



## **Position Description**

**Job Position Title:** Production Underwriter  
**Reports To:** Vice President of Underwriting & Marketing  
**Department:** Underwriting

### **Position Summary:**

This is a staff position involved in the review and appraisal of new business applications for insurance. Also primarily responsible for overall agency management of assigned agencies. Uses knowledge and independent judgment to determine eligibility of risks when compared to guidelines of programs available. Responds to questions from agents and insured's and manages the overall agency plant for assigned territory.

### **Essential Functions:**

- Has the responsibility for risk selection / rejection, pricing, profitability, retention and growth for assigned agencies / territory. Works closely with renewal underwriter(s) to achieve joint business objectives for territory.
- Prices business according to company underwriting and pricing guidelines and ensures standards of timeliness are met
- Uses independent judgement and initiative to support business goals.
- Develops and maintains effective business relationships at all levels of assigned agencies as well as with renewal underwriter and all other internal departments.
- Expertly interprets, explains and markets Stonetrust's products and services.
- Handles overall agency management responsibilities for assigned agencies including agency profitability, planning, development and agency compensation / incentives.

### **Additional Responsibilities:**

- Serves as main point of contact for assigned agencies
- Request additional documentation necessary for the processing of an application, endorsement or cancellation. Appropriately documents files and ensures all documentation required for new business is obtained according to underwriting guidelines
- Stays abreast of competition and maintains competitive intelligence for assigned territory
- Documents and completes agency call reports as per established guidelines
- Keeps up to date with underwritings and/or product changes
- Identifies problems or potential problems and works with agent to correct
- In coordination with renewal underwriter, reviews and responds to loss activity for each policy in assigned territory
- Reviews requests for cancellation, endorsements, as appropriate
- Reviews policies for renewal consideration and coordinates / communicates accordingly with renewal underwriter
- Performs other duties as assigned

**Knowledge, Skills, and Abilities:**

- Prior experience in insurance underwriting and marketing type activities.
- Must have strong communication and interpersonal skills to build and grow excellent agent and other customer relationships.
- Strong computer skills and knowledge of automated systems
- Strong analytical skills with an attention to detail
- Solid to exceptional negotiation skills
- Knowledge of departmental regulations and policies
- Ability to work independently and to carry out assignments to completion within parameters of instructions given, prescribed routines and standard accepted underwriting practices

**Training and Experience/Minimum Qualifications**

- Bachelor's Degree
- 5-7 years related experience in field
- High School graduate or GED with 7+ years related experience in field
- Experience in standard underwriting practices and procedures
- Agency management experience
- Associated classes or courses and/or industry license, or designation (Agent, CIC, CPCU) a plus.

**Working Conditions**

- Primarily out in field and working from home office, depending on location.
- Will visit agents within assigned territory. Travel will likely be at least 50% of time but exact expectations established with VP of Underwriting and Marketing based on underwriter location and assigned territory.