GRENVILLE
Mutual Insurance

UNDERWRITER II, PERSONAL LINES

Issue Date:	AUGUST 22, 2024
Revised Date:	JULY 1, 2026
Approved by:	PAM MARSON, PRESIDENT & CEO

JOB LEVEL	LEVEL 2
TYPE	PERMANENT – FULL-TIME
REPORTS TO	TEAM LEAD, PERSONAL LINES UNDERWRITING

POSITION DESCRIPTION

The **Underwriter II, Personal Lines** is responsible for underwriting moderate complexity residential and automobile risks. This role builds on foundational underwriting experience and contributes to the development of less experienced underwriters while ensuring adherence to underwriting standards and service excellence. The Underwriter II works independently within authority limits and collaborates with the Team Lead to support operational goals.

KEY RESPONSIBILITIES:

Technical Underwriting:
- Underwrite and issue new business, renewals, endorsements, and cancellations within authority limits.
- Analyze risk using internal tools, inspections, and third-party data.
- Recommend risk mitigation strategies and pricing adjustments.
- Ensure compliance with underwriting guidelines and regulatory requirements.

Mentorship & Collaboration:
- Provide guidance to Underwriter I and Underwriting Assistants.
- Support onboarding and training of new team members.
- Share knowledge and promote best practices within the pod.

Operational Contribution:
- Participate in internal audits, process improvements, and system testing (UAT).
- Maintain accurate policy documentation and contribute to team workflow efficiency.
- Support the Team Lead in achieving service level targets and quality assurance.

Broker Engagement:
- Communicate underwriting decisions clearly to brokers and internal stakeholders.
- Build and maintain strong relationships with distribution partners.
- Participate in broker training sessions or industry events on behalf of the Personal Lines underwriting pod, as requested by the Team Lead or Manager. Share underwriting knowledge and help reinforce our value proposition by supporting broker education and engagement.

Other:
- Stay current on industry trends and regulatory changes.
- Participate in internal projects and initiatives as assigned.
- Respond to business-critical issues outside of regular business hours as needed.
- Other duties as assigned by the Team Lead or Manager.

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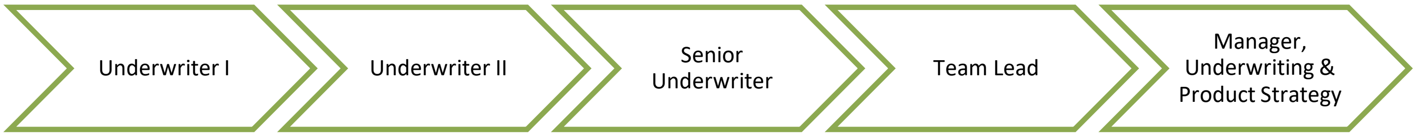
STANDARDIZED ESCALATION PATH (Operational Decisions)



QUALIFICATIONS, EXPERIENCE and KEY SKILLS

- Minimum 3–5 years of personal lines underwriting experience.
- Post-secondary education or equivalent; CIP designation preferred.
- Strong technical knowledge of residential and auto insurance.
- Excellent communication, negotiation, and decision-making skills.
- Proficient in Microsoft Office and underwriting platforms.
- Demonstrated ability to mentor others and work collaboratively.
- Automobile underwriting experience would be an asset.