

Red Shield / Rainier Insurance Company

Job Description

Job Title: Underwriting Assistant
Department: Commercial / Inland Marine / Rainier
Reports To: Product Line Manager / Underwriting Manager
Date: January 2019

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

Assist underwriter in the review, set up and servicing of new and renewal accounts. Communicate with underwriter and agents to resolve open issues and service accounts. Assist in all areas appropriate to the team and cross train in other departments.

Essential Functions / Major Responsibilities:

- Pull underwriting reports for new and renewal accounts
- Set up, review and indexing of policy documents in imaging system
- Rate and prepare renewal quotes and endorsements for underwriter review
- Research for Risk Definition
- Log recommendations from inspections into AS400 and send correspondence to agent
- Review endorsements, cancellations and reinstatements and submit with appropriate sign off for processing
- Set up and rate select renewals for designated accounts and send to processing
- Complete bind confirmations on new and renewal accounts
- Correspond with customers to obtain missing information
- Follow up with agents/brokers for requested documents on new and renewal business
- Review and distribute department electronic mail
- Create premium breakdowns by location when requested
- Look up policy number for correspondence received without numbers
- Learn and demonstrate proficient use of company proprietary system and imaging system
- Actively continue to improve personal knowledge and practices of the insurance industry through work experience, in-house instruction, industry courses and workshops

Secondary Functions:

- Handle special projects as assigned
- Cross train in other departments
- Other duties as assigned

Job Scope:

This position requires a basic understanding of commercial property/casualty insurance business and has minimal underwriting authority. Much of the work falls within established procedures but individual must ensure that they work within the authority granted. Individual must be able to demonstrate the ability to manage large volumes of work quickly and accurately. Must be able to make decisions, be creative and work independently within authority granted. All work must be performed with a high degree of accuracy. Failure to follow company procedures and operate within authority grant may have a negative impact on the company's reputation and results.

Supervisory Responsibility:

This position has no supervisory responsibilities.

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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. External contacts are primarily with producers. Interactions will generally focus on gathering information, 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 minimal amount of contact via phone and face-to-face.

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, Excel 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 minimum of 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 diploma 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 computer
- Must be able to use standard office equipment (i.e. copy machine, phone, calculator, etc.)
- 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.