

## Position Description

<b>Job title</b>	<i>Senior Underwriter</i>
<b>Reports to</b>	<i>Underwriting Supervisor</i>

### Position Summary

The Senior Underwriter will be responsible for underwriting, approving and issuing policies within the assigned authority levels for two or more lines of business. The position will recommend workflow changes to assist in meeting departmental and company objectives. The Senior Underwriter will make judgments based on common sense, understanding and reasoning to analyze and evaluate business for recommended action within the assigned authority levels on an individual policy basis.

### Primary Responsibilities

- Review applications, inspection reports, MVRs, CLUE reports, insurance scores, replacement cost estimates, and medical reports within assigned authority levels.
- Review underwriting and claim reports to determine future underwriting actions.
- Communicate with marketing manager, department and company personnel regarding underwriting issues.
- Support long and short term business strategies through quality underwriting, customer service and production initiatives.
- Communicate with agency personnel regarding underwriting issues.
- Visit agencies to strengthen relationships.
- Other duties as assigned.

### Minimum Qualifications

- A four year college degree or CPCU designation with 7+ years of underwriting experience, 10+ of insurance related experience.
- In-depth knowledge of major coverages and forms
- In-depth knowledge of rating concepts
- Complete required testing
- Complete formalized continuing education
- Strong PC skills including Microsoft Office
- Excellent interpersonal skills
- Strong organizational skills
- Multi-task oriented
- Detail oriented
- Ability to work individually and in a team environment
- Ability to create positive and collaborative working relationships
- Strong leadership skills
- Excellent written and verbal skills
- Reliable

### Working conditions

This position operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets, and fax machines.

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### Physical requirements

The physical requirements described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. This position is regularly required to talk or hear over the phone or in a face-to-face conversation. This position will frequently be required to stand, walk, use hand to finger, handle or feel, and reach with hands and arms. This position also requires the ability to lift up to 25 lbs. occasionally.

### Direct reports

None

### Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

### Equal Employment Opportunity Statement

Wayne Mutual Insurance Company provides equal employment opportunities to all employees and applicants for employment and prohibits discrimination and harassment of any type without regard to race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state or local laws. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation, and training.

#### Signatures:

Approved by Management:	
Approved by HR:	
Date:	

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee:	
Date:	