



# Sproutr

## **Commercial Underwriter - Consultant**

Sproutr Incorporated is looking for an experienced commercial underwriter to join our underwriting consulting practice.

Sproutr is a new, first of its kind underwriting and product building firm who exists to accelerate and support insurance-focused companies and Insurtechs in need of “builder” skills. We are subject-matter experts in our respective disciplines and look to use that experience in a more integrated, holistic manner.

At Sproutr, we bring our deep industry expertise to support start-up, early venture, and growth-stage insurance-focused organizations during their build-out phase. We ARE who founders call to create the insurance assets needed to design, incubate, and accelerate their teams’ vision. Above all, we are the insurance practitioners the industry trusts to deliver innovative approaches to products and ideas.

If the “start-up” culture is (or was) appealing to you but you prefer a less frenzied environment, Sproutr offers the best of both cultures. You will be a part of building across different projects at various stages of our clients’ evolution without the pressure of start-up flash. We are insurance veterans who LOVE insurance; looking to clear the path for insurance entrepreneurs.

We are looking for a self-described and motivated insurance nerd who has proven, technical insurance skills wanting to tilt their practical underwriting experience towards the next generation of underwriting in the Insurance/Insurtech space.

The ideal candidate is someone who genuinely wants to advance the insurance industry by applying their experience in new ways. You will be joining a company designed to launch new insurance products/programs.

### **WHAT YOU’LL DO:**

- Use your industry subject-matter expertise to create underwriting procedures for existing, emerging, and developing risks; write underwriting guidelines, application question sets based on customer/distribution strategy, and recommend the underwriting outcomes stemming from the question set; deconstruct traditional underwriting process into if/then/conditional statement and frameworks.
- Investigate, identify and articulate where (and how) leveraging data sets or inserting automated underwriting solutions is appropriate.
- Perform required industry research, product discovery, and continual learning to support drafting underwriting guidelines to support profitability for the clients’ program/product lines
- Translate written underwriting guidelines into programmable assets/specifications
- Based on your experience and knowledge, create (from scratch) underwriting operational procedures based on the clients target user experience or method of product distribution
- Work with cross-functional team members to put the pieces together; such as actuary, data modeling, sales, coverage counsel, operational and technical product management /engineering

### **YOUR TRAITS:**

- You know the difference between a short-cut and short-term solution;

- You conduct yourself ethically, always
- You are highly-detailed with the ability to filter out the noise to avoid “analysis paralysis”; you can focus on what matters and move forward
- You are organized, and others agree
- You have a high standard of what “good” looks like; the deliverable represents you and the company
- You understand how to deploy the insurance tools available to influence profitability – you bring your learnings for others to benefit
- You are able to translate sometimes complex ideas into objective and executable documents, spreadsheets, and operational instructions
- You have experience with multiple lines of business
- Your experience has come from doing, not just watching others
- You don’t need prompting to collaborate with internal colleagues and clients
- You show, not just tell
- You are interested in learning and understanding how multi-disciplinary insurance practices work together include rating, product development, portfolio management and sales
- You are resourceful and can develop solutions creatively
- You are patient, emotionally intelligent, and flexible when life happens around you

## **QUALIFICATIONS**

- 7+ years commercial underwriting experience
- Experience with Commercial Property, Casualty, and/or Specialty lines serving the small and middle market business sector
- Experience with multiple lines of business
- Recent underwriting experience in main street, retail, real estate or habitational businesses
- Experience working in or supporting MGA/MGU, reinsurance, and/or with an insurance company
- Tangible results and track-record of profitable book growth and decision making
- Exposure to policy admin system usage, implementation or change management
- Understanding of rate-making principals; solid math, analytical and/or quantitative skills

## **ABOUT SPROUTR**

Sproutr Incorporated exists to help founders, distributors, carriers, venture capital firms realize new insurance opportunities by delivering the tangible insurance assets needed to deliver products and programs thru experienced insurance practitioners with “doer/builder” skills to de-risk incremental innovation.

The founder has successfully led insurance business units and underwriting and product teams for Fortune 500 insurance Companies as well as holding executive positions within unicorn Insurtechs.