

**Oklahoma Farm Bureau & Affiliated Companies
Job Description**

Job Title: Underwriter		Department: Personal Underwriting	
Accountable to: Underwriting Manager		Issued:	Revised: 04/2019
Grade Level: 11	Type of position: <input checked="" type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Intern <input type="checkbox"/> Seasonal	FLSA: <input checked="" type="checkbox"/> Exempt <input type="checkbox"/> Nonexempt	Position Details: <input checked="" type="checkbox"/> Individual Contributor <input type="checkbox"/> Supervisor/Manager (direct reports)

Primary Purpose: Reviews insurance applications to evaluate, classify, and rate each risk to determine acceptability, coverage, and pricing by performing the following duties.

Essential Duties and Responsibilities include the following. Other duties may be assigned.

1. Examines documents such as application forms, inspection reports, insurance maps, and past claims to determine degree of risk from such factors as applicant financial standing, loss experience, and value and condition of property, and vehicles per company guidelines and authority level.
2. Determines whether to accept, modify, or decline risks.
3. Interpret premium classes and apply rating structure to achieve proper premiums for loss exposures.
4. Processes all rewrites, reinstatements and other work items per company guidelines and authority level.
5. Continually review all policies, applications, and change requests to determine that proper premiums and classifications are maintained.
6. Communicate (via primarily through email but may communicate through correspondence, telephone, or personal visit) with agents, insureds, company personnel, and other insurance or inspection companies to obtain further information, quote rates, or explain company underwriting policies.
7. Counsel with agents and CSR's regarding desirable and undesirable risks; and continually communicate company underwriting practices.
8. Monitor loss ratios and strive for improvement by communicating/coordinating managers and supervisors, agents, adjusters, etc. concerning the selection of business and the improvement of Agents and/or underwriting quality.
9. Report any unusual problems or conflicts encountered in the course of performing underwriting duties to the Personal Lines Underwriting Manager; submit any information or reports that may be requested by upper management.

Competencies

To perform the job successfully, an individual should demonstrate the following competencies:

1. Analytical - Synthesizes complex or diverse information; Collects and researches data; Uses intuition and experience to complement data.
2. Design - Demonstrates attention to detail.
3. Problem Solving - Identifies and resolves problems in a timely manner; Gathers and analyzes information skillfully.
4. Technical Skills - Pursues training and development opportunities; Strives to continuously build knowledge and skills.
5. Interpersonal Skills - Maintains confidentiality, Listens to others without interrupting.
6. Oral Communication - Speaks clearly and persuasively in positive or negative situations; Listens and gets clarification.
7. Written Communication - Writes clearly and informatively; Edits work for spelling and grammar; Varies writing style to meet needs; Presents numerical data effectively; Able to read and interpret written information.

8. Business Acumen - Understands business implications of decisions; Displays orientation to profitability; Demonstrates knowledge of market and competition; Aligns work with strategic goals.
9. Ethics - Treats people with respect; Works with integrity and ethically.
10. Organizational Support - Follows policies and procedures; Completes administrative tasks correctly and on time.
11. Judgment - Displays willingness to make decisions; Exhibits sound and accurate judgment; Supports and explains reasoning for decisions; Includes appropriate people in decision-making process; Makes timely decisions.
12. Planning/Organizing - Prioritizes and plans work activities; Uses time efficiently.
13. Professionalism - Approaches others in a tactful manner; Reacts well under pressure; Treats others with respect and consideration regardless of their status or position.
14. Quality - Looks for ways to improve and promote quality; Monitors own work to ensure quality.
15. Quantity - Meets productivity standards; Completes work in timely manner; Strives to increase productivity; Works quickly.
16. Adaptability - Adapts to changes in the work environment; Able to deal with frequent change, delays, or unexpected events.
17. Attendance/Punctuality - Is consistently at work and on time; Ensures work responsibilities are covered when absent.
18. Dependability - Follows instructions, responds to management direction; Commits to long hours of work when necessary to reach goals.

Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience

Bachelor's degree (B. A.) from four-year college or university; and/or completion of the Insurance Institute of America Certificate in General Insurance; or equivalent combination of education and experience. Previous underwriting experience preferred.

Worker is expected to participate in continuing education program(s) if needed.

- **Language Skills**
 - Ability to read, analyze, and interpret insurance policies, technical journals, financial reports and legal documents. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.
- **Mathematical Skills**
 - Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and geometry.
- **Reasoning Ability**
 - Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form. Ability to respond to incoming inquires or complaints from insureds and regulatory agencies.
- **Computer Skills**
 - To perform this job successfully, an individual should have extensive knowledge of computers and computer systems.

- **Other Skills and Abilities**

- Must be detail oriented and have excellent communication skills. Must have the ability to work with people and solve problems.
- Typing/10-key skills required.

- **Other Qualifications**

- Worker is expected to maintain regular attendance.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this Job, the employee is regularly required to sit; use hands to finger, handle, or feel and talk or hear. The employee is frequently required to reach with hands and arms. The employee is occasionally required to stand and walk.

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Work Environment

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The worker is regularly in a typical office environment and is not subject to adverse environmental conditions. The noise level in the work environment is usually moderate. The worker is typically working at a desk. Must work with a computer and be able to use a 10 key. The work is performed in a call center atmosphere.