

## Position Description

<b>Job title</b>	<i>Associate Underwriter</i>
<b>Reports to</b>	<i>Underwriting Supervisor</i>

### Position Summary

The Associate Underwriter will be responsible for underwriting, approving, and issuing policies with limited authority levels for a limited number of lines of business. The position will work under close review with the other staff Underwriters to meet loss ratio, written premium and service objectives. The Associate Underwriter will make judgments based on common sense, understanding and reasoning to analyze and evaluate business for recommended action within the assigned authority levels on an individual policy basis.

### Primary Responsibilities

- Review new business applications, renewal policies, policy endorsements for accuracy and completeness
- Refers policies based on specific underwriting criteria and guidelines by utilizing investigative reports and other documents in the underwriting process (Reports include MVR, CLUE, Insurance Score, Property Inspections, Replacement Cost Calculations, others)
- Identify risks with adverse exposures
- Task new business policies and endorsement requests to underwriting team
- Process cancellations/non-renewals within assigned authority levels
- Provides written and/or oral communication to agents specific to individual policies
- Other duties as assigned

### Minimum Qualifications

- Two-year college degree and two years of insurance related experience, four-year college degree or insurance designation, or 4 years of insurance related experience
- Strong PC skills including Microsoft Office
- Excellent interpersonal skills
- Strong organizational skills
- Multi-task oriented
- Detail oriented
- Ability to work individually and in a team environment
- Ability to create positive and collaborative working relationships
- Complete required testing to advance
- Excellent written and verbal skills

### Working conditions

This position operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets, and fax machines.

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### Physical requirements

The physical requirements described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. This position is regularly required to talk or hear over the phone or in a face-to-face conversation. This position will frequently be required to stand, walk, use hand to finger, handle or feel, and reach with hands and arms. This position also requires the ability to lift up to 25 lbs. occasionally.

### Direct reports

None

### Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

### Equal Employment Opportunity Statement

Wayne Mutual Insurance Company provides equal employment opportunities to all employees and applicants for employment and prohibits discrimination and harassment of any type without regard to race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state or local laws. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation, and training.

### Signatures:

Approved by Management:	
Approved by HR:	
Date:	

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee:	
Date:	