Sales & Underwriting Associate (Licensed)

Department: Underwriting
Reports to: Director of Underwriting
Position: Hybrid
Base Salary: $55,000–$68,000 annually, plus commission

Job Summary

The Sales & Underwriting Associate supports Sales and Underwriting Managers in the development, underwriting, quoting, and servicing of new and existing accounts, including workers' compensation and other commercial insurance coverages.

The position reviews underwriting information, coordinates with brokers, clients, Sales Managers, Lovell underwriters, and carrier underwriters, and helps move accounts efficiently from submission through binding and policy issuance. Responsibilities include supporting construction-related commercial insurance accounts.

The Associate may prepare and issue quotes within assigned authority. Accounts outside that authority are referred to the appropriate Lovell Manager for review and approval.

About Lovell Safety Management

Since 1936, Lovell Safety Management has been a leader in the New York State workers' compensation safety group insurance market. As an established insurance program manager and wholesale insurance intermediary, Lovell works with independent retail brokers to provide specialized insurance solutions to businesses throughout New York State.

Our experienced underwriting, sales, safety, and claims professionals work together to help businesses manage insurance costs, improve workplace safety, and achieve favorable outcomes.

Building on our longstanding carrier and broker relationships, Lovell continues to expand its commercial insurance capabilities to better serve our clients and broker partners.

Essential Duties and Responsibilities

Primary Responsibilities

- Support the Director of Underwriting and assigned Sales Managers with new business, renewals, underwriting, quoting, and account servicing.

- Review account and underwriting information for completeness, accuracy, classification, eligibility, and coverage considerations.
- Assist with commercial insurance submissions, including workers' comp., general liability, excess and construction-related risks.
- Work with brokers, clients, Sales Managers, and carrier underwriters to obtain information, resolve underwriting issues, and secure necessary approvals.
- Prepare and process quotes within assigned authority and assist with accounts requiring additional underwriting approval.
- Coordinate new business and renewal activity from submission through quoting, binding, policy setup, and issuance.
- Maintain accurate account, policy, underwriting, and contact information in company and carrier systems.
- Process policy changes, broker-of-record changes, cancellations, loss-run requests, and other account servicing transactions.
- Coordinate account information, documentation, correspondence, and reporting with brokers, carriers, and appropriate internal departments.
- Provide responsive and professional service, manage multiple priorities, take initiative, and provide backup and support to peers and other staff as needed.
- Perform other sales, underwriting, and account support duties as reasonably required.

Qualifications

- Active New York State Property and Casualty insurance license or ability to obtain the license within 120 days of employment. Continued employment may be contingent upon obtaining the required license.
- **1 or more years of commercial insurance experience**, including underwriting support, account management, or brokerage operations. Familiarity with work. comp., general liability, excess and construction-related risks.
- Familiarity with commercial insurance applications, loss histories, underwriting requirements, and broker relationships is desirable.
- College degree preferred. Relevant education or experience may substitute for formal education.
- Strong analytical, mathematical, organizational, and problem-solving skills.
- Strong attention to detail and commitment to accuracy.
- Proficiency with business software, insurance systems, and web-based applications, with the ability to learn new technologies.
- Excellent written and verbal communication and customer service skills.
- Ability to manage multiple priorities and work independently within established authority.

Compensation and Benefits

Base Salary: $55,000–$68,000 annually, plus commission.

Final base salary will be determined based on the candidate's qualifications, relevant commercial insurance experience, and familiarity with general liability and construction-related accounts.

The position is eligible for additional commission in accordance with the company's commission plan and its applicable terms and conditions.

Lovell offers a competitive benefits package, including health insurance, a 401(k) retirement plan, paid time off, paid holidays, and other employee benefits, subject to applicable plan terms and eligibility requirements.

Additional Information

The statements herein are intended to describe the general nature and level of work performed by employees and are not to be construed as an exhaustive list of responsibilities, duties, and skills required of personnel so classified. This description does not establish a contract of employment and is subject to change at the sole discretion of Lovell Safety Management. Employment with Lovell Safety Management is at will.

Lovell Safety Management is an Equal Opportunity Employer.