One General Agency

Job Title:	**Underwriter**
Position Type :	Full-time
Reports To :	Commercial Lines Underwriting Manager

Job Purpose:

Reviews with knowledge and judgment insurance risks for agency. Reviews and assesses new and renewal applications for insurance placement as well as policy change requests. Compares risks to guidelines and requirements of insurance carriers. Responds to questions from agents and carriers as needed. Gathers information from agents regarding competition.

Duties & Responsibilities:

- Reviews applications for insurance coverage, reports from loss control consultants, claim information, prior submission and other information to determine if application is acceptable for placement with carriers
- Evaluates the experience of a risk against the class of business under review
- Evaluates the loss potential due to catastrophe, severity, and/or frequency
- Rates policies or checks previously rated policies for proper rating
- Utilizes automated systems to research information and process business
- Follows agency workflow and procedural guidelines and customer service standards
- Stay current on market guidelines and state authority
- Recognize when to involve Customer Relationship manager
- Prepares quotations for agents and answers questions from agents including coverage explanations and eligibility
- Assists agents with comments or questions about applications and the likelihood of acceptance by company
- Assists agents with payment questions
- Reviews requests for cancellation, and endorsements, and assist with processing as needed
- Reviews policies for renewal consideration
- Reviews inspections and recommendation letters and/or forwards them to Associate Underwriters
- Request additional documentation necessary for the processing of an application, endorsement or cancellation
- Provide backup in other underwriter's absence to maintain workflows
- Achieves agency goals regarding new and retained business
- Maintains a desirable mix of business and support cross-selling initiatives in place by the agency
- Agency visits as needed
- Maintains strong relationships with carriers and underwriters
- Represent OGA at annual insurance company conventions/meetings to continue profitable partnerships
- Collaborate with Marketing and other team members
- Assists with training when required
- Performs other duties as assigned
- Responds promptly to projects and special requests

Skills & Qualifications:

- High school graduate, college level courses with an emphasis on business studies helpful, professional insurance related certifications, or courses or professional designations beneficial
- Possess strong written and verbal communication skills, as well as strong computer skills
- Ability to resolve conflict professionally
- Strong analytical skills and the ability to pay attention to details. Ability to gather and organize information

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- Basic understanding of standard underwriting practices and procedures
- Experience in standard underwriting practices and procedures
- Knowledge of departmental regulations and policies

- Ability to work independently and to carry out assignments to completion within parameters of instructions given, prescribed routines and standard accepted underwriting practices
- Resourceful and controlled assertive behavior characteristics
- Strong interpersonal skills
- Customer focused and the ability to meet deadlines and work within workflow standards
- Ability to work in a team environment to support overall profitability initiatives for assigned business

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Signature Date