

# Red Shield/Rainier Insurance Company

## Job Description

**Job Title:** Underwriter – Inland Marine / Surplus Lines  
**Department:** Inland Marine / Rainier  
**Reports To:** Underwriting Manager  
**Date:** September 2024

### 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

Responsible for individual risk evaluation, selection, terms, conditions and pricing to achieve the company's profit objective. Work with producers and company staff to enhance productive and profitable relationships.

### Essential Functions / Major Responsibilities:

- Analyze and select or reject risks within Authority Grant
- Price exposures based upon rating and underwriting techniques within Authority Grant
- Perform data entry of new submissions to generate quote or declination
- 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 in-force accounts, evaluate exposures and take appropriate action within established timelines
- Evaluate reinsurance requirements and implement appropriate action within established timelines.
- Make recommendations to management about products and pricing practices when needed to further the company's stated objectives
- Periodically participate in reviews of agency appointments and terminations in conjunction with the marketing department
- Build and foster successful relationships with agents/brokers
- Learn and demonstrate proficient use of company proprietary system, imaging 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:

- 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

### Job Scope:

Individual works within established procedures and authority grant to make effective underwriting and pricing decisions on slightly complex risks that will contribute to profitable results. Position encounters recurring work situations with occasional variations from the norm. 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. Individual must display skills to creatively solve coverage needs for slightly complex and unique risks using available, customized or manuscripted coverage forms and programs. Poor judgment and/or failure to follow company procedures and carry out position duties within authority grant could have a negative impact on the company's reputation and results.

### Supervisory Responsibility:

This position has no supervisory responsibility.

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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 and management. External contacts are primarily with producers but on occasion could be with policyholders, reinsurers and vendors. Interactions will generally focus on information exchange and occasionally on exchanging ideas, which will include some confidential information. Care must be taken to protect the privacy rights 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 occasional face to face contact.

**Specific Job Skills:**

- Knowledge of rating plans, rules, filings, policy forms, coverage options and good risk analysis techniques
- Strong negotiation and problem-solving 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
- Strong 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 40 words per minute
- Operate a telephone
- Look at a computer monitor for extended periods of time

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

- A Bachelor's degree and
- 4 years' underwriting experience that provides the required knowledge, skills and abilities
- An equivalent combination of education and experience will also be considered.
- Preference will be given to candidates with experience in the applicable line of insurance.
- Professional insurance designation desirable, or on a clear path to completing a designation

**Job Conditions:**

- Work environment is a business office
- Significant amount of time spent on telephone
- 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
- Position includes light travel

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.