United Casualty and Surety Insurance Company
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303 Congress Street, Suite 502, Boston, MA 02210

Territorial Underwriting Manager – Contract Surety

Company: United Casualty & Surety Insurance Company (UCS) (a subsidiary of General Indemnity Group)
Location: Preferred locations: Southeast, Texas, or West Coast.
Specific city preferences: Alpharetta, GA; Irving, TX; Phoenix, AZ; Seattle, WA; Irvine, CA;
Secondary locations considered: Boston, MA; Chicago, IL
Work Style: Hybrid
Department: Underwriting
Reports To: President, UCS
Salary: $150,000-$205,000

About United Casualty & Surety

United Casualty & Surety Insurance Company (UCS) is a 50-state licensed, AM Best "A-Excellent" rated surety-only insurance company. As part of General Indemnity Group, UCS is a dynamic, growth-oriented surety provider with a singular focus on delivering tailored surety solutions to contractors and businesses. Our culture emphasizes innovation, responsiveness, and long-term partnerships, backed by financial strength and deep industry expertise.

Position Summary

United Casualty & Surety is seeking a highly motivated and experienced Territorial Underwriting Manager – Contract Surety to oversee the strategic development and profitable growth of contract surety business within a defined geographic territory. This role combines direct underwriting authority with market-facing responsibilities and is critical to expanding UCS's footprint in the construction surety marketplace.

As a senior underwriter and territory manager, you will be responsible not only for managing underwriting quality and agency relationships but also for delivering measurable production results. This includes identifying, soliciting, and developing new agency relationships, as well as cultivating existing ones to drive premium growth and enhance profitability. A strong balance of analytical underwriting capability and proactive business development is essential.

This is a hybrid position (2-3 days in-office) with regular travel within the assigned territory, including agency visits, industry events, and market-facing functions.

Key Responsibilities

- Drive profitable production results by meeting or exceeding annual premium targets, with accountability for new business development, account retention, and territory profitability.
- Identify, develop, and manage strategic agency relationships to increase market penetration and expand UCS's presence in contract surety.
- Underwrite and service contract surety accounts across a range of sizes and complexities, with a focus on contractor financials, work programs, job performance, and indemnity.
- Lead marketing and territory development efforts, including prospecting for new agencies, attending industry events, and representing UCS at market functions.
- Evaluate bond submissions and related documents (contracts, bond forms, indemnity agreements), applying sound judgment and corporate underwriting standards.
- Perform detailed financial analysis on contractors, including interpretation of CPA-prepared statements, work-in-progress schedules, and cash flow assessments.
- Collaborate cross-functionally with claims, legal, and finance teams to address complex underwriting scenarios, collateral structures, and special approvals.
- Provide mentorship and guidance to junior underwriters as needed, contributing to a strong, collaborative underwriting culture.
- Support national underwriting initiatives by handling out-of-territory submissions or contributing to enterprise-wide projects, as required.

Qualifications

Education:

- Bachelor's degree in Accounting, Finance, Business Administration, or a related field required.
- AFSB designation preferred.

Experience:

- Minimum 6 years of progressive experience in contract surety underwriting, including proven success managing a territory and achieving production goals.
- Demonstrated ability to build and leverage agency networks, particularly within the construction sector.
- Established track record of independently underwriting complex accounts and managing profitability within an assigned book of business.

Skills & Competencies

- Strong technical underwriting knowledge specific to contract surety, including indemnity, collateral, and legal structures.
- Effective communicator with the ability to clearly explain underwriting rationale and negotiate terms with agency partners.
- Entrepreneurial mindset with a results-driven approach to growing business and achieving performance targets.
- Highly organized and capable of managing competing priorities and deadlines across a broad geographic area.
- Proficient in Microsoft Office and Google Workspace; Salesforce or similar CRM platform experience is a plus.
  Ability to travel regularly throughout the territory, including overnight trips as needed.

Performance Expectations

This role carries specific production and premium growth expectations, with measurable goals that ramp up over the first 2–3 years. Success will be evaluated based on a combination of premium written, account retention, agency development, and underwriting profitability.

Additional Information

This job description reflects the general responsibilities of the position and is not intended to be an exhaustive list of all duties. Responsibilities may evolve based on business needs.