# Example of Commercial Lines Job Description

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Our innovative and growing company is looking for a commercial lines. Please review the list of responsibilities and qualifications. While this is our ideal list, we will consider candidates that do not necessarily have all of the qualifications, but have sufficient experience and talent.

## Responsibilities for commercial lines

- Exercises judgment within limits regarding selection, retention, classification and rating of risk and other procedural questions when consulted by underwriting personnel
- Maintains a thorough knowledge and understanding of current Commercial Lines Underwriting Manuals, procedure manuals and technological tools used in the underwriting process
- Reviews existing policies for policy retention and rating according to defined Company underwriting policies, regulations and state and federal laws and regulations
- Work is performed in accordance with underwriting guidelines and rating procedures as outlined in rate manuals and supervisory directives
- Responds orally and in writing to correspondence and inquiries from agents, Marketing management, policyholders, applicants, Claims personnel, mortgagees, loss payees and other external entities regarding applications, policies in force, coverages, rates, risk selection, policy changes and other issues requiring underwriting decisions
- Analyzes inspections, claims reports, audits, public records, motor vehicle and credit reports on new and existing business to determine acceptability with regard to current underwriting standards and requirements
- May represent Commercial Lines Underwriting Division in field meetings or as an expert witness in court proceedings
- Makes recommendations to the Underwriting Advisory Committee for

- Uses computer system and various software programs to access and retrieve information with regard to the underwriting process and interprets and analyzes that information for agents, policyholder and management inquiries
- Works under general supervision and is accountable for quality risk selection, rating and proper classification of new Commercial Lines risks

## Qualifications for commercial lines

- Must successfully complete the provided CISR course training and/or maintain this required designation by completing various Continuing Education activities as needed
- 2+ years of Financial Analysis and/or Modeling experience
- Strong budget and forecasting skills
- Must possess excellent verbal and written communication skills proficiency with Microsoft Word and Excel
- Quote and present insurance options to customers
- Cross sell products and additional coverage to new and existing customers