



Job Title: Senior Underwriter
Position Reports to: Director of Underwriting
Classification: Exempt, Full Time
Schedule: Monday through Friday

Job Summary:

Southern Oak is looking for a Senior Underwriter to join our Underwriting department. The Senior Underwriter is responsible for underwriting personal lines of insurance risk by evaluating exposure, policy forms and rates and providing technical advice and mentorship to the underwriting team and agents. The ideal candidate will demonstrate precise attention to detail, analytical decision-making skills, exceptional customer service to internal and external customers, and excellent verbal and written communications.

Primary Responsibilities:

- Process complex underwriting documents including applications, endorsements and cancellations in accordance with underwriting guidelines and standards
- Perform a variety of research and analytical duties to properly assess and rate exposures. Rate policies or check previously rated policies for proper rating
- Translate the identified risks into a coverage decision and corresponding insurance pricing within the rules and guidelines set forth by the company utilizing team collaboration
- Serve as a technical resource to the underwriting team and subject matter expert to management on underwriting guidelines, processes and complex issues
- Proactively initiate and participate in various Underwriting related projects including underwriting system testing
- Provide timely and professional customer service to our agents and policyholders to resolve complex underwriting issues and answer questions as well as provide technical advice and training on underwriting eligibility and processes
- Other duties as assigned by management

Qualifications:

- Bachelor's Degree or equivalent work experience required
- Agents 2-20, CS 4-40 license and/or insurance designations (CPCU, etc) preferred
- 4- 7 years of experience in Property and Casualty Underwriting experience required
- Comprehensive knowledge of underwriting manuals, procedures, policy administration and workflows required
- Experience mentoring staff preferred
- Ability to handle multiple projects, prioritize tasks and meet deadlines



- Excellent communication skills and ability to interact on a professional level with internal and external personnel
- Demonstrated customer service focus / superior customer service skills
- Resourceful and skilled in gaining consensus to solve problems
- Detail-oriented and exceptionally organized
- Excellent critical thinker and problem-solver under pressure
- Ability to work independently in a fast-paced environment; manages changing priorities effectively
- Proven ability to take ownership of assigned responsibilities and accompanying result
- Collaborative partner; ability to contribute to a positive work environment
- Proficiency with Microsoft Office products and internet research tools required

Benefits:

- 401(k) with dollar-for-dollar company match up to 6%
- Medical, dental & vision
- Wellness & mental health
- Company paid Life, Short- and Long-Term Disability
- Paid time off
- Diverse, inclusive & welcoming culture
- Career development & tuition assistance
- Equal Opportunity Employer

Satisfactory completion of a post-offer drug screening and background check is a condition of employment.

Company

Southern Oak is a Florida-based insurance company specializing in personal residential property coverage with its home office in Ponte Vedra Beach, FL.