposures using various underwriting tools
- Handles risk referrals, reports (property inspections, loss reports), phone calls and non-renewals
- Explores new technologies and methodologies to enhance capabilities and outcomes
- Maintains high levels of customer service by monitoring satisfaction levels and making recommendations for improvement
- Collaborates with agency partners and internal associates to understand and explain coverage and analyze risk. Conducts training for agents and internal staff to ensure procedural consistency.
- Mentors, trains and guides less experienced underwriters
- Communicates with IT to resolve system related issues
- Leads special projects and other duties as assigned

Requirements:

- 5+ years of personal property lines underwriting experience
- Experience working directly with customers, vendors, and agents
- Exceptional verbal and written communications
- Strong judgment and sufficient industrywide acumen to make sound business decisions
- High learning agility, intellectual curiosity, and entrepreneurial spirit
- Bachelor's degree preferred in business, finance, project management or related field
- Chartered Property Casualty Underwriter designation preferred
- Primary office location in St. Petersburg, FL

Compensation:

- Competitive salary and bonus (based on personal & company performance)
- Health insurance, vision, dental and FSA plans
- Paid time off and holidays
- Dynamic, creative and values-driven culture
- Modern and open office spaces