

Commercial Insurance Marketing Underwriter

General Summary:

This **Marketing Underwriter** position reports to the VP of Commercial Lines and is primarily responsible for risk evaluation, including selection and retention of new and existing small commercial business in accordance with the company's underwriting philosophy. The Marketing Underwriter develops and fosters positive, professional relationships with the company's agency partners, as well as achieves company growth and profitability objectives. This employee is expected to exhibit a high level of technical expertise, while exercising sound judgment, and delivering consistent results.

Deliverables

- Solicit, underwrite and price new and renewal surplus lines small commercial property and casualty business
- Selects new business and evaluates renewal accounts in accordance with company underwriting philosophy, established authority parameters, as well as written/verbal procedures and guidelines.
- Demonstrates a professional, courteous attitude with agents. Responds quickly and ethically to all requests/issues. Delivers on promises and promises only what can be delivered.
- Provides accurate and thorough education to agents about the company's risk selection philosophy and pricing guidelines.
- Monitors performance criteria, including premium and unit count goals, mix of business, written-to-quoted ratio, and declination ratio of assigned agencies and territory.
- Achieves company growth objectives by recognizing sales opportunities, soliciting desirable business, and diligent follow-up on quoted business.
- Travels to agencies providing field underwriting and quoting as needed.
- Reviews claims activity, loss control surveys, and inspection reports for existing policies, handling as required.
- Works with other departments as necessary to resolve policy issues.
- Determines the appropriate course of action for policy changes, delegating to assistant underwriters and/or processing assistants for handling.
- Provides mentoring and training to other staff members.
- Research new products and coverage forms

Knowledge, Skills and Abilities

- Knowledge of underwriting processes, coverages, and tools to gather and evaluate information in order to reach appropriate decisions on renewals and new business
- Understands pricing components and rating methodology as well as use of the predictive modeling tools; prices risk based on financial and competitive analysis
- Ability to effectively interact and communicate with all levels of external and/or internal business partners within scope of responsibility, team and/or matrix environment
- Consistently produces accurate work with minimal mistakes. Understands and achieves productivity requirements. Demonstrates a sense of urgency and regularly meets deadlines.
- Consistently exhibits the ability to achieve with little supervision. Requires a minimal amount of direction or guidance to perform well.
- Works toward common goals with a strong sense of interdependence. Demonstrates shared ownership and a willingness to help others.

Qualifications

- Minimum of three years of small commercial underwriting, including habitational. Surplus

lines is preferred but not required.

- Proficient in Excel
- Ability to innovate and apply new ideas
- Expertise with ISO forms
- Bachelor's Degree preferred

Company Background

About Orchid Underwriters

Established in 1998, Orchid Insurance Underwriters (Orchid) is a specialty underwriter of personal and commercial property risks with expertise in high value properties in Tier 1 and 2 coastal regions throughout the United States and the Caribbean. The company provides customers with a “one-stop-shop” product offering delivered through an easy-to-use automated policy issuance system. The company is a leading wholesale provider of property insurance managing \$14 billion of insurance value in force. Orchid does business in 27 states, the Bahamas and the Caribbean.

Orchid

- One of the top five writers of personal lines coverages in the United States for Lloyd's of London.
- Proven track record with profitable underwriting results.
- Access to leading global insurers with headquarters in the United States, London, Europe, Bermuda and Australia.
- Diverse personal lines and commercial property line of products for difficult risks.
- Technology driven solutions that focus on efficient workflow with property casualty agencies.

In late 2014, Gryphon Investors (Gryphon), a San Francisco-based middle market private equity firm acquired Orchid. Through this new partnership with Gryphon, Orchid is seeking to differentiate itself further as a leading underwriting organization, creating greater value for its retail partners and delivering exceptional results to all of its partners. Gryphon provides Orchid with a highly experienced team of advisors and operations experts to support the company as it enters a new era of strategic growth opportunities including new product development and geographic expansion.

About Gryphon Investors

Based in San Francisco, Gryphon Investors (www.gryphoninvestors.com) focuses on leveraged acquisitions of, and growth investments in, middle-market companies in partnership with experienced management. Gryphon Investors is a highly respected private equity firm with more than \$1 billion in cumulative equity commitments focused on middle market investment opportunities. Backed by the team's deep operational expertise and a focused industry investment strategy, Gryphon has delivered exceptional results for all stakeholders. Since its founding in 1995, Gryphon has partnered with existing management teams, making investments of \$35 million to \$100 million, and worked together with management to build new market leaders.