



## Job Description

**Job Title** Underwriter  
**Department** Commercial E&S  
**Reports to** Sales & Underwriting Manager  
**Exempt Status** Non-Exempt

**Original Date** September 2015  
**Revision Date** November 2023  
**Position Type** Full-time/Salary  
**Commissionable** - No **Bonus** - Yes

**JOB SUMMARY:** As a gatekeeper to our business, the Underwriter role is responsible for assisting underwriters in developing each account and qualifying risks based on carrier guidelines. The role actively underwrites new business and existing renewal insurance applications, evaluates risk factors, and determines coverage terms. This role involves gathering and organizing information relevant to insurance applications, conducting initial reviews, and communicating with carriers or agents to gather additional details. Strong organizational and communication skills are important, as is the ability to work collaboratively with underwriting teams. Attention to detail is crucial for maintaining accurate records and ensuring a smooth underwriting process.

### CORE VALUES BEHAVIORS TO MEASURE PERFORMANCE

Communicates Effectively, Demonstrates and Promotes Teamwork, Builds, Maintains and Leverages Relationships, Builds Professional & Personal Growth, Demonstrates Commitment to Excellence and Servant Leadership.

### KEY RESPONSIBILITIES:

- Review incoming applications to qualify risks for the appropriate program to grow a profitable book of business.
- Work closely with our Trusted Partners to educate agents on program guidelines and help them write business through actively developing accounts and underwriting risks.
- Follow-up with agents/carriers on information requests to allow for timely processing of applications.
- Field and respond to all inquiries and requests from our Trusted Partners to enhance the customer experience and drive business to Concorde.
- Make outbound calls and utilize market intel and relationships to consistently ask for accounts.
- Collaborate with Territory Sales Managers to continuously engage our agencies and stay top of mind.
- Remain knowledgeable of key processes, business initiatives and internal resources to assist company and team in accomplishing goals.
- Other duties as assigned.

### EDUCATION, EXPERIENCE, LICENSURE & CERTIFICATION:

- Bachelor's degree preferred, but an equivalent combination of education and experience will be considered.
- Minimum of 1-2 years of industry and/or underwriting experience required.
- Industry related certifications and licensure are helpful and may be required for the position.

### KNOWLEDGE, SKILLS & ABILITIES

- A high comfort level in gathering information from complex scenarios and making tough decisions.
- Highly motivated and results driven with the ability to follow multiple projects from start to finish.
- Strong project management, organizational and time management skills.
- Ability to work independently.
- Sharp attention to detail in composing, typing and proofing materials, establishing priorities and meeting deadlines.

### SYSTEMS:

- Microsoft Office 365
- Monster Phone System
- ALIS Agency Management System
- CGA Website including company online rating systems

- Policy Viewer
- Vertifore

### SUPERVISORY RESPONSIBILITY

This position has no supervisory responsibilities.

### PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is regularly required to talk or hear and must have the ability to see details at close range. The employee frequently is required to sit for long periods of time while using a keyboard and mouse repetitively and to occasionally walk and/or stand while having frequent interaction with others through telephone, face-to-face, email or otherwise.

**TRAVEL:** Some travel may be required for company training and/or meetings and industry conventions.

**WORK CONDITIONS AND WORK ENVIRONMENT:** This job operates in a professional office environment or home office setting. Work is performed in a temperature-controlled, non-smoking office. The noise level in the work environment is usually quiet. This role routinely uses standard office equipment such as computers, phones, printers/photocopiers, scanners, and fax machines. For those who will be remote based, the home office set up must be compliant with our remote work policy.

**GENERAL NOTES:** This job description is not intended to be all-inclusive, additional details will be specified by the manager/supervisor. The employee will also perform other reasonable business duties as assigned by the manager/supervisor. Management reserves the right to change this job description, job responsibilities, duties, and working hours as needs prevail, with or without notice.

If requested in accordance with applicable law, the Company provides reasonable accommodation to known physical and mental limitations of an otherwise qualified employee with a disability to allow him/her to perform essential functions of the job unless the accommodation would impose an undue hardship on the Company.

The Company is an at-will employer. This job description is a guideline and does not constitute a written or implied employment contract.

I have read and understand this job description. I agree to accept the responsibilities and duties as outlined.

Employee Acceptance

Date

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