

## Oklahoma Farm Bureau & Affiliated Companies Job Description

<b>Job Title:</b> Commercial Underwriter		<b>Department:</b> Commercial Underwriting	
<b>Accountable to:</b> Commercial Underwriting Manager		<b>Issued:</b> 05/2026	<b>Revised:</b>
<b>Grade Level:</b> 11	<b>Type of position:</b> <input checked="" type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Intern <input type="checkbox"/> Seasonal	<b>FLSA:</b> <input checked="" type="checkbox"/> Exempt <input type="checkbox"/> Nonexempt	<b>Position Details:</b> <input checked="" type="checkbox"/> Individual Contributor <input type="checkbox"/> Supervisor/Manager (direct reports)

**Primary Purpose:** Reviews commercial insurance applications to evaluate, classify, and rate each risk to determine acceptability, coverage, and pricing. Directly supervises Commercial Underwriting support staff while overseeing ISO integration and process enhancement initiatives to support underwriting operations and organizational efficiency.

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

- Examines documents such as application forms, inspection forms, insurance maps, past claims, and other reports to determine degree of risk from such factors as applicant financial standing, loss experience, value and condition of property, and inherent risk from business operations per company guidelines. Makes decisions to accept, modify, or decline policies for commercial risks based on those determinations including proper classification. Supervise some of the Commercial Underwriting support staff employees.

### **Competencies**

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

- Ethics- Treats people with respect; works with integrity and ethically.
- Analytical- Synthesizes complex or diverse information; Collects and researches data: Uses intuition and experience to complement data.
- Design- Demonstrates attention to detail.
- Problem solving- Identifies and resolves problems in a timely manner; Gathers and analyzes information skillfully.
- Technical skills- Pursues training and development opportunities; Strives to continuously build knowledge and skills.
- Interpersonal skills- Maintains confidentiality, Listens to others without interrupting.
- Oral communication- Speaks clearly and persuasively in positive or negative situations; Listens and gets clarification.
- 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.
- Business Acumen- Understands business implications of decisions; Displays orientation to profitability; Demonstrates knowledge of market and competition; Aligns work with strategic goals.
- Organizational support- Follows policies and procedures; Completes administrative tasks correctly and on time.
- 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.
- Planning/Organizing- Prioritizes and plans work activities; Uses time efficiently.
- Professionalism- Approaches others in a tactful manner; Reacts well under pressure; Treats others with respect and consideration regardless of their status or position.
- 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/Experience***

Bachelor's degree from four-year institution of higher learning.

IIA Certificate of General Insurance.

3 + years of commercial underwriting experience working directly with **Insurance Services Office (ISO)**, a subsidiary of Verisk Analytics, rating, rules, and forms for commercial lines of business rating.

Equivalent combination of Education and Experience may be considered.

### **Skills and Knowledge**

- Strong understanding of ISO ratings, rules, and forms
- Strong understanding of underwriting principles (CPCU designation preferred)
- Excellent documentation skills
- Analytical skills
- Internal auditing
- Training and development
- Attention to detail
- Communication skills
- Compliance Management

- **Language skills**

- Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or government statutes and regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, colleagues, or agents.

- **Mathematical skills**

- Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, and area. 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.

- **Computer skills**

- Should have knowledge of computers and computer systems and demonstrate aptitude for learning new programs. Keyboarding and 10 key proficiency.

**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 hand 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. Specific vision abilities required by this job include close vision and distance vision.

**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 office environment is usually moderate.