



## **Senior Underwriter – Captive**

**Workplace type:** On-Site/Hybrid/Remote

**Job type:** Full-time

### **Who We Are:**

Crumdale Specialty is a diversified insurance firm providing custom, self-funded healthcare solutions to a limited distribution network of brokers, consultants, and agents nationwide. Ranked on the Inc. 5000 Fastest Growing Companies and Best Workplaces, we leverage industry expertise, superior talent, data analytics, and a disruptive mindset to manufacture, underwrite, and administer agile, transparent, and cost-saving solutions. We optimize the fragmented health benefits supply chain to reduce health benefit costs and create better outcomes for employers and employees.

At Crumdale, people come first. We strive to make a positive impact on the people we serve. We believe this starts with the passion and purpose of our team. Our company culture is rooted in alignment, innovation, and integrity.

### **About the Job:**

The Senior Underwriter – Captive role will provide technical expertise in evaluating new business and renewals, providing quotes which reflect the risk profile of the account as well as the goals of the company. In this role, you will help mentor and train less experienced underwriters. The successful candidate has demonstrable experience in all funding mechanisms as well as a good understanding of the self-funding market. A track record of balancing creative thinking with strong business judgement and analytical skills, this role will formulate creative solutions utilizing Crumdale's unique solutions. Deep experience and strong passion for collaborating, influencing, and leading others.

### **Qualifications:**

- 3 to 5 years of underwriting experience with progressive responsibilities.
- Experience underwriting captive business.
- Experience underwriting self-funded plans, with level-funded exposure a plus.
- General knowledge and understanding of self-funded and fully insured markets, including experience understanding and interpreting claim reporting from various external sources.
- Develop and execute creative solutions to unique risk characteristics; an ability to balance judgement, analytical skills, and creative thinking.
- A good communicator: collaborating with Sales and other key constituents to drive successful outcomes.
- Ability to recognize and drive process improvement.
- Prior experience helping to mentor and train less experienced underwriters.
- Exposure to the Ugan underwriting system and Salesforce a plus.



### **Duties & Responsibilities:**

- Oversee production to ensure timely and accurate completion of renewals and proposals.
- Complete larger and more complex renewals and new business proposals.
- Review renewal and new business proposals to ensure that quoted business is in line with Company objectives, goals, and solutions.
- Develop relationships with key constituents and decision makers based on trust and credibility to enhance influence on risk management and pricing decisions.
- Provide solid and persuasive arguments to move Sales and external audiences toward appropriate risk solutions. Enhance department influence by negotiating workable solutions, meeting deadlines, and providing responsive service.
- Lead departmental efforts in areas such as, but not limited to, pricing policy, departmental policies and procedures, product development, interdepartmental processes, or corporate projects.
- Conduct periodic internal reviews to maintain compliant rates, controls, and processes.
- Mentor and train less experienced underwriters.

### **Benefits:**

- Medical insurance
- Dental insurance
- 401(k)
- Flexible PTO