

HOCHHEIM PRAIRIE INSURANCE COMPANIES

APPLICANT JOB DESCRIPTION – PERSONAL LINES UNDERWRITER

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DEPARTMENT: Underwriting

CLASSIFICATION: Exempt

JOB DESCRIPTION SUMMARY:

Accomplishes the plans, goals and objectives established for the position; provides service to agencies and agents; supports the continuation of the business area through interaction with agents/agencies and insureds.

REPORTING RELATIONSHIPS:

The Personal Lines Underwriter reports directly to the Marketing/Underwriting Manager. There are no positions reporting directly to the Personal Lines Underwriter.

REQUIREMENTS:

Education:

Required: High School diploma or its equivalent and insurance related experience and/or training.

Preferred: Bachelor's Degree from a four year accredited college in insurance or a related field, with additional training in areas relevant to the insurance industry. API designation recommended.

Licensing/Registration/Certification:

Required: Valid Driver's License with acceptable driving record

Preferred: Licensed Recording Agent, Associate in Personal Insurance, Associate in Insurance Services, or Chartered Property Casualty Underwriter (CPCU)

Skills, Knowledge and Abilities:

Must have strong skills and understanding insurance underwriting of personal lines business. Ability to accomplish goals and objectives; Possess effective people skills; Ability to keep accurate, detailed records; Excellent telephone skills and manners; Excellent skills for planning and using time; Extensive knowledge of the market place and market conditions; Ability to understand and communicate differences in insurance policies.

Physical:

Body positions: Sitting or standing in office. Ability to spend extensive time talking to agents and companies on the telephone and working on the computer.

Body movements: Must have physical dexterity to move through office, talk on the telephone while writing / typing information.

Body senses: Must have full use of eyes, ears and speech for communication with customers and management. Must be able to see and hear, have full power of speech as well as communicate on the phone with customers and associates. Must be able to see to read correspondence, related insurance quotes and policies.

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Mental Requirements:

- Mathematics: Ability to calculate and apply concepts of basic math and simple statistical analysis.
- Language: Must be able to communicate in English. Communication must be effective in both the verbal and written modes, interact with employees and business associates. Ability to read, analyze and interpret general insurance business. Effectively present information and respond to questions from agents, insureds and TDI.
- Computer: Ability to work in a Windows based environment – Word, Excel, Impromptu; Company products – System I, Agent Portal Software, Salesforce; communicate via e-mail, and learn industry software.

Working Conditions:

Primarily an office setting, requiring sitting extended periods of time. Occasional overnight travel to regional meetings, agency visits and training classes, requiring driving/riding company vehicles.

ESSENTIAL FUNCTIONS:

Duties and Tasks:

Complete daily functions.

- Process snappy reports.
- Activate entered non-issued policies.
- Process reinstatement list.
- Work with error exception reports, PAS policy exception reports and notepad entries.
- Work risk reviews.

Prepare and/or monitor quarterly reports. This includes but is not limited to analyze and provide constructive guidance to agents.

- Loss ratio reports by the end of the month following the quarter.
- Seacoast exposure reports by the end of the month following the quarter.
- Projection to Actual Written Premium by the end of the month following the quarter.
- Retention by the end of the month following the quarter.
- Agency profiles to Company profiles by the end of the month following the quarter.

Support agency force.

- Communicate Hochheim Prairie Underwriting guidelines, niche and philosophy.
- Prepare and submit custom analytical reports within 7 days of the request by an agent.
- Prepare and present formal agency presentations (in house, on site, in a seminar or conference).

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Manage a portfolio of agents.

- Conduct an agency review on site once every 3 years and on an “as needed” basis. This includes but is not limited to reviewing the results with the agency and providing file documentation within 14 days of the review.
- Counsel, coach and provide input to unprofitable agencies and assist in composing an action plan.
- Determine profitability and production benchmarks to ensure partnership with agency.

Research and resolve policyholder and agent issues.

- Address issues within 24 hours or less. If the issue cannot be resolved within that time frame, an update is provided to the party within 24 hours.
- Work as needed with other departments/personnel to obtain/provide information/follow-up as needed to address an agency or risk.

Miscellaneous:

- Perform all transactions within the federal, state, local and other applicable governing entities, laws and regulatory obligations.
- Participate in the development of underwriting guidelines and procedures.
- Prepare training documentation and train Agents and Agent personnel.
- Train new or less skilled personnel within agreed time frame.
- Maintain an awareness of all business related trends, competition, advances and improvements and determine the economic impact of any financial or political activities that could affect the company.
- Maintain a high level product knowledge relevant to the buying habits of the business clientele.

Perform miscellaneous tasks assigned by manager, either verbally or in writing, substituting for absent workers and performing any additional tasks necessary to provide products and services to customers during peak periods of business.

The points addressed in this description outline the general duties of the position and are not meant to be all-inclusive.

Additional duties may be assigned either on a temporary or permanent basis to an individual functioning in this position. The additional duties will be performed along with those addressed in this description.

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OTHER JOB CRITERIA:

Judgment and Decision Making:

- Seek guidance and direction as necessary for performance of duties.
- Demonstrate good judgment in investigating and solving problems.
- Respect the confidentiality of company information.

Relationship to Others:

- Maintain cooperative working relationship with manager and other employees.
- Demonstrate ability to tactfully handle difficult situations.

Planning and Time Utilization:

- Manage time efficiently in order to meet deadlines.
- Consistently demonstrate ability to recognize and deal with priorities.
- Fully understand and responsibly utilize flextime and leave of absence.
- Provide proper notice of absence.

Initiative:

- Perform all duties in an independent manner with little supervision.
- Recognize and perform duties that need to be performed although not directly assigned – assist others as needed.
- Demonstrate through daily actions the application and use of training provided.

Other:

- Maintain a neat and organized work area.
- Assume a responsibility for employee morale by supporting management and presenting a positive attitude.
- Represent the company in a professional and respectable manner with regard to personal appearance, written and verbal communication, and conduct.

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This job description is given during the job interview process in order that applicants may carefully review the responsibilities, requirements and essential functions of the job for which they are applying.

Do you understand the essential functions?

Can you perform the essential functions of this job with or without reasonable accommodation?

This is not an offer of employment nor does it comprise an employment contract.

APPLICANT

DATE