

Position Description

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

Position Summary

The Underwriter position will be responsible for underwriting, approving, and issuing policies within the assigned authority levels for two or more lines of business. This position will recommend workflow changes to assist in meeting departmental and company objectives. The Underwriter position 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 applications, inspection reports, photos, MVRs, CLUE reports, Insurance Scores, replacement cost estimates, and medical reports within assigned authority levels
- Review underwriting and claim reports to determine future underwriting actions
- Communicate with department and company personnel regarding underwriting issues
- Communicate with agency personnel regarding underwriting issues
- Analyze risks and offer alternate solutions
- Visit agencies to strengthen relationships
- Other duties as assigned

Minimum Qualifications

- Two-year college degree and five years of insurance related experience, four-year college degree or insurance designation with 2+ years of insurance related experience, or 7 years of underwriting 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.

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,

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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:	