Junior Underwriter

Location: Fredericton, New Brunswick

Department: Underwriting

Reporting Line: Senior Leader, Underwriting

Job Summary

The Junior Underwriter supports the evaluation and underwriting of automobile insurance risks while managing insurance documents and transactions. This role combines risk assessment, premium determination, and compliance with administrative and technical tasks. As a key point of contact for agents, brokers and customers, the ideal candidate is detail-oriented, organized, and an effective communicator.

Key Responsibilities

- Risk Assessment and Evaluation: Review documents, analyze risk factors, assist with premium rates, support monitoring of claims data, and stay updated on industry trends
- Policy Processing & Documentation: Verify applications, process transactions, maintain records, generate documentation, and resolve discrepancies
- Communication & Coordination: Collaborate with underwriters and departments, liaise with agents/brokers and clients, manage inboxes, faxes, calls, coordinate outgoing mail, and ensure legal and regulatory compliance
- Customer Service & Broker/Agent Support: Address inquiries assist with payments, maintain relationships, deliver documents promptly, and uphold UGIC's core values (Unparalleled Service, Genuine Relationships, Investing in Tomorrow, Commitment to Excellence)

Skills and Qualifications

Education & Experience

- University degree, college diploma, or equivalent experience.
- 1–3 years of professional experience in the P&C insurance industry or a related field.
- Previous experience in auto insurance is considered a strong asset.
- Active progress toward a Chartered Insurance Professional (CIP) designation is a strong asset.

Technical Skills

- Ability to analyze data and assess risks.
- Knowledge of insurance regulations and compliance requirements.
- Proficiency in insurance management systems, document management tools, and databases or CRM platforms.
- Proficient in Microsoft Office Suite (Word, Excel, Outlook, Teams).

Key Competencies

- Attention to Detail: Accurate in risk assessments, document review, and data entry
- Problem Solving: Strong ability resolve underwriting issues and discrepancies effectively
- Communication Skills: Clear verbal and written communication skills
- Organizational Skills: Ability to manage multiple tasks and deadlines in a fast-paced setting
- Teamwork & Collaboration: Comfortable working independently as well as within a team-oriented environment.

Working Conditions

- Office-based role with a mix of independent work and collaboration in a fast-paced environment

Professional Development

- UGIC supports all employees in furthering their education through the Canadian Insurance Institute.
- All UGIC staff have full access to the LinkedIn Learning platform, which offers a variety of courses to enhance knowledge and skills.
- Mentorship and career development support is available, leveraging employee extensive experience and professional expertise.

To Apply: If you are interested in this position, please send your resume to **pradeep.chandrasekara@ugic.nb.ca**

We appreciate all applications, only those selected for an interview will be contacted.

Deadline for submissions is **January 25, 2026**.