



Job Title: Underwriting Intern
Department: Underwriting
Reports to: Underwriting Manager

Position Summary:

The Underwriting Intern will learn about workers' compensation insurance and the fundamentals of the underwriting function. Key concepts include learning how underwriters assess employers' operations and hazards to accurately and competitively develop appropriate premium. The Underwriting Intern will utilize training, our underwriting guidelines, and predictive analytics tools to evaluate and service policies, answer customer questions, issue endorsements, and build and maintain relationships with our policyholders and agent partners.

Essential Functions:

- Evaluates accounts to determine risk selection within authority level
- Determine account pricing, terms and conditions in accordance with industry regulations
- Appropriately select risk based on the organizations underwriting risk appetite
- Document justification for underwriting direction
- Obtain and organize relevant underwriting information
- Review and process renewal policies within given authority level
- Review and process endorsements
- Review and process cancellations and re-writes
- Provide timely and professional communication to customers
- Perform business sector review by agency, size of policy, class code, and region to report on profitability, growth opportunities, and predictive model performance

Job Qualifications

Education:

Pursuing a bachelor's or master's degree.



Experience:

- You're highly motivated and you work well in a close-knit, collaborative environment.
- You know how to use information technology, data and other resources to identify solutions and innovations.

Required Skills/Abilities:

- Highly motivated individuals that work well in a team environment.
- Think strategically and critically.
- Leverage information technology, data and other resources to identify solutions and innovations.
- Hold a strong desire and curiosity to learn the insurance business.
- Demonstrate and develop excellent written, verbal and interpersonal communication and professional skills.
- Are compatible with New Mexico Mutual's Corporate Values.

Specialized Knowledge, Licenses, etc.:

- Demonstrated proficiency in Microsoft Office Suite (Word, Excel, PowerPoint, Outlook)

Values and Mission:

Adheres to New Mexico Mutual's values and mission by demonstrating Service Excellence, Trust, Ownership, One Team and Boldness in thought and action.

Positive Attitude:

Develops and maintains positive working relationships with team members, customers, co-workers and management by demonstrating effective communication and collaborative skills.

Working Conditions:

- **NEW MEXICO MUTUAL** maintains general office conditions with light demands.
- Employees of **NEW MEXICO MUTUAL** adhere to all safety rules and regulations including building security.
- Employees participate in ensuring safe and efficient operating conditions that safeguard employees and facilities.
- **NEW MEXICO MUTUAL** maintains a drug free environment; drug testing prior to employment as well as upon a work-related accident.
- Exposure to VDT screens.