

ALL RISKS, LTD. -BROKER

Job Title: Broker
Reports To: Senior Vice President of Brokerage
Classification: Exempt

Position Summary

All Risks partners with some of the world's most innovative surplus and specialty carriers to find solutions for their clients' hard to place property and casualty risks. As a Broker, you will focus on building partnerships with independent insurance agents and carrier underwriters as they find markets and terms that meet each party's needs on individual insurance transactions. In addition to having an independent and driven personality, this requires the ability to successfully build and manage relationships, negotiate on behalf of the client, analyze exposures and market appetites, review sales and market analytics for new opportunities, lead and grow a sales team and use sound judgment to work within an ethical framework. The environment is fast paced, dynamic and entrepreneurial and each All Risks team member must possess and exhibit the following characteristics: honesty, integrity, honor, hard work, ethical behavior, courage, commitment, professionalism, loyalty, collaborative participation and a positive attitude toward all aspects of business. Must have recent experience working with a MGA or Wholesale Broker.

Essential Responsibilities:

- Develops relationships with markets that will accept excess and surplus lines risks and shares those relationships within the company.
- Solicits new clients by developing relationships and influencing retail agents to place risks and/or develop quotes in the surplus lines markets.
- Searches for the best companies for the risks and places risks on behalf of retail agents with those companies.
- Submits or declines risks, negotiates with underwriters, markets, and producers, communicates quotes to producers and negotiates quotes.
- Responsible for overseeing the correct issuance of all documentation pertaining to the transaction including, but not limited to invoicing, policy review and binding.
- Remarkets the account on renewal.
- Develop and expand relationships with carrier and retail agent partners to build book of business
- Use strong technical writing skills to summarize account submissions to carrier partners for optimum turn around times and quick identification of opportunities
- Develop knowledge of carrier markets and their risk appetites
- Supervises the individual(s) assigned to his/her team
- May be assigned the management responsibilities of a department.

Knowledge, Skills, and Abilities

1. Must have recent experience working with a MGA or Wholesale Broker and a minimum of 5 years as a Broker, Producer, Underwriter or Associate Broker/Underwriter within the insurance industry, specifically for a MGA or Wholesale Broker.
2. Insurance license is required within ninety (90) days of hire or placement in position.
3. Ability to read, analyze and interpret business reports and to make independent decisions.
4. Strong oral and written communication skills required. Ability to write business correspondence.
5. Must be able to solve problems and deal with a variety of tasks in a fast paced environment.
6. Must demonstrate teamwork and ability to develop productive relationships with peers and management.
7. Demonstrates appropriate aptitude for marketing calls and sales.
8. Willingness and ability to travel to meet with customers and insurance carriers.
9. Possess proficient computer keyboard and 10-key calculator skills. Knowledge of Word, Excel and AS400 system a plus.

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities and duties.

Physical Demands

While performing the duties of this job, the employee is regularly required to sit, use hands to finger, handle controls, talk and hear. The employee is occasionally required to stand; walk; reach with hands and arms; and stoop, or kneel. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision and the ability to adjust focus. The noise level in the work environment is usually moderate.