

POSITION DESCRIPTION

Special Districts Association of Oregon believes that each employee makes a significant contribution to our success. That contribution should not be limited by the assigned responsibilities. Therefore, this position description is designed to outline primary duties, qualifications, and job scope, but not limit the incumbent nor the organization to only the work identified. It is expected that each employee will offer his/her services wherever and whenever necessary to ensure the success of SDAO.

Title: Underwriter

Department: Underwriting

Classification: Non-Exempt

Reports To: Underwriting Manager

Hiring Salary Range: Contact hr@sdao.com

Pay Equity Group: 1115132232111

General Position Summary:

The Underwriter assists with all aspects of underwriting the SDIS property, casualty and worker's compensation programs and other contracted insurance programs; includes reviewing and evaluation rates.

Essential Functions/Major Assignments:

- Review and approve or reject proposed coverage additions, deletions and changes to buildings, autos, equipment, and other exposures submitted by members or their agents
- Make coverage decisions based on Risk Management, Claim Departments, agent's and member's assessments or recommendations
- Assist with pricing, renewal, and deductible decisions for each member of SDIS and other contracted insurance programs.
- Calculate workers' compensation and property/casualty experience modification factors.
- Administer SDIS's Longevity Credit and Rate Lock Guarantee program to develop productive relationships with members in support of their loyalty and good loss ratio
- Responsible for creating and approving all new quotes sent to prospective members of SDIS and PACE
- Learn, develop, and apply a clear understanding of all coverage sections offered by SDIS/PACE and communicate those effectively and clearly to membership and independent insurance agents.
- Implement any approved coverage changes for the membership and communicate changes effectively, ensuring correct documentation is distributed and collected within any deadlines
- Respond to any questions regarding interpretation of insurance coverage from members and independent insurance agents.
- Upload all necessary renewal update materials and documents to Insurance Site Portal.
- Communicate regularly with independent insurance agents to explain coverage and pricing issues, offer optional quotes for pricing.

- Work with the Risk and Claims Management Department in responding to insurance coverage related inquiries and to assist in identifying unacceptable risk; Identify unacceptable risks and address them with coverage restrictions Example: removing coverage, writing exclusions for a specific risk, lowering values on valuations.
- Develop and maintain an underwriting manual for SDAO and other contracted insurance programs.
- On an annual basis, identify any coverage changes that need to be made for members; this is completed by an annual review of coverage reports, claims and loss; work in concert with the Insurance Services Committee to discuss changes to resolution
- Assist with policy changes, updates, additions, deletions regarding insurance products
- Develop exposure/loss trend reports for review by the Insurance Services Committee and the Board of Trustees.
- Design and implement the Best Practices Program with a focus on reducing liabilities
- With assistance of the IT Department, assist in the development and maintenance of SDAO's internally developed underwriting system.; At each renewal work with the IT Department to make sure all underwriting systems and website access points are functional.
- Export claims data from the claims system (RiskMaster) into the underwriting system to develop loss cost reports and identify any adverse trends.
- Maintain loss ratio reports for members and the Risk Management Department

Secondary Functions:

- All other duties as assigned

Job Scope:

- The Underwriter's daily functions consist of processes and procedures that are well defined.

Supervisory Responsibility:

- None

Interpersonal Contacts:

- The Underwriter regularly communicates with districts, agents, and those inside the organization to exchange ideas and gather information.

Specific Job Ability:

- Must have a thorough knowledge of a wide variety of insurance programs, policies, and systems or able to obtain knowledge within six months of hire, including but not limited to property, casualty and worker's compensation programs and other contracted insurance programs
- Exhibit thorough working knowledge and interpretation of sound underwriting principles, policies, procedures, and controls
- Able to gain a deep knowledge base and understanding of all insurance programs offered or managed by SDAO
- Excellent verbal and written communication skills with strong attention to detail; able to communicate effectively and concisely with a wide variety of individuals with varying needs and understandings of the insurance process
- Ability to establish effective working relationships with members, co-workers, and various insurance brokers and agents

- Must have strong analytical and organizational skills
- Ability to learn and apply a wide variety of unique software programs
- Ability to interpret and analyze and make informed, calculated decisions on risks
- Strong computer skills (Microsoft Office suite)
- Strong problem solving, reasoning and decision-making abilities
- Ability to prioritize and manage multiple tasks while meeting established goals and deadlines

Specific Job Effort:

- The Underwriter has regular variation in their daily tasks but must decide which tasks to complete as well as the order in which tasks are completed.
- The position consists of regular deadlines which must be met.

Education, Experience, and Certification/Licensure:

Required

- High school diploma or equivalent
OR
- An equivalent combination of education, training and experience sufficient to successfully perform the essential duties of the job

Desired/Preferred

- Associates or Bachelor's degree in related field
- Previous experience as an underwriter, producer, actuary, risk manager, accountant or analyst in an insurance company or self-insured pool
- Insurance agents license
- Certified Insurance Service Representative (CISR)

Job Conditions:

- This position operates in a professional office environment
- Typical working schedule is Monday through Friday during regular office hours; during certain times of the year a work week in excess of 40 hours may occur
- Routinely uses standard office equipment, especially computers and mobile devices
- In performance of the duties of this job, the employee is occasionally required to stand; walk; sit; use hands and fingers, handle, or feel objects, tools, or controls; reach with hands and arms; climb stairs; talk or hear; and drive an automobile.
- The employee must occasionally lift or move office products and supplies, up to 20 pounds.
- This position may require travel, including overnight, within the state of Oregon

Appointees will be subject to completion of a standard probationary period.

The essential physical abilities described here are representative of those an employee may encounter while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The above statements are intended to describe the general nature and level of work being performed by employees assigned to this classification. They are not intended to be construed as an exhaustive list of all responsibilities, duties and/or skill required of all personnel so classified. This job description is not an employment agreement

and/or an expressed or implied employment contract. Management has the exclusive right to alter this job description at any time without notice.

This is an accurate description of the essential functions of my position.

Employee Signature

Date

(The signature of the employee indicates this document has been read and is understood.)

Supervisory Approval

Date

(The signature of the Supervisor confirms the assignment of work to the employee.)

(The signature of the Supervisor