



Job Title: Associate Underwriter

Department: Underwriting

Reports To: Underwriting Manager and/or Underwriting Supervisor

Position Summary:

The Associate 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 renewal accounts. The Associate Underwriter will be assigned to a Underwriting group. The position will assist in the acquisition and retention of profitable workers' compensation policies through specialized processing and support. This role will support the development and maintenance of productive agency relationships through accurate and timely communication.

Essential Functions:

- Analyze and organize underwriting information in preparation for quote issuance and policy maintenance
- Appropriately select risk based on the organizations underwriting risk appetite
- Document justification for underwriting direction
- Analyze and manage policies to ensure company renewal written premium, loss ratio, submission and service objectives are achieved
- Utilize the appropriate communication tools and groups to provide timely and professional communication to clients
- Assist the team though servicing accounts - processing endorsements, cancellations, and re-writes

Job Qualifications:

Education:

Bachelor's or Associate degree from an accredited college/university in business or related field

Experience:

Two to four years of Property and Casualty insurance experience preferred



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
- Experience reviewing financial statements and ratios associated with risk analysis
- Proven organizational, prioritization and multi-tasking ability
- Proven ability to manage high volume production environment

Specialized Knowledge, Licenses:

Demonstrated proficiency in:

- MS Office (Word, Excel, PowerPoint, Outlook)
- ARM, CIC, AU designation preferred

Values and Mission:

Adhere to 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 moderate physical demands. May be required to lift up to 50 lbs.
- 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.