



Senior Referral Underwriter: Commercial Property

SHAPE YOUR FUTURE WITH US

GenStar Insurance Services (GenStar) is a premier specialty and surplus lines provider, underwriting specialty property and casualty (P&C) insurance for risks with more difficult exposures. GenStar markets its products through appointed wholesale brokers, managing general agents (MGAs) and program managers.

Genesis Management and Insurance Services Corporation (Genesis) is the premier alternative risk transfer provider, offering innovative solutions for the unique needs of public entity clients. Genesis takes pride in being a long-term partner and consistent provider of insurance and reinsurance to commercial accounts, individual self-insurers, self-insurance pools, captives and similar facilities for over 30 years.

GenStar and Genesis are wholly owned subsidiaries of General Re Corporation, a subsidiary of Berkshire Hathaway Inc. General Re Corporation is a holding company for global reinsurance and related operations with more than 2,000 employees worldwide. Our first-class financial security receives the highest financial strength ratings.

GenStar and Genesis currently offer an excellent opportunity for a **Senior Referral Underwriter**, reporting into our Stamford, CT office. The position may work full time in Stamford, CT, New York City or divide time between a home-based office and our Stamford office.

ROLE DESCRIPTION

Commercial Property Underwriting Expertise

Requires strong skills in **commercial property underwriting** involving first-party coverages, multi-peril exposures, line of business underwriting, profit and loss analysis, actuarial exhibits, property pricing, natural catastrophe underwriting and aggregate management. We are looking for a commercial lines or facultative reinsurance underwriter who is excited by the surplus lines industry and a breadth of E&S brokerage products, specialty lines, program business and other nonadmitted insurance. Consideration may be given to home office underwriting experience.

Primary Responsibilities

The **Senior Referral Underwriter** is a member of the home office team reporting directly to the Chief Underwriting Officer with responsibilities for a broad spectrum of technical underwriting, pricing and coverage issues for P&C insurance and reinsurance. Supports the underwriters of GenStar and Genesis in producing a risk-adjusted underwriting profit for a variety of first-party lines and products. Assignments are for both individual account referrals and leading the technical underwriting of portfolios in various lines of

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business. Involves small, middle market and large risks for specialty insurance, surplus lines, programs and sometimes reinsurance. The priority is commercial lines insurance.

Senior Referral Underwriter

Brings strong leadership ensuring high-quality underwriting, adequate pricing, innovative product development, sensible business processes and regulatory compliance. Strategic thought partner with senior underwriting managers in developing and maintaining profitable property books of business. Effectively and efficiently handles referrals. Provides mentoring, training, and skill building to underwriters whether on the job or in a classroom. Requires strong interpersonal skills to influence outcomes and advance the achievement by others. Fosters collaborative relationships with senior associates in the Underwriting Services Division, Division Managers, Chief Underwriting Officer, Chief Actuary, Chief Marketing Officer and other associates, including those in the Gen Re Group.

Key Assignments:

- **Line of Business Underwriting:** Line of business expert for the underwriting of property and other first-party coverages. Oversees underwriting techniques for large, unusual and complex risks or programs, including primary and excess insurance, program business, exposure rating, loss rating, aggregate risks, catastrophe perils and unique coverages. May include reinsurance structures and adjustable features.
- **Referral Underwriter:** Accountable for effectively and quickly completing referrals from branch underwriters who request authority to quote individual risks or programs. Senior technician for risk analysis, pricing methods, deal structuring and cat perils. Includes primary and excess risks.
- **Underwriting Audits.** Leader or participant on underwriting audits for assigned LOBs. On-site wrap-up meetings in the branch offices and writing formal reports for the Division Manager, CUO and CEO.
- **Underwriting Guides.** Establish the content and maintain relevant documentation of the underwriting guidelines. Research emerging issues and make appropriate and timely underwriting responses.
- **Rate Adequacy.** Collaborate with the pricing actuaries on annual rate studies for assigned LOBs. Includes shared responsibility analyzing the data and selecting rate levels that meet the underwriting profit goals for the LOB. Assist in the creation of cat budgets for the underwriting units.
- **LOB Specialist.** Leader and recognized expert of one or more LOBs or specialties written by GenStar and Genesis.
- **Product Development.** Leader or participant in product development, typically working closely with the underwriting divisions. Actively collaborates with Coverage Specialists for policy wording.
- **Mentor underwriters at all levels of experience.**

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Additional Responsibilities

- Continually develop specialized knowledge of P&C lines of business to identify underwriting solutions that meet the business needs.
- Keep current on insurance policy wording developments, ISO's research, emerging issues and competitors' forms to communicate to underwriters and senior management the importance and impact of proposed wording changes.
- Develop and implement admitted state filings with the underwriting divisions and regulatory unit.
- Collaborate with other Underwriters, Actuaries, Insurance Coverage Specialists, Reinsurance Contract Specialists, Claims, Regulatory Specialists and Legal to improve guidelines, coverage, pricing or attractiveness of products.
- Prioritize, organize and optimize workloads to promote cost-effective delivery and support for the business.
- Set challenging goals and work to meet them.
- Effectively manage time and meet deadlines.

ROLE QUALIFICATIONS AND EXPERIENCE

- Sustained track record in commercial property underwriting with at least five years of senior underwriting experience.
- Working knowledge of AIR and/or RMS catastrophe modeling.
- Extensive knowledge of surplus lines and/or admitted insurance standards, practices and principles.
- Strong knowledge of optimizing underwriting profits through sound underwriting practices for first-party, commercial insurance.
- Excellent analytical and communication skills.
- High attention to detail and accuracy.
- Ability to work independently and collaborate with colleagues within and across departments.
- Excellent Technology skills, including Outlook, Word, Excel, Teams, SharePoint and Adobe.

Education

- College degree required. CPCU designation preferred. Consideration may be given to completion of catastrophe modeling certification or completion of actuarial exams (e.g., CAS).

If you want to shape your future with us, please send your resume to Linda Dalesio in Human Resources: ldalesio@genre.com

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