



**Job Title:** Underwriter I  
**Department:** Underwriting  
**Reports to:** Underwriting Manager

**Position Summary:**

The underwriter will be responsible for assignment of organizational assets within a defined authority level. This responsibility will include evaluation, selection, acceptance, declination, pricing and servicing of workers' compensation accounts. The underwriter will be assigned a territory of agencies and will be responsible for the appropriate selection of risk within their territory. In addition, the underwriter will develop and maintain productive agency relationships.

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**Essential Functions:**

- Evaluate 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 organization's underwriting risk appetite.
- Document justification for underwriting direction.
- Achieve company written premium, loss ratio, submission and service objectives.
- Provide timely and professional communication to customers.
- Appropriately utilize support services to manage assigned book of business.

**Job Qualifications**

**Education:**

Bachelor's degree from an accredited college/university in a Business-related field

**Experience:**

At least 2 years of Property and Casualty insurance underwriting experience.

**Required Skills/Abilities:**

- Knowledge of insurance industry; workers' compensation experience preferred



- Knowledge of underwriting concepts, practices and procedures
- Excellent communication skills, including experience with negotiation and sales
- Strong writing skills with ability to clearly communicate underwriting decisions
- Demonstrated ability to confidently accept appropriate risk
- Significant attention to detail
- Basic knowledge of, and experience in, reviewing financial statements and ratios associated with risk analysis

### **Specialized Knowledge, Licenses, etc.:**

- Demonstrated proficiency in Microsoft Office Suite (Word, Excel, PowerPoint, Outlook)
- ARM, CIC, or AU designations preferred

### **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 physical 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.