

# Red Shield Insurance Company

## Job Description

**Job Title:** Floating Home Underwriter  
**Department:** Marine  
**Reports To:** PL Marine UW Manager  
**Date:** October 2020

### Company Expectations

All employees are expected to leverage Knowledge, Commitment, Reliability and Service to build industry-leading relationships with our agents and brokers while generating profit for the company. We accomplish this goal by:

- Delivering timely, accurate and personalized service which exceeds industry standards
- Using industry knowledge to protect results and to help our agents and brokers gain valuable insights with their customers
- Leveraging local presence and personal knowledge of our agents and brokers to support mutual growth and profit

### SUMMARY

Learn and demonstrate knowledge of policy coverage forms, basic underwriting techniques/processes and company procedures and successfully apply this knowledge to risks within authority delegated. Demonstrate effective communication abilities while working with customers and co-workers. Training will be primarily “on-the-job”, but will also require independent study of technical insurance materials and manuals.

### Essential Functions / Major Responsibilities:

- Analyze and select or reject risks within limited Authority Grant
- Price exposures based upon rating and underwriting techniques within Authority Grant
- Perform data entry of new submissions to generate quote or declination
- Request, review and sign off on Loss Control Surveys and apply recommendations as appropriate
- Review available forms to implement coverage terms appropriate to the individual risk
- Communicate terms and conditions of coverage to customer
- Analyze, identify and negotiate appropriate solutions to handle customer issues
- Proof policies for accuracy
- Review activity on inforce accounts, evaluate exposures and take appropriate action within established timelines
- Evaluate reinsurance requirements and implement or refer for appropriate action within established timelines
- Make recommendations to management about products and pricing practices when needed to further the company's stated objectives
- Build and foster successful relationships with agents/brokers
- Learn and demonstrate proficient use of company proprietary system and specific tools used to analyze and underwrite risks
- Actively continue to improve personal knowledge and practices of the insurance industry through work experience, in-house instruction, industry courses and workshops.

### Secondary Functions:

- Learn and apply knowledge of rating plans, rules and forms
- Learn and apply knowledge of coverage options
- Learn and apply negotiation and problem solving skills
- Complete training tasks as assigned
- Provide backup for underwriters working within team
- Participate in training others within team as requested
- Cross train in other departments as requested
- Complete assignments and independent projects as assigned
- Provide input for marketing
- Represent the company at industry functions
- Occasional agency visits
- Other duties as assigned

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**Job Scope:**

Develop basic understanding of the property/casualty insurance business, while learning underwriting functions and techniques. Position encounters recurring work situations with minimal variations from the norm. Must be able to work within established procedures and limited authority grant. Individual must be organized and able to demonstrate the ability to make decisions, meet deadlines, utilize creativity and work independently. All work must be performed with a high degree of accuracy. Failure to follow company procedures and carry out position duties within authority grant may have a negative impact on the company's reputation and results.

**Supervisory Responsibility:**

This position has no supervisory responsibility.

**Interpersonal Contacts:**

Contacts will be with other company employees and customers outside the organization. Internal contacts are primarily with own department staff and direct management and occasionally with other department staff and management. External contacts are primarily with producers but on occasion could be with policyholders and vendors. Interactions will generally focus on information exchange, which will include some confidential information. Care must be taken to protect the privacy of all customers. Individual must be respectful of others at all times. Individual generally initiates contacts on his/her own with the majority being by email. There is a fair amount of contact by phone and minimal face-to-face contact.

**Specific Job Skills:**

- Organized and able to work independently within defined authority, manage workflow, utilize good judgment, meet deadlines, take initiative to address identified needs and make independent decisions
- Effective interpersonal skills
- Ability to work effectively as a team player
- Good listening skills
- Ability to read, write and orally communicate in English, clearly and concisely with use of good grammar, spelling, and punctuation.
- Working knowledge of Microsoft Word and Outlook
- Must be able to function using automated tools, including company systems, imaging system, e-mail and the internet
- Basic math skills

Physical abilities would include:

- Sit for extended periods of time
- Type 40 words per minute
- Operate a telephone
- Look at a computer monitor for extended periods of time

**Minimum Education and/or Experience required:**

- High School or GED required
- Prior experience in property/casualty insurance preferred
- Preference will be given to candidates with experience in the applicable line of insurance

**Job Conditions:**

- Work environment is a business office
- Significant amount of time spent on telephone and computer
- Must be able to use standard office equipment (i.e. copy machine, phone, calculator, etc.)
- Must stay current on pertinent and relevant insurance topics.
- Must be able to work over-time as necessitated by demands of the position

This organization believes that each employee makes a significant contribution to our success. That contribution should not be limited by the assigned responsibilities. Therefore, this position description is designed to outline primary duties, qualifications and job scope, but not limit the individual or the organization to just the work identified. It is our expectation that each employee will offer his/her services wherever and whenever necessary to ensure the success of our endeavors.