



2026 Insurance Underwriter Salary Guide

National base salary estimates for 19 insurance underwriting roles, from entry-level assistants and trainees to specialty underwriters and underwriting leaders. Compare low, midpoint, and high estimates, then use the geographic adjustments to tailor a range to your market. Bonus and other variable compensation are shown separately from base pay.

[Learn more about the Insurance Talent Network](#)



Underwriting salaries by role and experience

Personal lines, commercial and middle market, production underwriting, cyber, E&O, professional liability, high net worth, and underwriting leadership. The experience labels are broad career stages, not minimum tenure requirements.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
Entry	Personal Lines	Assistant Personal Lines Underwriter	\$50,000	\$57,500	\$65,000	0-5%	Personal lines is usually the floor for underwriting pay.
Entry	Personal Lines	Associate Underwriter - Personal Lines	\$55,000	\$63,000	\$71,000	0-5%	Personal lines is usually the floor for underwriting pay.
Entry	Personal Lines	Personal Lines Underwriter Trainee	\$48,000	\$55,500	\$63,000	0-5%	Personal lines is usually the floor for underwriting pay.
Entry	Personal Lines	Renewal Underwriting Assistant	\$52,000	\$60,000	\$68,000	0-5%	Personal lines is usually the floor for underwriting pay.
Entry	Personal Lines	Underwriting Assistant	\$46,000	\$53,000	\$60,000	0-5%	Personal lines is usually the floor for underwriting pay.
5-Year	Commercial Lines	Commercial Underwriter	\$74,000	\$90,000	\$106,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
5-Year	Commercial Lines	Middle Market Underwriter	\$78,000	\$95,000	\$112,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
5-Year	Commercial Lines	Package Underwriter	\$87,000	\$106,000	\$125,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
5-Year	Commercial Lines	Production Underwriter	\$80,000	\$97,500	\$115,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
5-Year	Commercial Lines	Renewal Underwriter	\$83,000	\$101,500	\$120,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
10-Year	Specialty / Cyber / E&O / HNW	Executive Professional Liability Underwriter	\$126,000	\$155,000	\$184,000	10-25%	Specialty lines command the strongest premium.
10-Year	Specialty / Cyber / E&O / HNW	High Net Worth Underwriter	\$135,000	\$166,500	\$198,000	10-25%	Specialty lines command the strongest premium.

Underwriting salaries continued

Specialty and leadership roles continued from the prior table.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
10-Year	Specialty / Cyber / E&O / HNW	Senior Cyber Underwriter	\$120,000	\$147,500	\$175,000	10-25%	Specialty lines command the strongest premium.
10-Year	Specialty / Cyber / E&O / HNW	Senior E&O Underwriter	\$130,000	\$160,000	\$190,000	10-25%	Specialty lines command the strongest premium.
10-Year	Specialty / Cyber / E&O / HNW	Senior Management Liability Underwriter	\$142,000	\$174,500	\$207,000	10-25%	Specialty lines command the strongest premium.
Executive	Underwriting Leadership	AVP Underwriting	\$155,000	\$286,000	\$417,000	20-60%+	Executive pay varies heavily by carrier size, line mix, and incentive plan.
Executive	Underwriting Leadership	Chief Underwriting Officer	\$174,000	\$321,500	\$469,000	20-60%+	Executive pay varies heavily by carrier size, line mix, and incentive plan.
Executive	Underwriting Leadership	Senior Underwriting Officer	\$166,000	\$306,500	\$447,000	20-60%+	Executive pay varies heavily by carrier size, line mix, and incentive plan.
Executive	Underwriting Leadership	Underwriting Manager	\$147,000	\$271,500	\$396,000	20-60%+	Executive pay varies heavily by carrier size, line mix, and incentive plan.

Geographic Pay Adjustments

Apply a local multiplier to the national base salary range when market data supports it. These tiers are planning estimates; actual offers vary by location, underwriting authority, line of business, and employer.

Geo Tier	Multiplier Low	Multiplier High	Recommended Adjustment	Example Markets	Use Case
Tier A - Highest Cost / Specialty Hubs	1.15	1.3	+15% to +30%	NYC, Bay Area, Seattle, Boston, DC, Stamford	Use where specialty underwriting competes in a high-cost market.
Tier B - Large Insurance Hubs	1.08	1.15	+8% to +15%	Chicago, Philadelphia, Denver, Minneapolis, Hartford, Los Angeles	Use for major metropolitan insurance markets.
Tier C - Baseline / Mid-Cost	1	1	Baseline	Orlando, Tampa, Dallas, Atlanta, Charlotte, Phoenix	Use the national salary estimates above without adjustment.
Tier D - Smaller / Lower-Cost	0.85	0.95	-5% to -15%	Smaller regional markets, rural markets, lower-cost states	Use only when local salary data supports a lower range.

Looking for insurance talent? Let's talk.

If your company is hiring insurance professionals, we would love to help. The Insurance Talent Network is built by real insurance recruiting people, not algorithms, backfill feeds, or resume traps. We have been connecting insurance employers with insurance talent for more than 30 years, and GreatInsuranceJobs.com is celebrating 25 years serving the insurance industry. Our mission is simple: help great insurance employers find the right talent and help insurance professionals grow careers that matter. **Interested in learning more?** [Complete our quick employer form](#) and someone from our team will reach out.

Insurance Talent Network | 43 East Pine Street Orlando, FL 32801 | 800-818-4898