

Job Title:	Healthcare Program Underwriter	Department:	Underwriting and Program Development
Reports To:	Vice President, Programs and Market Management	Supervises:	0
Last Modified:	September 5, 2005	Exempt / Non Exempt	Exempt

Job Summary:

Responsible for the technical evaluation and pre-underwriting of submissions to insurance referral underwriter; manages daily insurer relationship including but not limited to the quality and timeliness of submissions and content to program underwriter. Negotiate and effectively communicate quotations to the internal production team members' in a timely and high quality manner. Underwriter for established programs with delegated limited authority within program underwriting guidelines.

Provides periodic status reports to Manager including but not limited to new and renewal business work flow, submissions, hit ratios, competitive feedback, and program management. Accountable for productivity metrics established for position.

Develop and design program terms including coverage, underwriting guidelines and negotiate rates. Attend industry meetings and conventions. Negotiate new program and renewal program terms with partner carriers.

Special projects as assigned for underwriting and product development for NSU.

Responsibilities and Duties:

- Maintain daily relationships with assigned insurance carrier underwriting personnel. Maintain positive relationship and communications with carriers.
- Stay in contact by phone and email with periodic meetings held with Manager. Involve Manager and other members of NSU staff as needed.
- Assist in the implementation of proposals and presentations to satisfy NSU sales and service team members, underwriters, executive management and actuaries.
- Daily negotiating role on individual accounts, supporting the growth objectives of the NSU sales team, while balancing profitability of portfolio with insurer and staying within established underwriting guidelines.
- Continually seek out educational, technical and professional development to enhance training and product knowledge
- Work with NSU underwriting team members to check policy language for accuracy and appropriateness, endorsements, exclusions
- Communicate to staff on assigned carrier underwriting and submission guidelines including rating, contacts, referral requirements, timelines

- Monitor and report on product performance; may include Exposure Summaries, Premium Reports, Retention Reports, Random Reporting Requests from Carriers, Loss Ratios, Profitability in all programs
- Other duties as assigned by supervisor and other NSU executive management

Knowledge, Skills, and Abilities:

Definitions: **Thorough:** Expertise in subject, could act as instructor to others, worked with it for many years. **Working:** Good basic grounding in subject, understands all major elements and some intricacies, has worked with it for a year or more. **Awareness:** Has been introduced to subject, knows some terminology

Technical:

- Knowledge of all basic lines of commercial P&C coverage, policy language, and risk management concepts
- Knowledge of physician and facilities general liability and medical malpractice underwriting
- Knowledge of retail agency and brokerage operations
- Knowledge of insurance company and underwriting operations
- Working knowledge of Excel, Access, and databases
- Understanding of loss analysis including retention analysis, loss stratification and loss development triangles
- Awareness of actuarial concepts

Behavioral:

- **Negotiating:** Obtains agreement from multiple parties; earns trust while working out a deal
- **Relationship Management:** Develops rapport with others and recognizes their concerns and feelings, builds long-term associations
- **Communication:** Listens well! Clearly presents information through the spoken or written word; reads and interpret complex information; talks comfortably with individuals or groups
- **Influence and Persuasion:** Skillful at convincing others; uses tact when expressing ideas or opinions; adapts to the particular audience; handles objections successfully.
- **Initiative:** Prepare for problems and opportunities in advance; work with minimal supervision to accomplish corporate goals.
- **Customer Focus:** Demonstrates a high level of service delivery; does what is necessary to
- Ensure customer satisfaction; deals with service failures and prioritizes customer needs

Physical:

- Handles routine office work, drives to appointments, calls on customers and vendors in business settings, and completes air travel. Job requires data entry into computers, handling files, and occasionally carrying a laptop computer.

Office:

- Working knowledge of phone systems and basic office machinery and equipment; Windows, Outlook, Word, Excel; ACT or similar contact management software; ability to learn enterprise software (ConceptOne by Epic Solutions)

Credentials and Experience:

- Minimum 3-5 years medical malpractice insurance experience. Combination of Underwriting and Brokerage experience helpful.
- Experience handling and/or underwriting Claims-made coverages including professional liability
- Healthcare sector experience desirable
- Minimum high-school diploma or GED equivalent
- Brokers license in Property and Casualty in state of domicile
- Valid drivers license for state of domicile

Special Requirements

- May occasionally operate personal vehicle on company business (company reimburses for mileage); appropriate personal auto insurance must be maintained
- Must be able to travel periodically on a flexible schedule; at least 3 days quarterly
- Must occasionally be willing to work evenings, holidays, and weekends to meet business needs