Position Description

Position Title: Underwriter II
Department: Insurance
Reports To: Director, Underwriting

Band: D ($85k - $120k)
FLSA Status: Exempt
Supervisory Responsibility: No

JOB SUMMARY

Primarily responsible for implementing the steps in the underwriting process in accordance with the Underwriting Guidelines, Processes and Procedures for at least two product lines, assisting with determining appropriate coverage, and providing service to producers and policyholders. Supports researching the market, researching and developing coverages, evaluating underwriting experience, reviewing and revising rating plans, formulating underwriting policy, developing underwriting guides, conducting underwriting audits, and assisting with education and training.

DUTIES & RESPONSIBILITIES (* = ESSENTIAL FUNCTIONS)

1. *UNDERWRITING: As an experienced underwriter, determines what loss exposures will be insured, for what amount of insurance, at what price, and under what conditions. Presenting a recommendation for peer review and/or to a more senior Underwriter for review and approval. Peer reviewing recommendations from other Underwriting staff and providing guidance to less experienced Underwriters and to Underwriting Associates. Includes evaluating loss exposures, determining underwriting alternatives, selecting underwriting alternatives, determining the appropriate premium, implementing the underwriting decision and monitoring loss exposures.

2. *ACCOUNT MANAGEMENT: Works on or is responsible for Member and/or Non-Member accounts in collaboration with peers and more senior underwriter. Builds and maintains relationships on behalf of the company, serving as the initial point of contact, or lead contact for assigned accounts, liaising with peers and senior underwriters on account matters, anticipating the assigned account's needs, working within the company to ensure deadlines for the account are met.

3. *MEMBER INSURANCE ADVISORY: Supports the work of NEIL's Insurance Advisory Committee and/or Specialty Insurance Advisory Council. Along with peers and senior underwriters engages with Member Company representatives on behalf of the company, supporting and/or leading the development of informed consensus and recommendations to NEIL Leadership and Board of Directors.

4. *RESEARCH & DEVELOPMENT: Conducts underwriting-related research and is proficient in data analysis. Compiles reports based on own research and analysis and presents to internal audiences and supports presentations by more senior underwriting staff.

5. TRAINING: Maintenance of professional and technical knowledge through pursuit and attainment of approved and relevant professional accreditations, as well as regular attendance at approved and relevant workshops, seminars, and other industry meetings.

6. Perform other duties as assigned to foster an efficient flow of business.

All duties to be conducted in accordance with NEIL's Core Values.

QUALIFICATIONS

Job Knowledge

- Knowledge of Property/Casualty Insurance Contracts, Forms and Markets
- Knowledge of highly protected Risk Management & Insurance Products, Services and Practices
- Knowledge of Commercial, Mutual & Captive Insurance Company Operations
- Knowledge of Database Style Recording/Reporting/Policy Generation Systems
- Knowledge of the nuclear and utility industry

Competencies & Abilities

- Strong Customer/Member Service Orientation including verbal and written communication skills
- Strong attention to detail
- A self-starter able to work collaboratively or independently in a fast-paced environment
- Organized and able to prioritize effectively
- Able to analyze data and develop related insights through critical thinking

Education & Experience

- Bachelor's Degree in Risk Management, Engineering, Business, or related field plus five years of related experience in highly protected property and/or casualty risk management, underwriting, brokerage or advisory required. Large account experience preferred.
- Relevant advanced degrees and professional certifications and/or training preferred.

Physical Requirements

- Ability to sit/stand for extended periods.
- Ability to use the telephone requiring auditory and verbal senses.
- Ability to use the computer for extensive lengths of time requiring finger dexterity and visual acuity.
- Ability to travel independently periodically (<15%).