

***Stonetrust Commercial Insurance Company is looking for an experienced **Production Underwriter**.***

**Company Information:**

At **Stonetrust**, it is our goal to be the "**First Choice**" workers' compensation carrier in all of the markets we serve, and we are dedicated to being a professional and reliable partner to our policyholders and agents by working with them to increase workplace safety, minimize accidents, and reduce claim costs.

Our headquarters are in Baton Rouge, Louisiana, and we provide workers' compensation coverage to businesses in Louisiana and eleven other states in the southern mid-western region.

We have seen many changes since our start as a self-insurance fund in 1993, and we are proud to have grown to be an A- rated carrier. How did we get here? It's simple – we are a relationship-focused company that cares about people.

To learn more about **Stonetrust**, please visit [www.stonetrustinsurance.com](http://www.stonetrustinsurance.com).

**Position Description:**

Primarily responsible for the review, appraisal, and processing of new business application submissions, determining eligibility based on company guidelines. Strong focus on building business relationships for the purpose of obtaining new business submissions and for the overall agency management of assigned agencies. Properly executes the communication of underwriting actions and responds to questions from agents and insureds to provide world-class service to both internal and external customers.

The position reports directly to the Underwriting Production Manager.

***This position may be filled as a Senior Production Underwriter depending on experience.***

**Essential Functions:**

- Responsible 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 the territory.
- Prices business according to company underwriting and pricing guidelines and ensures timeliness standards are met.
- Cultivate and maintain relationships with internal teams within the company to support organizational initiatives.

- Develops and maintains effective business relationships at all levels of assigned agencies by conducting agency visits and attending events.
- Partners with Territory Managers to assist with assigned agencies' overall agency management responsibilities. This includes agency profitability, planning, development, and compensation/incentives.
- Takes initiative to identify, propose solutions, and/or lead cross-departmental or customer service initiatives to improve organization effectiveness.
- Serves as main point of contact for assigned agencies to promptly answer telephone and email inquiries to interpret, explain and market Stonetrust's products and services as well as work with agent to identify and resolve any potential issues.
- May serve as mentor, trainer, and subject matter expert for other staff.
- Performs agency training and/or development activities as needed.

#### **Additional Responsibilities:**

- Gathers and analyzes competitor and producer information, including retention, profitability, and potential, to support pricing and risk appetite.
- Documents and completes agency call reports as per established guidelines.
- Maintains a fully developed knowledge of industry changes and legal updates to respond to changing business environment proactively.
- Request additional documentation necessary to process an application, endorsement, or cancellation. Appropriately document files and ensure all documentation required for new business is obtained according to underwriting guidelines.
- In coordination with Renewal Underwriter, reviews and responds to loss activity for accounts in in assigned territory as needed.
- Performs other duties as assigned.

#### **Knowledge, Skills, and Abilities:**

- Proficient use of MS Office Suite and utilizing underwriting software/databases.
- Excellent communication and persuasion skills to successfully negotiate with agents.
- Outstanding interpersonal skills with the ability to establish trust for effective working relationships with agents and customers.
- Strong critical thinking skills with the ability to analyze available information to make timely decisions.

- Excellent organizational skills with attention to detail
- Knowledge of state-applicable Workers Compensation rules and regulations, NCCI rules and its application to underwriting
- Ability to work independently and within a team to execute assignments.

### **Training and Experience/Minimum Qualifications:**

- Bachelor's Degree preferred.
- 3-7 years of relevant underwriting experience, preferably in the workers comp industry
- Agency management experience with a focus on relationship building is a plus.
- Experience in rating methodologies, classifying risks, analyzing risk characteristics, and interpreting statutory elements within a particular state.
- Professional insurance designations (Agent, CIC, CPCU) a plus.
- Previous experience in insurance underwriting and marketing type activities/events preferred.

### **Working Conditions:**

- This is a remote position.
- Regular travel is required, which may include overnight stays. Expectations are established with the Underwriting Manager based on location and assigned territory.

Job Type: Full-time

Salary: \$55,000.00 - \$90,000.00 per hour

Benefits:

- 401(k)
- 401(k) matching
- Dental insurance
- Employee assistance program
- Health insurance
- Health savings account
- Life insurance
- Paid time off
- Vision insurance

Schedule:

- 8 hour shift

Work Location: Remote