



Strategic Underwriting Solutions- Position Description

Associate Underwriter (Experience Rating Emphasis) Green Bay, WI

Reports to:

Manager, Director, or VP

Status:

Non-Exempt Position

Primary Schedule:

8:00-4:30 CST Monday through Friday and/or as business needs dictate and agreed upon-average 40-45 hours/week; occasional Sat. OT in busy season

Position Description:

The associate underwriter is a dual role position combining the underwriting analyst position while also functioning as an underwriter in training.

The employee will assist in the preparation and entry of new business quotes and applications while maintaining a high level of accuracy and meeting assigned due dates. The employee will correspond with various parties including agents, clients, Third Party Administrators, applicants and underwriting staff in support of the underwriting efforts. The associate underwriter will ensure quality and timeliness of quote requests, application processing, correspondence and respond to customers inquiries. The employee will be responsible for group stop loss health insurance business for both new business and renewal, with an emphasis on traditional, experience rated stop loss business that is generally 50+ lives or greater.

They will be responsible for personal production for a client's block of business and maintaining the production standards for a block of business. The employee is expected to increase their technical knowledge of the underwriting position by preparing files for underwriter review, but also completing health history reviews personally and will document case files, health history, experience rating formulas, assign debits, analyze health risk and experience rated formulas presented to carriers, and prepare offers for underwriter review prior to field communication.

Associate underwriters will also write necessary guidelines and train other staff internally and externally when appropriate. They will represent the underwriting function in customer meetings, client, broker, and carrier interactions when necessary.

Qualifications and Essential Duties:

- Strong knowledge of the underwriting discipline and the health insurance industry
- Prepare new business quotes and proposals for assigned underwriter's review
- Healthcare industry and product knowledge required
- Excellent interpersonal, decision making and analytical skills required
- Ability to work in a team environment and multi-task
- Ability to self-analyze work and look for ways to improve his/her own daily work processes; creative problem solving used in daily work; flexible and willing to adjust to changes in work environment and respond positively to change
- Resolves issues to customers satisfaction while balancing with the needs of the business
- Within authority levels, identifies and evaluates exposures and makes underwriting decisions on risk or refers them on to an underwriter or management
- Works with team members and agents to resolve production errors and manage production activities. Recognizes workflow inefficiencies and develops solutions to resolve inefficiencies.
- Excellent customer service skills
- Excellent verbal and written skills
- Excellent skills in mathematics and insurance finance
- Ability to handle difficult situations diplomatically
- Provides needed technical support to agents including consultation and training on processes and procedures
- Stays abreast of department procedures and changes to ensure most up-to-date information is provided
- Operating and system testing
- Prepares, trains and audits corporate policies as assigned for the data entry and underwriting analyst roles and corporate level as assigned
- Some travel on commercial airlines maybe required
- Miscellaneous tasks as assigned

Education/Experience:

High school diploma required. Secondary education: Business or Healthcare Degree required; 5 or more combined years of education and experience, with 1-2 years of underwriting assistant and/or health related work experience required.

Medical Terminology and Advanced Medical Coursework is required and must be completed within 18 months of hire. Completion of the HIA designation within 24 months in position is required. LOMA, SICS or other pertinent self-funded or insurance coursework preferred.

Supervisory Responsibility:

As assigned by Senior Management. No direct reports on a daily basis.