



Product Counsel

About Us

Our mission is to be the leading insurance solutions provider in our targeted industries, offering underwriting expertise and bespoke solutions to our clients. Verist provides multi-line insurance solutions to middle market and large accounts across the **Real Estate, Hospitality, Financial Institutions, Professional Services, and Life Sciences** industries. Our approach is grounded in disciplined underwriting, deep industry expertise, and close collaboration with our broker partners to deliver bespoke risk management solutions.

Role Overview

The Product Counsel is responsible for developing, reviewing, and drafting insurance coverage forms across multiple business units and coverage lines, with an emphasis on workers' compensation, general liability, umbrella and excess liability, commercial property, and commercial automobile, as well as other standard property and casualty lines.

This role works collaboratively with underwriters, managers, claims attorneys, Compliance, Corporate Legal, and other cross-functional partners to develop competitive insurance products while protecting profitability and maintaining regulatory compliance. The Product Counsel also advises underwriters on policy terms, coverage matters, and related legal issues; supports the negotiation of coverage terms; and manages initiatives involving product filings and policy administration system programming.

The ideal candidate possesses extensive property and casualty insurance experience, exceptional legal writing and analytical skills, and the ability to independently manage complex projects from concept through completion.

Key Responsibilities

Insurance Product Development and Legal Guidance

- Review, draft, and develop insurance coverage forms for multiple business units and coverage lines.
- Advise underwriters regarding property and casualty policy terms, coverage matters, and related legal issues.
- Assist underwriters in negotiating product coverage terms.
- Review and assess the impact of legal decisions and court cases on insurance contract language.
- Provide product-related legal, regulatory, and compliance support.

Cross-Functional Collaboration

- Communicate and collaborate with underwriters, managers, claims attorneys, Compliance, and Corporate Legal to help ensure products remain competitive while protecting profitability.
- Partner with Underwriting, Claims, Risk Control, Actuarial, Legal, Marketing, Regulatory Compliance, and other functional areas in the development and implementation of insurance products.

Vendor and Regulatory Management

- Manage and work closely with external vendor partners on product-related initiatives, including product filings and policy administration system programming.
- Support compliance with applicable product-filing requirements and state-mandated policy provisions.



Product Counsel

- Coordinate product initiatives from initial concept through implementation with minimal oversight.

Quality Assurance and Continuous Improvement

- Identify opportunities to improve team processes and contribute to ongoing operational improvements.
- Perform other duties as determined by management.

Qualifications and Experience

Education, Licensure, and Professional Experience

- Juris Doctor degree from an accredited law school.
- Active law license in good standing in at least one U.S. state.
- Minimum of five years of relevant experience with an insurance company or a combination of in-house insurance and law firm experience.
- Thorough understanding of insurance contract language and applicable legal precedent.
- Demonstrated ability to review and assess the impact of legal decisions and court cases on insurance contract language.

Insurance Product and Regulatory Expertise

- Experience with workers' compensation, general liability, umbrella and excess liability, commercial property, and commercial auto lines of business is highly preferred.
- Knowledge of ISO, AAIS, and/or NCCI products is preferred.
- Property and casualty policy-form drafting experience is a plus.
- Regulatory expertise relating to product filings and state-required policy provisions is a plus.

Core Competencies

- Strong analytical skills and exceptional attention to detail.
- Outstanding legal writing skills. Candidates may be asked to provide a writing sample.
- Excellent verbal and written communication skills.
- Excellent time-management and organizational skills.
- Ability to manage projects from concept through completion with minimal oversight.
- Ability to work collaboratively with internal stakeholders and external vendor partners.
- Strong commitment to providing superior client service.

Pay & Benefits

- Salary Range: \$160,000 - \$200,000 (Annual Base Salary) + Bonus
- The base salary represents the low and high end of the anticipated salary range for this position. Actual compensation will be determined based on various factors, including qualifications, skills, and experience.
- Additional benefits for this role include comprehensive health insurance, 401(k) retirement plan matching, and paid time off (vacation, sick, and corporate holidays).