



**Fronted Property Sr.
Underwriting Analyst**
Jersey City/Morristown, NJ



**CORE
SPECIALTY**

THE CORE SPECIALTY ADVANTAGE

Core Specialty offers a diversified range of property and casualty insurance products for small to mid-sized businesses. From underwriting offices spanning the U.S., the Company focuses on niche markets, local distribution, and superior underwriting knowledge, offering traditional as well as innovative insurance solutions to meet the needs of its customers and brokers. Core Specialty is an insurance holding company operating through StarStone Specialty Insurance Company, a U.S. excess and surplus lines insurer, and StarStone National Insurance Company, a U.S. admitted markets insurer. The Company is rated A- (Excellent) by AM Best.

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Essential Duties and Responsibilities: (Position based in Jersey City, NJ)

The senior underwriting analyst for fronted property is responsible for performing and providing intensive analysis and reporting regarding personal lines and commercial lines fronted property programs in support of managing and overseeing the producing program administrators.

The senior underwriting analyst will receive premium, exposure, and to some extent, claims information in various formats and is expected to create both executive-level and detail-level analysis and reports that will enable the Co-heads of Fronted Property to understand whether business written, on a per-program and aggregate basis, is complying with contractual reports and expected performance levels. This includes analysis of exposure geographies/locations, by-coverage rates, and policy and limits characteristics and attributes such as construction factors and deductibles.

Key Accountabilities/Deliverables:

- Work with management to understand contractual details and expected performance of each fronted program deal under purview of this position. Must have detailed familiarity with key metrics / performance indicators applicable to the program. These could apply to, but not be limited to, exposure locations / geographies, insured values, policy and coverage characteristics, limits and deductibles profiles, effective rate, cat model exposure, and other key property insurance metrics.
- Work with MGA / Program Administrator partners to ensure the business relationships, systems, and data flows are in place to enable analysis and reporting goals and expectations to be met.
- Work internally with partners in Exposure Management, Actuarial, Delegated Authority, Finance, and IT to ensure internal systems and dataflows are in place and operational as required.
- Manage and run regular reporting and analysis regimens to ensure a superior understanding of premiums and exposures coming on the books.
- Raise issues of note and concern to management.
- Devise approaches and solutions to address out-of-balance or other problematic situations.

Improve and develop reporting and analysis approaches and capabilities over time

Technical Knowledge and Understanding:

- Deep familiarity with property insurance lines of business, policies, exposures, and related metrics.
- Familiarity with use and application of catastrophe model output.

Experience:

- At least 5-7 years of hands-on data-intensive property underwriting and analysis, including both commercial and personal lines
- Experience with reinsurance structures and analytics
- Familiarity with Cat models (RMS, AIR).
- Functional knowledge of a data visualization tool (Power B.I., Tableau, etc.)

At Core Specialty we believe that our employees are our most important asset. Helping our employees and their families achieve and maintain good health – physical, emotional, and financial – is the reason Core Specialty offers extremely rich and affordable benefits including, but not limited to medical, dental, vision, and life insurances; short and long-term disability; a Company-match of 100% of a 6% contribution 401(k) plan; an Employee Assistance Plan; Health Savings Account, Flexible Spending Account, Health Reimbursement Account, and gym reimbursement.