



Job Title: Small Business Unit Underwriter-Analyst
Department: Underwriting
Reports to: Underwriting Manager

Position Summary:

The Small Business Unit Underwriter-Analyst will be responsible for assignment of organizational assets within a defined authority level. This includes the evaluation, selection, acceptance, declination, pricing and servicing of workers' compensation accounts utilizing state of the art tools including predictive analytics and robotic process automation. Continuous evaluation of the profitability of the book of business for the assigned territory of agencies and ongoing incorporation of new process efficiencies for the Small Business Unit are integral to success in this role. In addition, the Underwriter will develop and maintain productive agency relationships.

Essential Functions:

- Evaluates accounts to determine risk selection within authority level
- Determine account pricing, terms and conditions in accordance with industry regulations
- Ability to balance execution of processes while handling a high volume of transactions
- Proactively incorporate the use of predictive analytics to determine underwriting pricing
- Assist with the ongoing incorporation process automation tools
- Appropriately select risk based on the organizations 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
- Limited experience 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.