

ROCKFORD MUTUAL INSURANCE

JOB TITLE: Underwriter (Commercial Lines)

SUMMARY

Under limited supervision, oversees, coordinates and assists in the various duties of Underwriting, consisting of reviewing, accepting, rejecting or modifying applications/policies (new, renewal, and in-force business).

EDUCATION

College Degree preferred. Significant experience will be considered in lieu of education.

POSITION REQUIREMENTS

Good communication & organization skills, good decision making and judgment ability. Knowledge of computer/information systems required. Solid knowledge of the Insurance industry. Three-plus years of Commercial Lines Underwriting experience.

PRIMARY RESPONSIBILITIES

- Reviews applications and policy change requests for insurance coverage and accepts, rejects and modifies requests based upon established guidelines
- Orders inspections and financial reports of risks and reviews these reports for risk acceptability
- Reviews losses and monitors loss experience for each account
- Determines company retention levels and places reinsurance on risks per current reinsurance guidelines.
- Recommends new procedures for improving efficiency and workflow for underwriting techniques
- Assists in other areas of underwriting when requested
- Corresponds with agents, producers and Mutual companies via phone, email & written communication, agency meetings and in-person visits to agencies.
- Regularly communicates with internal and external employees and customers in a manner that supports department and company objectives.
- Travel overnight may be required.