



Job Description

Job Title:	Underwriter I
Classification:	Exempt
Area of Service:	Underwriting
Supervisor:	Director Underwriting
Grade:	E3

AMERIND Risk is a federally chartered corporation created by its Members, the governmental units of federally recognized Tribal Nations that administer federally funded housing programs for American Indian and Alaska Native families. AMERIND Risk has the operating authority to work with Tribal Governments, Enterprises, and Citizens for Property and Liability, Workers Compensation, Homeowners and Renters, Employee Benefits, Fleet Auto coverage, and Critical Infrastructure development.

Position Characteristics and Competencies

- Customer Focused
- Detailed Oriented
- Technical Knowledge and Skills
- Planning and Organizing
- Communication Skills (verbal and written)
- Analytical and Decision making skills
- Interpersonal Skills
- Math skills

Job Summary

Review individual applications for insurance to evaluate degree of risk involved, determine acceptance of applications, coverage amounts and premium for personal or commercial lines business. Responsible for retention of new and existing business in accordance with company underwriting philosophy and individual level of authority. This individual also maintains positive and professional relationships with broker partners, third party administrators or financial institutions.

This job description does not represent an inclusive list of all duties encompassed in this position.

Job Responsibilities

- Examine insurance applications, conduct research, collect background information and make risk assessments.
- Negotiate with the customer regarding premium, coverage limits, coverages, and the terms and conditions of the proposed insurance policy.
- Underwrites various types of insurance policies for individuals, businesses or equity pool members
- Calculates premiums and establish payment method. Appropriately prices all new and renewal applications.



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- Makes final determination, within company guidelines, on risk acceptability for new and renewal applications.
 - Interacts with policyholders to deliver and explain policy
 - Ensures policy requirements are met, including any necessary completion of appropriate forms.
 - Evaluates property, examining its general condition, type of construction, age, and other characteristics, to decide if it is a good insurance risk.
 - Creates endorsements and coverage documents for clients
 - Performs administrative tasks, such as answering phones, maintaining records and handling policy renewals.
 - Renders decisions based on consultations with Senior Underwriters, managers and upper management.
 - Participates in cross-functional team training
 - Performs other duties as assigned.

Supervision of Others

- N/A

Minimum Qualifications

- High School Diploma or GED required
- Bachelor's Degree in Business Administration, related field or equivalent experience
- A minimum of three years of underwriting experience
- Insurance Associate in Underwriting (AU) Professional Designation preferred
- Valid driver's license.
- No felony, theft or fraud convictions.
- Must be able to successfully pass a background investigation.

Additional Eligibility Requirements

- Ability to obtain Associates in General Insurance (AINS) designation within the first two years of employment
- AINS 21 required within internal deadlines set for continued employment.

Knowledge/Skills/Abilities

- Strong written and oral communication skills
- Strong ability to multi-task assisting in multiple duties or projects
- Strong presentation skills.
- Knowledge of underwriting techniques.
- Knowledge of department organization, functions, objectives, policies and procedures.
- Knowledge of commercial/residential construction codes and techniques.
- Ability to effectively present information in one-on-one and small group situations to customers, clients and other employees of the organization.
- Ability to work independently and meet time lines.
- Ability to create and edit written materials.
- Knowledge of principles and processes for providing customer services.



- Skill in providing excellent customer service.
- Ability to work as a team member in a structured working environment.
- Ability to work with timeliness and thoroughness.
- Skill in operating business computers and office machines, in a Windows environment, specifically Word, Excel and presentation software (such as PowerPoint)

Working Conditions & Physical Demands

- Travel required 10% of time.
- Typical business office setting with moderate noise level and outdoor settings with a high noise level.
- Non-office environment may be encountered for offsite presentations and support of company activities.
- Must be able to sit for work at a computer for more than 6 hours per day.
- Must be able to use hands for dexterity of motion and reach with hands and arms. Extensive use of computer keyboards.
- Frequently required to talk and hear.
- Must have ability to occasionally lift 10+ lbs.

Physical Exam

Not required for position.

Hiring of AMERIND employees is subject to 7(b) of the Indian self-determination act. (25 U.S.C 450e(b)), which requires that, to the greatest extent feasible, preference and opportunities for training and employment shall be given to native Americans and Alaska Natives.